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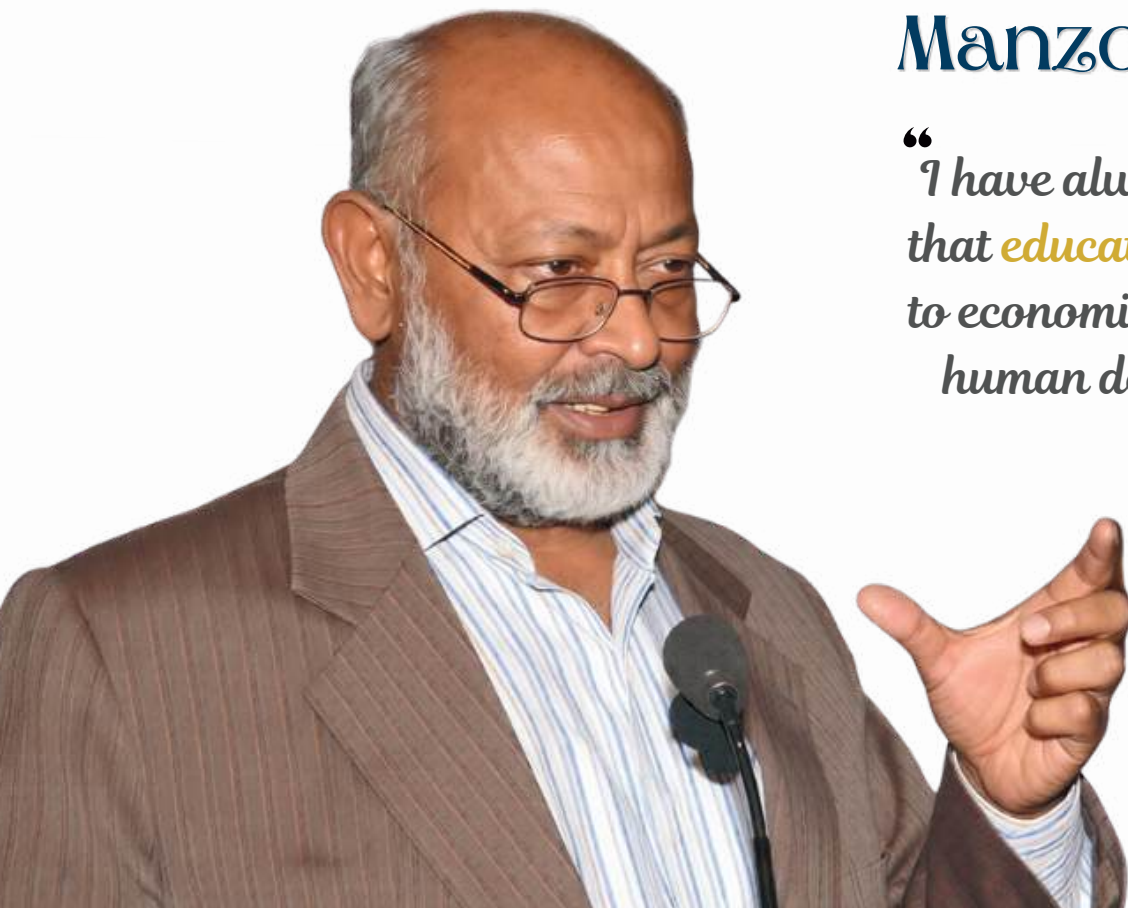
Magazine



Volume 3, Issue no: 2

Faith, Identity, and Contemporary Muslim Thought

Dr. Muhammad
Manzoor Alam



“I have always believed that **education** is the key to economic growth and human development.”

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Editorial Message



Prof. Dr. Dawood A.Y. Al-Hidabi
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بسم الله الرحمن الرحيم

**In the Name of Allah, the Most Merciful,
the Most Compassionate**

Dear Students, Scholars, and Readers,
It gives me great pleasure to welcome the publication of the 7th IIIT-IIUM Students Magazine, a platform that continues to reflect the intellectual energy, moral concern, and creative expression of our students. A student magazine is never only a collection of writings; it is a mirror of the questions that occupy the minds and the values that guide their search for meaning.

This edition comes at a time when the world is facing deep challenges in thought, identity, education, family life, interfaith relations, mental well-being, and economic justice. For Muslim students and scholars, these challenges require more than reaction. They call for knowledge rooted in revelation, supported by disciplined inquiry, and expressed with wisdom, compassion, and responsibility.

The articles in this issue reflect this wider mission. The tribute to Dr. Muhammad Manzoor Alam reminds us that knowledge, when joined with sincerity and institutional vision, can become a force for social empowerment.

His life teaches that scholarship must not remain isolated from society. It must serve the marginalized, inform public discourse, and translate moral concern into organized action.

The reflection on Athippatta Ustādh's ethical and social leadership offers another important lesson.

It shows that the Prophetic model is not limited to public speeches or formal positions. It is lived through daily discipline, humility, hospitality, service, and consistency in small actions. True leadership begins with the self, but it does not end there; it radiates into family, community, and society.

The discussion on the teacher as Murabbi also deserves careful attention. In an age where education is often reduced to grades, employability, and performance indicators, the Islamic vision reminds us that teaching is an *amānah*. A teacher is not only a transmitter of information but a nurturer of character, faith, ethical awareness, and social responsibility.

This issue also speaks to the need for mercy and dignity in plural societies. The article on Muslim-Buddhist engagement highlights the Prophetic example of compassion, neighbourliness, dialogue, and protection of human dignity. In a world where religious and cultural differences are often turned into sources of fear, the Sunnah offers a framework for engagement without compromising truth or abandoning justice.

The article on hijab as agency adds a strong and necessary voice. It challenges simplistic assumptions about Muslim women and presents hijab as an expression of faith, dignity, identity, and conscious choice. Such writing is valuable because it allows Muslim women to speak for themselves, rather than being spoken about through external narratives.

The reflection on addiction rehabilitation further expands the relevance of Islamic thought. By bringing Islamic concepts into conversation with modern psychology, it reminds us that healing must address the human being as a whole: body, mind, heart, environment, and soul. Human suffering cannot be treated only as a technical issue; it also requires compassion, spiritual grounding, and meaningful support.

The article on Takaful in Africa reminds us that Islamic values must also shape economic life. Mutual assistance, risk-sharing, financial inclusion, and ethical governance are practical principles that can protect communities and promote justice. Similarly, the discussion on Muslim contributions to education in Malawi shows that education remains one of the most powerful ways through which Muslim communities contribute to national development and future generations.

Dear Readers,

The strength of this edition lies in its diversity. It moves from biography to education, from women's identity to social reform, from psychology to economics, and from local community service to global civilisational questions. Yet beneath these different themes lies one shared message: Islam offers a comprehensive vision of knowledge, character, justice, and service.

Writing is an *amānah*. When students write, they train themselves to think carefully, express truth responsibly, and participate in the intellectual life of the ummah. I pray that this 7th edition becomes not only a publication, but a means of formation, reflection, and renewed commitment to beneficial knowledge.

May Allah bless all contributors, editors, teachers, and readers. May He grant barakah in your knowledge, sincerity in your intentions, wisdom in your words, and steadfastness in your service to humanity.

With sincere prayers for your continued growth,



Prof. Dr. Dawood A.Y. Al-Hidabi

Chief Editor, Coordinator & Advisor, IIIT - IIUM

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Obituary: Dr. Muhammad Manzoor Alam (1945–2026)

Empowering the Marginalized: A Life that Became an Institution



Prof. Dr. Dawood Abdulmalek Yahya Al-Hidabi,
KOED, IUM



i) When Life Becomes a Legacy

Innā lillāhi wa innā ilayhi rāji'ūn.

It is with profound sorrow that we mourn the passing of Dr. Muhammad Manzoor Alam, who returned to his Lord on the morning of 13 January 2026. With his departure, the Muslim intellectual and civic landscape of India - and indeed the wider global Muslim community - has lost not merely a distinguished individual, but an institution in himself. Dr. Alam's life was not defined by titles alone, nor confined to academic spaces; it was animated by a sustained moral mission to restore dignity, justice, and voice to the marginalized.

Those who knew him often remarked that he combined the temperament of a scholar with the foresight of a strategist and the patience of an institution-builder. He belonged to a rare generation of Muslim thinkers who understood that ideas, if they are to endure, must be embedded within structures - research bodies, advocacy platforms, and ethical communities capable of translating knowledge into social impact. His life's work was therefore not episodic, but cumulative, marked by continuity, discipline, and long-term vision.

As the biography *Empowering the Marginalized* reminds us, Dr. Alam never viewed scholarship as an abstract or elitist pursuit. For him, knowledge was a trust (amānah), inseparable from responsibility and service. His decades-long engagement with education, policy, minority rights, and institutional reform reflected a deeply held conviction: that justice cannot be sustained by rhetoric alone, but must be supported by data, organization, and moral clarity.

This obituary, therefore, is not simply a recounting of achievements. It is an invitation - especially to students and young scholars - to reflect on a life that demonstrates how faith, intellect, and action can be harmonized in the service of society.

ii) Early Moral Formation: Justice Before Theory

Dr. Alam's lifelong commitment to justice did not emerge first from books or classrooms; it was forged in the moral encounters of his early life. Born on 9 October 1945 in Bihar, India, he grew up in a social environment where inequality was not an abstract concept but a lived reality. The biography *Empowering the Marginalized* recounts formative moments from his childhood that reveal how deeply questions of dignity, discrimination, and moral courage shaped his consciousness



long before his formal academic training.

One such incident - often recalled because of its enduring impact - involved his defense of a boy from the Paswan community, considered a “lower caste” within the local Hindu social order. As a child, Dr. Alam questioned the moral legitimacy of discrimination rooted solely in birth, challenging even his own grandfather with a simple yet piercing question: What moral fault could justify such exclusion? This insistence on ethical reasoning over inherited prejudice was not a fleeting childhood impulse; it became a defining trait of his intellectual and public life.

These early experiences instilled in him a deep sensitivity to structural injustice and a refusal to normalize exclusion - whether based on caste, religion, or socio-economic status. They also explain why, throughout his career, Dr. Alam gravitated toward issues affecting Muslims and other marginalized communities, not from a narrow identity-politics position, but from a principled commitment to universal justice. His concern was never limited to Muslims alone; rather, Muslims represented a concrete case through which broader questions of citizenship, equality, and human dignity could be examined.

Crucially, these moral foundations preceded theory. Long before he encountered economics, social science, or policy discourse, Dr. Alam had already internalized a normative framework grounded in fairness, accountability, and compassion. This sequence-before expertise - would later distinguish his scholarship from purely technocratic approaches. It also explains why his intellectual work consistently sought practical outcomes, such as legal recognition, educational access, policy reform, and institutional protection for the vulnerable.

In this sense, Dr. Alam’s childhood was not merely a prelude to his later achievements; it was their moral blueprint. The institutions he built, the research he championed, and the causes he defended all trace their roots back to this early conviction that injustice, once recognized, must be confronted-calmly, rationally, and persistently.

III. Education and the Awakening of an Intellectual Mission

Dr. Alam’s formal intellectual journey took shape at Aligarh Muslim University, an institution that has historically served as a crucible for Muslim intellectual and political thought in South Asia. At AMU, he pursued advanced studies in economics, eventually earning his PhD - a discipline that would provide him with the analytical tools to interrogate inequality, development, and state policy with precision and credibility.

Yet, as the biography makes clear, AMU was more than an academic stopover for Dr. Alam; it was a space of intellectual awakening. The university’s environment - steeped in debates on minority identity, constitutional rights, education, and nationhood - sharpened his awareness of the structural challenges faced by Indian Muslims in the post-independence era. Here, his early moral instincts found a language, a methodology, and a framework through which they could be articulated rigorously and persuasively.

During these years, Dr. Alam began to see economics not merely as a technical field concerned



with growth and markets, but as a moral science with profound implications for justice and social organization. He developed a sustained interest in Islamic social sciences, particularly in how ethical principles could inform economic policy, institutional design, and public welfare. This synthesis - between normative commitments and empirical analysis - would later become a hallmark of his work.

Importantly, his education also cultivated in him a deep respect for evidence-based argumentation. He came to understand that advocacy without data is easily dismissed, and that moral claims gain strength when supported by careful research and documentation. This insight would later inform his emphasis on surveys, reports, and policy-oriented research, most notably through the institutions he helped establish and lead.

AMU thus played a decisive role in transforming Dr. Alam from a morally conscious individual into a disciplined public intellectual. It equipped him with the confidence to engage policymakers, academics, and civil society actors on equal footing, and reinforced his belief that lasting reform requires intellectual seriousness alongside ethical clarity. From this point onward, his path was set: scholarship would not be an end in itself, but a means to empower communities, influence policy, and institutionalize justice.

IV. A Scholar in Motion: Global Experience, Intellectual Networks, and a Conscious Return

Following his doctoral training, Dr. Alam's intellectual journey expanded beyond India into international academic and policy environments that would decisively shape his strategic outlook. He served in several prominent capacities in Saudi Arabia, including as an Economic Advisor to the Ministry of Finance and as an Associate Professor of Islamic Economics at Imam Muhammad bin Saud University. He was also associated with the Qur'an translation project at the King Fahd Printing Complex, where he witnessed how knowledge, when institutionally supported, could be preserved, standardized, and disseminated to the global Muslim community.



These years abroad were not merely professionally productive; they were intellectually formative. They exposed Dr. Alam to policymaking processes, academic governance, and large-scale knowledge institutions, sharpening his understanding of how ideas gain legitimacy and influence in modern societies. More importantly, this period brought him into contact with a global network of Muslim scholars and thinkers who were collectively grappling with questions of knowledge, reform, minority conditions, and institutional renewal.

