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### Islam Observed: The Case of Contemporary Malaysia\*

Abstraksi: Fenomena kebangkitan Islam di Malaysia tidak menarik banyak perhatian pengamat dibandingkan dengan fenomena serupa di negara-negara Timur Tengah, Afrika Utara, Asia Tengah atau Selatan. Sama dengan negara-negara lain yang berpenduduk Muslim di Asia Tenggara, Malaysia lebih sering dianggap sebagai wilayah yang secara geografis jauh dari pusat Islam. Oleh sebab itu, perkembangan Islam di negara tersebut tidak banyak diketahui dunia luar, baik di kalangan masyarakat Muslim sendiri maupun pengamat Islam (Islamicist) di Eropa dan Amerika Utara.

Jika diamati secara lebih dekat, perkembangan Islam di Malaysia selama dua dekade terakhir terbilang sangat pesat. Dibanding periode sebelumnya, Islam tampak merambah berbagai sisi kehidupan masyarakat, mulai dari sektor ekonomi, pendidikan sampai politik. Wacana Islam yang muncul sering tidak ditemui presedennya di negara-negara Muslim lain, sehingga dalam beberapa segi Islam Malaysia berhasil membentuk karakteristiknya sendiri yang khas dan menjadi pioner serta model bagi sebagian masyarakat Muslim lain.

Sejak Malaysia memperoleh kemerdekaan dari Inggris pada Agustus 1957, pemerintah pribumi memberi perhatian khusus terhadap perkembangan Islam. Tunku Abdul Rahman, Perdana Menteri pertama, misalnya, berinisiatif mengadakan program Musabaqah Tilawatil Qur'an dan Tahungan Haji (Tabung Haji). Meskipun demikian, perkembangan Islam di Malaysia baru mengalami kemajuan paling pesat di bawah pemerintahan Perdana Menteri Dr. Mahatir Muhammad, Tidak kurang dari dua puluh masjid besar dan megah yang tersebar di seluruh negara bagian didirikan pemerintahan ini.

Kebijakan Islam pemerintah Malaysia tidak terbatas pada pembangunan sarana fisik ibadah dan peningkatan aktivitas ritual. Bidang pendidikan, misalnya, mengalami transformasi besar-besaran dalam aspek kurikulum, kelembagaan dan orientasinya. Menteri Pendidikan Datuk Seri Najib Tun Abdul Razak sejak lama mencanangkan perbaikan kurikulum sekolah agama. Di antaranya adalah dengan cara memasukkan ke dalam kurikulum mata pelajaran sains dan ilmu umum. Kebijakan ini bukan dimaksudkan untuk menghapus atau meminimalisasi muatan agama pada sekolah-sekolah tersebut.

Transformasi pendidikan dasar dan menengah agama selanjutnya diteruskan pada transformasi tingkat pendidikan tinggi. Pada 1983 pemerintah Malaysia mendirikan Universitas Islam Antarbangsa (UIA) dengan mendatangkan dosen dari berbagai negara Islam. Direncanakan, juga akan berdiri Universitas Studi Islam dan Universitas Teknologi Islam yang saat ini sudah mulai menerima mahasiswa. Selain pembentukan institusi, pemerintah juga mendorong terjalinnya jaringan kerja secara internasional. Kolej Darul Ehsan di negara bagian Selangor, misalnya, menjalin kerjasama penyelenggaraan pendidikan dengan Universitas Yarmuk, Jordania.

Keberhasilan ini tentu tidak dapat dilepaskan dari pertumbuhan ekonomi Malaysia yang terbilang tinggi. Seperti diketahui, sejak 1960-an pemerintah Malaysia telah mencanangkan Tabung Haji. Lembaga ini kemudian menjadi cikal-bakal dari lembaga dan kegiatan ekonomi Islam sekarang. Tabung Haji berfungsi tidak sekedar sebagai lembaga keuangan untuk mengatur umat Islam yang hendak pergi menunaikan ibadah haji; lembaga ini mampu melebarkan kiprah ekonominya menjadi bank, biro perjalanan, asuransi dan bahkan kontraktor.

Fenomena Islam seperti ini yang membedakan Malaysia dari negaranegara Muslim lain. Pada tingkat tertentu, khususnya dalam kegiatan ekonomi, Malaysia dapat disebut sebagai pioner pengembang sistem ekonomi Islam. Paling tidak terdapat dua alasan kunci yang mengantarkan Malaysia menuju tangga keberhasilan. Pertama, pemerintah secara sistematis menerapkan pendekatan Islam yang moderat dan partisipatif sejak awal dimulainya suatu program. Langkah ini ditempuh melalui sosialisasi, seminar dan konferensi yang melibatkan berbagai kalangan. Kedua, pemerintah tidak membiarkan terjadinya dominasi agama oleh sekelompok kecil ulama, melainkan membuka wacana Islam seluas-luasnya kepada masyarakat. Ditambah dengan penggunaan instrumen modern, seperti lembaga penelitian dan teknologi, proses Islamisasi di Malaysia memperlihatkan keunggulannya.

## الاسلام الملفت للأنظار: قضية ماليزيا المعاصرة

خلاصة؛ لم تكن ظاهرة الانبعاث الاسلامي بماليزيا تسترعي انتباه المراقبين بالقدر الذي يهتمون به بالظواهر المشابهة في دول الشرق الأوسط، وشمالي أفريقيا وآسيا الوسطى وآسيا الجنوبية. وكما هي الحال بالنسبة للدول الأخرى ذات السكان المسلمين فإن ماليزيا كثيرا ما تعد منطقة بعيدة جغرافيا من مركز الاسلام. ولذلك فإن تطور الاسلام في هذه الدولة لم يعرف عنه الكثيرون في الخارج، سواء المسلمون أنفسهم أم غيرهم من المهتمين بالاسلام في آوربا وأمريكا الشمالية.

وإذا ما ألقيت نظرة أكثر دقة فإن التطور الذي شهده الاسلام بماليزيا في العقدين الأخيرين يعد ازدهارا كبيرا بالنسبة لفترة ما قبله، فقد ظهر الاسلام يسرى في مختلف جوانب الحياة الاجتماعية، ابتداء من الناحية الاقتصادية فالتربوية حتى الحياة السياسية. والأفكار الاسلامية التي تطفو على السطح كثيرا ما لم يوجد لها ما يسبقها في الدول الاسلامية الأخرى حتى استطاع المسلمون في ماليزيا أن يصبغوا حياتهم الاسلامية بصبغة خاصة يمتازون بها وصارت أغوذجا للمجتمعات الاسلامية الأخرى.

لقد أولت الحكومة الوطنية عنايتها بتقدم الاسلام، منذ استقلال ماليزيا من البريطانية العظمي في أغسطس ١٩٥٧م، فقد بادر رئيس الوزارء الأول، توانكو عبد الرحمن (Tuanku Abdul Rahman) مثلا بإجراء مسابقة لتلاوة القرآن الكريم وإيجاد مشروع بنك الحج (Tabong Haji)، ومع ذلك فلم يكن للاسلام هذا الازدهار الكبير إلا في عهد حكومة رئيس الوزراء، الدكتور محاطر محمد (Mahatir Muhammad)، حيث تم بناء ما لا يقل عن عشرين جامعا كبيرا روعة في الجمال منتشرا في مختلف الولايات.

