PREVALENCE AND KEY RISK FACTORS OF SPOUSAL VIOLENCE IN THE CANADIAN MUSLIM COMMUNITY

Nusrat Nowrin*

ABSTRACT

Spousal violence is a major public health issue. Advocates believe that culturally sensitive preventive and therapeutic programs, aimed at specific demographic groups, is the most effective way of preventing violence against women. The study proposes strategies for mitigating spousal violence in the Canadian Muslim community by investigating the prevalence and key risk-factors through a partner-reported survey of 170 ever-married Canadian Muslim women. In the study, one in three women reported physical abuse and over half reported other forms of abuse. Parent-to-parent violence, childhood abuse, impulsivity, and mental illness (notably, depression) were found to be the key predictors of spousal violence. The findings will help target future efforts in the development of culturally sensitive assessment tools, preventive strategies and therapeutic programs for Muslim victims, exposed children, and perpetrators. The findings highlight the need for the Muslim community to improve the victim referral system, collaborate with mental health professionals and offer subsidized community and individual therapy/workshops, focus on community-based family nurturing programs, and organize large-scale social media campaigns that build awareness and influence cultural and behavioral change.

KEYWORDS: Spousal violence; Intimate partner violence; Muslim; Risk-factors; Mental health

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1. INTRODUCTION

Spousal or intimate partner violence (IPV) is considered a major public health issue in Canada and worldwide (Alhabib, Nur, & Jones, 2010; Ellison & Anderson, 2001). It has severe psychological, economic and social consequences that permanently scar the lives of victims and their children (Statistics Canada, 2006). Also known as "domestic violence", "spouse/ wife abuse" and "gender-based violence", IPV is among the leading causes of female homicide (38%) across the world (Schuler & Islam, 2008; World Health Organization [WHO], 2013).

According to WHO (2013), one among three women is a victim of domestic violence, with the lowest reported IPV in Japan (15%) and highest in Ethiopia (71%) (Garcia-Moreno, Jansen, Ellsberg, Heise, & Watts, 2005). In Canada, 30% women reported lifetime IPV (Public Health Agency of Canada [PHAC] 2015).

Moreover, between 2003 and 2015, the Ontario Domestic Violence Death Review Committee reviewed 289 domestic-homicide cases, including 410 deaths, three-fourth of them involving intimate partners with a past history of violence (Hayes, 2018).

The severity of the problem has led to numerous studies to identify the antecedents and correlates of IPV, as well as suggestions to address them. This paper is part of an in-depth study that, for the first time, explores the prevalence and key precursors of spousal abuse against women in the Canadian Muslim community. While the paper focuses on the Muslim community, it must be noted that according to recent studies, Muslims in North America have the same frequency of reporting IPV as other religious groups, and it is similar to the national average (Mogahed & Chouhoud, 2017).

However, identifying the recurring risk factors within a demographical group plays a critical role in recognising closeted victims of violence and developing preventive strategies that are relevant, sustainable and effective in their unique situations (Prevent Violence NC, 2015). This report will be especially useful to the Muslim community leaders, counselors and social workers who serve Muslim families struggling with IPV and endeavor to stop the cycle of abuse that haunts generations.

Canadian Muslims, as a minority population of just over one million (3.2%, Statistics Canada, 2011a), face their own unique challenges at the complex intercourse of family values, language barriers, lack of access to services, immigration issues, stereotypes, and stigma (Fida, 2019; Hamdani, 2015). Culturally sensitive resources are also scarce, with currently two organizations exclusively catering to the needs of Muslim women and children escaping domestic violence (NISA Homes, 2020; Sakeenah Homes, 2020).

At the same time, there is a reluctance to discuss the topic of 'abuse' across the Muslim community, a hesitance which may be attributed to the lack of IPV awareness as well as 'the frenzy of anti-Muslim sentiments and stereotyping' that often results from such discourse (Cross, 2013; Nowrin, 2019). These facts unravel a critical need for building community awareness, action plans, and investing in IPV preventive and victim supportive resources.

This study aims to address some of these concerns through a thorough investigation of the IPV scenario in the Canadian Muslim community and making this information available to the community.

Though spousal violence is a more appropriate term for the Muslim community, intimate partner violence (IPV) is commonly used in academia, and it is defined by 'a pattern of intentionally violent or controlling behavior used by a person against an intimate partner to gain and maintain power and control over that person, during and/or after the relationship', and includes 'physical, sexual, verbal, emotional, and financial victimization, or neglect' (Compass Center for Women and Families, n.d.; Jamieson & Gomes, 2008; Sinha, 2012).

Though psychological abuse is far more prevalent, they are by nature under-reported (Goldsmith and Freyd, 2005). Nonetheless, this study collected data on emotional, verbal, sexual[1], financial, and spiritual abuse to obtain a holistic picture of the Canadian Muslim family life. Moreover, while acknowledging that men are also victims of IPV, 80% of the IPV victims in Canada are women (PHAC, 2011). Consequently, the study primarily focuses on *physical violence against Muslim women in a marital relationship.*

The study is performed using cross-sectional data obtained through a structured online survey of ever-married Canadian Muslim women. Partner-reported questionnaire was chosen as it yields richer information on the antecedents and correlates of IPV than self-reports (Ellison & Anderson, 2001). The study analyzes data on the history and extent of IPV and the presence or absence of various IPV risk factors among both the IPV perpetrators and others. It explores the prevalence of physical as well as other forms of abuse and identifies the recurring factors that are most common in the perpetrators' life history.

The paper proceeds with a review of the literature, followed by research and survey methodology and results and implications of the study, and concludes with a few recommendations for possible intervention.

2. REVIEW OF LITERATURE

There is an ever-growing academic discourse on understanding the psychology of abusive behavior and its application in counseling, intervention, and public policies. While the epidemiological framework of violence against women (VAW) had been established by the early twenty-first century, evidence-based intervention techniques for preventing IPV in the primary care setting are still lacking (Campbell, Hilton, Kropp, Dawson, & Jaffe, 2016; Wathen & MacMillan, 2003).

Understanding the root factors lays the foundation for effective preventive measures, and depending on the cultural and geographical context, some risk factors are more critical than others. For example, in Malaysia, temperament attitude is considered one of the main IPV perpetrator risk factors (Johari, 2017, cited in Aziz, Idris, Ishak, Wahid, & Yazid, 2018), whereas in India, being in a lower caste plays a critical role (Mahapatro, Gupta, & Gupta, 2012). These subtle differences in IPV antecedents across cultures further complicate risk-assessment for minorities in diverse societies and the subsequent culturally appropriate response.

Professor Sarah Deer, a Native American legal scholar and advocate, notes that because the VAW movement has been largely driven by white, middle-class women, the generic response established through decades of research does not usually take into account the subtleties of race and class (Wiltz, 2014); as a result, there is a considerable gap in the development and utilization of culturally sensitive risk-assessment tools in clinical practice (Campbell, et al., 2016; Centers for Disease Control and Prevention [CDC], 2019).

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[1] In the study, sexual abuse is categorized under 'other forms of abuse' rather than physical abuse.

Advocates now believe that using 'culturally specific programs aimed at individual demographic groups' is our best shot at preventing domestic violence (Wiltz, 2014). A major hindrance in this path is our limited understanding of the domestic violence scenario across various groups, including prevalence, risk-factors, and *what is* the culturally sensitive approach, with little IPV research on minority communities across Canada, and almost none in the Muslim community.

As a first step, the study extracted major IPV risk-factors from numerous field studies and investigated their prevalence in the Canadian Muslim community. The study bases its approach on change through *community action*. That is why even though the ecological model is widely used to understand VAW (WHO, 2012), it proposes a novel categorization that may make it more comprehensible for the Muslim community members and help them recognise *their power* in preventing IPV in their community. These are categorized into (1) developmental, (2) mental/behavioral, (3) socio-economic, and (4) external factors that influence the risk of abusive behavior.

Developmental risk-factors are those that influence adult behavior through adverse childhood experiences. Among these are parent-to-parent violence, childhood abuse, traditionalist gender orientation, gender inequality and belief in strict roles. Studies indicate that men and women who observed obsessive male control and wife beating as a child were significantly more likely to grow up believing in husbands' rights to control and physically/sexually abuse their wives, and they were more likely to become the perpetrator or victim themselves (Khawaja, Linos, and El-Roueiheb, 2008; Martin, Moracco, Garro, Tsui, Kupper, Chase, & Campbell, 2002).

One study found that one-third of wife abuse was attributable to witnessing parent-to-parent violence, and conversely, non-violence in an earlier generation was reflected in the next generation (Martin, et al., 2002). Parent-to-parent violence and child abuse also seem to co-exist in the same families (Reducing the Risk of Domestic Violence [RRDV], 2020), and childhood physical and psychological abuse has been consistently one of the strongest predictors of IPV perpetration in adulthood (CDC, 2018).

Impulsive behaviour, temperamental attitude, mental illness and/or depression were categorized among the mental/behavioral risk-factors. As expected, a lack of self-control during anger is considered a major trigger factor of VAW (Howells, Day, & Thomas-Peter, 2004; Ruddle, Pina, & Vasquez, 2017). Other studies concluded that temperament attitude, which can be defined as 'anger, hostility, and internalizing negative emotions', is moderately associated, and impulsivity is significantly associated with IPV perpetration (Birkley & Eckhardt, 2015; Cunradi, Todd, Duke, & Ames, 2008).

Impulsive behavior is also a diagnostic criterion for psychological conditions that might be triggered by childhood trauma (González, Igoumenou & Kallis, 2016; Kulkarni, 2017). Psychological conditions or mental illness impacts a person's ability to relate to others and function daily, and not surprisingly, studies have identified higher rates of depressive disorders, border-line personality disorder (BPD) and post-traumatic stress disorder (PTSD) among perpetrators of IPV (Birkley & Eckhardt, 2015; CDC, 2018, Oehme, Donnelly & Martin, 2012; Salter-Pedneault, 2019).

On the other hand, low socio-economic factors and low educational attainment tend to play consistent roles in the perpetration of IPV, irrespective of culture, race and geography (Ali, Asad, Mogren, & Krantz, 2011; Cook & Bewley, 2008; Cunradi et al., 2008; WHO, 2012). Low income

and unemployment have been consistently acknowledged as perpetrator risk-factors (Hairston, 2017).

As for victim risk factors, recent studies have shown that wives who earn more than their husbands are at a greater risk, a factor previously thought to give women greater protection from IPV (Kass, 2014). The findings about the relationship between women's education and IPV victimization are inconsistent, and recent studies identify difference in education levels as a more critical factor (Aziz et al., 2018).

Some studies found that both women who are less educated and women who are more educated than their partners are more likely to be abused (Cools & Kotsadam, 2017; Kass, 2014). The former is attributed to lesser options to negotiate autonomy, while the latter is attributed to power imbalance in marriage (Kass, 2014; Shiyun, Hazizan, Meng, Wee, Hung, Winarto, & Maidarti, 2013). Among external factors are alcohol, drugs or marijuana addiction which have long been associated with IPV (Aziz, et al., 2018; Oehme, et al., 2012). While studies have consistently shown a negative correlation between religiosity and alcohol consumption (Carmack & Lewis, 2016; Sauer-Zavala, Burris, & Carlson, 2014), it would be interesting to observe to what extent substance abuse affects abusive behavior in the Canadian Muslim community; whether it is a common phenomenon or whether the Muslim community is relatively absolved from the drawbacks of intemperance.

At present, much of the government resources are aimed at responding to the victims of IPV rather than intercepting the risk factors to prevent violence (Wathen & MacMillan, 2003). Understanding the critical risk factors within the demographic group is the first step towards creating action plans that address issues at their core and making relevant resources accessible to the community.

3. RESEARCH METHODOLOGY

The research was conducted using randomly sampled cross-sectional data from a structured online survey issued through various social media platforms, as well as mosques and women centers across Canada, collected between September 11, 2018, and May 30, 2019. The data also included six participants from a women's shelter who were all victims of IPV (which were excluded from prevalence studies).

A representative sample of 170 Muslim women in Canada participated in the survey, all of them currently married, separated/divorced or widowed. A sample of this size is expected to provide results accurate to within +/-7.5% in 95 out of 100 samples (based on population data from Statistics Canada (2011b)[2]). The subsequent sections discuss the methodology of the study, including the survey design, variables and their measures, and analytical methods.

3.1 Survey Design

Based on a research done by Walby and Myhill (2001), which commended the efficacy of Statistics Canada in unraveling data on VAW compared to other national surveys, questions pertaining to IPV in this survey were directly extracted from the Statistics Canada's General Social Survey - Victimization (GSS), 2014. The survey collected the demographic information of both spouses including age, ethnicity, highest level of education, marital age, and presence of children.

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[2] According to the latest National Household Survey (NHS), the Canadian Muslim female population (age 15+) in 2011 was 369,060. (Statistics Canada, 2011b)

Data was collected on the incidence of physical assault, emotional, verbal, sexual, financial, and/or spiritual abuse, and husbands' association with various risk-factors. A number of participants (100) were also asked about their perception of spousal violence. The survey also collected data on partners' religiosity and victims' experiences with local faith leaders.

3.2 Ethical Consideration

The survey was approved by the University's ethics committee. The questionnaire informed the participant about the research, its purpose, and clarified who should take the survey. All the data collected were anonymous, confidential, and voluntary. The participants were also notified of the possible risks associated with the survey, such as emotional distress as it might remind them of negative experiences. Only participants who consented were electronically directed to the main survey.

3.3 Measures

Dependent variable: Perpetration of IPV

Perpetration of IPV was defined by one or more instances of physical assaults, including throwing things, pushing, grabbing, shoving, slapping, kicking, hitting, biting, beating, or choking, in the last five years (or 'lifetime' in case of divorce, separation, or widowhood). Women whose spouse committed any of these acts were recognized as a victim of IPV, irrespective of severity, and were given a dichotomous measure: Victim of IPV or Perpetrator (1), and non-victim or non-Perpetrator (0).

Independent variables

The risk-factors discussed in the review of literature were each assigned as an independent variable. This included history of alcohol or drug usage, unemployment, income, mental illness and/or clinically diagnosed depression, history of violence against others, family history of abuse, impulsive behavior, and perception of women. Some of the factors were given a dichotomous measure, while others were ranked according to a nominal or ordinal scale. Their assigned measures are summarized in Table A1 in the Appendix.

3.4 Analytical Method

The survey data was analyzed using SPSS version 25. Spearman's correlation, chi-squared tests and bi-variate logistic regression were primarily employed to identify correlations between the dependent variable and the independent variables and to calculate the odds ratios.

Since the data was based on a partner-reported questionnaire, respondents had the option of choosing 'don't know', 'maybe', or 'not sure' for the relevant questions, and these responses were treated as missing values and were excluded during analysis to improve data accuracy. Bi-variate logistic regression was chosen over multivariate analysis because of the multicollinearity between several independent variables, such as parental violence and childhood abuse. The final results represent the bivariate associations between each of the risk factors and the perpetration of IPV.

4. RESULTS & DISCUSSION

4.1 Prevalence of IPV in the Canadian Muslim Community

The survey was completed by 164 randomly sampled participants and six IPV victims from a women's shelter in Canada. The participants were all currently or previously married Muslim

women of various ethnic backgrounds between the ages of 18 and 65; and their spouses' ages ranged between 20 and 67 (See Figure A1 in the Appendix for ethnicity of participants).

One-third of the participants*[3](32%) reported one or repeated incidents of IPV in the form of physical abuse, compared to the Canadian national average of 30%. This corroborates with the recent finding of the Institute of Social Policy and Understanding (ISPU) that the frequency of IPV in the Muslim community is similar to that of other faith groups and the general public (Mogahed & Chouhoud, 2017; PHAC, 2015). As shown in Table 1, there was no significant age difference between the non-victims and victims of IPV, indicating a lack of relationship between the victim's age and susceptibility to victimization.