Among those he engaged with during this phase was Dr. Ahmad Totonji, a leading figure in contemporary Muslim intellectual circles. Dr. Totonji later spoke with admiration of Dr. Alam's depth of insight into Muslim affairs and minority rights, noting that his counsel was frequently sought by leaders and scholars alike. Their interaction reflected not a formal institutional relationship, but a shared intellectual milieu - one concerned with restoring the role of ethical knowledge, research, and organized thought in addressing the challenges faced by Muslim communities.

This broader intellectual environment included scholars and initiatives associated with institutions such as the International Institute of Islamic Thought (IIIT), which sought to reconnect social sciences, ethics, and Islamic intellectual traditions.

While the biography *Empowering the Marginalized* does not present IIIT as a direct cause for Dr. Alam's return to India, it clearly situates him within these transnational conversations on knowledge, reform, and institution-building. These engagements reinforced his conviction that enduring change requires organized platforms rather than isolated individuals.

Despite the professional stability and recognition he enjoyed abroad, Dr. Alam made a deliberate and principled decision in the mid-1980s to return to India. This return was not driven by circumstance, but by conscience. He recognized a critical gap within Indian Muslim public life: the absence of independent, research-based institutions capable of producing credible data, shaping constitutional discourse, and engaging policymakers with intellectual seriousness. His international exposure had clarified for him what was missing at home—and what needed to be built.

This moment marked a decisive transition from personal career advancement to collective responsibility. Dr. Alam returned equipped with global experience, strategic clarity, and a deep appreciation for institutional continuity. His engagement with international scholars and intellectual movements had not distanced him from Indian realities; rather, it had prepared him to address them more effectively. With this resolve, he embarked upon the project that would define his legacy—the creation of a research institution dedicated to empowering the marginalized through knowledge, ethics, and sustained public engagement.

V. Institute of Objective Studies (IOS): A Think Tank as Moral Architecture

The founding of the Institute of Objective Studies in 1986 stands as Dr. Muhammad Manzoor Alam's most enduring institutional contribution. Conceived in a period of political uncertainty and social vulnerability for Indian Muslims, IOS was not established as a reactive platform or a pressure group. It was, rather, a carefully designed moral architecture - an institution built on the conviction that justice, to be sustainable, must be supported by rigorous research, constitutional engagement, and ethical clarity.

As the *Empowering the Marginalized* documents show, Dr. Alam was acutely aware that much of the public discourse surrounding Muslims in India lacked empirical grounding and was therefore easily dismissed or distorted. IOS was created to address this deficit. Its mission was unapologetically intellectual: to produce credible data, conduct serious social-scientific research, and articulate minority concerns in a language intelligible to policymakers, courts, and civil society alike.

Under Dr. Alam's stewardship, IOS evolved into a nationally and internationally respected research institution. It undertook large-scale studies on education, employment, health, political representation, and social mobility among Muslims and other marginalized communities. These efforts culminated in one of IOS's most consequential contributions - the provision of nearly thirty percent of the empirical data that informed the Sachar Committee Report, a landmark government document that reshaped national understanding of Muslim socio-economic conditions. For Dr. Alam, this was not merely a research success; it was proof that disciplined scholarship could influence state policy without compromising moral independence.

Equally significant was IOS's methodological ethos. Dr. Alam insisted on objectivity not as neutrality devoid of values, but as integrity in method. Research was to be meticulous, transparent, and defensible - precisely because it sought justice. This insistence protected IOS from partisan capture and earned it credibility across ideological lines. Scholars, judges, policymakers, and activists could engage with its work even when they disagree with its conclusions.

Beyond research, IOS became a hub for intellectual exchange and mentorship. It organized

national and international conferences, facilitated interfaith dialogue, and published numerous volumes addressing minority rights, constitutionalism, education, and ethical governance. Through these activities, Dr. Alam nurtured generations of scholars who learned to see research not as an academic exercise, but as a form of public service.

Dr. Alam's leadership style was central to IOS's success. He was firm in principle yet generous in collaboration, strategic without being authoritarian. He consistently placed institutional continuity above personal visibility, ensuring that IOS would outlive its founder. In doing so, he embodied a rare form of leadership - one that understands institutions not as extensions of personality, but as trusts (*amānāt*) to be preserved and strengthened over time.

IOS thus stands as a living testament to Dr. Alam's belief that empowerment begins with knowledge, and that knowledge, when ethically deployed, can reshape public consciousness and policy alike. It remains the clearest expression of his life's vision: that the marginalized need not shout to be heard if they are equipped with truth, evidence, and principled organization.

VI. Intellectual Networks and the Global Muslim Conversation

While the Institute of Objective Studies anchored Dr. Alam's work within the Indian context, his intellectual horizons were unmistakably global. He belonged to a generation of Muslim thinkers who understood that local struggles for justice often reflect broader civilizational challenges. As such, he remained deeply engaged with international scholarly networks, reform initiatives, and conversations on the future of Muslim societies in a rapidly changing world.

Dr. Alam's interactions with leading Muslim intellectuals were not ceremonial or symbolic. They were rooted in substantive dialogue on knowledge, ethics, minority rights, and institutional renewal. He engaged with scholars who were shaping contemporary Muslim thought across disciplines- economics, law, social sciences, and education - seeking not to import models uncritically, but to adapt insights responsibly to local realities. These engagements reinforced his belief that Muslim intellectual life must be both principled and context sensitive.

Within these global conversations, Dr. Alam contributed a distinctive perspective grounded in the experience of Muslims as a minority community operating within a constitutional democracy. He consistently emphasized that faith-based ethics and constitutional citizenship are not mutually exclusive, and that Muslim empowerment in plural societies must be pursued through lawful, data-driven, and intellectually credible means. This approach earned him respect beyond activist circles, positioning him as a thoughtful interlocutor among academics, jurists, and policymakers alike.

Importantly, Dr. Alam viewed global networks not as ends in themselves, but as means of strengthening local capacity. He believed that international engagement should ultimately serve the empowerment of communities on the ground - through better research, stronger institutions, and more effective advocacy. His collaborations, therefore, were always purposeful, oriented toward building sustainable structures rather than personal influence.

For students and young scholars, Dr. Alam's example offers an enduring lesson: intellectual rootedness and global engagement need not be opposite. One can be deeply committed to local justice while participating meaningfully in transnational conversations. Indeed, it is often through such exchanges that ideas mature, strategies sharpen, and ethical commitments are tested.

Through his participation in these global Muslim intellectual networks, Dr. Alam helped ensure that the concerns of Indian Muslims were neither isolated nor ignored. He situated them within a

broadier discourse on dignity, rights, and reform, thereby reinforcing his lifelong conviction that justice, when articulated with clarity and evidence, resonates far beyond its immediate context.

VII. Writing, Thought, and the Ethics of Voice

Alongside institution-building and public engagement, Dr. Muhammad Manzoor Alam maintained a sustained commitment to writing as a moral and intellectual act. For him, the written

word was not merely a vehicle for opinion, but a means of restoring balance to public discourse - especially in contexts where the voices of marginalized communities were routinely distorted, silenced, or spoken for by others. His writings reflect a deep awareness of the power of narrative in shaping public perception and policy.



Among his notable contributions is *The Final Wakeup Call*, a work that interrogates the role of media, dominant global narratives, and the systematic marginalization of certain voices in contemporary public life. In this and other writings, Dr. Alam cautioned against passive consumption of information and urged readers to critically examine how power operates through representation. His concern was not limited to Muslims alone; rather, he saw media bias and narrative control as broader ethical problems with far-reaching implications for justice and democracy.

What distinguished Dr. Alam's writing was its tone and intent. He avoided polemics and sensationalism, even when addressing deeply emotive issues. Instead, he favored clarity over rhetoric, evidence over accusation, and persuasion over confrontation. This restraint did not signal weakness; it reflected confidence in the moral force of reasoned argument. His essays and commentaries were thus accessible without being simplistic, principled without being strident.

Across his body of work, several themes recur consistently: the centrality of education to empowerment, the necessity of constitutional engagement, the ethical responsibility of intellectuals, and the dangers of allowing grievance to replace strategy. He repeatedly warned that anger, when unaccompanied by organization and knowledge, ultimately serves the interests of injustice rather than challenging it.

For students and young scholars, Dr. Alam's writings offer a valuable model of intellectual discipline. They demonstrate how one can speak firmly without alienation, critique power without abandoning ethics, and remain rooted in faith while engaging the modern public sphere with confidence. His insistence on responsible speech—what may be called an “ethics of voice” - remains one of his most relevant legacies in an age of instant opinion and fragile discourse.

VIII. Mentor, Organizer, and Servant of Knowledge

Beyond his public roles and institutional achievements, Dr. Muhammad Manzoor Alam was, at heart, a mentor and organizer - someone who invested patiently in people, often away from the spotlight. Those who worked with him consistently recall that he was less interested in producing followers than in cultivating thinkers: individuals capable of independent judgment, ethical reasoning, and sustained commitment to public service.

As reflected in *Empowering the Marginalized*, Dr. Alam had a rare ability to identify potential in

young scholars and activists, particularly those from modest or marginalized backgrounds. He encouraged them not merely to study, but to understand why they studied; not merely to speak, but to listen, research, and reflect. His mentorship was quiet but exacting. He expected intellectual discipline, moral integrity, and a willingness to place collective goals above personal recognition.

Equally important was his talent for organization. Dr. Alam understood that ideas, however sound, dissipate without structure. He therefore devoted considerable energy to building teams, committees, and collaborative networks- often bringing together individuals of diverse temperaments and perspectives. Disagreement, in his view, was not a weakness but a resource, provided it was guided by ethics and shared purpose. He fostered environments in which debate could occur without fracture and critique without hostility.

His approach to leadership was notably non-authoritarian. While he possessed strategic clarity and decisiveness, he resisted centralizing authority around himself. Instead, he emphasized institutional processes, consultation, and continuity. Many of those who passed through IOS, or allied initiatives later emerged as leaders in their own right - a testament to his belief that true mentorship multiplies capacity rather than consolidating control.

Dr. Alam often reminded colleagues and students that knowledge divorced from service risks becoming self-indulgent. Scholarship, he insisted, must ultimately answer to society. This conviction shaped not only his own life, but the ethos of the institutions he led. In mentoring others, he sought to pass on this ethic: that learning is trust, leadership a responsibility, and influence a means rather than an end.

IX. Character, Faith, and Personal Ethos

At the core of Dr. Muhammad Manzoor Alam's public life was a deeply private moral discipline rooted in faith, humility, and a profound sense of accountability before Allah. Those closest to him often observed that his strength did not lie merely in intellectual brilliance or strategic foresight, but in a carefully cultivated inner life that governed his conduct, decisions, and relationships. Faith, for Dr. Alam, was not performative; it was formative.

Despite occupying influential positions and commanding respect across academic and civic circles, he remained remarkably averse to personal acclaim. He was uncomfortable with self-promotion and consistently redirected praise toward collective effort, institutional continuity, and divine grace. This humility was not an affectation; it was a reflection of his belief that leadership is a trust (amānah), not an entitlement. As *Empowering the Marginalized* repeatedly underscores, Dr. Alam viewed himself as a servant of a cause larger than his own lifetime.

Ethically, he was known for balance. He possessed the rare ability to hold firm convictions without becoming rigid, and to engage adversarial environments without surrendering courtesy. Even when confronting injustice, he avoided bitterness, believing that anger untethered from wisdom corrodes both the cause and the advocate. His patience - sometimes mistaken for restraint - was in fact strategic, guided by a long view of social change that privileged endurance over immediacy.

Faith also shaped his understanding of success and failure. Dr. Alam did not measure achievement solely by visible outcomes or public recognition. Instead, he placed greater emphasis on intention, effort, and consistency. This spiritual framing enabled him to persevere through setbacks, political disappointments, and periods of isolation without abandoning his principles. It also lent his leadership a quiet resilience that inspired trust among colleagues and students alike.

In an age increasingly defined by performative activism and fleeting moral outrage, Dr. Alam's personal ethos stands as a counterexample. His life reminds us that lasting reform is rarely



dramatic; it is patient, principled, and often unseen. Character, in his case, was not separate from scholarship or activism - it was their foundation.

X. Legacy and the Responsibility of the Next Generation

Dr. Muhammad Manzoor Alam leaves behind a legacy that cannot be confined to dates, titles, or even institutions - though these are substantial. His true legacy lies in a way of thinking and acting that he patiently cultivated over decades: a model of

engagement where faith informs reason, scholarship serves justice, and institutions outlive individuals. Through the Institute of Objective Studies and the many scholarly, civic, and intellectual networks he helped sustain, his work continues to shape conversations on minority rights, education, and ethical governance.

For the younger generation, particularly students associated with IIIT and similar intellectual traditions, Dr. Alam's life presents both an inheritance and a responsibility. He demonstrated that marginalisation is not overcome through rhetoric alone, nor through withdrawal from public life, but through disciplined research, constitutional engagement, and moral perseverance. He taught, by example, that anger without strategy is unproductive, and that justice without evidence is fragile.

Perhaps most importantly, Dr. Alam showed that institution-building is a form of long-term worship. He invested in structures rather than moments, in people rather than personalities, and in continuity rather than applause. The institutions he nurtured were designed to ask difficult questions, to document uncomfortable truths, and to engage power without becoming captive to it. These qualities are now a trust (amānah) placed upon those who inherit his work.

As India - and the wider Muslim world - continues to confront challenges of inequality, misrepresentation, and exclusion, Dr. Alam's legacy offers a clear roadmap: ground your struggle in knowledge, anchor your methods in ethics, and commit yourself to patient, collective effort. The task ahead is not to merely remember him, but to extend his vision in ways responsive to new realities while faithful to enduring principles.

XI. Closing Reflection and Du‘ā

With the passing of Dr. Muhammad Manzoor Alam, an era of principled, institution-centered Muslim leadership draws to a close - but its influence endures. His life stands as a testament to what is possible when scholarship is guided by conscience and leadership is tempered by humility. He reminded us that true impact is measured not by visibility, but by the depth of change one enables in society.

We pray that Allah Almighty grants him maghfirah, elevates his rank among the righteous, and accepts his lifelong service to knowledge, justice, and humanity. May Allah preserve and multiply the benefit of his work through those who continue it with sincerity and wisdom.