ولم تقتصر سياسة الحكومة الماليزية على بناء الوسائل المادية وأماكن العبادة وما يتبعها من غمو في الانشطة الدينية، فالتعليم على سبيل المثال قد شهد تحولا عظيما من حيث الاتجاه والمناهج الدراسية والتأسيسية، ووزير التعليم، داتوك سيرى نجيب تون عبد الرزاق Datuk Sri Najib Tun Abdul في المتعليم، داتوك سيرى نجيب تون عبد الرزاق Razak) نفسه قد خطط منذ مدة مشروعا لتحسين المناهج الدراسية في المدارس الدينية، وذلك بإدخال المواد العامة فيها، كما تم إحراء هذا النظام في المدارس الأخرى التي هي أكثر عددا، ولم تستهدف هذه السياسة بالطبع خذف المواد الدينية أو تقليلها.

ويتبع هذا التحول في المراحل التعليمية الأولى والمتوسطة تحول في المرحلة العالمية، فأنشأت الحكومة الماليزية الجامعة الاسلامية العالمية العالمية (Universitas Islam Antarbangsa (UIA)) سنة ١٩٨٣م وأتت بمدرسين من ختلف الدول الاسلامية. ومن المتوقع أن يتم قريبا إنشاء جامعة الدراسات الاسلامية وجامعة التكنولوجية الاسلامية اللتين فتحتا الباب الآن لقبول الطلاب، وبالاضافة إلى إقامة المؤسسات تشجع الحكومة أيضا على إيجاد شبكة تعاونية عالمية، فقد قامت كلية دار الاحسان (Kolej Darul Ehsan) بسلانجور (Selangor) مثلا بعقد اتفاقية مع جامعة يارموك بالاردن في بحال التعليم.

إن الانجازات التي تحققت في هذا الجال لا تنفصل طبعا عما تمتعت به ماليزيا من نمو اقتصادى يعد عاليا في مستواه، وكما هو المعروف فإن الحكومة الماليزية قد أنشأت بنك الحج منذ الستينيات، وهو ما مهد الطريق لنشوء مؤسسات اقتصادية ونشاط اقتصادي اسلامي في الوقت الراهن. ولم تكن وظيفة بنك الحج قاصرة على مجرد كونه مؤسسة مالية تقوم بتنظيم من يرغب في أداء فريضة الحج من المسلمين بل استطاع فيما بعد أن يوسع من دائرة عمله ليشمل مجالات البنوك ومكاتب السفريات وشركات التأمين، بل المقاولات.

ان مثل هذه الظاهرة الاسلامية لتميز ماليزيا من الدول الاسلامية الأخرى، وفي حدود معينة وخاصة في الشئون الاقتصادية تعتبر ماليزيا رائدة في تطوير نظام الاقتصاد الاسلامي، فقد سار على منوالها كثير من الدول الاسلامية الأخرى مثل اندونيسيا وبروناي دار السلام، وبالطبع كانت مستويات الانجاز الذي حققته تلك الدول نسبية لما لماليزيا من تكويس ثقافي واجتماعي خاص. ومع ذلك فهناك على الأقل أمران يمثلان مفتاح النجاح للليزيا؛ أولهما: أن الحكومة تقوم - بشكل منظم - بتطبيق الاسلام الوسط وبسياسة مشاركة الجماعة كلما شرعت في تنفيذ أي برنامج، وتقوم بهذه الخطوة من أجل نشره والتأييد له بعقد مؤتمرات يشترك فيها الاوساط المختلفة؛ وثانيهما: أن الحكومة لا تسمح لنشوء هيمنة دينية يفرضها جمع قليل من العلماء، بل فتح بحال الفكر الاسلامي الواسع أن يبدى فيه الجميع والتكنولوجيا ظهرت ماليزيا متفوقة في بحال الدعوة الاسلامية.

hen we talk about the Islamic world, the first region which comes to our mind is of course the birth place of such religion, Arabia and the Middle East. Then we may extend this world to include North Africa, Central Asia, South Asia, other parts of Africa and finally South-East Asia. Within South-East Asia the first country to be mentioned is always Indonesia as it has the largest Muslim community in the world. So Malaysia remains one of the last countries to be mentioned. Is it fair? True, that country embraced Islam rather late if we compare it with the Middle East, and Malaysia is rather far from the geographical center of Islam. Yet Malaysia is very unique as it has launched bold Islamic policies, which have been not only observed by others but even at times followed by other Muslim countries.<sup>1</sup>

Recently we have indeed witnessed a very complex phenomenon; i.e., the rapid development of Islam throughout the world, from the mid-seventies onwards. Such development may have been due to the four-fold increase in the price of oil in 1973 and 1979. This overnight wealth not only made the oil producing countries very rich, and most of them, by the way, were Muslim countries in the Middle East, but also gave them a new power and a new confidence. Then this new pride extended to most Muslim countries, so, in a short period of time Islam became more visible, for instance head scarves appeared in most Muslim communities, which lead to some confrontation as non-Muslims were not ready to accept such rapid changes.

Furthermore, this link I have made between the increase in the price of oil and the sudden development in Islam, has been corroborated in a book by Steven Emerson, entitled *The American House of Saud. The Secret Petrodollar Connection*, which states among other things: "The combination of oil leverage and fantastic financial wealth

was immediately translated into political power".2

There is also a tendency in our media at present to equate Islam with terrorism, or at least with extremism. We should ask ourselves whether this is fair. As a matter of fact extremism and fanaticism can be found in every continent and in every religion. So it is wrong to assume that Islam should be immediately associated with terrorism. True some Muslim countries give us a poor image of Islam at present. When we think of Algeria, Afghanistan, Somalia, just to name a few Muslim countries, we cannot but feel very sad at what it is happening there, but, on the other hand, other countries have taken a different path. In this part of the world, these include name Malaysia and the

Philippines, as the latter country managed to reach peace in its southern island of Mindanao after a long war. In this article we are going to see what approach Malaysia has taken in facing the Islamic wave which unfurled on the whole world from the nineteen-seventies onwards.

However, I am not going to repeat what can be found in the book I have written on the Islamic development in Malaysia during the two decades 1975-1995, but rather to start from that book and try to go beyond that period, that is to say from December 1995 onwards, to find out first whether my conclusions were exact and also to discover what is new in Islam, at present, in the Malaysian context.

One example is clear proof of the development of Islam in Malaysia during those two decades 1975-1995. During that period approximately 20 large mosques were built in the country. Just to name a few: The State Mosque in Kota Kinabalu, in Sabah, in 1974, The State Mosque in Penang in 1977, The Sultan Salahuddin Abdul Aziz Mosque in Shah Alam, inaugurated in 1987, which is visible from the present Kuala Lumpur international airport, The Masjid Jamek of the State of Sarawak, in 1990, the Terengganu State Mosque in 1995 and so on. Europe is famous for its cathedral building at the beginning of the second millennium, Malaysia will also be remembered as a mosque builder during the later part of the twentieth century.

One of the most appropriate attitudes taken by the Malaysian government has been to realize the importance of that Islamic chal-

lenge and to be ready to face it with an open mind.

Before we go further into this Islamic policy, we must not forget that previous Malaysian governments have also shown a commitment towards Islam. It has often been said that the first Prime Minister of Malaya, after it obtained independence from Britain on 31 August 1957, Tunku Abdul Rahman, did not pay much attention to developing Islam in this newly independent country. Such statements are not true, as the Tunku, as he is fondly remembered by many Malaysians, did initiate a few programs in Islam such as, among others, the al-Qur'ân Reading Competition and the Pilgrims Fund Management Board.