Table 1: Mean Age of Participants Among the Non-victims and the Victims of IPV

	N	Mean	Standard Deviation
Non-victims	111	37.31	9.52
Victims of IPV	59	36.97	9.36

Note. Kolmogorov-Smirnov Test: $p > 0.05$.

Other forms of abuse were found to be much more prevalent, affecting more than half of the sample population* (57%) (Figure 1). Of those who did not experience physical violence, 38% experienced emotional, verbal, financial, spiritual and/or sexual abuse. Emotional and verbal abuse were most prevalent, reported by nearly half of the sample population (49% and 39%, respectively). The study also observed that physical abuse almost always accompanied other forms of abuse (in at least 96% of the cases). Unfortunately, domestic violence, whether it is physical or psychological, is a gradual process, and the frequency, duration and seriousness of assaults escalate over time (Canadian Women's Foundation [CWF], 2016).
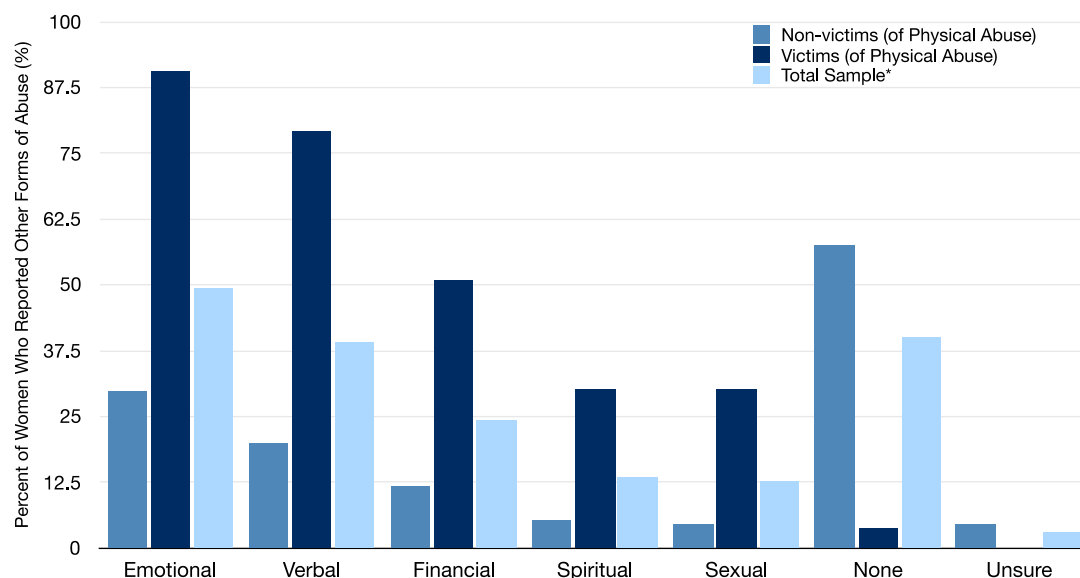

Figure 1: **Prevalence of Emotional, Verbal, Financial, Spiritual and Sexual Abuse within the Canadian Muslim Community**

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[3]*Excluding data from the women's shelter.

Additionally, multitudes of former studies had identified psychological abuse, including calling names, humiliation, and controlling behaviour, as a precursor to physical violence (Schumacher & Leonard, 2005). It must be noted that IPV in any form has severe physical and mental health consequences for the victim, among which are PTSD, depression, and anxiety, which chronically affects the health of the victims (Perez, Johnson, & Wright, 2012). The findings call for greater awareness of the recognition, prevalence, and severity of psychological abuse within the Muslim community so that individuals and interventionists may identify and address abuse of any form *before* it transforms into violence.

4.2 Key Factors Influencing IPV in the Canadian Muslim Community

From the study, developmental and mental/behavioral factors stood out to be the critical predictors of IPV. As expected, perpetration of IPV was most common among men who had low education, low income and/or were frequently unemployed. While substance abuse is a significant predictor of IPV, this problem was not found to be a common phenomenon in the Canadian Muslim community.

Figure 2 and Figure 3 illustrate the prevalence of various risk factors among the perpetrators of IPV and others. The results of the Spearman's bivariate correlations and logistic regression analysis are illustrated in Table 2 and Table 3, respectively. The findings of the study indicate a low to moderate correlation between the predicted risk-factors and the perpetration of IPV, with the exception of the wife's education and her contribution to the family income. These are discussed in more detail in the following sections.

Table 2: Correlations Between Perpetration of IPV and Various Factors

Factor	r_s	n
Perpetrator Factors		
Education	-.173*	170
Income	-.264**	170
Unemployment	.228**	165
Mental illness/depression	.340***	149
Alcohol/substance abuse	.270**	161
Parent-to-parent violence	.537***	135
Childhood abuse	.527***	127
Impulsive behavior	.471***	70
Gender equality in family	-.416***	148
Considers women inferior	.290***	170
Violence against family members	.520***	157
Violence against non-family members	.305***	154
Victim Factors		
Educational difference [a]	.153*	170
Wife's income contribution	0.146	170

Note. r_s = Spearman's Correlation Coefficient, n = number of participants
[a] Educational difference = wife's education (minus) husband's education
*p < 0.05, **p < 0.01, ***p < 0.001, two-tailed.

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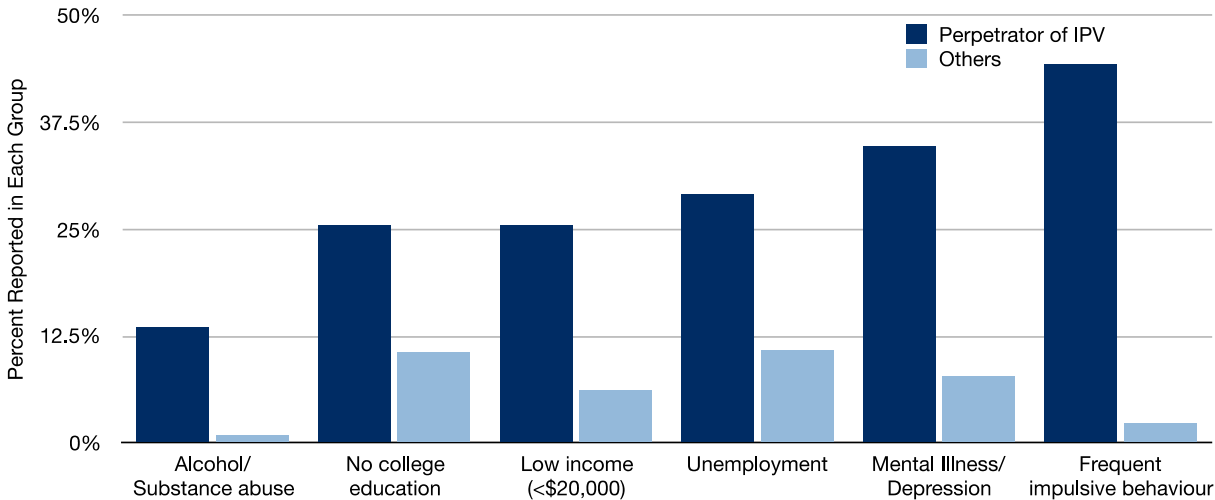
Figure 2: The Prevalence of Substance Abuse, Low Socio-economic Status, Mental Illness and Impulsivity Among the Perpetrators of IPV, Compared to Others
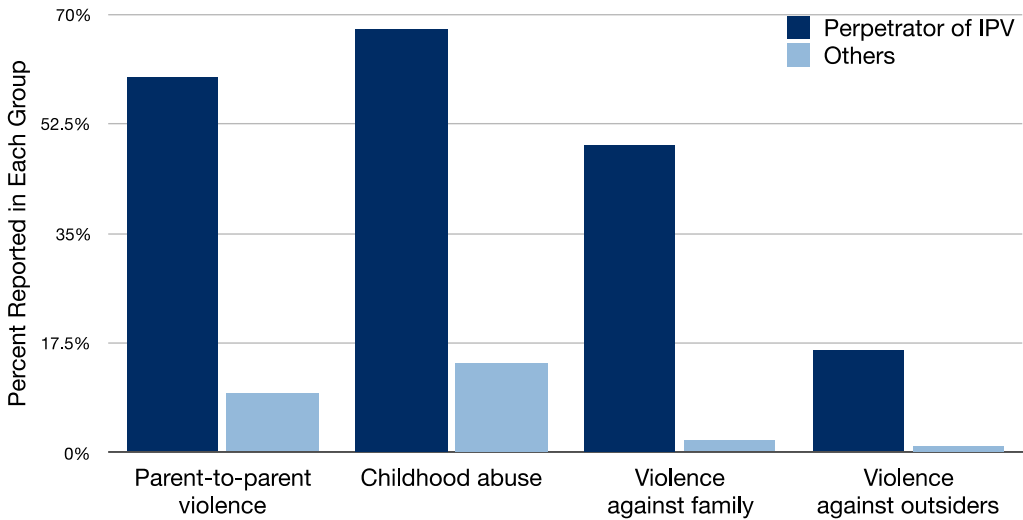

Figure 3: The Incidence of Family History of Abuse and Violence Against Others Among the Perpetrators of IPV, Compared to Others

Table 3: Bi-variate Logistic Regression Analysis of Key Risk Factors and Perpetration of IPV

Risk-factor	B	S.E. B	Exp(B) /OR	Constant	Model χ2 (df)	N
Husband's education				-0.82	6.82**(1)	170
No college education	1.13*	0.44	3.10			
(vs. College graduates)						
Wife's education	-0.07	0.24	0.76	-0.39	0.010 (1)	170
Difference in education levels				0.05	6.79*(2)	170
Equal level of education	-0.83+	0.48	0.44			
Husband more educated	-0.98*	0.38	0.38			
(vs. Wife more educated)						
Husband's income	-0.56***	0.16	0.57	0.97	13.16***(1)	170
Husband's income (categorical)				-1.20	14.73**(3)	170
$37,000-$60,000	0.51	0.43	1.66			
$20,000-$36,000	0.72	0.45	2.05			
<$20,000	1.96***	0.54	7.10			
(vs. income $60,000+)						
Wife's income contribution				-0.41	5.07+ (2)	170
No income	-0.79*	0.39	0.45			
Keeps income to self	0.06	0.44	1.06			
(vs. contributes to household income)						
Frequently unemployed	1.21**	0.43	3.35	-0.92	8.14**(1)	165
Alcohol/substance abuse [a]	2.82**	1.08	16.8	-0.88	11.17**(1)	161
Mental illness/clinically diagnosed depression	1.85***	0.48	6.33	-1.15	15.86***(1)	149
Behaves impulsively				2.49	21.77***(2)	70
rarely	-3.10**	1.14	0.05			
never	-3.77**	1.12	0.02			
(vs. frequently)						
Parent-to-parent violence	2.66***	0.48	14.33	-1.68	36.78***(1)	135
Childhood abuse	2.51***	0.46	12.34	-1.86	34.03***(1)	127
Gender equality within his family	-2.02***	0.43	0.13	0.65	24.25***(1)	148
Considers women inferior	2.99**	1.07	19.8	-0.79	14.26***(2)	170
Violence against others(excl. IPV)	3.27***	0.65	26.19	-1.27	40.53***(1)	153

Note. B = Beta, S.E. B = Standard Error of Beta, Exp (B) = OR = Odds ratio, χ2 = Chi squared, df = degrees of freedom, N = Number of responses.

Superscripts in column 'B' represent p-values of Wald χ2. Superscripts in column 'Model χ2 (df)' represent p-values of the χ2 of each model.

Odds Ratio (O.R.) > 1 indicates higher likelihood of IPV perpetration; O.R. < 1 indicates lower likelihood of IPV perpetration.

[a] Fisher's exact test p-value < 0.01; two-tailed

***p < 0.001, **p < 0.01, *p <0.05, + p < 0.1

4.3 Developmental Factors
Parent to Parent Violence and Childhood Abuse

Parent-to-parent violence and childhood abuse were among the most critical predictors of IPV in the Canadian Muslim community. Boys who grew up witnessing parent-to-parent violence were 14 times more likely to be perpetrators of IPV themselves ($\chi2$ (1) = 36.78, p < 0.001), and those who experienced childhood abuse were 12 times more likely ($\chi2$ (1) = 34.03, p < 0.001). These factors were highly correlated; in fact, 92% of boys who witnessed parental violence were also victims of childhood abuse ($\chi2$ (1) = 69.067, p < 0.001), corroborating with the fact that IPV and child abuse usually occur in the same families (RRDV, 2020). In the sample population, 30% Muslim men reportedly experienced childhood abuse, compared to a national average of 32% (PHAC, 2015).

The findings of the study also show the overwhelming impact of parent-to-parent violence on a child's emotional, cognitive, social, and behavioral development. As shown in Figure 4, not only is parent-to-parent violence a strong risk factor associated with childhood abuse (92%) and partner violence in adulthood (72%), one-third of these children grew up with mental health issues, almost half of them had impulsive attitudes, one-third were violent towards others (excl. IPV), and they were much more likely to succumb to substance abuse (12.9%). Parent-to-parent violence also impacted their education and earning capability later in life. One-third of these men did not go to college (30.3% vs 10.8% in 'no parental violence (pv)'; $\chi2$ (1) = 7.231, p < 0.01) and almost half of these men were in the low-income category (18.2% earned less than $20,000; and 27.3% earned $20,000-$36,000), compared to one-fourth in the 'no pv' group (6.9% and 17.6%, respectively; $\chi2$ (3) = 7.889, p < 0.05). As expected, in half of these families, gender equality was not practiced (9.6% in 'no pv'). Incidentally, these men also felt less spiritual as adults.
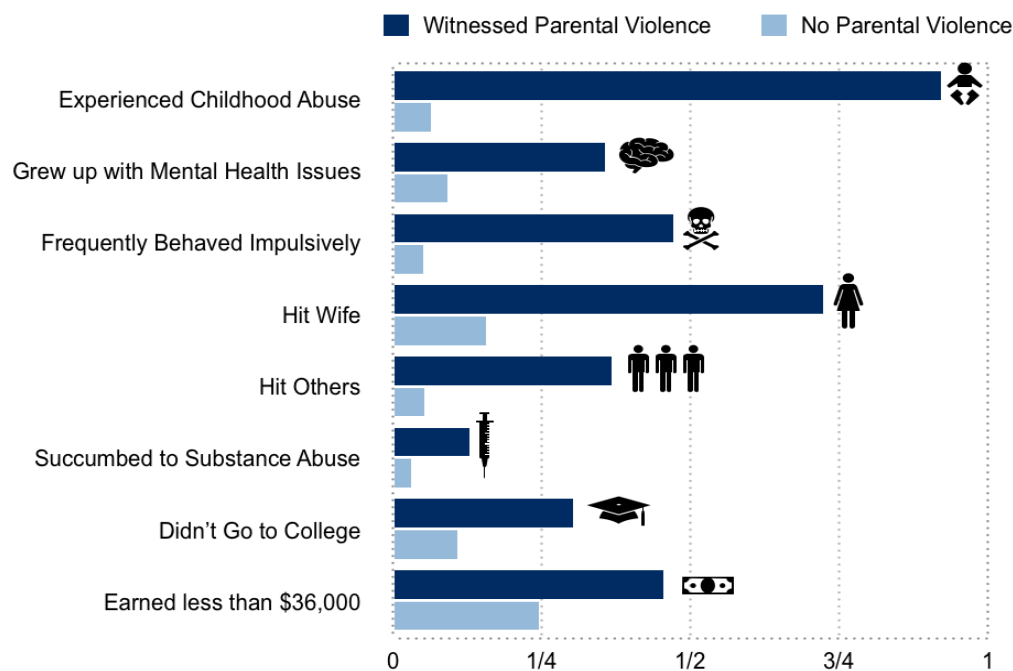

Figure 4: Negative Impact of Parent-to-parent Violence on Children's Emotional, Cognitive, Behavioral and Social Well-being

According to Statistics Canada, 6 in10 children witness the violent episode of IPV between parents, which is a potential precipitant of multiple disorders including PTSD (Margolin & Vickerman, 2007; Sinha, 2013). The findings support multitudes of studies in this area that show that exposure to violence affects children's brain development and ability to learn, leading to poor self-esteem, poor academic performance, and decreased problem-solving skills (Bender, 2004). It also increases susceptibility to a wide range of behavioural and emotional issues, including 'anxiety, aggression, bullying and phobias' (CWF, 2020). Children who witness violence in home also have twice the rate of psychiatric disorders (CWF, 2020). This finding calls for a massive re-shifting of community mindset that continuously stigmatizes women who have walked away from abusive marriages based on '*what about the children?*' sentiments. Although separation is not the only way to escape violence, the negative stigma attached to it often limits the choices for the victims of spousal abuse. As a result, silent divorce in not uncommon in the Muslim community– a secret arrangement between spouses who remain married for 'social appearances' while being estranged at home (Sheikh U. Mujber, personal communication, October 6, 2018). The study confirms the need for public awareness on the real effects of IPV on children, especially in religious communities, so that victims of IPV may make an informed choice that *truly* serves the welfare of their children as well as themselves.