Some lives end with their passing; others begin a new chapter with responsibility. Dr. Muhammad Manzoor Alam belongs firmly to the latter.

Innā lillāhi wa innā ilayhi rāji‘ūn.

The Teacher as Murabbi:

Reconstructing Islamic Professional Identity in Education



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Education serves a dual purpose: it not only facilitates the acquisition of knowledge but also plays a pivotal role in shaping moral character. This intricate relationship underscores the importance of the educator's role in guiding students beyond academic achievements, fostering holistic development. In the context of Islamic pedagogy, teachers are often viewed as Murabbi, or nurturers, who are entrusted with the responsibility of instilling ethical values alongside intellectual growth. This article explores the multifaceted role of educators as Murabbi, examining how this perspective influences and reconstructs their professional identity within the framework of Islamic education. By analysing the interplay between knowledge transmission and character formation, this discussion seeks to illuminate the essential qualities and responsibilities of teachers dedicated to fostering a comprehensive educational experience that aligns with Islamic principles.

Education in the contemporary Muslim world is undergoing a profound transformation. Rapid globalisation, technological advancement, and changing social expectations have reshaped the role of teachers across many Muslim societies. While teachers are expected to deliver knowledge efficiently and prepare students for competitive global environments, there is growing concern that the moral and spiritual dimensions of education are gradually being neglected. In many educational systems, teaching has become largely a technical profession focused on curriculum delivery, assessment, and academic performance, rather than character development and ethical guidance. This situation calls for a serious reflection on the professional identity of teachers in Muslim education and the urgent need to reconstruct the concept of the teacher as a Murabbi, a moral guide, nurturer, and mentor who develops the intellectual, spiritual, and ethical dimensions of students.

The concept of Murabbi is deeply rooted in Islamic educational philosophy. The term originates from the Arabic word tarbiyah, which refers to nurturing, developing, and guiding individuals toward moral and spiritual maturity. A Murabbi is not merely a transmitter of knowledge but a person who shapes character, cultivates values, and guides students toward righteousness and social responsibility. The study shows that this holistic understanding of teaching emphasises that education is not limited to cognitive development but includes spiritual growth, ethical awareness, and social responsibility. In Islam, knowledge is closely connected to moral conduct and responsibility, and the teacher plays a central role in ensuring that knowledge leads to ethical transformation.

The Qur'an highlights the importance of knowledge and guidance as essential elements of human development. The first revelation, "Read in the name of your Lord who created (96:1)" emphasising the central role of knowledge in Islam.

However, knowledge in the Islamic worldview is not value-neutral; it must be connected with faith, responsibility, and moral consciousness. The Qur'an also emphasizes the role of educators in guiding humanity toward goodness and righteousness, as seen in the verse:

"Our Lord, and send among them a messenger from themselves who will recite to them Your verses and teach them the Book and wisdom and purify them. Indeed, You are the Exalted in Might, the Wise." (2:129)



This verse reflects the comprehensive nature of education in Islam, where teaching involves both intellectual instruction and moral purification. The Prophet Muhammad ﷺ further emphasised the noble status of teachers when he said, "The best among you are those who learn the Qur'an and teach it" (Al-Bukhari, vol.6, book 66, hadith 49). This statement illustrates that teaching is not merely a profession but a moral and spiritual mission that carries great responsibility.

In the modern educational context, however, the professional identity of teachers has shifted significantly. Many teachers today are trained primarily to deliver curriculum content, manage classrooms, and achieve measurable academic outcomes. While these responsibilities are important, they often overshadow the moral and spiritual dimensions of teaching. Scholars of Islamic education argue that the current education system in many Muslim societies reflects a dualistic approach, separating religious values from professional practice. As a result, teachers may possess academic expertise but lack a clear moral and Islamic professional identity that guides their interaction with students and society.

Reconstructing the teacher as Murabbi requires a rethinking of Islamic professional identity in education. Islamic professional identity is not limited to technical competence or subject knowledge; it includes ethical commitment, spiritual consciousness, and social responsibility. A teacher with an Islamic professional identity sees teaching as an amanah (trust) and a form of ibadah (worship), where every action is guided by sincerity, responsibility, and accountability before Allah. This understanding transforms teaching into a meaningful and purposeful profession that contributes to the moral development of individuals and society. As research in Islamic education highlights, integrating values into teaching practice enhances both academic and moral outcomes, creating balanced and responsible learners.

The global Muslim education community faces several challenges in implementing the concept of the teacher as Murabbi. One major challenge is the influence of secular educational models that prioritise academic achievement over character development. Many educational institutions adopt Western models of professionalism that focus on efficiency, performance indicators, and standardised testing, often neglecting ethical and spiritual dimensions. While these models offer valuable administrative and pedagogical strategies, they may not fully address the moral and spiritual needs of Muslim students. Another challenge is the lack of structured training programs that integrate Islamic values into teacher education. In many countries, teacher training programs focus on pedagogy and subject knowledge without providing sufficient guidance on Islamic ethics, values, and professional identity. This creates a gap between Islamic educational philosophy and classroom practice.

Furthermore, the pressures of globalisation and technological change have reshaped the expectations placed on teachers. Teachers are now expected to integrate digital tools, manage

diverse classrooms, and prepare students for global competition. While these responsibilities are essential, they can lead to stress, burnout, and a loss of moral focus if not guided by a strong value-based professional identity. Studies show that teachers who possess a clear sense of moral and spiritual purpose are more resilient, committed, and effective in their profession. Therefore, reconstructing the teacher as Murabbi is not only a moral necessity but also a practical strategy for improving educational quality and teacher well-being.

To reconstruct Islamic professional identity, several practical steps can be taken at the institutional and policy levels. First, teacher education programs in Muslim societies should integrate Islamic values and ethical training into their curriculum. Courses on Islamic worldview, ethics, and professional responsibility should be included alongside pedagogy and subject knowledge. This will help teachers develop a balanced understanding of their role as both educators and moral guides. Second, schools should create supportive environments that encourage teachers to practice Islamic values in their daily interactions with students. This includes promoting compassion, justice, sincerity, and responsibility in classroom management and school leadership. Third, continuous professional development programs should focus on character development and spiritual growth, helping teachers maintain their commitment to Islamic values in a rapidly changing world.

At the classroom level, the teacher as murabbi demonstrates Islamic professional identity through daily practices and interactions. A murabbi teaches with compassion, treats students with fairness, and serves as a role model of integrity and responsibility. The Qur'an emphasises the importance of good character and kindness in dealing with others, stating:

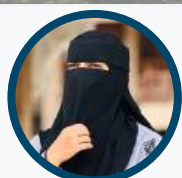
*"And [recall] when We took the covenant from the Children of Israel, [enjoining upon them],
"Do not worship except Allah; and to parents do good and to relatives, orphans, and the needy.
And speak to people good [words] and establish prayer and give zakah." Then you turned away,
except a few of you, and you were refusing."
(Qur'an 2.83)*

This principle encourages teachers to build positive relationships with students and create a learning environment based on respect and care. The Prophet Muhammad ﷺ also emphasised "kindness and mercy in teaching, reminding believers that gentleness leads to positive outcomes and strengthens relationships" (Muslim, book 11, hadith 81). These principles highlight that effective teaching in Islam is rooted in moral character and ethical behaviour.

The concept of murabbi also emphasises the importance of role modelling in education. Students often learn more from the behaviour and character of teachers than from textbooks or lectures. A teacher who demonstrates honesty, sincerity, and responsibility inspires students to develop similar values in their own lives. This process of moral influence creates a culture of ethical learning and social responsibility within educational institutions. Research in character education supports this view, showing that teachers who model ethical behaviour significantly influence students' moral development and academic success. Therefore, reconstructing the teacher as murabbi is essential for building strong and ethical Muslim communities.

Faith, Mind, and Recovery:

Integrating Islamic Thought and Modern Psychology in Addiction Rehabilitation

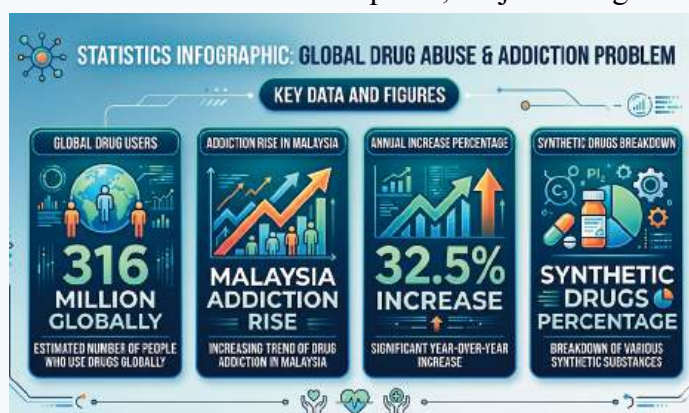


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Globally, 316 million people used a drug (excluding alcohol and tobacco) in 2023, or six per cent of the population aged between 15 and 64, compared to 5.2 per cent of the population in 2013. With 244 million users, cannabis remains the most widely used drug, followed by opioids (61 million), amphetamines (30.7 million), cocaine (25 million) and “ecstasy” (21 million). New groups of vulnerable people fleeing hardship, instability, and conflict could further increase these numbers, the report warns (World Drug Report 2025, 2025).

Malaysia, while being a Muslim-majority country with deep cultural values, is not immune to this widespread usage. A total of 134,916 people were recorded indulging in drug and substance abuse for the first half of the year 2025. According to a written parliamentary response, Home Minister Datuk Seri Saifuddin Nasution Ismail said that 97,329 of them (72.15 per cent) were using synthetic drugs (AZMI & Hakim Mahari, 2025). The Deputy Prime Minister of Malaysia, Zahid Hamidi, said, “In the realm of drug crimes, it is a ‘truly Malaysian’ problem. The major traffickers are Chinese, the organised distributors are Indian, and the retail-level dealers are Malay” (Drug Addiction Affecting Children in Malaysia as Young as 10: DPM Zahid, 2025). According to NADA (National Anti-Drugs Agency, Malaysia) and government data, drug addiction in Malaysia is rising sharply. There was a 32.5% increase in recorded addiction cases in 2024 compared to 2023. Therefore, by considering the statistics alone, the widespread usage of drugs in the country is understood. In order to reduce consumption, major changes are needed in the existing system.



Addiction is a state of psychological and/or physiological dependence on the use of drugs or other substances, such as alcohol, or on activities or behaviours (American Psychological Association, 2021). Substance abuse refers to the compulsive and repeated use of a substance that leads to major negative effects in social, work, legal, or interpersonal areas. It involves nine

main categories of drugs: alcohol, amphetamines, cannabis, cocaine, hallucinogens, inhalants, opioids, phencyclidines, and sedatives, hypnotics, or anxiolytics. The use of substances can start from an early age due to different reasons like peer pressure, family history, social situations, mental health problems, childhood factors, genetic vulnerability, etc. One of the prominent reasons can be childhood factors. Childhood factors include many

categories: socioeconomic, parental skill, psychological, educational, child abuse, personal, moral and cultural. These are very much integrated within each other and play a significant role in growing up.

Adverse childhood experiences (ACEs) refer to potentially traumatic events that occur during childhood, from birth to 17 years of age. These experiences include direct exposure to violence, abuse, or neglect, as well as witnessing violence within the home or community. ACEs also encompass situations in which a child has a family member who has attempted or died by suicide. Beyond these events, ACEs include environmental and household factors that may undermine a child's sense of safety, stability, and emotional bonding, such as



growing up in a household affected by substance use or mental health problems, experiencing instability due to parental separation, or having household members who are incarcerated. Together, these experiences can significantly influence a child's emotional, psychological, and social development (Centres for Disease Control and Prevention, 2025). Thus, factors from childhood should be looked upon seriously while addressing drug usage, as it is also a core reason for relapse.

Relapse is one part of recovering from alcohol and other drug dependence and can often be a feature of the recovery. A relapse happens when a person stops maintaining their goal of reducing or avoiding the use of alcohol or other drugs and returns to their previous levels of use (Alcohol and Drug Foundation, 2025). Decades of research have shown that brain systems processing natural rewards are also impacted by drugs of abuse at the physiological, circuit, cellular, and molecular levels. These findings raise the hypothesis that drugs of abuse cause addiction by “hijacking” a common reward pathway, ultimately promoting drug intake while curbing other healthy goals. Identification of a neural substrate that processes multiple classes of rewards necessitates multimodal analysis of neurobiological functions. This includes pinpointing central nodes that respond to reward exposure, examining specific cell types within this brain node that encode distinct rewarding experiences within the same individual, and identifying molecular effectors that mediate cellular and physiological adaptations (Tan et al., 2024). Thus, relapse happens not just because of a person's choices but because drug use causes long-lasting changes in the brain. These changes make people more sensitive to stress, cravings, and reminders of the drug, which can trigger a return to use even after a period of recovery. Knowing this helps us understand why support, coping skills, and a healthy environment are important for preventing relapse.



Adolescence is a particularly sensitive period for drug use because the adolescent brain is still under development. Yet adolescence is often when drug use initiation occurs in many parts of the world. Substance use at an early age is associated with numerous risk factors and can have a more profound influence on the life trajectory of an individual than substance use initiated during adulthood; some people who use drugs transition to dependence, and early drug

use strongly increases their risk of developing a substance use disorder. Early drug use is also associated with other risk behaviours and can lead to additional problems in adulthood, some of which are the consequences of lower educational attainment. Among young people aged 15 to 19, both the burden of death and the number of years of healthy life lost due to drug use disorders are proportionately higher than among those aged 20 and older. The prevalence of use of all drugs is similar or higher among people aged 15 and 16 than among the general population aged between 15 and 64, with the exception of cannabis, which is slightly lower, in some regions.