However, it is indeed accurate to say that the present Prime Minister of Malaysia has developed this Islamic policy far more than any of his predecessors.

We must also bear in mind that this Islamic policy has only been one of the numerous new policies launched or developed by the new administration in Malaysia from mid-1981 onwards.

One of the first steps taken by Dr. Mahathir and his cabinet when taking over the government of Malaysia, when the former Prime Minister, Hussein Onn, resigned for health reasons, was to set up a broad Islamic infrastructure in the country to meet the growing needs of the Muslim population, as the government had previously realized that the people of the country demanded such a course of action.

Therefore the term "a broad Islamic infrastructure" is meant to encompass all activities of Muslims in Malaysia. In this respect we can mention a few aspects of this very wide Islamic action plan such as the "Halal" campaign in the 1980s; and the use of Australian slaughter houses adopting Islamic practices. Then a deeper commitment to Islam was adopted by the Malaysian government when several strong Islamic institutions were set up such as the Islamic Bank in 1983, the International Islamic University, also in 1983, and the first Islamic Insurance Company, Takaful in 1985 and the second in 1993.

The infrastructure is very important. It is the framework of the life of the Muslims in Malaysia. I have even written a paper, entitled "A Corporate Answer to Islamic Extremism" which was presented at an international seminar, held at the International Islamic University, in December 1994. At the time the campus of that university was still in Petaling Jaya, before the university built its brand new campus in Gombak, just outside the federal capital of Kuala Lumpur and moved to that new site last year. In that conference paper, I argued that Malaysia has avoided many incidents and confrontations which happened in the Muslim world at large, by setting up quite a few Islamic institutions to cater for all the needs of the Muslim population which had become, like elsewhere in the world, much more demanding.

Of course, we all know that institutions are not enough to ensure peace and stability, as in some Muslim countries many institutions have been set up, but this did not prevent incidents and confrontations. So the next step is to make sure that such institutions are doing a good job and that their activities are assessed from time to time, so that these brand new institutions do not become white elephants and are not only meant to impress foreign tourists.

The main emphasis of the Malaysian government in implementing its Islamic policies, has been education and economics. Education is considered very important - for instance in Singapore, the govern-

ment realized that education and training were essential to ensure the continuity of the success of the city-state - and economics is one

of the main priorities of most governments nowadays.

One of the features of Islamic education in Malaysia has been the regular declarations that the curriculum should be changed and Islamic studies should be revamped. For instance we have examples of such a statement in 1995. An article in The Straits Times had the title "Islamic studies to be revamped to make it effective". This statement was made by the Minister of Education of Malaysia, Datuk Seri Najib Tun Abdul Razak, when he opened the National Islamic Seminar at the Aminuddin Baki Institute in Genting Highlands.<sup>4</sup>

Ten months later, the same minister declared that Islamic education had to be reassessed. This statement was made in Muar, Johor.<sup>5</sup> Two months later, the minister informed Malaysians that a new Islamic curriculum would be launched in 1997. This announcement was made during the UMNO convention in October, 1996.<sup>6</sup> Finally, in early 1997, another similar statement was issued, but this time it was made by the Prime Minister of the country. Apparently this statement was made as Malaysia realized that the younger generation in Malaysia is easily influenced by negative activities and that something had to be done to solve the problem.<sup>7</sup>

Another current statement made by politicians and theologians in Malaysia is that Malaysian students should be able to read the Our'ân.8

Islamic education is very wide in Malaysia as it includes traditional religious schools or "sekolah pondok," new religious schools, mainstream primary and secondary schools as well as higher learning institutions.

While Malaysia is very advanced in the development of Islam in the country, and often ahead of its neighbor, Indonesia, it is interesting to notice that Malaysia has a much smaller number of sekolah pondok compared with Indonesia which has a huge network of religious schools which are called "pesantren". It has also been recognized that those religious schools can help prevent deviant teaching, which constituted a very serious concern in the last decade. This has been said by the Minister in the Prime Minister's Office, Datuk Abdul Hamid Othman.<sup>9</sup>

Not only are existing religious schools being developed, but new religious schools are being set up. For instance, last year three brand new secondary religious schools were set up in Malaysia. One objective of such creation was to prepare students to pursue further studies in the Middle East. For that purpose, Arabic is taught intensively in those new schools.<sup>10</sup>

Another feature of these religious schools is the fact that, although emphasis is placed upon religious studies, secular subjects are also included in the syllabus. For instance scientific subjects have to be taught in those religious schools. The Minister of Education of Malaysia, Datuk Seri Najib Tun Abdul Razak, declared after a Cabinet Meeting in July last year: "Islam requires and gives priority to the study and understanding of science through the integration of knowledge as the Qur'ân itself is a scientific document". 11

Apart from traditional teaching and learning in schools, the government has other ways to impart advice, information and knowledge. One of them is the preach, every Friday in mosques, all over the country.

One problem has always been mentioned in the past and is still very frequently stated at present. It is the text of the preach, *khutbah*. Should it be prepared by the central government authorities, the local government or is it left at the discretion of the respective *imams?* Apparently this double approach remains unsolved.

For instance in early 1997, the police of the state of Kelantan, in North East Malaysia advised mosque officials to read out only the text of sermons prepared by the Kelantan Islamic Religious Council. Actually if the *Imam* does not read the official sermon, he is liable to a fine of 5,000 Ringgit (equivalent to 900 Pounds Sterling. <sup>12</sup> An editorial published the same day in the daily *Utusan Malaysia* reminded Malaysians that the preach should not be politicized.

Another question which is also often associated with mosques is the role these establishments can play. Many politicians and theologians have declared that a mosque is more than a meeting place for prayers, but can be used for other religious functions. For instance, the minister in the Prime Minister's Department, Datuk Dr. Abdul Hamid Othman indicated that facilities in the mosque compounds could be used to treat, counsel and advise drug-users in order to rehabilitate them.<sup>13</sup>

As far as institutions of Higher Learning are concerned—of which the most important is, of course, at present the Islamic International University, set up in 1983 - several proposals have been made recently, in the field of Islamic education. For the time being these proposals have not been implemented yet but discussions continue to prepare for the setting up of these new institutions.

For instance it was announced in June last year that a university for Islamic studies would be set up in Malaysia. The front page of the Malaysian daily, Utusan Malaysia even indicated that it would be modelled on al-Azhar Universitiy in Cairo. The Minister of Education of Malaysia also stated that the language of instruction would be Arabic 14

The following day, several Malaysian academics supported such a move, for instance the Dean of the Faculty of Islamic Studies of the National University of Malaysia, Datuk Dr. Abdul Shukor Hussein.15

Similar support for such a project came also from other senior academics in Islamic studies such as Dr. Muhammad Nur Manuty, the president of ABIM, the Islamic Youth Movement of Malaysia, the Imam of the National Mosque in Kuala Lumpur, Taib Azamuddin Mhd Taib and the vice rector of the International Islamic University, Dr. Sidek Baba. 16

Another new university will have its permanent campus, near Port Dickson, in Negri Sembilan, by the year 2006. It is the University of Islamic Technology. At the beginning of the next century this university should have a population of over 10,000 students. 17 This year, the first session, in temporary premises, will have 200 students. 18

A local Islamic college in Selangor, Kolej Islam Darul Ehsan, has decided to be linked with the University of Yarmuk, in Jordan, in order to be able to send some of its students for further studies in Tordan.19

Finally it has been agreed that the Islamic College of the country will be reopened after being closed for approximately 30 years, and will use Arabic as its language of instruction.20

So real development has taken place in Islamic teaching, both at the primary and secondary school level as well as in institutions of

higher learning.