Patriarchal Gender Role Orientations

As a measure of patriarchal gender role orientation, the study observed the factors of parent-to-parent violence, gender equality while growing up, perceptions of women at present, and justification of male dominance using religion, which were all found to be associated with IPV perpetration (Figure 5). Significant associations were also observed between gender inequality in a person's family and his justification of male dominance using religion (χ^2 (1) = 4.651, p < 0.05) and perception of male superiority later in life (Fisher's exact test, p < 0.05, two-tailed).
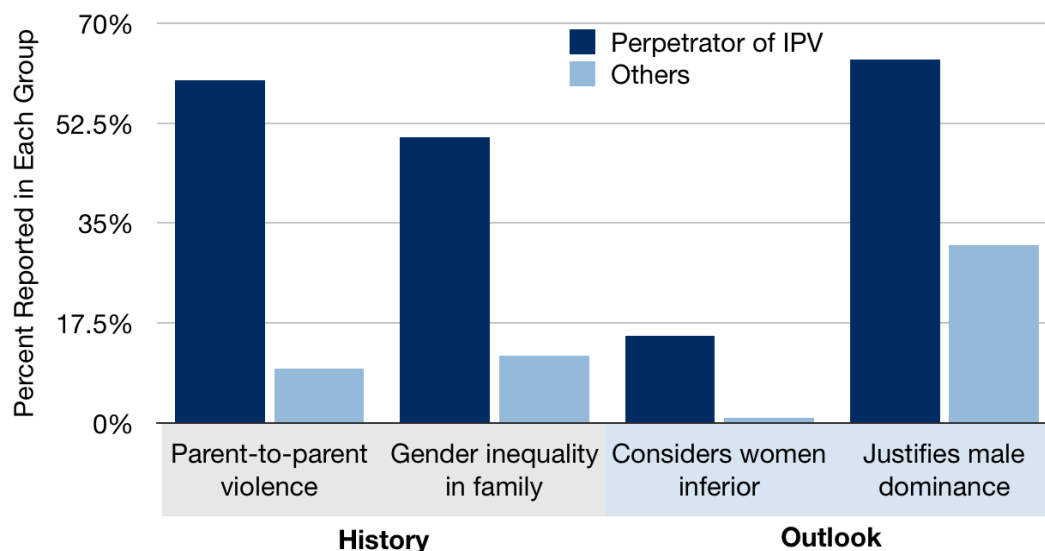

Figure 5: Patriarchal Gender Role Orientation Among the Perpetrators of IPV, Compared to Others

Women's Perception of Spousal Violence

Majority of the participants (three-fourth) believed that their husbands did not have the right to hit them under any circumstance. 22% believed that if they made a grave mistake (the type of 'mistake/sin' was not defined), they could hit them lightly (as opposed to hurt them). Only two women believed that their husbands had the right to physically hurt them if they committed a grave mistake, and only one believed that her husband had full authority to discipline her. It is noticeable that in all three cases, the women were victims of severe IPV – all of them were repeatedly slapped, kicked, bit, or hit, and two of them were beaten or choked by their spouses. Two of these three women did not have a college degree, and one had a post-graduate degree. It had been suggested by some those Muslim Canadian women justified and condoned their husbands' abusive behaviors in the context of religion (Desai and Haffajee, 2011), however, except in three isolated cases, there was no significant difference between the attitude of victim and non-victims of IPV, suggesting that victim attitude was not a major contributor of IPV victimization in the Canadian Muslim community. Future studies might benefit from a larger sample size and more specified questions to better analyze whether these cases are exceptions or representative of the whole population. Figure 6 summarizes the responses.
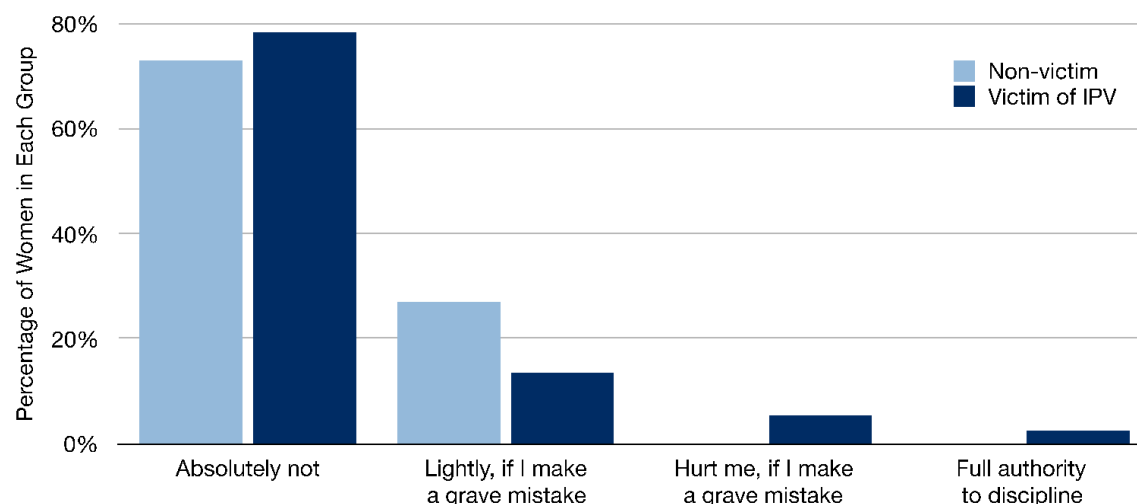

Figure 6: Canadian Muslim Women's Perspective on Intimate Partner Violence - 'Do You Believe Your Husband Has the Right to Hit You?'

4.4 Mental Health Factors
Mental Illness and Depression

While the prevalence of mental illness or clinically diagnosed depression in the sample population was between 14.1% and 26.5%, two-third of those who had mental illness or depression perpetrated IPV. This data is crucial for a key reason – mental health stigma is rampant in the Canadian Muslim community (Ciftci, Jones, & Corrigan, 2013). While this stigma is not community-specific – in fact, 40% Canadians who have experienced symptoms of anxiety or depression do not seek medical help (Center for Addiction and Mental Health, 2020) – there is evidence to suggest that addressing the issue of *untreated* mental disorders could have considerable effects on the prevalence of violence in a population (Devries, Mak, Bacchus, Child,

Falder, Petzold, Astbury, &Watts, 2013). In addition, 70% mental health problems have their onset during childhood or adolescence, which highlights the significance of negative childhood experiences and the importance of parental awareness on nurturing children's emotional health and detecting early symptoms of psychological conditions (Government of Canada, 2006).

Impulsive Attitude and Aggressiveness

Impulsive attitude and aggressive nature were among the strongest predictors of IPV. The study found significant associations between impulsivity and violence against others, and the perpetration of IPV ($\chi2$ (2) = 21.768, p < 0.001 and $\chi2$ (1) = 40.53, p < 0.001, respectively), which is consistent with former research in this area (Cunradi, et al., 2008; Howells, et al., 2004; Ruddle, et al., 2017). In the study, more than half of those who assaulted their wives also assaulted other people (57.5% vs. 2.9% of others). Similarly, 92% of habitually impulsive men, defined as those who were frequently aggressive during fits of anger, perpetrated IPV. Not surprisingly, impulsivity was highly correlated with violence against others, especially family members (r_s (67) = 0.62, p < 0.001). Impulsivity was also highly associated with an upbringing in a violent home, which reaffirms the significance of childhood developmental factors. Note that impulsivity is a criterion for borderline-personality disorder, a condition that increases the likelihood of anxiety, antisocial personality disorder, and substance abuse which further increases the risk of violence (González, Igoumenou, Kallis, & Coid, 2016; Kulkarni, 2017).

The evidence confirms that mental illness, depression and temper issues when not addressed clinically may result in horrendous acts of violence against others, especially family members, amounting to irreversible damages. As the study focuses on the Muslim community, it is only pertinent to address the issue in a way that is relatable. The Prophet Muhammad ﷺ famously said, "The strong is not the one who overcomes the people by his strength, but the strong is the one who controls himself while in anger." (Al-Bukhārī, 846/ 1997, Hadīth # 6114) and "when one of you is angry, he should be silent." (Al-Bukhārī, 830-870/ 2012, Hadīth # 245)

Let's put it this way, anger management is a very Islamic topic. However, this topic rarely reaches the pulpit. Considering the statistics on the prevalence of spousal abuse, its exposure to the children, and its subsequent negative impact on their emotional, social and moral well-being, it is incumbent for the Muslim community to welcome topics of anger management and mental health into their comfort zone and offer resources that assist in the process of healing and prevention.

4.5 Socio-economic Factors
Education, Income & Unemployment

As expected, perpetration of IPV was most common among men who had low education, low income and/or were frequently unemployed. While higher education in men was inversely associated with the perpetration of IPV, men with no college education were three times more likely to perpetrate IPV than men with college degrees ($\chi2$ (1) = 6.817, p < 0.05). Lower income was associated with higher likelihood of perpetrating IPV ($\chi2$ (3) = 14.732, p < 0.01), and men who earned less than $20,000/year were seven times more likely to perpetrate IPV than men who earned more than $60,000/year.

Likewise, men who were frequently unemployed were 3.4 times more likely to perpetrate IPV than men who were not ($\chi2$ (1) = 8.143, p < 0.01). Similar to the finding of Statistics Canada, women's education had no bearing on women's risk of IPV ($\chi2$ (1) = 0.097, p > 0.05) (Sinha, 2013). However, while the Canadian Muslim population is generally very educated (87.1% women and

84.1% men in this study had college degrees), difference in education levels between spouses, especially if the wife is more educated than the husband, was found to be a predictor of IPV ($\chi2$ (2) = 6.791, p < 0.05).

This is an interesting observation, and some recent researchers have attributed this to compensation for power imbalance in marriage (Kass, 2014). Resource, relative and gendered resource theories explain this phenomenon through emphasizing that the violent behavior is used as a compensation for husband's shortage of resources (Aziz et al., 2018). Others had argued that this may be the result of the clash between men who want to maintain traditional family structure and women who feel empowered through resources and laws that protect women's rights (Hosseini-Sedehi, 2016).

Similar reasoning has been used to explain why women who earn more than their husbands are more likely to experience psychological and physical abuse (Kass, 2014). Although this phenomenon was not tested, the study observed that there was a significant difference in the number of women who reportedly had no income in the non-victim and victim groups: there was a higher percentage of women with no income in the non-victim group (38.7% vs. 22%), and a higher percentage of women who contributed to the family income among the victims of IPV (57.6% vs. 45.9%).

4.6 External Factors
Substance Abuse

Men who had a history of alcohol or substance abuse had a significantly higher likelihood of perpetrating IPV than non-users (Fisher's exact test: p < 0.01, two-tailed). However, these issues were not found to be common in the Canadian Muslim community. A total of 8 people reported a history of alcohol or substance abuse, only one of them in the 'no IPV' group.

5. CONCLUSION

The findings of the study identify several specific areas which can be targeted to reduce intimate partner violence and repeated victimization in the Canadian Muslim community. Efforts are needed from both the government and community organizations, and there must be sufficient integration between the two to fulfil the complex needs of the victims and their children (Morgan & Chadwick, 2009).

On a national level, the key recommendation is investing in *culturally sensitive* demography-specific assessment tools, preventive measures and therapeutic programs, built in collaboration with minority groups, including social marketing strategies that foster cultural and behavioral change (Morgan & Chadwick, 2009).

The government needs to work closely with religious communities to improve the referral system and make accessible the services of counselling, advocacy, support, and accommodation for the victims who confide in their faith leaders, as well as culturally specific treatment programs for perpetrators of IPV that take into account the unique experiences of Muslim men (and other minorities), a factor not usually considered in the traditional court-based cognitive behavioral approach (Humphreys, 2007; Wiltz, 2014).

With regards to primary prevention strategies, breaking the cycle of intergenerational violence is critical. It may be intervened by addressing childhood trauma that results from early exposure to

domestic violence and possible childhood abuse, through the collaboration of children's services programs with the victim services (Tomison, 2000).

Another important strategy is the facilitation of educational programs for youth that shapes appropriate attitude towards women and violence, and this may be implemented through school-based programs as well as youth programs organized by the religious community (Indermaur 2001).

From the community standpoint, there is a critical need to foster recognition and awareness of domestic violence, including psychological abuse. As conferred through the findings, psychological abuse is rampant though hardly recognized, despite it being a precursor to domestic violence (Schumacher & Leonard, 2005). There is a crucial need for campaigns in the Muslim community that educate both victims and perpetrators how to recognize abuse/abusive behavior and where to seek help and therapy.

Additionally, there is a huge scope in passively addressing the issue through de-stigmatizing mental health and anger management issues, root causes of IPV, and collaborating with religiously sensitive mental health professionals, and perhaps even facilitating weekly individual or group therapy sessions at the mosques. Considering the fact that majority of mental health problems have their onset during childhood or adolescence (Government of Canada, 2006), parent-to-parent violence being a critical influencer, Muslim community may immensely benefit from open-ended community workshops on nurturing emotionally healthy families. This might offer an opportunity for families to learn effective communication skills for managing conflicts and get help from experts as well as from one another.

Faith leaders have an enormous role to play in this venture, from creating awareness through their pulpits, challenging gender-based oppression and inequity, providing counselling and referrals, to championing social media campaigns, programming at their mosques, and helping construct culturally sensitive prevention programs (Nowrin, 2019). All these measures fall into the criteria of 'community support', 'willingness to intervene for the common good' and 'coordination of resources and services among community agencies' which are proven protective factors against IPV (CDC, 2019).