In Malaysia, many therapeutic models are used, such as the i-Pulih model incorporated by NADA into the institution and community-based centres. Drug addicts are assigned to certain groups based on their type of addiction or behavioural problems, and psychospiritual programs have been shown to be effective at instilling moral values and increasing self-awareness in drug addicts (Mohd Nawawi et al., 2024).

Drug addicts charged under Section 8(3) of the Addiction Act Drugs (Treatment and Rehabilitation) 1983, will undergo rehabilitation treatments at voluntary rehabilitation centres. Therefore, the types and styles of rehabilitation centres in Malaysia are wide. There are different kinds of centres for each person. The centres should not only have a psychological perspective but also an Islamic framework to it, as it demands of the Muslim community.



Islam recognises that humans have Nafs (the self/soul) that can be inclined toward desires and weaknesses. Relapse is seen as a test of this self and an opportunity to strengthen willpower. Although there are no specific laws and prohibitions from the Quran or the Hadith of the Prophet (PBUH) on the prohibition of approaching and using drugs (Mohd Ariffin, 2017), implicitly, in the Quran through Sura al-Baqarah [2] verse 195, Allah forbidding His servants to throw themselves into danger of destruction deliberately, "... and do not throw [yourselves] with your [own] hands into destruction [by refraining]."

Islamic law criminalises drug use, manufacturing, transit, and sale (Yassin et al., 2019). For example, Islam forbids drugs, which is likened to alcohol prohibition, the words of Allah in sura al- Ma'idah [5] verse 90:

"O you who have believed, indeed, intoxicants, gambling, [sacrificing on] stone alters [to other than Allah], and divining arrows are but defilement from the work of Satan, so avoid it that you may be successful."

Abdullah Rothman and Adrian Coyle came up with the theory of conceptualisation of Islamic Psychotherapy - an approach to psychotherapy is needed that explicitly values Muslims' religious orientations and commitments and integrates these into clinical practice (Rothman & Coyle, 2020).

Many of the fundamental notions that inform the dominant discourse within contemporary secular psychology and psychotherapies (see Rose, 1996) are distinctly different from those of the Islamic paradigm (Badri, 2008): understandings of the nature of humankind, the purpose and meaning of existence, and the person's developmental trajectory (Rothman & Coyle, 2020). It has always been in discussion regarding the conflict between Islamic and modern sciences, especially in problems like addiction. When this approach is applied to drug addicts and their rehabilitation, it becomes clearer why they do what they do and the helplessness they go through. The qalb or "heart" is seen as the spiritual centre of the person and is where the faculty of intellect or reason (aql) is located.

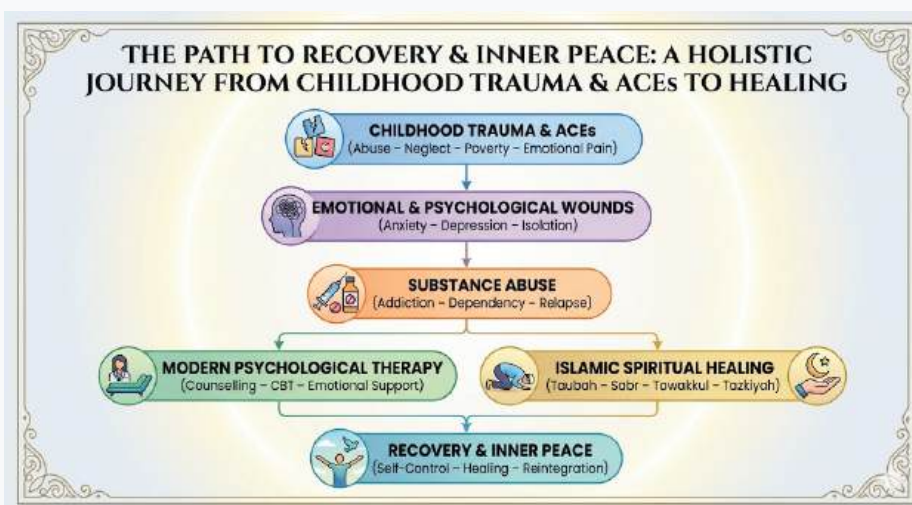
The qalb has the potential to turn in either of two directions. It can turn toward the lower impulses of the self (Nafs) and become further misaligned with fitrah through the influences of the dunya and shaytan ("the devil"). This is said to result in a heightening of vices (muhlikat), such as anger, envy, greed, and lust, and a state of forgetfulness or heedlessness of God (ghafla) (Rothman & Coyle, 2020).

The model posits that the soul has an inherent inclination toward growth and an upward trajectory due to its primordial nature of knowing God, and that the Islamic tradition, guided by the Qur'an and Sunnah (the tradition based on the life and behaviours of the Prophet Muhammad), encourages and maps out a path for the human being to pursue this trajectory (Rothman & Coyle, 2020).

From the above-mentioned stages of the soul's development, it can be combined with the drug rehabilitation process of oneself.

Therefore, by integrating all these frameworks, including the spiritual and emotional aspects, drug rehabilitation could be more meaningful and effective.

The foundation of a person's character begins with Nafs, so starting from the Islamic psychotherapy will enlighten the drug users on a deep level. These unresolved emotional conflicts can stem from childhood, which are not addressed properly and thus become wounds in later life. Hence, the Adverse Childhood Experiences (ACEs) are explored as there are many factors which include socioeconomic, educational, child abuse, psychological, parenting, interpersonal, moral and cultural to determine these emotions.



Drug abuse remains a complex contemporary challenge that affects not only individuals but also families and communities, particularly among young adults. Addressing this issue requires approaches that go beyond conventional treatment by considering the emotional, psychological, and spiritual dimensions of human wellbeing. Islamic thought offers valuable ethical and psychological insights that emphasise self-reflection, moral responsibility, spiritual healing, and personal transformation. Principles such as repentance (taubah), patience (sabr), trust in God (tawakkul), and purification of the self (tazkiyah al-nafs) encourage individuals to rebuild inner strength and develop healthier coping mechanisms. When these Islamic values are thoughtfully integrated with modern therapeutic approaches-such as psychological counselling, emotion-focused interventions, and emerging neuroscientific methods-they can enhance the effectiveness of addiction treatment and relapse prevention. In this way, faith-based psychological frameworks may provide culturally relevant, holistic, and meaningful solutions for Muslim societies seeking to address contemporary mental health and substance abuse challenges.

Article

*From Crime to Mainstream:***A Critical Analysis of the Global Normalisation Of Homosexuality**

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From sin, to crime, to pathology, to reluctant acceptance, and eventually to open celebration - the global trajectory of homosexuality has been steady, strategic, and deeply transformative. Civilisations are rarely altered overnight; rather, they are reshaped gradually, through shifts in law, language, and public consciousness. What was once universally condemned can, over time, be reframed, reinterpreted, and ultimately normalised.

What was punishable by death in Britain until the 1860s was, by the mid-20th century, reduced to imprisonment. By the 1960s, punishments were further relaxed, and eventually, homosexuality was decriminalised. The legislative shift did not stop there. The Act of 1988 still placed restrictions on overt promotion, but by 2003, even these constraints were repealed. What followed was a rapid extension of legal recognition, including marriage rights and institutional protection.

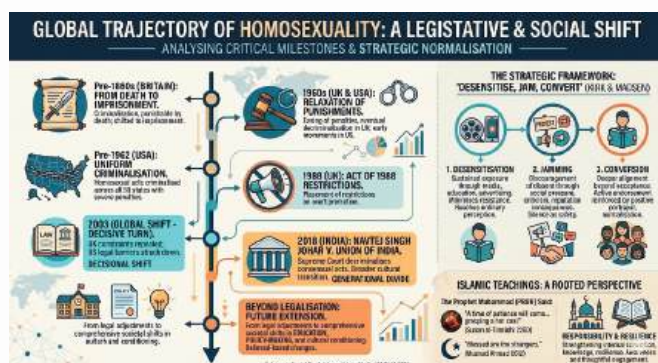
A similar pattern can be observed in the United States. Until 1962, all 50 states criminalised homosexual acts, with some jurisdictions imposing severe penalties. Over time, these laws were diluted, reclassified, and ultimately struck down. By 2003, legal barriers had largely been removed, marking a decisive shift in both law and public policy.

Coming closer to home, India witnessed its own turning point in the Navtej Singh Johar v. Union of India. The Supreme Court decriminalised consensual same-sex relations, with the observation that “history owes an apology” to the affected community. This judgment reflected not only a legal shift but also a broader cultural transition, particularly in urban spaces where media, corporate institutions, and global narratives play a significant role in shaping public opinion. A noticeable generational divide has also emerged, with younger populations displaying greater acceptance compared to older cohorts.

It is difficult to ignore the consistency of this global pattern. Decriminalisation is followed by social acceptance, which is then reinforced through advocacy, representation, and institutional support. Over time, dissenting views even when rooted in religious or moral frameworks are increasingly marginalised or portrayed as regressive.

Instances from public life illustrate this growing pressure. Senegalese footballer Idrissa Gueye, for example, reportedly faced professional consequences for declining to participate in a symbolic endorsement. Such episodes raise important questions about the space available for conscientious objection in an increasingly conformist environment.

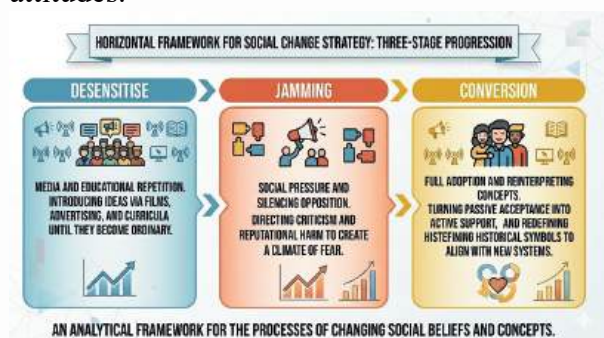
Even religious institutions have, in some contexts, begun to adopt softer language, emphasising inclusion and non-judgmental engagement. While this may be seen as an attempt to remain relevant in changing times,



it also signals a broader shift in moral discourse.

A closer examination of the historical process reveals how this transformation was facilitated. In early 20th-century America, homosexuality was reframed from a criminal act to a medical condition. By 1963, influential bodies such as the New York Academy of Medicine described it as a disorder requiring treatment. However, sustained activism - including protests at major professional gatherings - contributed to a reversal of this position by 1973, when it was removed from the list of psychiatric disorders.

This shift was not merely scientific; it was also strategic. Scholars and activists such as Marshall Kirk and Hunter Madsen articulated a framework for influencing public perception. Their approach, often summarised as “Desensitise, Jam, and Convert,” outlined a method of gradually reshaping societal attitudes.



Desensitisation involves sustained exposure through media, education, and cultural narratives, presented in a manner that minimises resistance. Over time, repetition reduces discomfort, making previously controversial ideas appear ordinary. In the modern context, this can be observed in films, digital platforms, advertising, and even school-level discussions, where representation plays a key role in shaping perceptions.

Jamming refers to the discouragement of dissent through social pressure. Individuals who express disagreement may face criticism,

exclusion, or reputational consequences, leading to a climate where silence becomes the safer option.

Conversion, in this framework, extends beyond mere acceptance. It involves a deeper emotional and cognitive alignment, where the redefined norm is not only tolerated but actively endorsed. This is often reinforced through positive portrayals, normalisation of identity, and, at times, reinterpretation of historical figures to align with contemporary narratives.

It is through such sustained and multi-layered efforts that global acceptance has increased significantly. Surveys, including those conducted by research organisations, indicate a steady rise in approval ratings across different societies, including India.

If current trends continue, the trajectory is likely to extend further into areas such as education, policy-making, and cultural conditioning of younger generations.

What begins as a legal adjustment can evolve into a comprehensive societal shift, influencing not just behaviour, but belief systems.

In the face of such widespread change, Islamic teachings remain rooted in a consistent moral framework. The Prophet Muhammad (peace and blessings be upon him) is reported to have said: “A time of patience will come to people in which adhering to one’s religion is like grasping a hot coal” (Sunan al-Tirmidhī 2260). This metaphor captures the difficulty of maintaining conviction in challenging environments. He also said: “Blessed are the strangers” - referring to those who remain steadfast when others deviate (Musnad Ahmad 6612). These narrations offer both a warning and a source of reassurance.

The responsibility, therefore, lies not only in recognising external trends but also in strengthening internal conviction, knowledge, and resilience. Awareness, education, and thoughtful engagement are essential in navigating a rapidly changing world.

Ethical Leadership for Muslim-Buddhist Engagement:

Prophetic Compassion as a Universal Framework



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In an era marked by interreligious tensions and identity-based conflicts, the search for ethical frameworks that foster genuine harmony between communities is of paramount importance. The engagement between Buddhist and Muslim communities, particularly in pluralistic Asian societies, presents both profound challenges and opportunities. While theological differences are significant, the principles of ethical leadership, rooted in compassion, dignity, and proactive care, can bridge divides. A compelling model for such leadership can be found in the conduct of Prophet Muhammad (PBUH) towards non-Muslims. His life offers timeless lessons in mercy, respectful dialogue, and unconditional neighbourliness, providing a vital blueprint for constructive Muslim-Buddhist relations.

The Foundation: Mercy as the Core of Leadership

The Qur'anic declaration that Prophet Muhammad (PBUH) was sent as "a mercy to all the worlds" (Al-Quran, al-Anbiyā' 21:107) establishes the foundational principle for his engagements. This raḥmah (mercy) was not exclusive but universal, extending to believers and disbelievers alike. It was intrinsic to his character, shaping his responses to hostility, his manner of dialogue, and his social policies. As noted in classical commentary, his gentleness was a divine gift that prevented community fragmentation: "It is by the mercy of Allah that you dealt gently with them..." (Al-Quran, Āl 'Imrān 3:159).

This principle directly informs ethical interfaith leadership: it must be rooted in a compassion that transcends in-group loyalty, viewing the well-being of the "other" as an intrinsic good. For Muslim-Buddhist engagement, this echoes the central Buddhist tenet of karuṇā (compassion), suggesting a powerful common ground where leadership is measured by its capacity to alleviate suffering and foster mutual security for all beings.