This trend is interesting because at one stage Malaysia had many links with the Middle East. Many students went to Saudi Arabia and Egypt for further studies until the 1960s. However, around that time more made their way first to Britain and later to the US for further studies. But now the Middle East seems to be attracting Malaysian students again, at least some of them.

The second important field considered by the Malaysian government in its Islamic policies has been economics.

From the early 1980s, we can see two stages in the implementa-

tion of Islamic economic policies. First a major institution was set up; The Islamic Bank of Malaysia, which was to play the role of a locomotive pulling the Islamic economic train of Malaysia. I will not enter into the detail of its creation, which I developed at length in my book. Suffice to say here that the setting up of such a bank was a bold step taken by the Malaysian government. We must not forget that its big neighbor, Indonesia, only opened it own Islamic bank, Bank Muamalat, in 1992, 9 years after Malaysia. After the setting up of such bank, many banks in the country followed suit and opened Islamic counters or windows to cater for the needs of their respective Muslim customers, as well as non-Muslim customers who decided to make use of these new facilities.

The second stage seems to be the most interesting and the most promising and it is happening right now in Malaysia. We can call it the stage of the formation of an Islamic Capital Market. It came about from the time the Interest Free Banking System was introduced in the country, in 1993.

As in the case of education mentioned above, we are not going to review the whole process, but rather to ponder over a few developments in the Islamic economic field since December 1995.

First we should consider for a while a very interesting institution set up in Malaysia in 1963, when Tunku Abdul Rahman was Prime Minister of the country, that is, Tabung Haji, The Pilgrim Fund Board. Again we will not tell the story of that unique institution—unique in the sense that this organization helps future pilgrims to the Holy Land to save in order to perform the 5th pillar of Islam, so this organization is rather complete as it is a financial institution as well as a travel agency for Malaysian as well as other pilgrims - but we are going to see what are the latest developments in that institution in Malaysia.

In the field of Islamic economics, Tabung Haji has been a pioneer, according to the chairman of the Islamic Development Bank in Malaysia, Dr. Ahmad Mohamed Ali, as this institution was the first in the country to practise Islamic banking in managing savings and also in organizing the yearly pilgrimage to Mecca and Medina.<sup>21</sup>

Tabung Haji owns a few subsidiaries such as Tabung Haji Technologies Sdn. Bhd, which is involved in construction and infrastruc-

ture projects in the country.22

As I said earlier, Tabung Haji is also a travel agency to assist pilgrims who are performing the *hajj*. But the organization intends to be more than that. For instance in November, last year it launched five new tour packages to China, Spain, Morocco, Turkey and Egypt, as those five countries had in the past or have at present important Muslim communities.<sup>23</sup>

The second stage of Islamic economics in Malaysia saw the utilization of a few Islamic economic and financial instruments which have been progressively incorporated into the Islamic financial institutions of the country.

Of course the two basic principles behind all these instruments are the absence of "riba" and that investments have to be in companies whose business is Islamically acceptable. Riba, that is to say "usury" is condemned in Islam. Here some confusion may occur, for at times the term "riba" is translated as "interest", but although most of the time interest is not stated in black and white as in conventional banking, it is difficult to say that Islamic banking is devoid of interest. Therefore a more appropriate equivalent would be "usury", or "exorbitant interest". 24

Actually one source of problems when dealing with Islam is precisely semantics, because some terms are heavily connoted and the meaning of many terms differs between scholars and also between laymen. For instance the term "fundamentalist" is considered negative by many, yet it may be seen as positive by others. The term of "jihâd" also leads to different interpretations. Later on we are going to deal with another difficult term, it is "hudûd", or Islamic Penal Code.

So if we were to find a common interpretation of those terms, it is my belief that many problems which Islam has to face at present would disappear. But unfortunately, it is not an easy task.

Before we enter into the details of these Islamic financial instruments, it may be advisable to consider the framework in which they

are going to work.

We have already mentioned Tabung Haji, the first Islamic financial institution, set up in 1963, then the major Islamic establishment in Malaysia, the Islamic Bank of Malaysia, in 1983, then Syarikat Takaful Malaysia Sendirian Berhad, that is to say the Islamic Insurance Company, in 1985.

In May 1996 Syarikat Takaful Malaysia Sendirian Berhad decided to go public and issue shares. A total of 8 million shares was issued and the prospectus of the company was published in Malaysian newspapers on June 17th. According to experts, it is the first Islamic Insurance Company to be listed on a stock-exchange. Actually there are two Islamic Insurance Companies in Malaysia at present and one in Singapore. In that respect, we can notice that often Singapore and also Indonesia have imitated what has been initiated by Malaysia. Therefore Malaysia is not only a pioneer in Islamic development but also a leader with followers.

As a matter of fact, Malaysia did not introduce Islamic Economic policies without prior reflection on the subject. Many conferences, seminars and workshops have been held in the country to introduce new ideas, new concepts and new institutions. Another source of information has been visits by Malaysian authorities to the Middle East to get first hand information on Islamic banking as it is practised in Egypt and other Muslim countries. And this approach, that is to inform and educate Malaysians in the field of Islamic Economics is maintained at present. For instance, exactly a year ago an important conference on International Islamic Capital Markets was held in Kuala Lumpur. Apart from such forums, courses are also offered to Malaysians to improve their skills in Islamic banking. For instance Bank Islam is offering such courses to the public at large.

Apart from the Islamic institutions mentioned a few new ones have been set up recently such as the Islamic Index to list shares of companies, the main activities of which follow the practise of Islamic law. Therefore this index lists 179 companies on the Kuala Lumpur

main board, of Bursa Saham Kuala Lumpur.30

A few months later, a total of 300 Islamic companies will be listed under a second Islamic Index.<sup>31</sup>

Several new and interesting Islamic organizations have been launched such as the Islamic Investment Study Group, set up on October 10th, 1994. The first meeting was held on 24-3-1995. An Islamic Cheque Clearing System has also been introduced in the country as well as an Interest Free Unit, in 1993. 33

So what are the new Islamic financial instruments? We can mention a few of them, such as Government Investment Certificates, based on the concept of al-Qard al-Hasan, that is to say "benevolent loans", and Islamic Debt Securities, based on the concept of Bai' al-dayn, Deferred Contract of Exchange or Debt trading.

Several unit trust funds have been launched to attract investors from the country and from abroad, as banks in Malaysia have tried to attract investors from Singapore as well. Among those latest funds, we can mention, Dana Amanah DCB-RHB and Dana Saham Abrar

which were launched in 1996.37

A Malaysian bank, Arab-Malaysian Bank Berhad has been authorized to introduce an Islamic Credit Card. This again was a first in this region. The bank made the announcement in August last year.<sup>38</sup>

The Deputy Prime Minister of Malaysia, Datuk Seri Anwar Ibrahim launched that credit card on September 13th, 1996. Of course such a card is supposed to be used for dealings which do not contravene Islamic principles. So it cannot be used for gambling and in night-clubs. However an advantage of such a card is that no penalty

will be imposed for late payments.39

Now we should pay attention to what is done with this Islamic financing, with all these organizations and institutions which have spread all over the country. All these funds are collected in different ways to finance part of the economic development of the country. Actually it has been said that Malaysia could start Islamic Banking and other financial transactions, because the country was experiencing a very high economic growth and, of course, this helped towards the implementation of an Islamic economic stream parallel to the main economic stream.