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APPENDIX

Table A1: IPV Risk-factors and Their Assigned Measures for Correlation Calculations and Regression Analysis

| Risk Factor	Response	Score
History of alcohol or drug usage	Yes	1
	No	0
Frequently unemployed	Yes	1
	No	0
Criminal record	Yes	1
	No	0
Mental illness and/or clinically diagnosed depression	Yes	1
	No	0
Demonstrates impulsive behavior (ordinal)	Never	0
	Rarely	1
	Frequently	2
History of parent-to-parent violence	Yes	1
	No	0
Violent towards other family members	Yes	1
	No	0
Violent towards non-family members	Yes	1
	No	0
Husband's approximate income (ordinal)	less than $20,000	1
	$20,000 - $36,000	2
	$37,000 - $60,000	3
	$60,000+	4
Wife's contribution to family income (nominal)	No income	0
	Earns, doesn't contribute	1
	Earns, and contributes	2
Highest level of education (ordinal)	School	1
	Highschool	2
	Graduation	3
	Post-graduation	4
Educational level difference (nominal)	Wife more educated	2
	Equal education	1
	Husband more educated	0
Gender ideology: Considers women second class citizen	Yes	1
	No	0
Gender equality within his family	Yes	1
	No	0
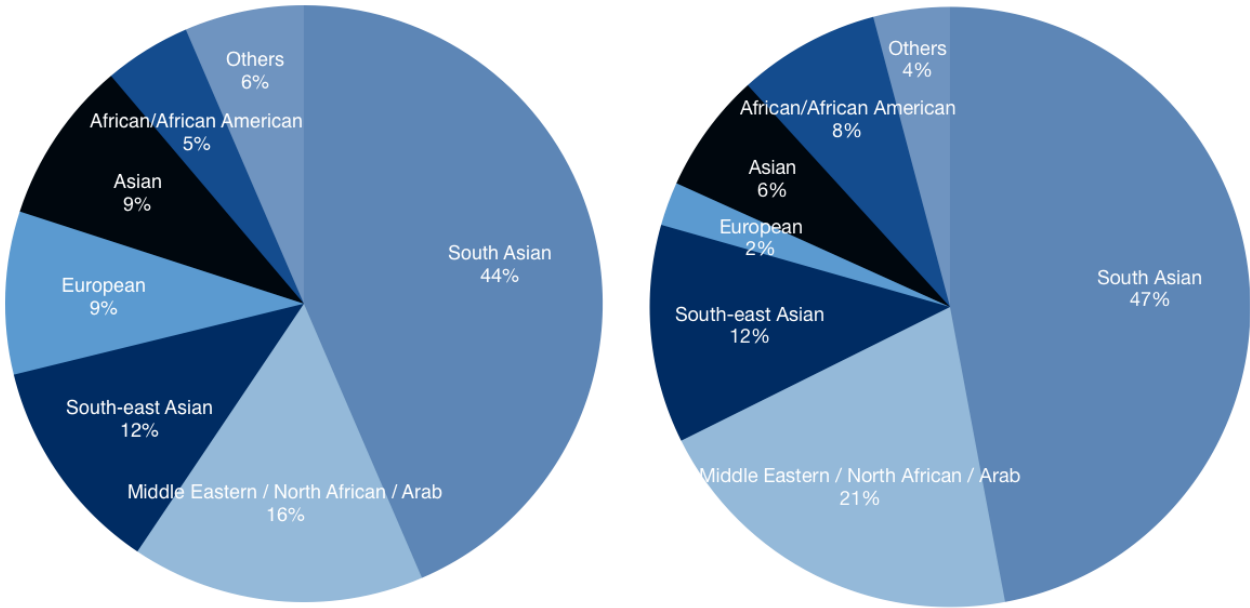
Figure A1: Ethnicity of Female Survey Participants (Left) and Their Spouses (Right)

THE THEORETICAL DIMENSIONS OF EDUCATIONAL CHALLENGES FACED BY THE MUSLIM UMMAH

Fatima Muhammad Dabarako

Department of Islamic Studies, International Open University (IOU), The Gambia

ABSTRACT

The intent of this research is to analyze the educational challenges facing the Muslim nations and the role of international relations in the progression and regression of these challenges. In the past three to four decades, the challenges facing the educational sector of the Muslim Nations have continued to increase. Muslim nations, struggle with the need to combine successfully, general education with Islāmic knowledge. Education goes beyond teaching and learning how to read and write. It includes impacting the ethical and social values of society. Indeed, education is the means by which culture is taught and maintained. General education for the most part is concerned with the development of students into becoming qualified hands for the growth and development of society, while religious knowledge is concerned with the moral values inculcated in students. This research will be looking at how theories of international relations affect the educational systems prevalent in Muslim Nations. It will also take a look at the role of internal factors in the progression or regression of the educational sector of these nations, the role of international bodies in the development or failure of the educational systems of these countries. This research is of the qualitative kind. It uses the secondary data, using online books, articles of journals and websites. Tables have been used to show the differences in the literacy level of Muslims countries as well as a comparison between Muslim Nations and some non-Muslim Nations. The tables are not all inclusive. For the purpose of this research, four Muslim countries have been chosen from each of the continents where Muslim's nations lie, to discuss the structure and curriculum of the educational sector of the Muslim world. India has also been included for the reason that is has the second largest \Muslim population, Saudi Arabia (Middle East), Pakistan and India (Asia), Nigeria (Africa) and Turkey (Europe). Due to the limited scope of this research, only pre-school to high school education will be discussed. The paper concludes with suggestive measures to curb the challenges facing the Ummah with respect to education. It points out the urgent need for independent curriculum development that suits the need of the Muslim child.

KEYWORDS: Islāmic Education, Curriculum Development, General Education, Islāmization of Knowledge, Human Capital.

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1. INTRODUCTION

The educational challenges faced by Muslim Nations today can be traced back to the 18th and 19th centuries when colonialism brought Muslims in contact with the modern system of education. This contact reawakened interest in education after a period of stagnation. Realizing the inferiority of their system, Muslims began to face the challenges of modernity. These challenges continue to rise as the influence of the international bodies grew stronger. However, education is a package that shapes beyond the knowledge imparted. Education is defined as "the process of facilitating learning, or the acquisition of knowledge, skills, values, beliefs, and habits. Educational methods include storytelling, discussion, teaching, training, and directed research. Education frequently takes place under the guidance of educators and also learners may also educate themselves, through independent research. Education can take place in formal or informal settings and any experience that has a formative effect on the way a person thinks, feels, or acts may be considered educational" (en.wikipedia). Therefore, the direct consequence of embracing the western system of education has been either a partial transformation or a total transformation of systems, be it political, socio economic as well as the cultural values and norms of society. In other words, education is a process that transforms a people. Education is a dual process, a give and take system where the student receives knowledge, training and certification, while the institution receives tuition fees, validation of institution (subtly though), awards received by the students, patents as well as alumnae donations. These forms of validations have made colonization (without weapons) a fulfilled dream.

1.1 Objectives and Significance of This Study

This research will focus on the problems of the educational sector in Muslim Nations. It will try to make clear the effects of IR theories on the Muslim Nations' educational sector. The research will further evaluate the role of the governments of these nations in their educational sectors. A further study of the roles and functions of the international bodies, in the progression or regression of the educational sectors of these nations will be discussed. This study will suggest an independent curriculum development by the Muslim Nations, such that suits the needs of the Muslim child. The study will further suggest an Islāmization of knowledge across all fields of general knowledge.

1.2 Scope of The Study

This research covers mainly the structure of education in Muslim countries generally and more closely four Muslim countries (Saudi Arabia, Turkey, Pakistan and Nigeria). India has also been included because it has the second largest population of Muslims in the world. In discussing the education of these countries, only play group to senior secondary education or high school were considered.

1.3 Research Questions

The researcher identified some valid research questions, answered in this paper, are mentioned below:

a) What are the major challenges facing the educational sector of the Muslim Nations?

b) What is the relevance of IR theories in the challenges facing the educational sector of the Muslim Nations?

c) What is the role of the governments of these nations in solving the problems facing the educational sector of their various countries?

d) How is the educational sector of the Muslim Nations affected by the activities of the international bodies (like IMF and World Bank)?

e) Is Islāmization of general education currently possible?

2. REVIEW OF LITERATURE

Ahsan (2006) sees education as "one of the creative elements in the formation of that collective vision and is also one of the important means for realizing the agenda of human ascent". Engineer Muhammad Baleegh ur Rahman (2017) viewed education as "the only source of human capital formation and producing responsible citizens in the country." Sayyed Farooq Shah, Safdar Rehman Ghazi, Miraj-Ud-Din, Saqib Shahzad, Irfanullah (2015) held that, education is an important site for exploring the interplay between conflicting sets of norms and allegiance. This is especially evident if one views education as a process of becoming rather than as a body of knowledge with certificates and degree or as a preparation for a profession or livelihood. Ahsan (2006) also noted, "The bottom six most illiterate countries in the world's list of human development belong to the Ummah."

2.1 Theories of International Relations that Affect Education in the Muslim World

As the world continues to interact through modern systems of technology, globalization becomes inevitable. The world has become so compressed that a decision made on one end of the globe may have almost an immediate effect in another part of the world. Although globalization has brought a lot of benefits through expansion of choices in goods and services, increased production, rapid growth and development, its benefits are mostly for the rich at the expense of the poor. This is true at the level of individuals, institutions as well as nations. This is better understood in the words of Joseph Stiglitz who won the Nobel Prize for economics in 2001, who said: "While I was at the World Bank, I saw firsthand the devastating effect that globalization can have on developing countries and especially the poor within those counties." Amory Staff also noted that "Globalization only works for the rich. The economic and political system promoted is not only morally bankrupt, but also no longer credible." Liberalism has affected the world in such a way that everyone seems to talk more about individual rights, democracy, capitalism and deregulations, than the rights of society and issues of collective benefits. The world has seen the superpowers imposing democracy on the third world countries, a system totally aliens to their heritage. Liberalism has no doubt increased individual awareness of rights, the right to basic human needs – food, health care, education, social as well as political rights. However, governments are increasingly leaving everything to private individual efforts. A situation where people have to pay for every basic right, they benefit from no matter how small the charges maybe and no matter how difficult it may be on the people. This has no doubt increased poverty in the third world countries and has succeeded in widening the gap between the rich and the poor. Education in most Muslim countries today has become an individual responsibility. Private schools are on the rise, which are not affordable to the poor and government owned schools in some of these countries have been left in a dilapidated state.

Realism on the other hand expresses anarchy at the international level, each state struggling to be the decision maker. In structural realism, a superpower (like the USA) strives to maximize power

and has taken an offensive position against some other countries –Muslim nations especially. This attitude has brought about wars and invasions of countries like Iraq, Afghanistan, Syria, Yemen and the like. The effect of these wars on the education sectors of these countries is enormous. In a situation of war, no one talks about education; the issue is much more serious than that. It is about survival. Defensive realism on the hand sets the stage for security maximization. Each state should in fact strive for its security and defend itself from external threats. Security of this kind will ensure stability in the country, leading to growth and development of the educational sector as well as other sectors of the economy.

Feminism has also played a big role in creating awareness of female gender rights to basic rights affordable to females. Gender equality with regards to education, job opportunities, right to vote and be voted for, health care services, maternity health care, post-natal health care, breast and cervical cancer awareness and treatments, and a host of other health facilities. Though feminists have played a vital role in reducing the effect of cultures and traditions that do not allow a woman meaningful space beyond her role as a wife and mother, Modernism has taken it to another height that is in fact another form of oppression for the woman. This is a system that demands every woman should go out and seek employment. Although getting a paid job can be empowering economically for the woman, as she gains financial freedom, her role as wife and mother should not be compromised. Thus, she can work and earn a living in such a way that allows her enough time with her family.

2.2 "Education for All": An Elusive Dream

In 1990, a world conference was held in Thailand, (which was jointly sponsored by the UNESCO, UNICEF, UNDP, and World Bank), encouraging 'Education for All' in all countries. In the year 2000, as many as 188 countries participated in 'The World Education Forum' (all Muslim Countries were in attendance), in Dakar; an event that served to reiterate the commitment to education. The leaders of various countries raised the slogan of 'free education for all', but that seems to be a dream that is far from the reality in most Muslim countries. It is however, disturbing to see clear contradictions between targets set by the international bodies and the economic policies forced on the less developed countries by the developed world. Education for all is not achievable in the third world through deregulation of the educational sector. Only the government is able to bear such a heavy burden. Education must be the collective goal of society (both by the government and people), in order to achieve a high-level of human development. It is disturbing to know that the Muslim nations lag behind their non-Muslim counterparts in literacy level even when they have about the same level of per capital income. Table 1 below, compares two countries of high income and low income, where Saudi Arabia has 13,226 GDP with 77 HDI and an adult literacy level of 79.4 %. On the other hand, Argentina has a per capital GDP of 12,106 and an HDI of 34 with a literacy level of 97.2%. The low-income country Mongolia has a GDP of 1,850 and 97.8% and Mauritania a Muslim country which has GDP of 1,766 and a literacy level of 51.2%.

Table 1. Cross Country Comparison of Education Achievement

Country	HDI Ranking	GDP Per Capital	Adult Literacy
High Income			
Argentina	34	12,106	97.2
Saudi Arabia	77	13,226	79.4

Low Income			
Mongolia	114	1,850	97.8
Mauritania	152	1,766	51.2

Source: Ahsan 2006

3. THEORETICAL FRAMEWORK

Realism: This theory is concerned about human ego and selfishness. It sees international politics as a place of anarchy since there is no government at the center.

Structural Realism: This form of realism concerns itself with international politics. Some states concentrate on security maximization (Defensive realism) while other are concerned with maximizing power (Offensive realism).

Liberalism: This theory lays a lot of emphasis on reasoning and human rights. It is concerned with capitalism and western democracy.

Modernization: This theory that believes that the Less Developed Countries (LDC's) can develop with the help of the Developed Countries (DC's). It is the progress of both economic and administrative realization and differentiation of the social world. It has a social system that is based on industrialization.

Feminism: It is a theory that considers gender a major factor in International Relations.

Globalization: This theory emphasizes the interest of the world at large over those of individuals. Its emphasis lies on the need to allow trade across borders without restrictions.

4. LIMITATIONS OF THE STUDY

In the course of this research, there was lack of data regarding the literacy level of some five African countries (Kosovo, Somalia, Eritrea, Ethiopia, Comoros, and Tunisia), one Middle Eastern country (Lebanon), three Asian countries (Afghanistan, Iraq and Pakistan), and one European country (Turkey). The structure of education in the five countries discussed (Saudi Arabia, Turkey, Pakistan, India and Nigeria), is not a perfect representation of all other countries. However, it gives a glimpse of what is obtainable in other countries.

5. METHODOLOGY OF THE STUDY

This study used qualitative research method based on secondary data. All information are collected from books and online sources. Purposive sampling technique was used to select the sample countries and the sources of data were chosen based on availability. Collected data were analyzed and interpreted manually.

6. ANALYSIS AND DISCUSSION

The data collected through literature review and from other sources were analyzed manually and the findings were interpreted in different forms.

6.1 Systems of Education Prevalent in the Muslim Countries

There is a variation in the system of education in the Muslim nations due to the effect of colonialism on these countries. Although they mostly seek to combine Islāmic education with the general education, there are some schools, mostly in the rural areas where only religious knowledge is taught. Students from such schools will complete their education in an Islāmic institute. A more recent system that has appeared in Islāmic nations are Islāmic Schools which

impart a very strong base of religious knowledge and general knowledge as well. However, most of these schools are targeted at the middle as well as upper class of the society. They are mostly expensive and are not affordable to the poor. Generally, government schools lay a strong emphasis on general knowledge and allocate a subject for religious knowledge. There are a few private schools which do not offer religious knowledge but center on sound general knowledge.

Then, there are missionary schools which do not teach Islāmic religious knowledge and are mainly for Christians. However, some Muslims take their children to such schools when they find the available Islāmic options to be of lower standards. This is born out of a fear that students may end up becoming militants or may not have a high-quality general education. However, Muslim students who attend such school have an early exposure to Christianity which usually creates doubt in the child's mind, weakens his understanding of Islām and leaves the child confused. Exceptions to this exist – where parents make conscious dedicated efforts to compensate for the lack of religious knowledge at school. Some such parents employ private tutors to teach their children Islāmic religious knowledge at home. However, the downside of this is that most times only the recitation and memorization of the Qur'ān has been taught by the tutor. Parents are sometimes able to send their children to Madrasahs for memorization of the Qur'ān, usually done in evening classes. Table 2, shows the systems of education in Muslim Countries.