Models of Engagement: Dialogue, Alliance, and Protection

Prophet Muhammad's (PBUH) interactions provide concrete models for ethical conduct across faith lines. His dialogue with the Meccan leaders like 'Utbah ibn Rabī'ah exemplifies respectful engagement. He listened patiently without interruption, responded with calm recitation rather than polemic, and thereby earned 'Utbah's awe (Sirah Ibn Hishām). This demonstrates that ethical leadership prioritises active listening and the dignity of the interlocutor over propagandising or debate.

Furthermore, his life was marked by strategic and moral alliances with non-Muslims. The migration to Christian Abyssinia, where the Najāshī granted persecuted Muslims asylum, established a historical precedent of interfaith sanctuary. The Prophet later prayed for forgiveness for the Najāshī upon his death (Sunan an-Nasa'i 2041). In Medina, the Jewish leader

Mukhayriq fought alongside Muslims at the battle of Uhud, bequeathing his wealth to the community, an act the Prophet honoured by calling him “the best of the Jews” as mentioned in the Seerah Sources. These episodes show that ethical leadership recognises and honours moral courage and solidarity across religious boundaries, building community on shared values of justice and protection rather than mere creed.

The formal covenant with the Christian delegation from Najrān is a landmark in interfaith relations. The Prophet hosted them in his mosque, allowed them to pray there according to their rite, and guaranteed the protection of their churches, clergy, and religious practice (Ibnu Hajar al-‘Asqalānī, *Fath-ul Bārī*, 8:119). This established a framework for pluralism and religious freedom under Muslim rule, where theological differences were acknowledged but did not negate rights to security and respect. For contemporary contexts where Buddhist and Muslim communities coexist, this model advocates for formal and social covenants of mutual respect, protecting spaces of worship and cultural practice.

Daily Ethics: Dignity, Neighbourliness, and Unconditional Compassion

While grand historical covenants and political alliances provide a crucial framework, the bedrock of sustainable interfaith harmony is often established through daily, personal conduct. Prophet Muhammad’s (PBUH) everyday interactions operationalised the Qur’ānic principle of universal mercy (*rahmah*) into a tangible social ethic of inherent human dignity. His behaviour established that respect was not contingent upon faith, but upon a shared humanity. This is vividly illustrated in his persistent care for his pagan uncle, Abū Ṭālib, until on his deathbed, and in his immediate, respectful stance upon the passing of a Jewish funeral procession. When questioned by his companions, he responded with a profound

rhetorical question that laid the foundation for Islamic human rights: “Was he not a human being?” (*Sahih Al-Bukhārī*). This simple yet revolutionary act framed dignity as an inalienable right of every person.

The Prophet (PBUH) elevated the mundane duty of neighbourliness to the status of a sacred trust, inextricably linking it to authentic faith. He stated that a true believer is one “with whom others feel secure” (*Al-Tirmidhī*) and issued the powerful warning, “He will not enter Paradise whose neighbour is not secure from his wrongful conduct” (*Sahih al-Muslim*). The divine emphasis on this duty was so relentless that the Prophet remarked, “Jibril (AWS) kept on commending the neighbour to me so that I thought he would make an heir” (*Sahih Al-Bukhārī*). This created a grassroots theology of coexistence, making ethical conduct toward immediate neighbors, regardless of their beliefs, a direct measure of one’s spiritual state and a primary mechanism for building communal peace.

This ethic of unconditional compassion was most severely tested, and thus most clearly defined, in moments of extreme personal suffering and vulnerability. Following the brutal rejection and physical assault he endured in Ṭā’if, the angel of the mountains offered to crush the town between two mountains. The Prophet’s (PBUH) response embodied a transformative, future-oriented mercy: “Rather, I hope that Allah will bring forth from their loins those who will worship Allah alone and not associate anything with Him” (*Sahih Al-Bukhārī*). Similarly, at the Battle of Uhud, amid the chaos of battle, a severe injury, and the loss of companions, his companions urged him to curse the attacking Meccans. He replied, “I was not sent to curse. I was sent as a mercy,” and instead prayed, “O Allah, guide my people, for they do not know” (*Al-Bayhaqī*). Here, ethical leadership is

compassion divorced entirely from retaliation and redefined as a steadfast compassion that holds space for the redemption and guidance of the oppressor. It is a proactive mercy that seeks to break cycles of hatred and transform the very source of hostility.

Thus, the Prophetic model demonstrates that the most powerful force for interfaith harmony is not merely high-level dialogue, but the consistent, daily enactment of dignity, proactive neighborliness, and a that remains unshaken even in the face of aggression. It is in these granular, personal interactions that the abstract ideal of being “a mercy to all the worlds” becomes a lived reality, building the indispensable social trust upon which all larger covenants depend.

Practical Lessons for Muslim-Buddhist Engagement: A Prophetic Framework

The profound historical examples from the life of Prophet Muhammad (PBUH) are not mere anecdotes of a bygone era; they constitute a coherent and actionable framework for ethical leadership in contemporary interfaith contexts. For Muslim-Buddhist engagement, a relationship tested by tensions in regions like Myanmar, Sri Lanka, Thailand, and parts of South Asia, this Prophetic model offers transformative, practical lessons. These lessons move beyond abstract theology to provide a blueprint for conduct at the leadership, communal, and individual levels, rooted in the shared ethical ground of compassion.



1. Leadership as Mercy-in-Action (Raḥmah/Karuṇā)

The foundational principle is the institutionalisation of compassion. Prophet Muhammad (PBUH) was described in the Quran as “a mercy to all the worlds” (21:107); the classical exegete al-Ṭabarī explained encompassed both believers and disbelievers (al-Ṭabarī, Muḥammad ibn Jarīr, 1967). This was not passive sentiment but active policy. His gentleness, deemed a divine gift (al-Quran 3:159), was the adhesive that held a nascent, diverse community together. For modern leaders, this translates into a dual responsibility.

Firstly, rhetoric must be disciplined to honor human dignity unconditionally. The Prophet’s prayer for his persecutors at Ṭā’if, “I hope that Allah will bring forth from their loins those who will worship Allah alone,” demonstrates a leadership that seeks transformative potential over condemnation (Sahih Al-Bukhari). Secondly, policies must proactively protect the vulnerable. The asylum granted by the Christian Najāshī of Abyssinia, which the Prophet later honoured by praying for the king’s forgiveness, establishes a cross-confessional precedent for sanctuary. In Muslim-Buddhist contexts, this means leaders must publicly condemn violence and discrimination, enact and enforce laws protecting minority rights, and create platforms for the marginalised. It calls for embodying the Buddhist concept of karuṇā (compassion) and the Islamic raḥmah as parallel, governing virtues in public life.

2. Dialogue as Respectful Listening: The ‘Utbah and Meccan Leaders Model

Modern interfaith dialogue often risks becoming a staged debate or a monologue of positions. The Prophet’s encounter with ‘Utbah ibn Rabī’ah, a Meccan elite sent to negotiate his silence, provides a superior paradigm. The Prophet listened to ‘Utbah’s offers of wealth and power without interruption, addressed him respectfully as “Abū al-Walīd,” and responded by simply reciting the profound verses of the Quran.

The impact was not immediate conversion but a deep, disarming reflection that left 'Utbah acknowledging the extraordinary power of the message.

This model prioritizes process over outcome. It teaches that ethical engagement requires:

- Active Listening: Creating space for the other to express their worldview fully.
- Composure: Maintaining patience and respect, especially under provocation.
- Clarity of Expression: Sharing one's truth with eloquence and sincerity, not aggression.

For Muslim-Buddhist dialogues, this means moving beyond doctrinal comparisons to shared human concerns, suffering, ethics, peace, ecology, and listening to understand historical grievances and fears. It transforms dialogue from a potential battleground into a sanctuary for mutual recognition.

3. Building Covenants of Coexistence: The Najrān Precedent

The most direct template for structuring pluralistic societies is the covenant with the Christian delegation from Najrān. The Prophet engaged them in theological discussion, hosted them in his mosque, allowed them to pray there according to their rite, and finally granted them a written charter guaranteeing protection of their lives, faith, property, and clergy. This was a formal, institutionalized agreement of coexistence.

In today's world, this translates to the deliberate construction of social covenants. These can be:

1. Formal: Local peace treaties or mutual understanding agreements between community councils, religious leaders, and civil authorities.
2. Social: Joint community projects, running a shared clinic, disaster relief, environmental clean-ups, that build interdependence.

Such covenants acknowledge difference while forging a united commitment to the common good. They answer suspicion with tangible

guarantees, mirroring the Prophet's pragmatic yet principled grant of security to a community of different faith.

4. Neighbourliness as a Sacred Duty: Grassroots Harmony

While leaders set frameworks, social harmony is built in the daily interactions between people. The Prophet elevated neighbourly rights to an unparalleled degree, stating, "Jibreel (AWS) kept on commending the neighbour to me so that I thought he would make an heir" (Sahih Al-Bukhari). He defined faith through neighbourly conduct: "A man is not a believer who fills his stomach while his neighbour is hungry (al-Sunan al-Kubrā lil-Bayhaqī 19668)," and "He will not enter Paradise whose neighbour is not secure from his wrongful conduct."

This creates a powerful, grassroots framework for interfaith relations. "Neighbour" here transcends geography to include anyone in a proximate relationship, the Buddhist shopkeeper beside a mosque, the Muslim family in a predominantly Buddhist village. Practical acts, such as sharing meals during festivals, checking on the elderly, and collaborating on neighbourhood safety, build what scholars call "interfaith social capital." This daily, lived compassion creates a buffer against divisive rhetoric and fosters organic bonds of trust that top-down initiatives cannot replicate.

5. Transcending Reciprocity: The Ethics of Unconditional Conduct

Perhaps the most challenging yet transformative lesson is to act ethically without expectation of reciprocation. The Prophet's consistent kindness to his neighbour, despite the neighbour's habit of dumping garbage at his door, culminated in the Prophet visiting him when he fell ill, an act that reportedly led to the neighbour's conversion. More profoundly,

when asked to curse his persecutors at Uhud, he declared, "I was not sent to curse. I was sent as a mercy," and prayed instead, "O Allah, guide my people!" This principle dismantles the transactional nature of much human interaction. In contexts of historical Muslim-Buddhist tension, it calls for:

1. Initiative: One community taking the first step in goodwill, without waiting for the other.
2. Moral Autonomy: Adhering to kindness and justice as intrinsic duties, not as bargaining chips.
3. Breaking Cycles of Retribution: Responding to hostility with restraint and a reaffirmation of shared humanity, as modelled in Ṭā'if.

This transforms engagement from a negotiated settlement into a moral and spiritual practice, aligning with the Buddhist ideal of mettā (loving-kindness) and the Islamic imperative of iḥsān (excellence in conduct). The following diagram 1, explains all of the five pillars of prophetic framework establish universal leadership by rooting governance in active compassion (Rahmah/Karunā), transforming it from a personal virtue into a public policy that protects all communities equally.

Conclusion: From Tolerance to Synergistic Coexistence

Prophet Muhammad's (PBUH) engagements reveal that ethical leadership in a pluralistic world is not about minimising differences but about constructing a shared life upon the bedrock of universal principles: mercy, dignity, active compassion, and justice. For Buddhist and Muslim communities, this model does not require doctrinal compromise but a concerted commitment to ethical action. It calls leaders to be architects of inclusive covenants, scholars to be facilitators of deep listening, and every individual to be a committed, caring neighbour.

By embodying these lessons, communities can evolve from a fragile tolerance, often a façade for mutual suspicion, to a robust respect that honours the other's sacred right to exist. Ultimately, they can aspire to the prophetic ideal of synergistic coexistence, where the distinct ethical strengths of each tradition, Islam's emphasis on social justice and communal obligation, Buddhism's depth in mindfulness and compassion, are harnessed to create societies where all beings, indeed, experience mercy. In doing so, they move closer to actualising, in a modern pluralistic context, the timeless ideal of being "a mercy to all the worlds."

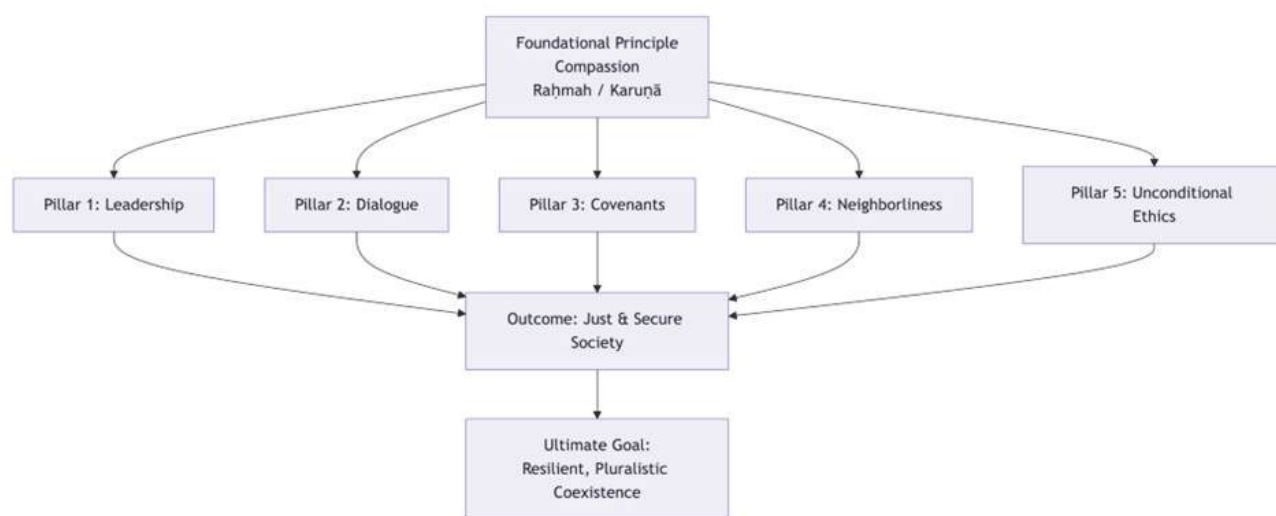


Diagram: 1

Hijab as Agency: A Muslim Woman's Personal and Scholarly Perspective



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I. Introduction

It is deeply troubling that debates about the hijab and its perceived compatibility with “Western culture” continue to dominate public discourse at a time when women and children in Gaza, Lebanon, and Iran are losing their lives as a consequence of conflicts in which Western powers have started or supported. The recurrence of this discussion within Western circles increasingly reveals its ideological function: to serve as a rhetorical instrument that justifies military intervention in resource-rich regions of the Middle East. A recent and particularly outrageous illustration of this dynamic emerged following the bombing of the Minab school, which resulted in the deaths of 175 young girls. During a broadcast of Piers Morgan’s television programme, guest Matt Schlapp, chairman of the Conservative Political Action Conference (CPAC), responded to the killings by suggesting that the victims “would be alive in a burqa” had the United States not bombed the school (Morgan, 2024). The callousness and logical incoherence of such a statement exemplifies the broader Western discourse on hijab—one that, despite its evident absurdity, persists in shaping public opinion. Although it may seem futile to address this topic at a time when children are being killed, I will nonetheless seek to provide a clear and concise account of the issue, drawing on my personal experience as a Muslim woman.