For instance some supermarkets have started to apply Islamic principles in the daily running of their operations. One such project is in Kota Bahru, the state capital of Kelantan. In 1996 the vice-Prime Minister of Malaysia encouraged the managers of Bank Islam to take part in the numerous large infrastructure projects launched recently in the country, such as the brand new international airport which is being built South of the capital. In

Finally, another point to mention in the field of Islamic Financing is the role played by Malaysia in the Islamic world at large. Quite often conferences are held in Malaysia and in other Islamic countries, to inform participants on what is done elsewhere in the field of

Islamic banking.

First, some cooperation has been seen at the regional level. A regional conference was held in Malaysia in July 1996, which brought together experts from different institutions such as Bank Islam Malaysia, MNI Takaful, Abrar Group International, IKIM, (or the Institute for the Comprehension of Islam, Malaysia), from Malaysia; Bank Muamalat, from Indonesia; and al-Khairah Inc., from the Philippines.<sup>42</sup>

Most of the time, experts agree that Malaysia is quite advanced in the field of implementation of Islamic banking. For instance the Chief Executive of the Investment Bank of Bahrain, Majid al-Refai has stated that "Malaysia is a complete market. Everything can be found, including the political will". 43

In 1997 Malaysia hosted the World Islamic Business Leaders Summit. 44 Cooperation will be expanded between Islamic countries through the setting up of an Islamic Multinational Corporation, which was suggested by the economic adviser to the Malaysian government, Tun Daim Zainuddin. He also proposed that a market be set up between Islamic banks, Insurance companies and other Islamic funds. 45

To conclude this paragraph on Islamic Banking we can say that the principle of Islamic banking has been accepted in Malaysia by Muslims and non-Muslims alike. This has been stated for instance by Datuk Dr. Abdul Hamid Othman, the minister in the Prime Minister's Office in September 1996.<sup>46</sup>

As at 31st October last year, there were almost 50 financial institutions offering interest-free facilities, that is 24 commercial banks, 19 finance companies and three merchant banks offering Islamic banking services in the country. These statistics were published by the Ministry of Finance of Malaysia.<sup>47</sup>

For Malaysia the process is going on and, for instance, later this year, Malaysia hopes to be able to launch an Islamic Futures Contract.<sup>48</sup> So the development of the Islamic sector of the economy of the country is here to stay and to be further expanded.

Of course, it must be noted that Islamic economics are only a complement to general economics in the country. For instance the Islamic Bank of Malaysia was listed as the 401st bank in Asia among the 500 largest banks in that continent, in the 19-9-1997 issue of Asiaweek (p. 88). However, Bank Islam Malaysia was in a better position than, the Islamic Bank Bangladesh, which was one of the last on

that list (p 90).

As Malaysia is a federation of 13 states and as these states have different prerogatives as far as Islam is concerned in their respective

states, Islamic development differs in the country.

Since the end of December 1995, there has not been much to report on the development of Islam in the different states of Malaysia except that they also pay attention to Islamic economics and intend to develop their states according to Islamic principles. For instance in Selangor, the then Menteri Besar of that state, Tan Sri Muhammad bin Mohd Taib indicated that the Islamic Council of the state should be the promoter of Islamic economics in the state.<sup>49</sup> Two months

later, the same political personality announced that more than 80 million ringgit had been set aside for Islamic projects for the following year.<sup>50</sup>

In Kedah, a new Islamic Civilization Complex is to be built near the state capital of Alor Setar, announced the Menteri Besar, Datuk

Seri Sanusi Junid in January 1997.51

On the East coast of the Peninsula, a new building for the Terengganu Islamic Foundation was inaugurated by the Sultan of Terengganu, exactly a month ago.<sup>52</sup>

But, of course, the state which is most observed at present in Malaysia is Kelantan, especially since the Islamic Party of Malaysia, PAS,

defeated the Alliance coalition in 1990.

At the beginning of 1996 the ruling party in Kelantan declared that a few cultural activities such as cinemas may be banned in the state, if the local government believes it is the venue for immoral activities, as may as many traditional and modern past-times of the Malaysians, such as the Shadow Play,<sup>53</sup> Betting Centres, Snooker Parlours and Video-games Outlets.<sup>54</sup>

In other words the ruling party continues its offensive against what it considers negative culture, after having banned, for instance, traditional court theatre such as Makyong and Menora, because the female and male actors mingled too freely on the stage, according to

the local government.55

So, apparently before any cultural performance is put on, a permit has to be issued by the local authorities. In March 1996, a traditional performance could not take place at the Kota Bahru cultural centre, because no permit had been issued.<sup>56</sup>

A much more serious concern than the cultural shows is the implementation of the Islamic Penal Code or *Hudud*. This penal code was passed in the local assembly in 1993, but since that time it has not been implemented yet. In May 1996 the Sultan of Kelantan won-

dered why it had not been implemented yet in the state.57

The answer of the local government came a few months later, when the Menteri Besar explained that the delay in implementing the Islamic penal code was due to the objections formulated by the central government, which had issued a strong warning against such a move, according to him. As many other policies were at stake, the Menteri Besar agreed to have the Islamic Penal Code put aside for some time.<sup>58</sup>

However, in early 1997 the same Menteri Besar made it known

that the Islamic Penal Code would be implemented soon (his own term) in Kelantan and it will be a reality in the same way as Islamic banking had been successfully implemented in the country.<sup>59</sup>

While the al-Arqam affair was supposed to be closed with the arrest of the leader of the organization, Ashaari Muhammad, on September 2nd, 1994, followed by his confession on Malaysian Television three weeks later and his subsequent release from jail on the 28th of October 1994,60 that organization reappeared in the press in

Malaysia from May 1996.

During that month, the Malaysian police arrested three former leaders of the banned organization, because "they were a threat to national security" according to the Deputy Chief of Police of the country. Apparently they were trying to revive the movement. A few days later several other former al-Arqam leaders were facing possible arrest, for the same reasons. On May 30th, on the front page of the daily, Utusan Malaysia, it was stated that efforts had been made to restart the organization and that the authorities were going to arrest quite a few former members of the banned organization.

However, it was during the month of June 1996 that the former al-Arqam organization received the greatest press coverage, as nearly every day that banned organization was mentioned in the dailies of

Malaysia and also in Singapore.

June started with the title of an article in the Singapore daily, Berita Harian "Ashaari disyaki cuba hidupkan semula al-Arqam" (Ashaari—that is the former leader of the organization—is suspected of trying to revive al-Arqam).65

Then, on several occasions at the beginning of that month, the Malaysian government indicated that it was following closely the rehabilitation programs laid out for the former al-Arqam leaders.

After the surveillance, arrests were made. For instance, the first wife of the former head of al-Arqam, Khadijah Aam, was arrested in her house in Rawang, Selangor, in early June.