Table 2. Spectrum of Education in the Muslim World

Mix of general and Islāmic Education	Exclusively Islāmic Education	Islāmic Education with Minimal General Education	Mixed Islāmic and General Education	Mixed Islāmic with Quality general Knowledge	General Knowledge with Minimal religious Knowledge	Exclusively General Knowledge Education	High Quality General Education with Some Christian Edu.
Level Religious Edu.	Strong Focus on Islāmic Education	Strong focus on Islāmic Education	Strong focus on Islāmic Education	Strong focus on Islāmic Education	Minimal Islāmic Education	No Islāmic Education	No Islāmic Education [strong]
Types of Education Institution (Private/Public)	Mostly Private, Low fee, Informal Schools.	Mostly Private Low Fee School	Mixed of Public and Private Low Fee School	Private High Fee School	Mostly Public School	Mostly Public School	Private High Fee Schools (Missionary)
Types of Students	Attended by mainly small percentage of students from under privileged segment of the society	Attended by mainly small percentage of students from under privileged segment of the society	Attended by mainly small percentage of students from under privileged segment of the society	Attended by an increasing yet small number of middle upper-class students	Attended by large percentages of all segments of the society.	Attended by large percentages of all segments of the society.	Attended by a very small percentage of upper segment of the society [middle segment is found here in some countries]

Example of countries	Pakistan, Afghanistan, Bangladesh	Bangladesh, Indonesia, Nigeria	Bangladesh, Egypt, Indonesia, Nigeria	Bangladesh, Egypt, Turkey, Pakistan	Bangladesh, Egypt, Turkey, Indonesia, Nigeria	Turkey (until late 1940's and currently proposed by Egypt	Egypt, Syria, Turkey, Bangladesh, Indonesia, Nigeria

Source: Improving the Quality of Islāmic Education in Developing Countries

6.2 Structure and Curriculum of Education in the Muslim World

The structure of education in the Muslim World varies from country to country, though they are quite similar in fundamental issues. Geographically, Muslim countries are countries with Muslim majority populations and culturally have Islāmic civilization. Islāmic countries lie mainly in Middle East, South Asia, Africa and Europe (precisely Turkey and Albania). For the purpose of this research, the structure of Education in four countries will be discussed. Saudi Arabia (Middle East), Pakistan (South Asia), Nigeria (Africa) and Turkey (Europe) each country would be an example of its continent.

Saudi Arabia
Pre-School:
Nursery: 3-4years of age
Kindergarten: 4-5years of age
At this level, education is optional. Children learn to socialize with peers and play. They learn letters, numbers and listen to stories. They also begin to memorize short *du'ās* (supplications), and Sūrahs of the Qur'ān. They also learn about their Creator and the purpose of life. Some Names and Attributes of Allāh are taught as well.

Elementary School: 6years, 6 to 12years, Grade 1 to 6

Subjects: Mathematics, History, Islāmic Education, Fine Arts, Geography, Science, Arabic Language, Home Economics (for girls), Physical Education (for boys).

It is noteworthy, that there is a differentiation between girls and boys from elementary school. This is to acknowledge the difference in sex which translates to gender differentiation.

Intermediate School: 3years, 13-15years, Grade 7 to 9

In addition to Subjects taught in Elementary School, Students are taught intellectual and science skill development. At the end of this stage the students are ready to specialize.

High /Secondary School: 3years, 16 to 18years, Grade 10 to 12

There are three different kinds of high Schools where in addition to the previously mentioned subjects at elementary and intermediate school, students take additional subjects in order to specialize in their fields of interest.
- General/Regular Secondary Education Schools
- Religious Secondary School
- Vocational and Regular Secondary Education Training

Special Needs Education: There are schools, public and private alike, that are specifically for children with special needs.

Adult Education: There are adult education centers where adults are trained in order to increase the adult literacy rate and eradicate illiteracy.

International Schools

There are a number of international schools intended to cater to the needs of expatriates. These schools are privately owned and supervised by the Ministry of Education. They generally have the same structure as those owned by the government. However, there is a great deal of difference in their curriculum. The British, Canadian and American Schools do not provide Islāmic Education, rather they only offer Arabic language. Religious knowledge is compromised even though the majority of their students are Muslim children. There are other international schools attended by children of expatriates from other parts of the world and Saudi children who want an English based education. These schools maintain an American system of education with all the course books imported from America. Students are invariably exposed to un-Islāmic materials, as there is no screening of such books. Students are taught Islāmic Education as well as Arabic Language, Arts, French and Physical Education (with a bit of differentiation between girls and boys). There are also Indian and Pakistani Schools. While the Indian schools do not teach Arabic Language, Pakistani Schools include both Islāmic Studies and Arabic. Both schools, however, maintain the standard of their countries' curriculum. They both teach Urdu language as well.

Education in Saudi Arabia is generally under the supervision of the Ministry of Education. Education (in government owned schools) is completely free. Students receive books and study materials for free. Islāmic Education dominates their education system, as there is emphasis on religious knowledge as well as practice. A sense of national pride is also instilled in the students. While the educational system of Saudi Arabia is sound and healthy, there still remain areas of challenges. The old rote learning system is still in place. Student participation and critical thinking needs to be encouraged. The level of dedication to learning and motivation on the part of the students is much lesser than government incentives.

Turkey
Pre-School:
Nursery: 0 to 36months
Kindergarten: 3-6years of education, this is totally optional
Pre-School: 5-6years
Primary School: 6 to 14 years, Grade 1 to 8
Two Divisions: Level 1- Grades 1 to 4 (6-9years), Level2- Grades 5 to 8 (10–14years).
A single teacher is responsible for teaching all subjects till grade six, and basic knowledge is taught till grade four when foreign languages (French, English, and German) are introduced. By the time students reach Grade Seven, different teachers take them for each subject.
Subjects
Mathematics, Foreign Language (French, English, or German), Traffic Safety and aid, Human Rights and Civics, Individual and Group Activities, Physical Education, Social Studies, Arts, Ethics, Religious Culture, Turkish Language and Literature, Music, Sciences, Turkish Reforms, and Elective Subjects. Upon completion, a Primary Diploma Certificate is awarded.
Secondary School Education: 4years duration, 14-18years, Grade 9 to 12.
Subjects
Mathematics, Biology, Religious Education, Physics, Chemistry, Geography, Military Science, Health, Turkish Language, Literature, Traffic and First Aid, Physical education, Visual Arts and Music, History, Foreign Language, and Philosophy.

Types of High Schools
- General High Schools
- Anatolio High Schools
- Science High Schools
- Anatolio teacher training High School
- Anatolio Fine Arts Schools
- Social Science High School
- Sport High School
- Foreign Language High School
- Private High School

The student is awarded a Secondary Diploma Certificate which makes a student eligible for University Education.

Nigeria

The Federal Ministry of Education is responsible for the administration of education in Nigeria. It generally supervises all educational institutions. However, the Federal Ministry of Education is only directly responsible for tertiary institutions while secondary schools remain the responsibilities of the state governments, and the primary schools are the responsibilities of the local governments.

Pre-School:
Nursery: 0 to 3years
Kindergarten: 3-5years of age, optional education
Primary Education: 6years to 12years, Primary 1 to 6,
Subjects

English, Mathematics, Nigerian Language, Basic Science and Technology, Religion, National Values, Cultural and Creative Arts, Arabic Language (Optional), Vocational Studies (Home Economics, Agriculture and Entrepreneurship) and French Language in grade four. Ideally, in the first three years, students are to be taught in their indigenous languages or the dominant language of their environment (Hausa/ Yoruba and Igbo). Then continue from grade four with English as the medium of Instruction. However, this is not the practice in most schools. Students are generally taught in English. At the end of grade six, Primary School Leaving Certificate is awarded.

Junior Secondary Education: 13years to 15years, Grade 7 to 9, same subjects as in elementary stage. At the end of this stage, Junior WAEC Examination is taken. The students take a minimum of 10 subjects and a maximum of 13 subjects. This takes place usually in June across the nation. It lasts for a week. Basic education certificate is awarded (Junior Secondary Certificate) to qualify for Senior Secondary Education, a minimum of six subjects including Mathematics and English must be passed.

Senior Secondary Education: 3years duration, grade 10 to 12, age 16 to 18 years, a student teacher ratio of 32:1 is the ideal plan, but in practice it is 40:1 for Federal Government Colleges, and in the range of 80-100:1 for state owned schools.

Subjects

English, Mathematics, Civic Education, and one trade Entrepreneurship Subjects. These are the compulsory subjects. Humanities, Science, Mathematics, Technology, and Business Studies: This

stage prepares students for University Education, and these are the areas of students' interests, they choose subjects according to what they hope to study at university. Recently there has been also a strong emphasis on vocational training in the curriculum due to the high level of unemployment in the country.

There exist a large number of Private Secondary Schools, most of which are expensive as they are targeted at the middle and upper segments of the society. Here, it is possible to find a fairer student teacher ratio, which stands at 35-40:1. Many of these private schools include in their final year exams, the US K-12, or International Baccalaureate or Cambridge International Exams or International General Certificate Examination (IGSCE). This has Unions would often go on strike in demand for basic rights for the lecturers as well as a better learning become important as the number of students who go out of the country for University Education is high and on the increase. This is a direct consequence of the unstable university education system of Nigeria and the lack of suitable academic environment for the students. Often times, students end up studying for five or six years, for a course intended for only four years. At the end of these three years of Secondary Education the student receives a Senior Secondary Certificate.

Pakistan
Pre-school
Primary Education: 5 to 9 years of age, Grade 1 to 5
Middle School: 10 to 12 years of age, Grades 6 to 8
High School: 13 to 14 years of age, Grades 9 and 10
Higher Secondary School: 15 and 16 years, Grades 11 and 12
After grade 12, student is prepared to go to the University. They have three options:
- General Education
- Professional Education
- Technical Education

University Education is four years plus one year to complete honors.

Madrasah Education: This system of education is religion-oriented and functions side by side with formal education. It has its own management which functions independent of the government. It sometimes receives aid from the government. Non-Formal Education: This system cost the government very little financially, as all it does is to provide such local communities with teachers while the community provides the classrooms or structures.

Indian
Pre-School
Primary Education: 6-10years of age, which is five standards.
Upper Primary: 10-12years of age, which is two standards.
High School: 12-16year of age, it is four standards.
Higher Secondary School: 17-18years of age, it is two standards.
The curriculum is largely the same across the country, except for languages which are taught according to the region's need. Three languages are taught in each region: English, Hindi and the mother tongue of the region. After 12years of study, students are prepared to go to university. Undergraduate education is mostly 3-4years for ages 18+, and the majority of courses in Arts, Humanities, and Sciences etc. are usually 3years. Agriculture, Engineering and Pharmaceutical science technology are four-year programs, while Architecture, Law and Medicine take five years.

7. MAJOR CHALLENGES

7.1 Poor Government Expenditures on Education

Many Muslim nations lack the facilities required to train students of the 21st century. In Pakistan for example, government expenditure for education stood at 11.3% in 2014, and 13.85% in 2017 out of total government expenditure. This percentage of government expenditure does not suffice the large growing population of Pakistan which stands at over 207million today. India, which has second largest population of Muslims in the world, spent 10% of its budget in 2018, on education. This is slightly below that of Pakistan in 2017. Nigeria seems to have similar challenges with Pakistan and perhaps is in a worse situation. The population of Nigeria today stands at over 200million, with 47% of its population under the age of 15years. Yet the country's expenditure on education is only 7.04%. This clearly explains the reason for the dilapidated educational facilities in the country, and the large number of out of school children (about 10million).

Turkey on the other hand has a population of about 86million currently and spends about 18% of government expenditures on education (2018). Although Turkey is doing much better than Pakistan and Nigeria, all these three countries are spending a much lesser percentage of their annual expenditure on education than what is required according to United Nations Education Scientific and Cultural Organization (UNESCO), which is 26% of the GDP. Saudi Arabia on the other hand seems to be doing very well in its educational sector. The country has had a good educational 10-year plan from 2004 to 2014 with a 25% to 27% of its annual expenditure on education.

What major factor differentiates Saudi Arabia from Turkey, Pakistan, India and Nigeria? A closer observation of the economies of these countries shows that there is a high level of corruption, mismanagement of public funds, and poor economic policies. A major external factor that particularly affects Pakistan and Nigeria are loans from IMF for economic and infrastructural development. Recently, on Oct. 8, 2018, Prime Minister Erdogan of Turkey declared Turkey free of IMF loans. In his words, "The IMF chapter in this country has been closed". Borrowing from the IMF implies economic deregulations. As the government hands over education to the private sector, the rate of enrollment continues to decline. Education is no longer free and therefore, not affordable to the poor. In Saudi Arabia, the government owned schools are well equipped, much more in number and perhaps better equipped than the private owned schools. However, no country takes loan from IMF and prospers, because such loans are backed up by conditions that are not favorable to the debtor country. The situation of third world countries have continued to worsen due to the role of IMF to a very large degree. The more loans taken; the deeper the country's economy sinks. Here, liberalism is the key theory in international relations as the debtor country would be required to adopt capitalism.

Rather such countries must remain in poverty for the IMF to remain relevant, no doubt it is a form of slavery, a re-colonization through economic deprivation. Take a look at Venezuela and what became of it after the OAPEC placed an oil ban on the US. Oil prices continued to rise, and this caused the Venezuelan economy to boom, thereby increasing its oil budget four folds. Venezuela became the target of the US and received a loan from the IMF for the development of infrastructure. Alas! The burden of debt became huge and caused Venezuela to submit to the Superpower. Hugo Chávez was the brave leader who saved Venezuela from the crisis, but he got kicked out until the events of 9/11 kept US busy. This sheds a bit of light on the situation of Nigeria and Pakistan, although there are other internal factors as well.

7.2 Gender inequality

In 2014, about 51,762,922 of the population of Pakistan was illiterates (with men accounting for about 18, 999,951 and 32,762,970 women). The literacy level is 56.98% (Men account for 69.07% and women 44.28%).

Table 3. Literacy Rate in Pakistan (Gender Disparity) 2014

Literacy rate (%)	Total	Male	Female
15-24years	72.8	79.77	65.55
15years &older	56.98	69.07	44.28
62years & older	25.29	35.71	9.91

Source: http://uis.unesco.org/country/PK

Table 4. Illiteracy Rate in Pakistan (Gender Disparity) 2014

Illiteracy Pop.	Total	Male	Female
15-24	10,162,152	3,894,797	6,267,355
15years & older	51,762,922	18,999,951	32,762,970

Source: http://uis.unesco.org/country/PK

In 2018, India had 252,863,750 illiterates, where men accounted for 90,082,894 and females 162,780. The literacy level in India is 91.66% in 2018, 92.99% of men were literates while 90.17% of women were also literates. This shows that the disparity among both genders was quite small. The table below shows it clearly.

Table 5. Literacy Rate in India % (Gender Disparity) 2018

Literacy rate %	Total	Male	Female
15-24years	91.66	92.99	90.17
15years and older	74.37	82.37	65.79
65years and older	43.38	61.67	30.29

Source: http://uis.unesco.org/en/country/in

Table 6. Illiteracy Rate in India (Gender Disparity) 2018

Illiterate Population	Total	Male	Female
15-24years	20,530,897	9,138,430	11,399,467
15years and older	252,863,750	90,082,894	162,780

Source: http://uis.unesco.org/en/country/in

In 2008, about 51.08% of Nigerians 15years and above were literates. Males accounted for 61.25% while Females 41.39%. About 40,988,933 were said to be illiterates. Males accounted for 16,391,096 and Females were 24,597,837. This is the most recent comprehensible data reachable. This makes it difficult to compare the two countries due to the time difference.