II. Why Muslim Women Choose the Hijab: Personal Testimony and Scholarly Evidence

My earliest memory associated with the hijab dates to the first grade. At that time, I did not wear a headscarf, nor was I expected to do so at such a young age. My school was an Islamic, gender-segregated institution—neither governmental nor Christian, the two other prevalent school types in my region at the time. On one unremarkable school day, a small number of girls were called out of the classroom. Upon their return, all four or five of them were visibly distressed and had removed their headscarves. The image remains vivid in my memory decades later. At that time, the school required those girls to remove their hijab on the grounds that they were considered too young, and that wearing it was not deemed a religious obligation at that stage. The school was trying to draw a strict distinction between what was considered religious and what was regarded as cultural. Following the incident, some of the girls continued to wear the headscarf despite being advised to wait until they had reached an appropriate age. It is important to emphasise, however, that at no point were students coerced into either removing or wearing a headscarf.

1. Islamic Obligation and Individual Agency

I began wearing the hijab at the age of thirteen, in the seventh grade. Among my closest friends, some had begun wearing it earlier, while others did so later—some not until university. Crucially, the decision to adopt the hijab was entirely my own. It was not prompted by any member of my

household, whether male or female, nor was it the result of any social pressure. My motivations at the time were twofold: the positive influence of peers who wore the hijab, and a personal desire to draw closer to Allah and attain His blessings—a perspective that, while perhaps characteristically adolescent in its simplicity, was nonetheless sincere and persuasive enough to secure my parents' approval.

It is important to note that my parents engaged with my decision critically and thoughtfully. Rather than granting immediate consent, they questioned my understanding of the hijab's religious significance, ensuring that my choice was informed rather than impulsive. Similar to my experience, Beckmann (2014), in a qualitative study involving twelve Muslim women in the United States, found that all participants reported wearing the hijab of their own free will. Many noted that positive social reinforcement preceded their full theological understanding of the practice, yet this did not diminish the personal agency underlying their choice.

"Tell the believing women to lower their gaze and guard their chastity, and not to reveal their adornments except what normally appears. Let them draw their veils over their chests." —
Surah An-Nur (24:31)

2. Liberation from the Burden of Appearance

Now in my thirties, I can state with confidence that I have never entertained the idea of removing my headscarf, nor have I experienced envy toward women who do not wear one. What I have observed, however, is the considerable psychological and material toll that the absence of such a covering exacts on women in Western societies. The pervasive preoccupation with hair, cosmetics, and clothing among women who do not wear the hijab strikes me as not only time-consuming but also psychologically burdensome.

This observation is consistent with findings reported by McKay et al. (2018), who documented the ways in which Western beauty standards compel women to invest substantial time and financial resources in weight management, cosmetics, hair care, and even cosmetic surgery, often with negligible returns. Participants in McKay et al.'s (2018) study further indicated that the demands of maintaining appearance made it exceedingly difficult to attain success during university, and that professional opportunities for women were perceived as contingent on physical attractiveness, yet not an excess of it, lest one be perceived as intellectually retarded, a common stereotype of exceedingly beautiful women in western culture.

The hijab, for me, has effectively removed this equation from my daily life. By rendering my physical appearance secondary to my intellectual and moral character, it has afforded me a form of freedom that I would not otherwise have enjoyed. This experience is corroborated by Beckmann's (2014) participants, several of whom reported that concealing their bodies contributed to a more positive body image and a stronger sense of self.



3. Resistance to the Male Gaze and Social Objectification

A further dimension of the hijab's significance relates to its function as a boundary against unwanted social attention. Western culture tends to view the male appreciation of female beauty as benign or even flattering. From my perspective, however, the expectation that women present themselves for visual appraisal—whether by men or other women—is inherently degrading. The Quranic injunction addressing this concern is explicit:

*Tell the believing men to lower their gaze and guard their chastity. That is purer for them - "Surely Allah is All-Aware of what they do
Surah An-Nur (24:30)*

Another concern, beyond inappropriate gazes, is social distance, which I have observed directly in the workplace. Some men enter a woman's personal space or engage in casual, seemingly friendly physical contact, such as touching the shoulder, without sufficient regard for boundaries. This behaviour may be further encouraged by the absence of the hijab, as its presence can signal that such actions are unwelcome. While such conduct still occurs toward women who wear the hijab, it appears to do so less frequently.



4. Intellectual Empowerment and Identity

Perhaps the most personally resonant argument for the hijab is the sense of intellectual empowerment it has afforded me. Growing up as a studious individual who invested little attention in her physical appearance, the hijab allowed me to be perceived and to perceive myself primarily in terms of my academic and personal capabilities, rather than my looks. This experience is widely shared among hijab-wearing women.

Beckmann (2014) found that all participants in her study reported feeling empowered by wearing the hijab. Similarly, El Idrissi et al. (2025) recorded the following testimony from one of their participants:

*Before I wore a hijab, I felt like I was always performing for others—worried about my appearance, trying to fit in. When I started wearing hijab, I found a kind of freedom. I could focus on my character, my work, and my relationships with people based on who I am inside rather than how I look. It's been
".incredibly liberating*

Another participant in the same study, a doctoral candidate in cultural studies, offered a pointed rebuttal to Western assumptions of victimhood:

I have a master's degree in cultural studies, I'm pursuing my PhD, and I make my own decisions about every aspect of my life. But when people see my hijab, suddenly they think I'm oppressed, that I can't think for myself. It's insulting and it shows how limited their understanding is." (El Idrissi et al., 2025)

To the Western observer inclined to view the hijab as a marker of oppression, I would offer the following observation: I regard women who do not wear the hijab in much the same way that some may regard me: it is simply not a choice I would make. This is not a provocation but a statement of genuine cultural difference.

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Muslim women, by and large, do not aspire to emulate the Western feminine ideal, and the persistent assumption that they do reflects a profound and troubling ethnocentrism.

III. The Western Model and Its Contradictions: Capitalism, War, and Moral Degeneracy

The Western narrative surrounding hijab does not exist in a vacuum; it is embedded within a broader ideological system that merits critical examination. The beauty and weight-loss industries in the West operate within a capitalist framework that profits from the insecurities these very industries help to manufacture. Advertising and media continuously reinforce narrow and frequently unattainable standards of female beauty, driving consumer spending on products that ostensibly promise transformation but routinely fail to deliver it. As manifoldapp (n.d.) notes, even as beauty product marketing has become superficially more inclusive in terms of skin tone representation, the underlying aim of these products—to lighten, brighten, and reverse the signs of ageing—has remained substantially unchanged. The financial beneficiaries of this system are a small economic elite, while ordinary men and women labour in low-wage employment with diminishing purchasing power.

It is within this context that the Western preoccupation with “liberating” Muslim women must be understood. The hijab narrative serves a geopolitical function: by framing Muslim societies as inherently oppressive to women, Western governments and media can construct a moral justification for military intervention in the Middle East—a region that holds significant strategic and resource value. War generates profit through weapons sales and resource extraction, and it is therefore in the interests of those who benefit from this system to perpetuate the image of the hijab-wearing woman as a victim in need of Western rescue.

Finally, the Western liberal model’s claim to moral authority is undermined by its failure to establish meaningful social and ethical boundaries. The *laissez-faire* approach to both

economic and social regulation has produced conditions conducive to the exploitation of workers, the commodification of the female body, and a range of social ills, including the normalisation of premarital sex, rising rates of adolescent pregnancy, and the entrenchment of exploitative industries. The revelations concerning figures such as Jeffrey Epstein illustrate, in an extreme form, the consequences of this system that prioritises libertarian indulgence over collective moral responsibility.

IV. Conclusion

This article has sought to provide a personal and evidence-based account of why Muslim women choose to wear the hijab, drawing on first-hand experience as well as qualitative research by Beckmann (2014) and El Idrissi et al. (2025). The testimonies gathered in these studies, consistent with my own narrative, demonstrate that the hijab is overwhelmingly chosen freely and for a variety of religious, social, and personal reasons—reasons that are not reducible to coercion or patriarchal imposition.

The article has further argued that the Western feminist critique of the hijab is not a simple advocacy for women’s rights but is deeply implicated with the interests of capitalism and militarism. The commodification of women’s bodies under Western consumer capitalism, the use of the “oppressed Muslim woman” as an excuse for military intervention, and the moral inconsistencies of a system that tolerates the objectification of women while professing to oppose it all constitute formidable challenges to the credibility of the Western model.

Muslim women are not a monolith, and the diversity of their choices and experiences must be acknowledged. What can be said with confidence, however, is that the hijab, for many of those who wear it, represents not oppression but agency, not subjugation but liberation—a liberation from the tyranny of appearance, the commodification of the female form, and the exhausting performance of femininity that Western culture demands of its women.

MALAWI MUSLIM CONTRIBUTION TO MALAWI'S NATIONAL DEVELOPMENT THROUGH EDUCATION



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Education remains the cornerstone of socio-economic transformation in any nation. In Malawi, education has served as a driving force for poverty reduction, capacity building, and national progress. Among the many stakeholders who have contributed to Malawi's educational development, the Muslim community stands out as a key partner. Through historical initiatives, the establishment of learning institutions, the provision of scholarships, and the promotion of inclusive education, Muslims in Malawi have made significant contributions to the country's national development agenda. This article explores the extent of these contributions and their impact on shaping the future of Malawi.

Historical Background of Muslim Education in Malawi

Islam was introduced to Malawi in the 19th century, largely through Arab and Swahili traders along the East African coast and the interior trade routes. With the spread of Islam came a tradition of learning that emphasised literacy, particularly in Arabic, for the purpose of understanding the Qur'an. Informal madrassas (Islamic schools) were among the earliest forms of organised education in Malawi. These institutions laid the foundation for literacy in many communities, especially along the lakeshore districts of Mangochi, Salima, and Nkhotakota.

While early Islamic education was primarily religious in orientation, it cultivated a culture of learning and scholarship that encouraged broader engagement with knowledge. Over time, as Malawi's education system modernised, Muslim leaders and organisations sought to integrate secular subjects alongside religious ones, ensuring that Muslim children were not left behind in national development.



Establishment of Educational Institutions

The Muslim community in Malawi, assisted by foreign donations mainly from the Arab world, has invested in setting up schools and a few colleges. This has greatly expanded access to education in rural and urban areas alike. Several notable institutions highlight this commitment:

1. Assalam Complex in Mangochi
Established by a local Islamic

organisation, Al-Barakah Charity Trust, Assalam has become a beacon of educational excellence. It comprises primary and secondary schools, a teacher training college, and clinics. This complex not only equips students with academic knowledge but also provides technical and life skills crucial for Malawi's development.

2.Colleges and Higher Education Initiatives – The International College of Business and Management (ICBM) and Mariyam Girls Teachers Training Centre contribute to bridging the gap in higher education. These institutions provide training in business, management, ICT, teaching and social sciences fields essential for Malawi's economic growth. Through these initiatives, Muslims have complemented government efforts in providing quality education to Malawians.



Scholarships and International Partnerships

Muslim organisations in Malawi have also mobilised international networks to support students through scholarships and study opportunities abroad. Many young Malawians have pursued higher education in countries such as Sudan, Egypt, Libya, Zanzibar, Saudi Arabia, Malaysia, and Turkey, thanks to sponsorship from Muslim charities, foundations, and governments. On returning home, these graduates serve as teachers, medical professionals, engineers, and civil servants, contributing their expertise to Malawi's development.

The Muslim Association of Malawi (MAM), alongside local and international partners such as Islamic Zakat Funds, IDB, continues to provide scholarships to needy students at secondary and tertiary levels. Such efforts address socio-economic disparities that often hinder access to education for underprivileged communities. In this way, Muslim initiatives promote equity and inclusivity in Malawi's education system.

Promotion of Girls' Education

In line with the global Sustainable Development Goals (SDGs), Muslims in Malawi have been at the forefront of advocating for girls' education. Historically, some cultural barriers have limited girls' access to schooling in certain communities. However, Muslim leaders and organisations have worked tirelessly to change this narrative by building girls' schools, offering bursaries for female students, and conducting awareness campaigns on the importance of educating the girl child.

For example, Muslim-funded schools such as Mama Khadija Girls' Academy Secondary in Mangochi, Mama Halima Girls Secondary School and many more provide a safe and conducive environment for girls to learn. These efforts not only empower women economically but also strengthen family structures and reduce early marriages, a key obstacle to development in Malawi.



Islamic Values and Ethical Education

Beyond formal schooling, Muslims in Malawi have emphasised the role of education in moral and ethical development. Islamic teachings promote discipline, honesty, hard work, and community service values that complement Malawi's national vision of building a responsible and productive citizenry. Many Muslim schools integrate moral education into their curricula, ensuring that graduates are not only academically competent but also socially responsible.