The Islamic Centre announced that a new strategy would be launched to oppose the intention of the former al-Arqam members to revive their defunct organization.<sup>68</sup>

Then a son of the former leader, Mohd Nizamuddin was also ar-

rested in Rawang, a few days after the first wife.69

The former head of the organization, Ashaari Muhammad, in a press conference at his house in Rawang explained that he was not trying to revive his former organization, but he may have been misinterpreted. He added that as his family is rather large—he has four wives, 37 children, 69 grand children—every family reunion at his house and he tries to have one, every Friday—attracts attention.<sup>70</sup>

Apparently that declaration failed to impress the authorities who continued to proceed with arrests, such as that of a brother of Ashaari Muhammad, Hashim Muhammad.

A few days later, it was announced that the second phase in the rehabilitation of the former members of al-Arqam would start soon.<sup>72</sup>

Then, in June last year, a second wife of Ashaari, Tengku Noriah

Tengku Abdullah was also arrested in Rawang.73

In the following months, several arrests of former leaders of the organization took place, but the organization had much less press coverage.

Early in 1997 the former stronghold of the al-Arqam movement, the commune of Sungai Pencala on the outskirts of the federal capital, was officially closed down. A couple of months ago a few of last year detainees were released, among them the second wife of the former leader, Tengku Noriah Tengku Abdullah. They have been banished to remote areas of the country.

This episode shows that the government of Malaysia has to monitor closely the situation, even after a big crackdown has taken place. The al-Arqam affair was a major one in Malaysia, and the authorities have displayed vigilance in handling the situation.

After reviewing the aftermath of the Al-Arqam affair, another case of deviant teaching was brought up in the country. It is the Shi'ism affair which was widely discussed in the Malaysian press during the first semester of 1996.

As Islam in Malaysia belongs to the Sunnî branch, the other branch Shi'ism is not well regarded. Yet this may be strange as the first Muslims who brought Islam to this shore were mainly Shi'ite.

So, in March 1996 the Malaysian government started to show some concern over the spread of Shi'ism in the country. The minister in the Prime Minister's Office, Datuk Dr. Othman Hamid, indicated that the government would curb the spread of the Shi'îte ideology as it had done with the al-Arqam movement earlier on. That statement was made in Sik, Kedah. A month later, the same minister, though in a different location—in Port Dickson—made the same statement.

Then the Malaysian government toyed with the idea of making Sunnî Islam the official faith in the country. At the same time the authorities informed the public that they would act against those

who were trying to spread the Shi'îte faith. According to Datuk Dr. Hamid Othman, the Shi'ite ideology is not wrong but rather unsuitable in the Malaysian context. For instance some marriages had been performed under the Shi'ite rites and were not deemed legal in the country, for instance the "nikah mut'ah" or temporary marriage, which could constitute a threat to Muslim families. 81

The following month, a whole page of the weekly, *The Sunday Times* in Singapore explained the differences between Sunnî and Shi'îte in Islam and why Malaysia was insisting on the former. <sup>82</sup> Among other topics, the article reminded the readers that the controversy between the two schools had been going on for centuries and was not going to end in the near future.

Later in May 1996, the authorities suspected that academics within institutions of higher learning in Malaysia were spreading the Shi'îte ideology. Among the institutions mentioned was the University of

Malaya.83

In the following months a few warnings were issued by the Malaysian government. For instance the minister in the Prime Minister's Office, Datuk Dr. Hamid Othman, revealed that the government was considering using the Internal Security Act to detain those who

were found spreading the Shi'îte ideology in the country.84

In the second half of 1997, the Shi'îte question came up again in the Malaysian press. In October 1997, the government was going to ask the different states of the country to declare Shi'îsm illegal. Even the opposition party PAS which holds the state of Kelantan agreed with the central government. Yet no further statements were made on that issue. The following month the authorities decided to strike and 8 religious activists, including several university lecturers, were arrested for "allegedly spreading Shi'îsm". The government justified decision saying those groups were "getting aggressive". The exact figure of those arrested was ten and they were detained under the Internal Security Act. It was also suggested that they should arrest the followers of those activists. 85 Is the problem settled? It may be too soon to answer at present.

Once again, the observer believes that the Malaysian government is in control and is always ready to face any problem which may occur.

One final aspect in the recent Islamic development in Malaysia has been the interest paid to Islamic courts. Actually on a few occasions, in 1996 and 1997, authorities declared that Islamic courts were

far below their counterparts, that is civil courts in the country.86

So it was decided to give them more powers and to make them more relevant.87

However at times Islamic courts decisions have not been well received in the country. For instance the Prime Minister had said in April 1996, that some sharî'ah (Islamic) courts decisions, "have brought ridicule to Islam". Datuk Seri Dr. Mahathir Mohamad then advised more training for judges and magistrates working in those courts. "88"

A few months later the same prime minister declared that consultation was vital in carrying out Islamic laws. 89

One way to overcome the problems faced by Islamic courts in Malaysia was to set up an Islamic Justice Department at the end of last year. We shall see if the setting up of such an institution has been successful in the near future.

In conclusion, we can confirm what I wrote in "Stratégie islamique en Malaisie"; i.e., that Malaysia has chosen a complete or holistic approach to Islam, and this is even more obvious at present in Malaysia. Every field is given an Islamic approach.

Therefore Malaysia is a real pioneer in Islamic development and often considered as a model by outsiders. In that respect the Malaysian government has always been very clear. Although the Malaysian authorities intend to make the country a center for Islamic development, especially in the field of economics, does not consider Malaysia as a model to be followed blindly by other Muslim countries. For instance the Minister for Foreign Affairs, Datuk Abdullah Ahmad Badawi, explained the position of the Malaysian government, at a seminar, in Kuala Lumpur, in 1997, "We have never encouraged other countries to take Malaysia as a model."

On the other hand, several Islamic scholars made that point and insisted that Malaysia could be seen as a model for other Muslim countries. For instance, such a statement was made by Mahmoud Ayoub when he gave a seminar at the Institute of Southeast Asian Studies, in Singapore, in January 1995. To him, the Arab countries had tried but failed to become a model, the Iranian revolution had been disappointing, the Indian subcontinent could not become a model as Islamic communities were either fighting or too scattered in the countries, so to this Islamic scholar, the model could come from Southeast Asia, that is from Brunei, Indonesia and Malaysia. Another endorsement of Malaysia is Islamic policies came when the Prime Minister of the country, Datuk Seri Dr. Mahathir Mohamad was

awarded the King Faisal International Prize for service to Islam, in January 1997. Early in 1997, the Prime Minister of Malaysia received this award at a ceremony in Riyadh, in Saudi Arabia.

Yet when we speak of models, we have to be very careful. To me Malaysia is indeed a model as far as planned Islamic development is concerned, but this does not mean that the Malaysian model can be exported, lock, stock and barrel. The same applies to world economics. Singapore has often been hailed as a model for other developing countries to follow. Yet every country is different and the conditions always vary from place to place. So if it is difficult to follow the Singapore economic model, it is also difficult to follow Malaysia's Islamic model. Probably a few features can be adopted by other countries, but the whole model cannot be incorporated as such.