Table 7. Literacy Rate in Nigeria (Gender Disparity) 2008

Literacy rate (%)	Total	Male	Female
15-24years	66.38	75.57	57.95
15years & older	5.08	61.25	41.39
65years & older	21.56	30.09	11.06

Source: http://uis.unesco.org/country/NG

Table 8. Illiteracy Rate in Nigeria

Illiteracy Pop.	Total	Male	Female
15-24years	9,614,659	3,600,167	6,014,492
15years & older	40,988,933	16,391,096	24,597,837

Source: http://uis.unesco.org/country/NG

In 2016, about 99.62% of the Turkish people were literates with 99.86% of male literates and 99.37% of females. Indeed, only a small population of Turkish people are illiterates. 2,314,975 Turkish people are illiterates out of which 353,249 are males and 1,965,726 females.

Table 9. Literacy Rate in Turkey (Gender Disparity)

Literacy Rate (%)	Total	Male	Female
15-24years	99.62	99.86	99.37
15years & older	96.17	98.78	93.56
65years & older	88.13	95.84	81.25

Source: http://uis.unesco.org/country/TR

Table 10. Illiteracy Rate in Turkey (Gender Disparity)

Illiteracy Pop.	Total	Male	Female
15 – 24years	49,899	9,341	40,559
15years & older	2,318,975	353,249	1,965,726

Source: http://uis.unesco.org/country/TR

In 2013, the literacy rate of Saudi Arabia stood at 94.43%, male literacy was 91.53% while the female rate was 91.37%. The population illiteracy was 1,221,891 out of which males were 442,951 and 778,939 females.

Table 11. Literacy Rate in Saudi Arabia

Literacy Rate (%)	Total	Male	Female
15 – 24years	99.22	99.3	99.14
15years & older	94.43	96.53	91.37
65years & older	51.39	64.96	36.6

Table 12. Illiteracy Rate in Saudi Arabia

Illiteracy Pop	Total	Male	Female
15 -24years	39,752	18,306	21,446
15years & older	1,221,891	442,951	778,939

Source: http://uis.unesco.org/country/SA

7.3 Inadequate Facilities

Many of these schools are understaffed which has resulted in a large number of students in a class. Consequently, students do not receive proper attention in the classroom. Teachers are also under paid, and the teaching facilities are outdated and dilapidated. In some school's classrooms have leaking roofs, some do not have enough seats. The curriculum generally, was adapted from Western societies without adequate screening to suite the Muslim child. Therefore, it comes as no surprise to find textbooks and story books containing irrelevant materials. Some subjects may contain un-Islāmic ideas, some of which may lead to disbelief, creating doubts in the minds of students or neutralizing their beliefs. In some cases, teachers are not trained and therefore do not understand child psychology. Thus, there is an exaggeration in administering student punishments. The structure of teaching is not properly laid out and teachers usually left to develop their own ways of teaching, most of which may not be effective.

7.4 Adult Literacy Rate of Muslim Countries According to Continents

Generally, there seems to be good structuring of the learning processes in the Muslim Nations. It is observable, from Tables (13-16) that in 2005, African countries were in a very sorry state, followed by the Asian countries. The Middle Eastern countries seemed to be doing much better and the European country (Albania) was ahead of all others and second only to Azerbaijan despite its GDP being only 4,584.

Table 13. African Muslim Nations' Adult Literacy

African Muslim Countries	HDI	Ranking HPI	Life Expectancy	Adult Literacy Rate	GDP Per-capital
Algeria	103	48	71.1	69.8	6,107
Burkina Faso	175	102	47.5	12.8	1,174
Chad	173	100	47.5	12.8	1,174
Djibouti	150	53	52.8	65.5	2,086
Egypt	119	55	69.8	55.6	3,950
Gambia	155	88	55.7	37.8	1,859
Guinea	172	93	44.7	39.6	711
Libya	58	33	73.6	81.7	3,361
Mali	174	101	47.6	19.0	994
Mauritania	152	79	52.7	51.2	1,766

Morocco	124	61	69.7	50.7	4,004
Niger	177	103	44.4	14.4	835
Nigeria	158	75	43.4	66.8	1,050
Senegal	157	87	55.7	39.3	1,648
Sierra Leone	176	98	40	29.6	548
Somalia	-	-	46.2	-	-
Sudan	141	59	56.4	59.0	1,910
Kosovo	-	-	-	-	-
Eretria	-	-	-	-	-
Ethiopia	-	-	-	-	-
Comoros	-	-	-	-	-
Tunisia	-	-	-	-	-

Table 14. Middle Eastern Countries

Middle Eastern Countries	HDI Ranking	HPI Ranking	Life Expectancy	Adult Literacy Rate	GDP Per-Capital
Bahrain	43	-	76.9	82.9	17,479
Jordan	90	11	7103	89.9	4,320
Kuwait	44	-	76.4	82.9	18,047
Oman	71	46	74.1	74.4	13,584
Palestine	102	07	72.5	91.9	-
Qatar	40	10	72.8	89.2	19,844
Saudi Arabia	77	32	71.8	79.4	13,226
Syria	106	29	73.3	82.9	3,576
UAE	41	-	78.0	77.3	22,420
Yemen	151	77	60.6	49.0	889
Lebanon	-	-	-	-	-

Table 15. Asian Countries

Asian Countries	HDI Ranking	HPI Ranking	Life Expectancy	Adult Literacy	GDP per-capital
Afghanistan	-	-	46	-	-
Azerbaijan	101	-	66.9	98.9	3,617
Bangladesh	139	86	62.8	41.1	1,770
Brunei	33	-	76.4	92.7	19,210
Indonesia	110	41	66.8	87.9	13,361
Iran	99	36	70.4	77.0	6,995
Iraq	-	-	58.8	-	-
Kazakhstan	80	-	63.2	99.5	6,671
Kyrgyzstan	109	-	66.8	87.9	3,361
Malaysia	61	16	73.2	88.7	9,512
Maldives	96	37	66.6	97.2	-
Tajikistan	122	-	63.6	99.5	1,106
Turkmenistan	97	-	62.4	98.8	5,938
Uzbekistan	111	-	66.5	99.3	1,744
Pakistan	-	-	-	-	-

Table 16. European countries

Europe	HDI Ranking	HPI Ranking	Life Expectancy	Adult Literacy	GDP Per-capital
Albania	72	-	73.8	98.7	4,584
Turkey	-	-	-	-	-

Source: Muhammad Ahsan (2005) [Grouped according to continent by the Author]

(-) no information
HDI: Human Development Index
HPI: Human Poverty Index

11. CONCLUSION

There is a dire need for Muslim Nations to re-evaluate their system of education because human capital has a close connection with the development of society. Education brings about more opportunities and opens up an economy, from dependence on a single source of income to a variety of mindsets. An educated nation becomes endowed with skills, creativity and human energies. However, a lot needs to be done in areas of curriculum development, pedagogy, and the

facilities required for teaching and learning in the twenty first century. The leadership of Muslim nations needs to ensure that human development is a priority, and the process of learning should be geared towards the needs of society. Deregulation of the educational sector is not in the best interest of Muslim nations, because the level of poverty is still very high. A free education for all should be seen as a matter of urgency to save people from this cycle of ignorance and poverty.

There is also the need for Muslim nations to develop their own curriculum and begin to Islāmize the knowledge passed on to students. Every subject should be taught in line with the beliefs of Islām. This way, there will be a reduction in the imitation of the Western system and the unquestioned allegiance given to their system. No doubt, this will curb the irrelevant materials the Muslim child is exposed to in the name of education. Today, children are mandated to learn about sexuality at a very tender age with no proper precaution taken in the manner of presentation. For Islāmization to take place, all teachers need to be trained in this regard. Therefore, there arises the need to provide teachers the opportunity to update their knowledge through seminars. Teaching materials need to be developed with the Muslim child in mind such that, what is being taught in every subject should tally with the goals of an Islāmic society and nothing should contradict the teachings of Islām. From this perspective, the religious understanding of the Muslim child is reinforced by all other subjects.

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STOCK SCREENING METHODOLOGIES IN BANGLADESH AND MALAYSIA: A COMPARATIVE STUDY

Md. Abdul Jalil

International Open University (IOU), The Gambia

ABSTRACT

The study aims to compare and critically evaluate the stock screening practices in stock exchanges in Bangladesh and Malaysia. The specific objectives determined to fulfill the aims are: (i) To review some of the Islāmic equity market norms along with juristic views (ii) To review the prevalent practices of stock screening methods used by international index providers (iii) To evaluate critically and compare the stock screening methodology used by Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE), and Bursa Malaysia. The study is descriptive in nature. Secondary data is utilized and collected from books, standards, journal articles and relevant publications. AAOIFI standards, OIC Fiqh Academy resolutions etc. are referenced as needed. DSE, CSE and Bursa differ in formulating ratios, denominators, numerators and in determining benchmarks. The study finds that Bursa uses two thresholds to measure Sharī'ah non-compliance, whereas DSE and CSE use a single benchmark, 5% and 4% respectively. For financial screening, DSE uses the market value of equity as a numerator whereas CSE and Bursa use total assets as a numerator. Due to these differences, one company may be included in the Sharī'ah Index in Bangladesh, but not in Malaysia and vice versa.

KEYWORDS: Islāmic Stock Indices, Sharī'ah Screening, Islāmic Capital Market, Ethical Investing, DSE, CSE, Bursa Malaysia.

JEL Classification: G11, G15, K22, Z12, O57

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1. INTRODUCTION

Bangladesh is the fourth largest Muslim country in terms of population, where 86.6% of the population professes the religion of Islām. As a natural consequence, the Islāmic banking and finance industry is expected to have established a stronghold there. The Islāmic finance industry began its journey formally in Bangladesh, through the establishment of Islāmi Bank Bangladesh Limited (IBBL), and in Malaysia, through the establishment of Bank Islām Berhad, in the same year, 1983 (Kunhibava, 2012). Although Malaysia is now considered the hub of Islāmic finance, Bangladesh lags behind for various reasons.

There are eight (8) full-fledged Islāmic banks in Bangladesh, which only captures one-third of the market share in the banking industry in terms of deposits or investments (Bangladesh Bank, 2018). Besides Islāmic banks, other related financial institutions like insurance or *Takaful* companies, Islāmic capital markets etc. are still largely undeveloped. Islāmic banks cannot survive much longer in the requisite manner without a complete financial system that requires *Takaful* companies, Sharī'ah screened stocks, normative Islāmic stock exchanges, active Islāmic money markets etc. Numerous research papers have focused on Islāmic banking issues, yet very few focus on other sectors that should get due attention to develop a fully Islāmic financial system.

The main aim of the study is set to compare and critically evaluate the stock screening practices in Bangladesh and Malaysia in order to take an insightful overview and help the authority Bangladesh Security & Exchange Commission (BSEC) improve current practices. Three objectives are determined in line with the aims, which are: (i) To review some of the Islāmic equity market norms along with juristic views (ii) To review the prevalent practices of stock screening methods used by international index providers (iii) To critically evaluate and compare the stock screening methodology used by DSE, CSE and Bursa Malaysia.

1.1 Significance of The Study

Capital markets provide easy access to building a large and stable capital. Making an investment as an owner and taking the risk of loss is close to the Islāmic system of profit and loss sharing mechanism, since some of the practices of conventional stock markets violate Sharī'ah principles. Hence, normative Islāmic stock markets came into the picture with the growth of Islāmic finance and banking sectors, with the increasing need for establishing Islāmic capital and money markets. However, formulating a completely separate Islāmic capital market has not materialized yet, with many countries starting to maintain Sharī'ah stock indices only recently. As a result, the Dhaka Stock Exchange (DSE) maintains a Sharī'ah index called 'DSES', and Chittagong Stock Exchange (CSE) has another called 'CSI'.

It would not be wrong to assume that the Islāmic capital market in Bangladesh is focused on this area of research. This study fills the gap, and analyzes the DSES and CSI, in order to help the authority, develop deeper insight into this issue, shed light on the stock screening methods used by international index providers, and on some other issues have already been resolved or are yet to be resolved in the Islāmic capital market. The relevant juristic views and principles are also articulated, which will help authorities and readers get the complete picture of Islāmic equity markets, with a special focus on stock screening methods.

1.2 Methodology and Data Sources

The study is descriptive in nature and mainly utilizes secondary data collected from books, AAOIFI standards, OIC Fiqh Academy resolutions, journal articles and relevant publications. The

data about DSES, CSI and Bursa Malaysia is mainly collected from websites and relevant publications of these two organizations.

1.3 Structure of The Paper

After the introduction, the relevant literature is reviewed in the next section, followed by a discussion of some juristic views related to stock exchange and stock trading in Section Three. Relevant references are made from the books of *Fiqh,* and standards provided by international organizations like AAOIFI. Section Four discusses stock screening methods used by international index providers such as FTSE, Dow Jones, S&P, MSCI, STOXX, Meezan Islāmic Fund etc. Section Five compares the stock screening methods used by Bursa Malaysia, DSE and CSE to formulate their Sharī'ah compliant stock indices. Sections Six and Seven conclude the paper with recommendations.

2. LITERATURE REVIEW

Investing in the stock market to take ownership in an organization is nothing objectionable in Islām in principle. Rather, it is very close to the Islāmic profit loss sharing concept (Alam *et al.*, 2017). Islāmic capital markets adopt many practices from conventional markets and modify most of them to remain free from *Riba*, *Gharar*, and *Maisir* (Osmani & Abdullah, 2009). Although investing in common stock is acceptable in Islām, many practices of trading in stock and stock exchanges violate Islāmic principles like speculation, short selling, options and futures. The restrictions on these practices make it difficult to structure a trading system that is acceptable in Islāmic principles (Naughty & Naughty, 2000).

Engkuchik (2016) finds that the screening process adopted in Malaysia is less stringent than Dow Jones and MSCI. Consequently, it suggests that Sharī'ah compliant stocks according to Malaysian criteria may be declared Sharī'ah non-compliant according to the criteria followed by International Index providers i.e., Dow Jones, MSCI. Noor Latiffah Adam (2014) compared the methods utilized by SC Malaysia and Dow Jones and found that the basic rules are the same though the level of acceptance differs because of differences in the environment, location and school of thought. There is also some harmony about Sharī'ah compliant and Sharī'ah non-compliant business activities among the major Index providers (Khatkhatay & Nisar, 2007)

Kafou and Chakir (2017) find that STOXX is the most liberal among the four mainstream Islāmic stock market indices, and the Dow Jones Islāmic Market Index is found to be the most conservative among them. Among the methodologies evaluated by Khatkhatay and Nisar (2007), the Dow Jones Islāmic Market Index holds the most conservative position while the methodology implemented by Securities and Exchange Commission (SEC) in Malaysia appears to be most critical. Pok (2012) finds that very few companies (12.16%), listed as Sharī'ah compliant according to Malaysian criteria, pass the criteria imposed by Dow Jones. However, 63.10% qualified under the criteria of FTSE Sharī'ah Index.

Mohd-Sanusi et al. (2015) finds a similar result that many Sharī'ah compliant companies in Malaysia do not pass the criteria of liquidity and debt level used by Dow Jones Islāmic Market Index. Rashid *et al.* (2017) finds that 35%, 79% and 88% among the 188 selected companies pass the debt screen, liquidity screen and interest screen respectively. The screen was conducted based on methods used by six renowned index providers. The study also noted that 95% of the selected DSE companies passed the liquidity screen of SAC whereas 35% passed the debt screen of SAC.

In a comparison between the Sharī'ah screening methodologies followed in United States (USA) and Asian countries, it was found that those in the USA are more stringent than those followed by Asian countries (Kasi and Muhammad, 2016). However, the screening method of Bursa Malaysia is more flexible than that of used in MSCI, DJIMI, FTSE Sharī'ah, and S&P Sharī'ah indices (Hussin *et al.*, 2015). Many index providers and countries have changed the screening criteria throughout time. Asian countries, for example, are going to be more stringent than before (Kasi & Muhammad, 2016).