Partnership with Government and Other Faith Groups

The contribution of Muslims to education in Malawi has not occurred in isolation. Muslim organisations often collaborate with the government, local councils, and interfaith groups to promote education. For instance, Muslim schools are registered with the Ministry of Education and follow the national curriculum while integrating Islamic studies. This collaboration ensures standardisation, quality assurance, and alignment with national development goals. Furthermore, Muslims have participated in interfaith initiatives such as the Public Affairs Committee (PAC), where they work with Christian leaders to address educational challenges, advocate for policy reforms, and promote peace and unity, essential ingredients for sustainable development.

Challenges Faced by Muslim Educational Initiatives

Despite these achievements, Muslim contributions to education in Malawi face several challenges. Limited financial resources, inadequate infrastructure, a shortage of qualified teachers, and cultural misconceptions sometimes hinder progress. Additionally, some rural areas remain underserved, and more investment is needed to expand access to higher

education. Nevertheless, Muslim organisations continue to mobilise resources, strengthen partnerships, and advocate for inclusive policies to overcome these obstacles.

Impact on National Development

The cumulative impact of Muslim contributions to education in Malawi is significant. By expanding access to education, providing scholarships, and promoting girls' education, Muslims have played a vital role in:

- Increasing literacy rates across Malawi.
- Producing skilled professionals who drive development in health, education, and governance.
- Reducing poverty by empowering individuals with knowledge and employable skills.
- Promoting social cohesion through interfaith and intercultural understanding.
- Supporting Malawi's Vision 2063, which prioritises human capital development as a foundation for prosperity.

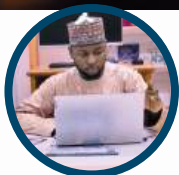
Conclusion

Muslims in Malawi have demonstrated that education is both a religious duty and a national responsibility. From the humble beginnings of madrassas to the establishment of modern schools, colleges, and scholarship programs, their contributions have left an indelible mark on Malawi's educational landscape. These efforts not only empower individuals but also strengthen the nation as a whole.

As Malawi continues its journey toward inclusive growth and sustainable development, the role of the Muslim community in education will remain indispensable. By fostering knowledge, skills, and ethical values, Muslims are not just building schools, they are building Malawi's future.



Islamic Insurance (Takaful) in Africa: Opportunities and Challenges



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Introduction

Africa is home to over a quarter of the world's Muslim population, yet Islamic insurance-or Takaful-remains relatively underdeveloped across the continent. While conventional insurance markets have steadily grown in many African countries, Takaful penetration lags, leaving millions of Muslims and other ethically conscious consumers without access to Shari'ah-compliant risk protection. This gap between enormous market potential and limited uptake illustrates both a challenge and an opportunity: the chance for Islamic finance institutions to expand responsibly while meeting socio-economic needs.

Rooted in the principles of mutual assistance, solidarity, and risk-sharing, Takaful is more than a financial product; it represents an ethical framework that aligns economic activity with Islamic values. Historically, African communities have long relied on informal risk-sharing mechanisms, such as cooperative savings and mutual aid societies, which reflect the underlying philosophy of Takaful. Modern institutions, however, must navigate regulatory frameworks, institutional capacity constraints, and cultural perceptions to transform these traditional practices into scalable, professionally managed Takaful models.

Across the continent, early adopters, particularly in North Africa and selected sub-Saharan countries, have experimented

with various operational models, including agency, Mudarabah, and hybrid structures, seeking to reconcile Shari'ah compliance with financial sustainability. The evolving landscape highlights significant opportunities for growth, including demographic trends, financial inclusion initiatives, and digital innovation, while simultaneously revealing persistent challenges such as fragmented regulations, low public awareness, and gaps in skilled human capital.

This article provides a concise exploration of Takaful in Africa by tracing its historical foundations, assessing the market opportunities, and critically examining the structural and regulatory challenges that impede wider adoption. By presenting an evidence-based yet accessible analysis, the article aims to inform policymakers, financial practitioners, and scholars about the prospects and obstacles of building a robust and inclusive Islamic insurance sector in Africa.

Historical Foundations of Takaful in Africa

1. Traditional and Ethical Roots

The concept of Takaful in Africa is not entirely new; it resonates deeply with longstanding community practices based on mutual support, solidarity, and risk-sharing. Across the continent, many African societies historically relied on informal mechanisms such as cooperative savings groups, community aid funds, and rotating credit associations. These systems

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allowed members to pool resources to cover emergencies, healthcare needs, or other unforeseen risks, reflecting principles strikingly similar to modern Takaful. This ethical and social foundation has facilitated the acceptance of Islamic insurance models when introduced, particularly in predominantly Muslim regions such as North Africa, West Africa, and parts of East Africa (Ardo & Saiti, 2025); (Abubaker, Zakariyah, & Al-Shaghdari, 2025).

The philosophical alignment between Takaful and these indigenous practices extends beyond cultural familiarity; it also reflects a moral and religious appeal. By framing financial protection as a tool for mutual assistance rather than profit maximisation, Takaful can tap into values that prioritise community well-being, trust, and shared responsibility. This foundation also gives African Takaful institutions a unique advantage: the ability to integrate modern insurance techniques without appearing culturally or religiously alien to their target population.

2. Modern Institutional Development

The formal introduction of Takaful in Africa began in the late 20th century, with countries such as Nigeria, Sudan, and Kenya pioneering pilot schemes to offer Shari'ah-compliant insurance products. These early initiatives were often supported by Islamic financial institutions and regulatory frameworks developed in partnership with international bodies like the Islamic Financial Services Board (IFSB, 2023) and AAOIFI (2025). The models tested included agency-based structures, mudarabah partnerships, and hybrid approaches, each seeking to balance compliance with Shari'ah principles, operational sustainability, and financial performance (Ali, M. M., 2016).

Despite these advances, Takaful in Africa has faced several structural and regulatory

constraints. The limited number of trained professionals, fragmented legal frameworks, and low public awareness of Islamic insurance principles slowed the growth of formal Takaful products. However, successful cases-such as micro-Takaful schemes in Sudan that provide low-cost coverage to rural populations, or Tabarru-based group plans in Nigeria targeting small businesses-demonstrate the sector's potential when appropriately designed and localised (Ardo & Saiti, 2025).

Overall, the historical trajectory of Takaful in Africa reflects a blend of deep-rooted communal ethics and gradual institutionalisation, forming a fertile ground for further expansion. Understanding this dual legacy is crucial for assessing both the opportunities and challenges that the sector faces today, setting the stage for discussions on growth potential, market opportunities, and structural obstacles that follow in the subsequent sections of this article.

Opportunities for Takaful Growth in Africa

Africa presents a unique landscape for the expansion of Islamic insurance, offering a combination of demographic potential, financial inclusion gaps, and regulatory evolution that can be leveraged by Takaful providers. Across the continent, the Muslim population continues to grow rapidly, with young, economically active demographics increasingly seeking ethical and Shari'ah-compliant financial solutions. This trend creates a substantial untapped market for Takaful products, from individual life coverage to small and medium enterprise (SME) protection schemes (Dinç, 2019). The opportunities can be summarised in four main areas:

1. Demographic and Market Potential

The growing Muslim population in Africa represents a large and largely underserved market for Takaful. Young, urbanising

populations are increasingly seeking financial solutions aligned with their ethical and religious values. This demographic trend creates significant demand for both individual and group Takaful products, ranging from life and health coverage to SME risk protection. Countries such as Nigeria, Egypt, and Morocco exemplify regions where these demographics are driving market potential (Ardo & Saiti, 2025).

2. Financial Inclusion and Micro-Takaful

A considerable portion of Africa's population remains unbanked or underbanked, particularly in rural and peri-urban areas. Micro-Takaful products, designed for low-income households, provide affordable risk coverage while promoting financial inclusion. Initiatives in Sudan and Nigeria have demonstrated that even small contributions can create pooled resources capable of covering healthcare, life, and agricultural risks (Abubaker, Zakariyah, & Al-Shaghdari, 2025). By aligning with social values and emphasising community solidarity, these products build trust and encourage adoption.



3. Regulatory Reforms and Institutional Support

Evolving Shari'ah-compliant regulatory frameworks present a critical opportunity for Takaful growth. Countries such as Kenya, Nigeria, and Morocco have introduced regulations alongside conventional insurance laws to facilitate Takaful operations, supported by guidance from the IFSB (2023) and AAOIFI (2025).

Clearer regulations reduce legal uncertainty, enhance consumer protection, and encourage investment by international Takaful operators.

4. Digital Innovation and Technological Leverage

Rapid adoption of mobile banking and fintech solutions across Africa provides scalable infrastructure for Takaful delivery. Digital platforms enable mobile enrollment, contribution collection, and claims management, reducing operational costs and improving access in remote areas. Mobile-based micro-Takaful schemes in Kenya, leveraging mobile money services, illustrate how technology can bridge financial and geographic gaps, making insurance accessible and convenient (Ali, M. M., 2016).

In fact, Africa's market offers a unique convergence of demographic growth, unmet financial needs, regulatory improvements, and digital readiness-factors that Takaful providers can strategically leverage. Realising these opportunities requires localised strategies, innovative product design, and targeted awareness campaigns to educate communities about Takaful principles and benefits. When approached thoughtfully, Takaful can emerge as a socially responsible, ethically aligned, and financially sustainable solution for Africa's evolving markets.

Challenges Facing Takaful in Africa

Despite the promising opportunities, Takaful in Africa faces several significant challenges that limit its growth and market penetration. These obstacles are multifaceted, ranging from regulatory gaps and institutional weaknesses to cultural perceptions and operational constraints. Understanding these challenges is crucial for stakeholders aiming to build a sustainable and inclusive Islamic insurance sector across the continent.

1. Regulatory Fragmentation

One of the primary barriers to Takaful expansion in Africa is the lack of uniform and Shari'ah-compliant regulatory frameworks. Many countries still operate under conventional insurance laws, which do not adequately address the unique requirements of Takaful, such as fund segregation, profit-sharing mechanisms, and Shari'ah governance. This regulatory fragmentation creates uncertainty for operators and limits foreign and domestic investment. For example, while Nigeria and Kenya have made strides in formalising Takaful regulations, several sub-Saharan countries continue to rely on general insurance legislation, making it difficult to establish fully compliant Takaful structures (IFSB, 2023).

2. Low Public Awareness and Trust

A significant challenge lies in the limited awareness of Takaful principles among potential consumers. Many individuals conflate Takaful with conventional insurance or are unaware of its ethical and cooperative foundations. This lack of understanding affects trust and adoption, particularly in regions where financial literacy is low. Awareness campaigns and educational programs are essential to explain concepts such as Tabarru' (donation) funds, mutual assistance, and risk-sharing principles (Abubaker, Zakariyah, & Al-Shaghdari, 2025). Without sufficient public engagement, even well-structured Takaful products may fail to achieve sustainable uptake.



3. Institutional Capacity and Human Capital

The growth of Takaful requires skilled professionals with expertise in Islamic finance, actuarial science, and insurance operations. Many African markets face a shortage of trained personnel capable of managing Takaful funds and ensuring Shari'ah compliance. In addition, nascent institutions often struggle with governance structures, risk management frameworks, and financial reporting standards that meet both regulatory and Shari'ah requirements. This capacity gap hinders operational efficiency and can compromise consumer confidence (Dinç, 2019).

4. Product Standardization and Innovation

Another obstacle is the limited diversity and standardization of Takaful products. In many African countries, offerings remain concentrated in basic life or health coverage, with few products designed for SMEs, agriculture, or microfinance contexts. Lack of product innovation restricts market appeal and reduces the sector's ability to compete with conventional insurance. Moreover, inconsistent product structures and terms across regions can create confusion and limit cross-border investment (Ardo & Saiti, 2025).

5. Shari'ah Governance Challenges

Maintaining strong Shari'ah governance is essential for the credibility of Takaful. Challenges arise in establishing independent Shari'ah boards, developing standardised contracts, and monitoring compliance consistently. Weak governance may expose funds to mismanagement, non-compliance, and reputational risks, which can deter potential participants who prioritise ethical adherence. Strengthening governance structures and integrating international best practices is therefore crucial for both operational and market credibility (IFSB, 2023).

6. Financial Sustainability and Risk Management

Finally, Takaful operators often contend with financial sustainability issues, particularly when dealing with high-risk portfolios or low-contribution micro-Takaful schemes. Catastrophic events, claims volatility, and limited capital reserves can threaten solvency and long-term viability. Building robust actuarial and risk management practices is essential to ensure that Takaful schemes remain both Shari'ah-compliant and financially resilient (Dinç, 2019).

In summary, while Takaful in Africa holds significant promises, its development is constrained by regulatory fragmentation, low awareness, capacity gaps, limited product diversity, governance challenges, and financial sustainability concerns. Addressing these challenges requires coordinated efforts from regulators, financial institutions, and community stakeholders to create an enabling environment that supports ethical, innovative, and sustainable Islamic insurance solutions.

Conclusion

Takaful in Africa represents a promising avenue for ethical and socially responsible financial solutions, yet its growth remains uneven due to a combination of structural, institutional, and awareness-related challenges. The continent's rapidly expanding Muslim population, particularly young and economically active demographics, offers substantial market potential for Shari'ah-compliant insurance products ranging from individual life coverage to SME-focused plans. At the same time, financial inclusion gaps create opportunities for micro-Takaful initiatives, enabling low-income and underserved populations to access risk coverage while fostering community solidarity.

Regulatory reforms and emerging Shari'ah-compliant frameworks provide a critical

foundation for sustainable growth, offering clearer guidelines, consumer protection, and confidence for both domestic and international operators. Meanwhile, technological advances, including mobile banking and fintech platforms, allow scalable delivery of Takaful services, reducing costs and extending reach to remote and rural areas. Despite these opportunities, challenges persist: limited awareness of Takaful principles, shortages in skilled human capital, weak governance structures, and restricted product diversity continue to constrain sector development and market penetration.