In that respect, Malaysia has been accepted as a model and has indeed been imitated. For instance in the field of Islamic Insurance, Malaysia was the first country in the region to launch such companies. That was in 1985. Then Brunei started its own Islamic insurance company, IBB, in 1993, Indonesia did also in 1994 and finally

Singapore followed suit 1996.93

One of the most obvious recent successes of Malaysia in the field of Islam is economics. Why is it so? I see two main reasons. First, Malaysia took a careful approach. Islamic banking was not introduced overnight, but rather progressively. A lot of information had to be given before the population of the country was ready to endorse and support such policies. One way to reach that stage was through the setting up of IKIM, (Institut Kefahaman Islam Malaysia or the Institute for the Comprehension of Islam), which was set up in 1992 by the Malaysian government to help promote Islamic policies in the country. This institute has quite a few researchers to advise the government in its implementation of Islamic policies. Every week articles written by IKIM fellows are published in the Malaysian dailies, on Islamic concerns. Apart from IKIM, a lot of seminars, workshops and conferences are held in the country to address several contemporary issues in Islam and to discuss them openly.

The second reason for the success of the Islamic development of Malaysia in recent years, is the obvious modern approach to the situ-

ation.

A few examples can prove this deliberate modern approach chosen by Malaysia.

For instance Islamic missionary activities can be carried out

through the Internet. This was suggested by the Menteri Besar of Selangor in June 1996. Then the Islamic community of the country was advised to master Information Technology. This statement was made by two lecturers of the National University of Malaysia, during the National Seminar on Missions, held in Bangi, last July. In the different states of Malaysia, the modern approach is also a concern. For instance in Kedah, all mosques are going to be linked by a computer network.

We have noticed that the Malaysian government is very keen to develop the Islamic side of the economy of the country. The title of two articles can confirm this position. "Malaysia leading the way in Islamic Banking" and "KL aims to be hub of Islamic capital marts". "

Malaysia is playing an important role in the international arena. For instance, earlier this month, Malaysia hosted the Conference of Businessmen of the Islamic World in Kuala Lumpur. An obvious desire to strengthen links between Islamic countries was noticed.<sup>98</sup>

The Deputy Prime Minister of the country, Datuk Seri Anwar Ibrahim has for instance indicated: "We will continue to devise and create new financial instruments, but we must not lose sight of the big picture: matters such as economic growth with distributive justice, profitability with social responsibility, prudent management and transparency in dealings".99

Of course some observers may wonder how far the Malaysian government is going in implementing these Islamic economic policies. Actually it is expected that by the year 2000 in Islamic banking will represent only 5% of the total banking system in Malaysia. 100

So it is very modest indeed. The two systems can complement each other. We should look at it positively, especially in this globalized world of ours, in which all differences are eliminated, all originalities forgotten. Therefore these Islamic policies launched in Malaysia remind us that the world may retain its various flavors.

At this juncture, we must not forget that some problems are still visible in Malaysia. One of these problems, which is not only apparent in Malaysia, is how to involve the younger generation in the larger Islamic development of the country. This issue has to be addressed as what is considered negative western influence is widespread at present in Malaysia. A famous writer and Islamic scholar, Kassim Ahmad said that the younger generation had lost, if they ever had any, their idealism and it was the duty of the government and leaders to try to provide a kind of idealism to prevent them from following

blindly western fashions and behavior. This was stated in a long article in the Malaysian daily, *Utusan Malaysia*, in early 1997. 101

Finally, we can mention two main reasons for Malaysia's Islamic success. The first one is that Malaysia did not follow other Muslim countries in their blind trust in theologians, who are called "ulamâ" in this region. Therefore Islamic ideas are not monopolized by a happy few but can be discussed by the whole community. An interesting article was published in April 1996 in a Malaysian daily, Berita Harian, requesting ulamâs to acquire knowledge and try to get out of the village mentality. Islamic problems have to be tackled with a broad mind. 102

The second reason for Malaysia's Islamic success is its moderate approach to Islam. This point of view has been stated many times in Malaysia, by different personalities and often by the Deputy Prime Minister, Datuk Seri Anwar Ibrahim, Such a statement appeared first in September 1996. The Deputy Prime Minister indicated that Malaysia has chosen the "awsâtuhâ", that is to say the "middle path" in Islam. "This moderation leads to a pragmatic approach in social, economic and political life". He also added that Southeast Asian Muslims preferred to "concentrate on the task of ensuring economic growth instead of amputing the limbs of thieves". Later on in that article, Anwar Ibrahim went further when he stated that: "The Arabs, Turks and Persians are weighed down by the millstone of greatness. By contrast, the Malays are less haunted by the ghost of the past, more attentive to present realities and more aware of their many shades and nuances". 103 Throughout 1997, the Malaysian government reiterated this call for tolerance and a moderate form of Islam to be the norm in the country. In September 1997, the Prime Minister, Dr. Mahathir Mohamad warned of "growing religious intolerance". 104

Another point of the political discourse on Islam from the Malaysian government is the need to have a more standardized Islam in the country. The Prime Minister complained that in the country there were "Kedah's Islam, Perak's Islam" and so on. 105

This standardized procedure should be applied to Islamic law and several states made some improvement in that respect and agreed, in July 1997 to have the same Sharî'ah laws implemented. 106

The last point which should be mentioned is the latest controversy which we are facing at present; with the advance in science of the field of cloning.

Islamic authorities in Malaysia immediately made it known that

cloning is not acceptable in Islam. Such a statement has been made by Datuk Dr. Hamid Othman. 107 Yet we know that; first progress in science cannot be stopped and second, at times, for several reasons, decisions by Islamic authorities had to be reversed. For instance in Malaysia 108 as well as in Singapore, at one time it was not considered proper to donate organs among the Muslim community, then a new fatwâ was issued indicating that it was acceptable. So what will happen with the cloning issue remains to be seen in the future.

#### Notes:

- \* This article is a revised version of a lecture given at the auditorium of Alliance française de Singapour on 27-3-1997.
- Cf. "Islamic Strategy in Malaysia", Lien, Alliance française de Singapour, mars 1997, pp 20-23.
- 2. Published by Franklin Watts, New York, 1985, p 14.
- Stratégie islamique en Malaisie. 1965-1995. Published in Paris by L'Harmattan, in November 1996.
- 4. Cf. ST, 5-10-1995.
- 5. Cf. Utusan Malaysia, 19-8-1996.
- 6. Cf. Mingguan Malaysia, 13-10-1996.
- 7. Cf. Utusan Malaysia, 28-1-1997.
- 8. For instance, recently the minister in the Prime Minister's Department, Datuk Dr Abdul Hamid Othman said that Qur'ânic classes should be compulsory, Cf. Berita Harian (Singapore) 11-11-1995 and Mohamad Shafie, a director in the Ministry of Education of Malaysia made the same suggestion a year later, Cf. Utusan Malaysia 16-10-1996.
- 9. Ibid., 6-8-1996.
- 10. Ibid., 1-6-1996.
- 11. Cf. The New Straits Times (NST) (Kuala Lumpur), 4-7-1996.
- 12. Cf. The Straits Times (ST) (Singapore), 10-2-1997. Regarding this problem of choosing the official khutbah or having a khutbah prepared by the Imâm of the mosque is one of the issues of one of the best contemporary Malay novels, entitled Imâm, by Abdullah Hussain, Kuala Lumpur: Utusan Publications, 1995.
- 13. Cf. NST, 1-7-1996.
- 14. Cf. Utusan Malaysia, 15-6-1996.
- 15, Cf. Mingguan Malaysia, 16-6-1996.
- 16. Cf. Utusan Malaysia, 18-6-1996.
- 17. Ibid., 1-7-1996.
- 18. Ibid., 3-6-1996.
- 19. Ibid., 6-9-1996.
- It had been closed when it was incorporated with the National University of Malaysia which was set up in 1970. Cf. Utusan Malaysia, 8-10-1996.
- 21. Ibid., 10-9-1996.
- 22. Cf. New Straits Times, 3-7-1996.
- 23. Cf. The Star, 5-11-1996.
- 24. For instance in Utusan Malaysia, 25-7-1985, p 24, it is clearly stated that depositors of the Islamic Bank of Malaysia will receive 4.5% on their savings accounts. The term "interest" is not mentioned, but the percentage is clearly defined in advance.
- Cf. "Insurans Islam pertama di BSKL" by Saidon Idris, Utusan Malaysia, 6-7-1996.
- 26. Syarikat Takaful Malaysia Sdn Bhd and Takaful MNI.
- 27. Takaful Singapore in 1995.
- 28. The proceedings of that conference have been published under the title International Islamic Capital Market Conference 21-22 March 1996 organized by the Securities Commission in Kuala Lumpur.
- 29. Cf. The Star, 26-4-1996.
- 30. Cf. Utusan Malaysia, Berita Harian (Singapore), 10-5-1996 and Berita Harian