The present widespread practices of speculation, as well as the interaction of professionals and the masses in stock exchanges, hinder the conventional capitalistic stock market to be efficient (el-Din and el-Din, 2002). The restriction on speculation in Islāmic jurisprudence will make Islāmic stock markets different from modern stock markets (Naughton & Naughton, 2000). A survey on a sample of 477 Sharī'ah compliant firms in Malaysia revealed that most of them are financially healthy (Pok, 2012).

Hassan and Girard (2010) find no differences in performance between the Down Jones Islāmic Market Indexes and their conventional counterparts from 1996 to 2005. Also, similar risk-reward and diversification benefits exist for both indexes. Ashraf and Marashdeh (2018) find that Islāmic equity markets in Malaysia are efficient while those of GCC countries are not.

Yildirim and Ilhan (2018) claim that the only factors suggested in the Qur'ān and Sunnah for fair judgment are endogenous factors that are in control of oneself. Consequently, book values that are in control of a company should be taken into account. In financial screening, the equity ratio is suggested by the authors, not the leverage ratio. Khatkhatay and Nisar (2007) question the use of market capitalization in the financial screens and suggest the use of other components like total assets. The authors conclude that the present practices of using cash and account receivables ratio are erroneous and faulty and actually serve no purpose at all.

2.1 Issues in Equity Market

The issues of 'limited liability' and 'artificial being' in case of modern corporations are not directly found in the original sources of *Fiqh;* however, the institutions of *Waqf* and *Baitul-Mal* may be taken as evidence of a 'juridical entity', and hence 'limited liability' of an institution (Usmani, 1998). According to AAOIFI Sharī'ah Standards, it is permissible to restrict the liability of the company up to its paid-up capital if it is made public (AAOIFI, 2015).

Preference shareholders do not share the risk like the common shareholder and get a fixed amount of dividend that violates the principle of Islāmic Sharī'ah that dictates 'no risk, no gain' (Ayub, 2007). According to AAOIFI, it is not permissible to issue preference shares that entail the right to be repaid first at the time of liquidation and at the time of distribution of profit. However, it is permissible to grant some procedural and administrative privileges to certain shares (AAOIFI, 2015).

Economists argue about the advantages and disadvantages of speculation: proponents claim that it 'provides liquidity' in the stock market, others deem speculation a zero-sum-game. Prophet Muhammad ﷺ prohibited transactions involving *Gharar* or excessive uncertainty.

"Abu Hurairah رضي الله عنه reported that the Messenger of Allāh ﷺ forbade a transaction determined by throwing stones, and the type which involves some uncertainty (Gharar)." [Sahīh Muslim 1513]

AAOIFI (2015) articulates that *Gharar* has many degrees. It is impermissible in Islāmic Sharī'ah to conclude a contract which involves a certain degree of *Gharar* that may jeopardize the fulfillment of contract stipulations. The practical approach towards the definition of excessive *Gharar,* and hence excessive speculation, is the use of cost-benefit method where the perceived benefit of speculation is measured against its cost (Hassan & Lewis, Handbook of Islāmic Banking, 2007).

Short selling is the practice of selling security that is not owned by the seller. The speculator or seller may lose some or all of the amount if the price rises instead of falls. Short selling may be used for hedging purposes also (Hull, 2012). The main issue from a Sharī'ah perspective in short selling is the matter of selling what the seller does not own which is called *'bai al-mad'um'*. The Prophet ﷺsaid, *"Don't sell what you don't have"* (Al-Fawzan, 2003). The reason behind the prohibition is the involvement of excessive risk or *Gharar* in such a transaction where the seller may become unable to deliver the commodity or goods. The majority of jurists thus denounce this kind of transaction. However, the Sharī'ah Advisory Council (SAC) of Malaysia opined that the Gharar in short selling can be removed by setting some principles to regulate short selling. If the Gharar can be removed, then short selling becomes Sharī'ah compliant (Dusuki and Abozaid, 2008).

2.2 Stock Screening Methods

There are two steps in the screening process: sector based screening and financial screening. Certain business lines are prohibited in Islāmic Sharī'ah, i.e., trading of alcohol, pork etc. In order to be a Sharī'ah compliant company, a firm must not be in one of these prohibited industries. In a real business world, a business entity or firm may have a line of business activities; some activities are permissible (*halāl)* and others are impermissible (*harām)*. Thus, the necessity of distinguishing between primary and secondary activities comes in. A business entity cannot take impermissible activities as its main business to remain on the Sharī'ah compliant list. A group of jurists from the major four schools agreed on investing in mixed business comprised of *harām* and *halāl* activities, where *harām* activities are minor, with some conditions (Alam *et al.*, 2017).

After the primary or sector-based screening, the financial statements of the firms or companies are screened to check whether they pass several financial or accounting ratios. The ratios can be classified into two categories: income statement ratio and balance sheet ratios. Income statement ratio is calculated to ensure that the income of the firm or the company from non-Sharī'ah compliant activities is limited to a certain percentage. The commonly used benchmark is 5%, meaning the earnings from non-Sharī'ah compliant activities should not exceed 5% of the firm's gross revenue (Alam *et al.*, 2017). Besides applying the 5% benchmark, Meezan Islāmic Fund also adds that a firm cannot invest more than 33% in non-Sharī'ah compliant business in case of mixed business (Khatkhatay & Nisar, 2007). The most common types of balance sheet ratios used are: Debt ratio, Liquid assets ratio, and Receivable ratio.

Debt ratio is used to control interest-based financing. The benchmark 33% or one third used in the financial screens is not set by the Qur'ān or Sunnah, rather by jurists. Table 2 provides details of the Debt screens criteria used by major index providers.

Table 2. Debt Screen Criteria

Dow Jones Islāmic	Total debt / Trailing 24-month average market capitalization < 33%
S&P Sharī'ah	Total debt/ Trailing 36-month average market capitalization < 33%
MSCI Islāmic	Total debt / Total assets < 33.33%
FTSE Sharī'ah	Total debt / Total assets < 33%
STOXX Islāmic	Total debt/ max (Total assets, Total market capitalization) < 33%

Source: (Kafou & Chakir, 2017)

2.3 Liquidity Screen

The objective of liquidity screening is to remove the possibility of exchanging two cash or liquid items in different values. Table 3 details the liquidity screen used by major index providers.

Table 3. Liquidity Screen Criteria

Dow Jones Islāmic	Cash & interest-bearing securities / Trailing 24-month average market capitalization < 33%
S&P Sharī'ah	Cash & interest-bearing securities / Trailing 36-month average market capitalization < 33%
MSCI Islāmic	Cash & interest-bearing securities / Total assets < 33.33%
FTSE Sharī'ah	Cash & interest-bearing securities / Total assets < 33%
STOXX Islāmic	Interest bearing assets / max (Total assets, Total market capitalization) < 33%

Source: (Kafou & Chakir, 2017)

2.4 Account Receivable Screen

The objective of the account receivable screen is to screen out the financial institutions i.e. if account receivable is more than 50%, it is deemed as a financial institution and thus excluded (Kafou and Chakir, 2017).

Table 4. Account Receivable Screen Criteria

Dow Jones Islāmic	Account receivable / Trailing 24-month average market capitalization < 33%
S&P Sharī'ah	Account receivable / Trailing 36-month average market capitalization < 49%
MSCI Islāmic	Account receivable / Total assets < 33.33%
FTSE Sharī'ah	Cash & account receivable / Total assets < 50%

Source: (Kafou & Chakir, 2017)

2.5 Comparing Screening Methods

DSE follows the S&P Dow Jones methodology to formulate Sharī'ah index. As DSES (DSEX Sharī'ah Index) is a subset of DSEX (DSE Broad Index), the stocks in the DSEX are screened to be included in the Sharī'ah Index or DSES. It follows a two-step process: after passing the sector-based screening, each stock has to pass the accounting-based screenings to be called 'Sharī'ah compliant' and included in the DSES (DSE, 2014). CSE follows the guidelines deduced by TASIS for Bangladesh market to formulate their own Sharī'ah index called CSE Sharī'ah Index or CSI. Like DSE and most of the international index providers, each stock has to pass the two steps to be included in the CSI. Bursa Malaysia follows the guidelines provided by Sharī'ah Advisory Council (SAC) of Malaysia. Before 2014, Bursa only followed business activity benchmarks: 5%, 10%, 20%, 25%, and no accounting or financial ratios were used (Rashid *et al.*, 2017). According to the revised standard effective from 2013, business activity benchmarks have been reduced to two: 5% and 20%. Besides sector or activity-based screening, financial screenings are also now included in the process to formulate Sharī'ah indices. Besides this, in case of mixed businesses, Bursa use some subjective criteria, for example: if a company has good public image and serves public interest, it can be included if it passes the financial screening requirements (Khatkhatay & Nisar, 2007; Ali, 2005).

2.6 Primary & Income Statement Screening

There is a clear difference between the methods utilized in Bangladesh and Malaysia. Like most international index providers, DSE and CSE exclude the companies which are in prohibited sectors, whereas Bursa uses two benchmarks here. Those companies are made eligible for financial screening which pass the primary criteria. Although DSE and CSE use 5% benchmark criteria to judge mixed companies or conglomerates that have different lines of business. There is much more similarity when it comes to choosing Sharī'ah non-compliant business activities. Table 5 provides a list of sectors which are considered Sharī'ah non-compliant according to DSE and CSE.

Table 5. Sharī'ah Non-Compliant Sectors	
DSE	**CSE**
- Advertising and Media - Alcohol - Cloning - Conventional Banks, Non-banking Financial Institutions (NBFI), Insurance etc. - Gambling - Pork - Pornography - Tobacco - Trading of Gold and Silver on deferred basis	- Conventional Financial Institutions (Banks, Insurance, NBFI, Stock Broking etc.) - Production and marketing of Non-Halal foods like Alcohol, Tobacco etc. - Companies involved in vulgar entertainments - Hotels and Restaurants - Gambling, Drugs etc.
	Sources: DSE & CSE Websites

The lists are indicative, not exhaustive. However, as it is shown from the table, there are many more similarities in business sectors that can be deemed Sharī'ah non-compliant. As in the real world, business activities are complex. There are many companies or conglomerates whose main activities are Sharī'ah compliant but have earnings or business lines in prohibited businesses. Thus, both DSE and CSE use income benchmarks to determine that the earnings from the prohibited or doubtful business activities are minimal, but the structures of the ratio to determine the non-compliant income differ from one another. One of the reasons may be the structure of other ratios used which also differ. Table 6 shows the structure of the ratios.

Table 6. Structures of the Non-permissible Income

DSE	Non-permissible income other than interest income / Revenue < 5%
CSE	Interest income + 9% interest bearing investment / Revenue < 4%
	Sources: (DSE, 2014) & TASIS Guidelines

According to the SAC of Securities Commission Malaysia, revenues are compared to two benchmarks: 5% benchmark and 20% benchmark. The activities are listed in Table 7 according to the benchmark.

Table 7. Activity Benchmark of SC Malaysia

5%	o Conventional banking and insurance
	o Gambling
	o Liquor, Pork, Tobacco and related activities
	o Prohibited food items
	o Prohibited entertainment
	o Interest income from conventional financial instruments, and
	o Other activities deemed non-Sharī'ah compliant.
20%	▪ Share and stockbroking business
	▪ Rental received from non-Sharī'ah compliant activities
	▪ Other activities deemed non-Sharī'ah compliant.
	Sources: SC Malaysia Website

There is a major difference between the primary screening or sector based screening methods used by DSE, CSE and Bursa Malaysia. Malaysia uses two benchmarks against which the Sharī'ah non-compliant earnings are measured, whereas DSE and CSE use sector based screening first before applying income screening. DSE does not use interest earnings whereas CSE uses interest earnings plus earnings from the instruments associated with 9% rate to determine the amount of non-Sharī'ah compliant activities. So, the structures of the income statement ratio differ in Bangladesh also between DSE and CSE.

2.7 Balance Sheet Ratio Screening

One ratio which is used almost by all index providers is the debt ratio. DSE, CSE and Bursa Malaysia use debt ratio to limit the interest bearing debt in the balance sheet of the companies. The structure of the ratio is depicted in Table 8.

Table 8. Debt Ratios in DSE, CSE and Bursa Malaysia

DSE	Debt / Market Value of Equity (36 Months Average) < 33%
CSE	Debt / Total Assets < 33%
Bursa Malaysia	Debt / Total Assets < 33%

Source: DSE, CSE & SC Websites

Here, debt only includes the interest bearing short and long term debt or liabilities and does not include debt from Islāmic banks or financial institutions. Though all three use debt as the numerator and 33% as threshold, the denominator differs. CSE and Bursa Malaysia use the same denominator, total assets, whereas DSE use market value of equity trailing 36-month average. DSE uses two ratios to measure the cash compliance, whereas CSE and Bursa use one ratio. Table 9 details the structure of the ratios.

Table 9. Cash Compliance Ratios in DSE, CSE and Bursa Malaysia

DSE	Account Receivables / Market Value of Equity (36 Months Average) < 49%
	Cash + Interest bearing securities / Market Value of Equity (36 Months Average) < 33%
CSE	Cash and cash equivalent + Receivables / Total Assets < 90%
Bursa Malaysia	Cash / Total Assets < 33%

Sources: DSE, CSE & SC Websites

Cash does not include the amount placed in Islāmic financial institutions according to Bursa, but demand deposits with Islāmic banks will be added to cash according to CSE. The thresholds also vary widely from 33% to 90%. DSE uses two ratios unlike CSE and Bursa which use single ratio in this case. The denominator for CSE and Bursa is total assets whereas DSE takes the market value of equity into account for both ratios.

3. CRITICAL ANALYSIS

The comparisons show that all the three stock exchanges have their own ratios and thresholds. So, a stock may be Sharī'ah compliant and included in DSES but may be considered as non-Sharī'ah compliant according to the rules of SAC of Malaysia. Even within Bangladesh, the same stock may be considered Sharī'ah compliant in DSES but non-Sharī'ah compliant in CSI because of different financial ratios used and different numerator, denominator with different threshold. There are no universal standards provided by any international standard setters like AAOIFI. The individual Sharī'ah boards of the international index providers come up with their own understanding, and the divergence becomes inevitable.

The Sharī'ah Advisory Council (SAC) of Securities Commission Malaysia is the central authority in Malaysia to issue and set Sharī'ah standards in the capital markets. Hence, all the indices and stock exchanges follow the same Sharī'ah guidelines. This provides a single guideline for all at least within a country. However, this is not the case in Bangladesh. As there is no central authority that can impose and formulate Sharī'ah guidelines for the capital market, DSE and CSE follow the

guidelines of S&P Dow Jones and TASIS respectively. This is the reason there is a wide variation between the ratios used by DSE and CSE. BSEC (Bangladesh Securities & Exchange Commission) should take steps to converge the standards of DSE and CSE so that a single guideline is used in Bangladesh.

Defense industries are included in the permissible list by DSE and the reason provided is that it can be used in permissible and non-permissible ways. As noted earlier, most defense companies are in the ownership of, and located in non-Muslim majority countries that do not serve the interests of the Muslims. CSE listed hotels and restaurants in the non-Sharī'ah compliant list. Most hotels do serve *harām* food and beverages and are used as a place for non-Sharī'ah compliant activities, but this is not the whole picture. It is suggested that CSE should conduct an in-depth study to get the complete picture. The SAC of Malaysia recently excluded hotels and resorts from the non-Sharī'ah compliant list and argued that the main objective of hotels and resorts is to provide accommodation, which is well within the ambit of 'permissible'.