To address these issues and realise the sector's potential, a coordinated approach is essential. Harmonising regulatory frameworks can reduce operational uncertainty and facilitate cross-border expansion. Public education and awareness programs are needed to build trust and understanding among potential consumers. Investment in professional training and institutional capacity will strengthen governance, risk management, and Shari'ah compliance. Finally, innovation in product design, combined with digital integration, can enhance accessibility, customer experience, and financial sustainability.

In conclusion, the development of Takaful in Africa depends on the strategic interplay of market potential, regulatory support, technological adoption, and institutional readiness. By effectively navigating these dynamics, Islamic insurance can evolve into a resilient, ethically aligned, and inclusive solution, contributing to both economic growth and social well-being across the continent.





Get to Know **IIIT**:

Objectives and its **Focus** at **IIUM**

The International Institute of Islamic Thought (IIIT) is a globally recognized academic organization dedicated to the revival and promotion of Islamic scholarship. Founded in 1981, IIIT aims to advance education, research, and intellectual discourse rooted in Islamic values and principles. The institute focuses on integrating Islamic thought with contemporary knowledge, offering support to scholars and students through research opportunities, publications, and scholarships. By fostering a deeper understanding of Islam in the modern world, IIIT plays a vital role in the development of Islamic education and intellectual growth across diverse fields. The institute offers scholarships to Muslim youth male and female across the globe.

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IIIT Scholarship Coordinator & Advisor



Br. Bishrul Rifath
IIIT Program & Assistant
to IIIT Advisor



Br. Arafat Amran
IIIT Students
Financial Officer



**Br. Boudoukha
Rached Lamraoui**
IIIT Programs Officer



**Sr. Norrohani
Binti Azizi**
Personal Assistant



Sr. Azha Nazeer
IIIT Alumni &
Magazine Officer

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Thriving societies in which individuals have the opportunity to pursue and realize their fullest potential through transformative learning, social development, and personal growth.

Mission

To conduct and disseminate educational research to empower Muslim Societies with data-driven recommendations for transformative education policy and practice.

The primary objectives are:

Islamization of Knowledge

IIIT aims to integrate Islamic principles and values with contemporary knowledge in various fields such as social sciences, humanities, and natural sciences. This objective seeks to develop a knowledge framework that is rooted in Islamic epistemology.

Promoting Islamic Scholarship

The institute supports the development of Islamic scholarship by publishing research, organizing seminars and conferences, and collaborating with universities and academic institutions globally.

Reform of Islamic Thought

IIIT is committed to the reform of Islamic thought, ensuring that Islamic teachings are interpreted and applied in ways that are relevant to contemporary issues.

Education and Curriculum Development

The institute focuses on developing educational curricula that are aligned with Islamic values and promoting educational reforms that integrate Islamic teachings.

Research and Publications

IIIT invests heavily in research and publication efforts, producing books, journals, and papers that address key issues in the Muslim world from an Islamic perspective.

IIIT's Focus at IIUM:

At the International Islamic University Malaysia (IIUM), IIIT's focus includes:

Collaboration on Academic Programs

IIIT collaborates with IIUM in developing academic programs and curricula that integrate Islamic perspectives with modern disciplines, particularly in social sciences, humanities, and Law.

Research Support

IIIT provides support for research projects at IIUM that align with its objectives, particularly those focusing on the Islamization of Knowledge and the reform of Islamic thought.

Student and Faculty Development

The institute often conducts workshops, seminars, and training programs aimed at enhancing the intellectual and academic capabilities of IIUM students and faculty members. This include weekly training programs for IIIT sponsored students to revitalize their knowledge.

Promotion of Islamic Values

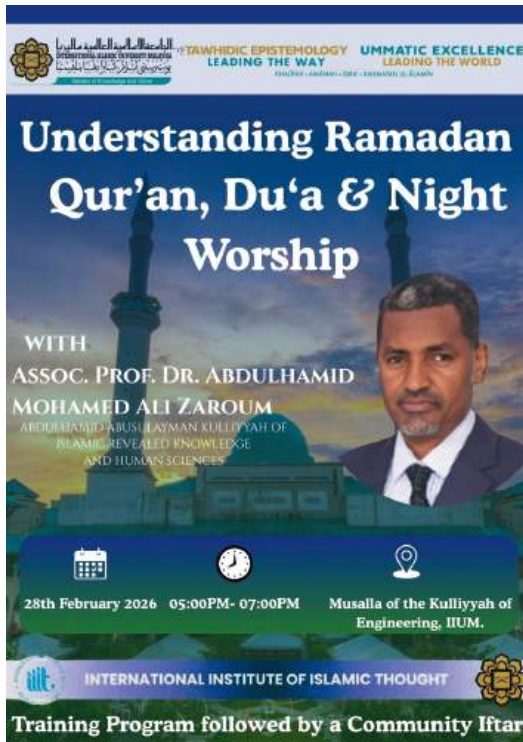
IIIT works closely with IIUM to promote Islamic values and ethics in education, research, and community engagement.

Publication and Dissemination of Knowledge

Through its publishing efforts, IIIT collaborates with IIUM to disseminate knowledge that reflects Islamic scholarship and thought, contributing to the university's academic environment.

To deepen collaboration with the IIUM community, it has introduced this magazine to provide a platform where intellectual and academic issues can be discussed through various writings by different authors, contributing to the advancement of knowledge and excellence.

IIIT STUDENTS' ACTIVITIES



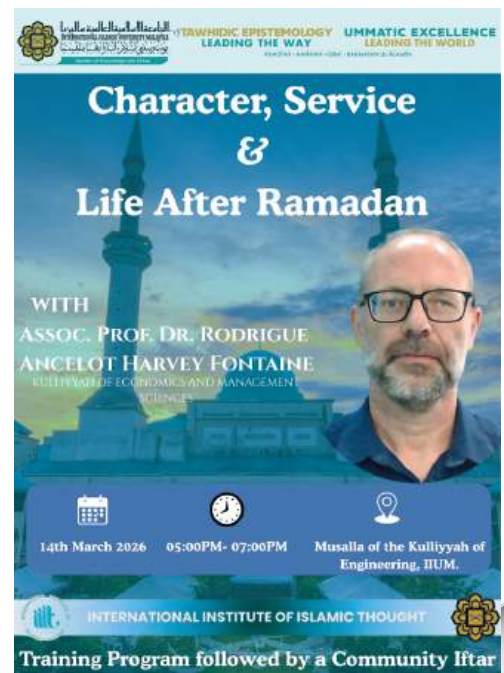
Understanding Ramadan Qur'an Du'a & Night Worship

- 28th February 2026

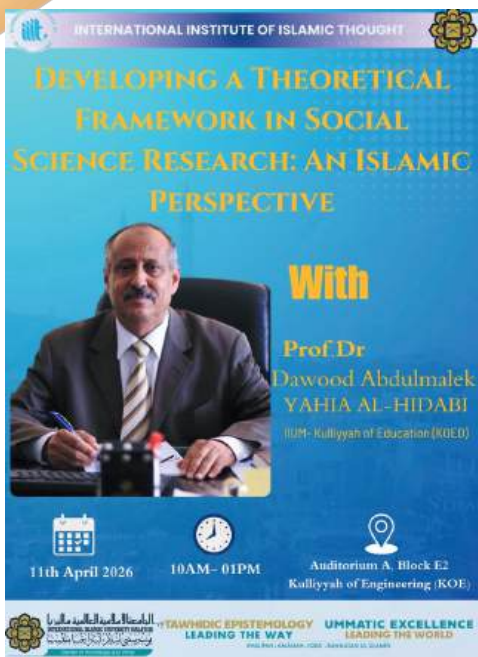
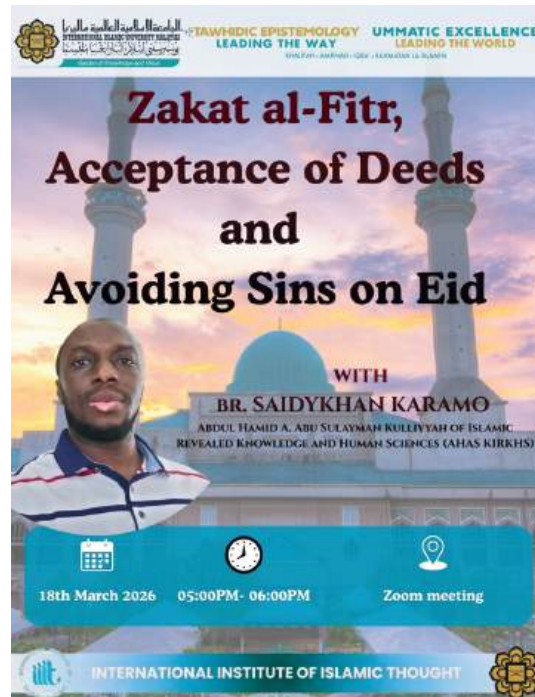
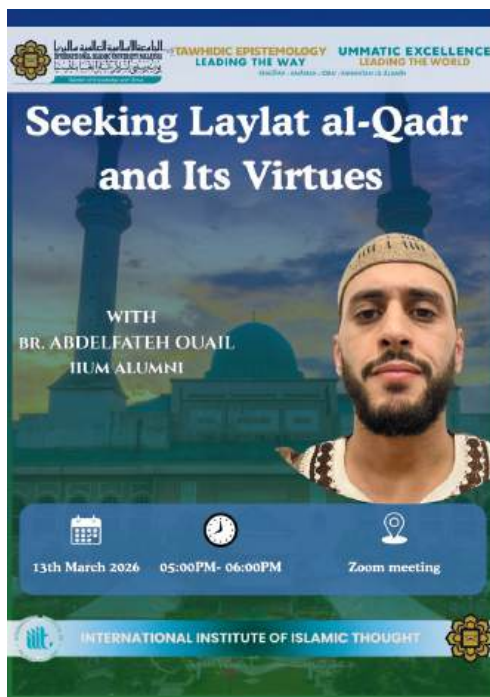


Character, Service & Life After Ramadan

- 14th March 2026



IIIT STUDENTS' ACTIVITIES



Developing a Theoretical Framework In Social Science Research: an Islamic Perspective

- 11th April 2026

IIIT STUDENTS' ACTIVITIES

INTERNATIONAL INSTITUTE OF ISLAMIC THOUGHT

INTRODUCTION TO USUL ALFIQH

With
ASSOC. PROF. DR. Habeebullah Zakariyah
 IIUM Institute of Islamic Banking and Finance (IIIBF)

25th April 2026 10AM - 01PM Lectur Theatre 1 (LT1), KOED IIUM

TAWHIDIC EPISTEMOLOGY LEADING THE WAY
UMMATIC EXCELLENCE LEADING THE WORLD



Introduction To Usul Alfiqh

- 25th April 2026



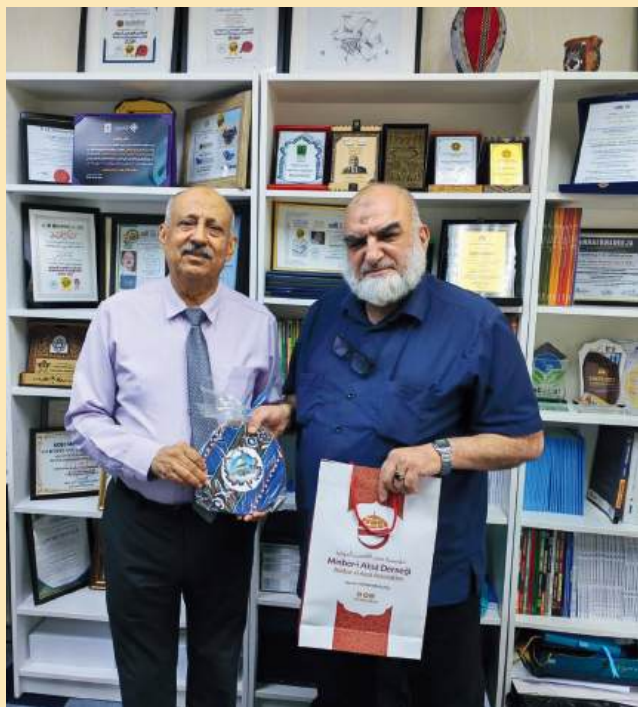
20 MAY 2026		09:00 - 10:00 Registration & Welcome
10:30 - 10:35 / Opening Speeches		
10:30 - 10:45	10:45 - 11:30	
Academic Panel: Internationalization in Higher Education: Global Trends and Our Shared Future		11:30 - 12:30
Lunch Break Cultural Stands & Academic Exhibition		
12:30 - 13:30	14:00 - 15:30	13:30 - 14:00
14:00 - 16:00	16:00 - 16:30	
16:30 - 16:55	16:55 - 17:00	



Professor Dawood as a guest speaker in Ibn Haldun University, Turkiye



Pictorial



Minbar Al aksa association visit



Meeting with the auditing team



Training on Youth Leadership for Students of UniMAP, Malaysia



IIIT Sisters Iftar at Masjid Wilayah, Kuala Lumpur



Pictorial



IIIT Students Community Iftar, IIUM



Presided as The Chairman of the evaluation committee of university students' projects on the use of IT in education organized by Yemeni students association in Malaysia



Attending the international conference of Qur'an and development of Insan, Muscat, Sultanate of Oman



IIIT Team Iftar



Community Iftar with IIIT Students in Masjid Wilayah, Kuala Lumpur



Ongoing Session of the IIIT brothers' Halaqah



IIIT Saturday Training Programme on "Developing Theories based on Qur'an & Sunnah"



Delivering a Speech at the Conference on Social Responsibility, Qatar



Awarding the participation certificate to a participant in the Social Responsibility Conference, Qatar

Congratulations

Dr. Sherrif!



*IIIT CELEBRATES THE APPOINTMENT
OF ITS ALUMNUS AS AMBASSADOR OF
MALAWI TO EGYPT*



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