- (Singapore) 11-5-1996.
- 31, Cf. Berita Harian (Singapore), 24-9-1996,
- 32. Cf. Proceedings of the International Islamic Capital Market Conference, Paper by Sheikh Azmi p 2 and p 7, respectively.
- 33. Ibid., Paper by Wan Mohamed, p 4.
- 34. Ibid., Paper by Ismail Zakaria, p 3.
- 35. Ibid., p. 4.
- A whole page p 10 of Berita Harian, (Singapore) was devoted to such funds on 27-1-1997.
- 37. Cf. Berita Harian (Singapore), 26-9-1996.
- 38. Cf. Utusan Malaysia, 19-8-1996.
- 39. Cf. The Straits Times, 14-9-1996.
- 40. Cf. Utusan Malaysia, 9-12-1996.
- 41. Cf. Berita Minggu (Malaysia) and Utusan Malaysia, 26-1-1997.
- Cf. "Ekonomi Islam Serantau", by Syed Omar Syed Agil, Utusan Malaysia, 9-7-1996.
- 43. Cf. a dispatch from AFP, published in Utusan Malaysia 16-11-1996.
- 44. Cf. The Star, 15-2-1997.
- 45. Cf. Utusan Malaysia 25-2-1997 and The Straits Times 26-2-1997.
  - 46. Ibid., 21-9-1996.
  - 47. Cf. The Straits Times, 31-10-1996.
  - 48. Ibid., 6-12-1996.
- 49. Cf. Utusan Malaysia, 7-8-1996.
  - 50. Ibid., 7-10-1996.
- 51. Cf. The Straits Times, 17-1-1997.
- 52. Cf. Utusan Malaysia, 27-2-1997,
- 53. Cf. The Straits Times, 7-3-1996.
  - 54. Ibid., 11-1-1996.
- 55. Ibid., 7-3-1996.
- 56. Ibid., 28-3-1996.
- 57. Ibid., 20-5-1996 and Berita Harian (Singapore, 20-5-1996.
- 58. Cf. Berita Harian (Singapore), 5-10-1996.
- 59. Cf. The Straits Times, 7-2-1997.
- 60. Cf. Stratégie islamique en Malaisie. 1975-1995, pp 119-126.
- 61. Cf. The Straits Times and Berita Harian (Singapore), 13-5-1996.
- 62. Cf. Utusan Malaysia, 18-5-1996.
- 63. Cf. The Straits Times, 18-5-1996.
- 64. Cf. Utusan Malaysia, 30-5-1996.
- 65. Cf. Berita Harian (Singapore), 1-6-1996.
- 66. For instance in Utusan Malaysia, 1-6-1996 and The Straits Times, 3-6-1996.
- 67. Cf. Berita Harian (Singapore) 5-6-1996 and The Straits Times, 6-6-1996.
  - 68. Cf. Utusan Malaysia, 5-6-1996.
  - 69. Ibid., 8-6-1996.
  - 70. Cf. The Sunday Times and Mingguan Malaysia, 9-6-1996.
  - 71. Cf. Berita Harian (Singapore) and The Straits Times, 11-6-1996.
  - 72. Cf. The Straits Times, 13-6-1996.
  - 73. Ibid., 15-6-1996.
  - 74. Cf. Straits Times, 4-1-1997.
  - 75. Cf. Utusan Malaysia, 5-2-1997.

- 76. Cf. The Straits Times, 6-2-1997.
- Information received from a personal communication from my colleague Yusof Talib, in early 1997.
- 78. Cf. The Straits Times, 5-3-1996.
- 79. Cf. Berita Harian (Singpore), 2-4-1996.
- 80. Cf. The Straits Times, 9-4-1996.
- 81. Cf. The Sunday Times, 14-4-1996.
- 82. Cf. The Sunday Times, 12-5-1996, p 4.
- Cf. Utusan Malaysia, 24-5-1996 and 26-5-1996, The Sunday Times 26-5-1996 and The Straits Times 28-5-1996.
- 84. Cf. The Straits Times, 1-8-1996.
- 85. Cf. Utusan Malaysia, 29 and 30-10-1997 as well as The Straits Times 8, 9, 10, 12-11-1997. Earlier in the year, the Prime Minister stated that he did not expect the Internal Security Act to be used "against those causing split in Islam". Cf. The Sunday Times, 24-8-1997.
- 86. Cf. Utusan Malaysia, 2-10-1996 and Berita Harian (Malaysia), 28-2-1997.
- 87. Cf. The Straits Times, 10-5-1996 and Utusan Malaysia, 24-7-1996.
- 88. Cf. The Straits Times, 15-4-1996.
- 89. Ibid., 24-7-1996.
- 90. That department was announced by the minister in the Prime Minister's Office in July 1996. Cf. Utusan Malaysia, 25-7-1996.
- 91. Cf. Utusan Malaysia, 25-2-1997.
- 92. Cf. The Straits Times, 16-1-1997.
- 93. Cf. Mohd Fadzli Yusof, Takaful Sistem Insurans Islam, Kuala Lumpur, Utusan Publications and Distributors, 1996, p 5.
- 94. Cf. Utusan Malaysia, 8-6-1996.
- 95. Ibid., 23-7-1996.
- 96. Cf. The Straits Times, 29-7-1996.
- 97. Respectively in The Straits Times 22-3-1996 and 14-11-1996,
- 98. Cf. Berita Harian (Singapore) 8-3-1997.
- 99. Special Address and Official Opening, International Islamic Capital Market Conference, p 5.
- Towards Developing an Islamic Financial Supermarket-The Malaysian Experience, by Dr Wan Mohamad Hasni Wan Suleiman, p 12.
- 101. Cf. Utusan Malaysia, 23-2-1997.
- 102. Cf. Berita Harian (Malaysia) 26-4-1996.
- 103. Cf. The Straits Times, 19-9-1996.
- 104. Ibid., 6-9-1997.
- 105. Ibid., 21-7-1997.
  - 106. Ibid., 31-7-1997.
  - 107. Cf. Bertta Minggu (Singapore), 9-3-1997.
  - 108. Yet a fatwa was issued in 1970 to state that the donation of organs was acceptable in Islam, reminded the Chairman of the National Heart Institute, Dr Abdul Halim Pawanteh, in October 1997, Cf. The Straits Times, 6-10-1997.
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