The DSE uses the market value of equity as the denominator in the ratios, unlike CSE and Bursa. Using the market value raises some problems, as the market value does not always depend on the fundamentals. Rather, it is based on the expectations of the participants. Sudden price movements can make Sharī'ah compliant stocks to Sharī'ah non-compliant and vice versa as the amount in the denominator will be changed (Ali, 2005). Thus, using book value rather than market value may provide better stability in the index. However, this has its own problems. As, different companies use different account standards to list assets and liabilities in their financial statements. The problems can be solved by using denominators based on the objectives, i.e., total assets for debt screens as its objective is to control interest based financing to fund the total assets and capitalization in case of liquidity ratio, as its objective is to ensure that liquid assets are traded at par (Kafou & Chakir, 2017)

It is expected that the ratios used serve the objectives intended. It is also imperative to take the benefit of concessions that the Sharī'ah permits but not to make the permissible impermissible in the name of 'public welfare' or 'unavoidable evil'. Interest bearing debt is prohibited in the Sharī'ah. Yet, because of its prevalent nature, a general consensus to accept a degree of compromise has been developed. Nevertheless, the compromise should be kept at a minimum without which businesses cannot survive and public interest cannot be fulfilled.

As there was almost little or no opportunity to fund in a Sharī'ah compliant way, it might be acceptable to fund a company with one third interest bearing debt. Since there are many Islāmic financial institutions now, and in Bangladesh Islāmic banks capture about one third of the market share, the threshold should be reduced from 33%. Khatkhatay and Nisar (2007) suggested that debt to total assets ratio should be less than 25% or even 20%. As this is a compromise, it should be based only on necessity, and in this case working capital requirements. However, DSE uses debt to equity ratio rather than debt to total assets that makes it stricter than Bursa and CSE as there is no apparent reason to use equity rather than total assets.

To limit the non-Sharī'ah compliant income, DSE takes into account non-Sharī'ah compliant income other than interest. Bursa and CSE take into account interest income also, like most of the international index providers. There is no compelling need to use two ratios for cash compliance as done by the DSE. The reasons for adding interest bearing securities to cash are not clear. If it is to limit investment in interest bearing securities, then adding cash is not needed. If it is to ensure that liquid assets or cash are not traded except at face value, then there is no reason for using another

ratio that the DSE uses, besides there will be no measure to limit the portion of interest income in total income (Khatkhatay & Nisar, 2007).

CSE on the other hand sets that cash and receivables should be less than 90% of the total assets. Meezan Islāmic Fund use the same criteria but in different words. According to Meezan Fund, net illiquid assets should be equal to or greater than 10% of the total assets. As the source of interest income is the investment in interest bearing assets or funds, Meezan Islāmic Fund uses a ratio to limit the investment in Sharī'ah non-compliant business, the threshold set is 33% (Ali, 2005). DSE and CSE are recommended to use this ratio as it limits the source of interest earnings. However, the threshold of 33% is too much, and should be 10% as suggested by Khatkhatay and Nisar (2007). Using accounts receivable as a separate ratio serves no purpose at all. One ratio as used by CSE and Bursa to ensure the cash compliance is reasonable.

4. FINDINGS AND CONCLUSION

The aim of this current research is worth mentioning again, which is 'to compare and critically evaluate the stock screening practices between Bangladesh and Malaysia'. To achieve this broad aim, three objectives have been set. This section will summarize the findings or answers according to the objectives in bullet lines. Recommendations are also provided before the conclusion.

4.1 Reviewing Islāmic Equity Market Norms

§ There is nothing wrong from a juristic point of view to invest in stock markets in principle. Rather, stock market investment resembles the Islāmic concept of profit loss sharing. One can invest in the stock market on two conditions: the main business activity of the company should be *halāl* and the company has to pass a few accounting or financial screenings (Alam *et al.*, 2017).

§ Due to its resemblance to debt and fixed return, preferred stocks are not Sharī'ah compliant (AAOIFI, 2015).

§ Speculative activities which destabilize the market are not permitted. However, a level of speculation may be permitted which cannot be avoided or which keeps the market active (AAOIFI, 2015; Hassan & Lewis, Handbook of Islāmic Banking, 2007).

§ Short selling is not permitted by the majority, as the seller sells what he does not own or possess. However, regulated short selling has been permitted by the Malaysian authority in Malaysia and the authority claims that with regulation the uncertainty in short selling can be removed (Dusuki & Abozaid, 2008).

4.2 Reviewing Current Practices of Screening Methods

§ All the international index providers use two steps methods: primary screening or activity screening and secondary screening or financial ratio screening. Though primary screening is almost similar among all the index providers, financial ratios are not completely similar (Khatkhatay & Nisar, 2007). The main reason for the dissimilarities is the different understanding and compromise level of different Sharī'ah boards (Ali 2005; Alam *et al.*, 2017).

§ Out of the three accounting ratios or screens used, the most are: cash ratio, debt ratio, and non-permissible income ratio.

§ The denominators and numerators used by the index providers differ from one another. For example: in denominator, some use total assets whereas others use market capitalization (Kafou & Chakir, 2017).

4.3 Comparing Methods between Bangladesh & Malaysia

§ Bursa Malaysia developed their indices with the help of FTSE whereas DSE developed their indices with the help of S&P Dow Jones, and CSE developed their indices with the help of India Index Private Limited. However, Sharī'ah indices in Malaysia strictly follow the guidelines provided by SAC of Securities Commission Malaysia.

§ Bursa uses two activity benchmark indices: 5% and 20% which were previously four. DSE and CSE use non permissible income ratios after excluding companies whose main activities are not Sharī'ah compliant. The benchmarks of DSE and CSE are 5% and 4% respectively.

§ CSE and Bursa use total assets as numerator in ratios whereas DSE uses market value of equity as numerator in ratios. Some of the ratios do not serve the objectives at all or fail to serve the objectives intended.

§ Due to different thresholds and numerators and denominators in ratios, one company may be declared Sharī'ah compliant in Bangladesh but non-Sharī'ah compliant in Malaysia. Even within Bangladesh, this may be true in the case of DSE and CSE.

In case of sector based screening, Bursa uses two thresholds to measure Sharī'ah non-compliance whereas the benchmark used by DSE and CSE are 5% and 4% respectively. For financial screening, DSE uses market value of equity as numerator whereas CSE and Bursa use total assets as numerator. Owing to the differences, one company may be included in Sharī'ah Index in Bangladesh, but not in Malaysia and vice versa.

5. RECOMMENDATIONS

§ It is suggested to form a Sharī'ah Advisory Council in BSEC who will have the final say in any Sharī'ah resolutions.

§ DSE and CSE are expected to follow single guidelines so that investors do not get confused by different standards in the same jurisdictions.

§ It is expected that the financial screening will meet the objectives intended. Based on the critical analysis in the previous chapter, a set of ratios is suggested that may help the authority in the formulation of a unified standard. The ratios should be applied after applying the primary or sector-based screening.

Table 10. Recommended Ratio Structures

Name of Ratios	Ratio Structures	Objectives
Income statement ratio	Non-permissible Income / Return < 5%	To limit the non-permissible income.
Debt ratio	Debt / Total Assets < 25%	To limit interest bearing debts to finance assets.
Liquidity ratio	Cash & Equivalents / Market Capitalization < 33%	To ensure that liquid assets are traded at par.
Investment ratio	Investment in non-Sharī'ah compliant activities / Total Investment < 10%	To limit the investment in prohibited business.

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EFFECTS OF SOCIAL MEDIA ON WRITTEN ENGLISH SKILLS OF SENIOR SECONDARY SCHOOL STUDENTS IN NIGERIA

Lawal Hamisu and Rabiu Abubakar Sadiq

Department of Islamic Studies, International Open University (IOU), The Gambia

ABSTRACT

The challenges identified as a result of excessive use of social media in Nigerian secondary schools are enormous. This formed the basic need to find effective ways to utilize social media as a teaching medium for secondary school students. Thus, researchers selected one of the social media platforms and investigated its efficacy on the written English performance of selected senior secondary school students. The study specifically used Facebook and selected one hundred and eighty (180) students from Government Secondary Schools; Bomo Government Secondary School, Basawa and Government Girls' Secondary School, Samaru, as the experimental group, and one hundred and eighty (180) students from Government Secondary School, Jama'a, Government Secondary School, Kwangila, Government Secondary School, Sakadadi, and Demonstration Secondary School, Samaru as the control group. A t-test was used for the test with the aim of identifying the differences between the performance of students exposed to Facebook, and those that were not. The investigation involved pre-test, test I, test II, test III and a final test. One research question and one hypothesis were generated, tested and answered. The result of the study revealed significant differences between the written English mean performance score of the experimental and control group. The study proved that the use of this social media platform can lead to greater writing achievement among students. Therefore, it is recommended that students should be encouraged to use Facebook as a means of learning not only written English but the English language in general.

KEYWORDS: Facebook, social media, Asynchronous, Email, ICT, Internet.

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1. INTRODUCTION

Information technology has reshaped our everyday lives, and simplified ways of doing basic activities in and outside rural and urban areas in Africa. This encourages teachers and students to make use of smartphones, iPads, and other portable devices for research work. All these devices are equipped for social media applications like Facebook, Twitter, Wikipedia, YouTube, WhatsApp, Telegram, and Instagram. All these constitute what is known as 'Social Media' or 'Web 2.0', best characterized by the notions of social interaction, content sharing, and collective intelligence. Boyd and Ellison (2008) defined social network sites as "web-based services that allow individuals to construct a public or semi-public profile within a bounded system; articulate a list of other users with whom they share a connection, and view and traverse their list of connections.

Perez (2013) defined social media as a group of Internet-based applications 'interactive platforms', that build on the ideological and technological foundations of Web 2.0, that allow the creation and exchange of user-generated content. Similarly, Abusalek and Qatawney (2013) affirmed that social media includes text, audio, video, images, podcasts, and other multimedia communications. Social media is undoubtedly one of the most powerful origins of information and news. It includes various online technology tools that enable people to communicate easily via the Internet, and to share information and resources.

It is a fact that the number of social network users is growing significantly worldwide. Besides that, social networks' capabilities are increasingly being leveraged effectively. Moreover, social networks are becoming less complex and more accessible, where young and older people can create and share content and interact easily through social networks. This created the opportunity to utilize social media in teaching and learning. The present study selected Facebook as one of the social media platforms to create, diversify, develop, and improve the pedagogical relation of teaching and learning of written English.

1.1 Purpose of The Study

The purpose of this study is to explore the effects of social media on the written English performance of senior secondary school students.

1.2 Research Question

What is the difference between the written English mean performance of students exposed to social media and other students not exposed to social media?

1.3 Hypothesis

H0: There was no significant difference between the written English mean performance score of the students exposed to social media and those not exposed to social media.

2. LITERATURE REVIEW

King and Sen (2013) claimed that social connections affect many aspects of lives; the fact that they can also be applied to education and learning comes as no surprise. The role of emerging social media may offer new opportunities to enhance the teaching and learning experience. Prensky (2001) revealed that students are often referred to as 'digital natives' having spent most of their time on computers, game consoles, digital music players, video cameras, cell phones, as well as

the Web itself. More and more uses of its unique features are being found every day, and it is not surprising that the field of education is also being strongly affected.

Social media networks such as Facebook support cognition, communication/networking, and cooperation (communities, collaborative work, sharing of user-generated and other content). It is classified as online learning based on the two different approaches to online learning that have emerged: synchronous and asynchronous learning. Synchronous learning is instruction and collaboration in "real time" via the Internet. It involves tools such as live chat, audio and video conferencing, data and application sharing, shared whiteboard, joint viewing of multimedia presentations and online slideshows. Any learning tool that is in real-time, such as Instant messaging, Twitter, and Facebook that allows students and teachers to ask and answer questions immediately, is synchronous. Synchronous learning environments provide real-time interaction, which can be collaborative in nature incorporating e-tivities (Salmon, 2013). Asynchronous e-Learning, on the other hand, refers to learning and teaching that take place simultaneously via an electronic mode.

Synchronous language learning is closer to the communicative way of language teaching/learning with whiteboards, video chat or voice chat, providing immediate feedback to help students improve their language skills. Thus, it can duplicate the face-to-face real time classroom (Keegan et al., 2005). The familiarity of the classroom model, immediate feedback from the teacher and fellow students, and creating content quickly in the classroom, are the hallmarks of a synchronous language e-learning environment. Synchronous net-based discourses can improve understanding of complex subject matters (Pfister, 2005), and as a result, non-native English speakers can out-perform face-to-face language learners. However, it can be problematic for students due to being time bound, and the availability of technology on a scheduled time.

Rather than learning on their own, students who participate in synchronous learning courses are able to interact with other students and their teachers during the lesson. A synchronous virtual classroom is a place for instructors and students to interact and collaborate in real time. Using webcams and class discussion features, it resembles the traditional classroom, except that all participants access it remotely via the Internet.

Asynchronous learning methods use the time-delayed capabilities of the Internet. It involves tools such as e-mail, threaded discussion, newsgroups, bulletin boards, and file attachments. Asynchronous sessions require a simultaneous student-teacher presence. On the other hand, asynchronous environments are not time bound and students can work on e-tivities at their own pace. An asynchronous mode of learning/teaching has been the most prevalent form of online teaching so far because of its flexible modus operandi (Hrastinski, 2008). Asynchronous environments provide students with readily available materials in the form of audio/video lectures, handouts, articles and PowerPoint presentations. Asynchronous learning can be carried out even when the student or teacher is offline. Coursework and communications delivered via the web, email and messages posted on community forums, are perfect examples of asynchronous e-learning. In these instances, students will typically complete the lessons on their own, and merely use the Internet as a support tool. Rather than venturing online solely for interactive classes. Asynchronous e-learning can incorporate all L2 teaching methods that allow for delayed feedback and delayed response as in emails and discussion boards. Asynchronous language learning can be more encouraging for learners to ask questions that require long answers (Abu Seileek & Qatawneh, 2013).

Parsad and Lewis (2008) claimed that asynchronous e-learning is the most adopted method for online education, because learners are not time bound, and can respond at their leisure. The opportunity of delayed response allows them to use their higher order learning skills, as they can keep thinking about a problem for an extended time period and may develop divergent thinking. However, the asynchronous mode also carries that disadvantage of reducing direct feedback and immediate interaction. Bernard *et al.* (2004) confirmed that, in terms of achievement and attitude outcomes, asynchronous environments had more positive effects than synchronous ones. In spite of the positive outcomes for asynchronous instruction, the authors also found that retention rates were lower, and dropout rates substantially higher in asynchronous mode of learning than in synchronous.

Both asynchronous and synchronous modes can be beneficial for language learning (Pérez, 2013). A blend of the two models can give students opportunities to learn better than any of the individual modes. Asynchronous and synchronous modes can complement each other in teaching/learning language through the conversational framework (Laurillard, 2007), and constructivist approaches of creating meaning through dialogue, reflection and experience (Reynolds, Wang & Poor, 2002). When blended, they can provide a wonderful model for enhancing language learners' cognitive participation, information processing and motivation (Ge, 2011). Language learning is more of a skill-oriented process rather than content mastery.

In online learning, there is a plethora of different systems of learning, such as the Learning Management System (LMS), the Virtual Learning Environment (VLE) and Web 2.0, which allow courses to be delivered. LMS and VLE have been used as applications that provide a comprehensive set of tools for educators to manage learning resources, assessment and grading. But in 2005, a new range of web tools began to find their way into general use, and increasingly into educational use. These new web tools are described as Web 2.0 tools, as they reflect a different culture of web use from the former "center-to-periphery" push of institutional websites. Web 2.0 is the current state of online technology as it compares to the early days of the Web, characterized by greater user interactivity and collaboration, more pervasive network connectivity, and enhanced communication channels. Social media are examples of Web 2.0. Web 2.0 has some sort of interaction capability between participants. Web 2.0 tools empower the end-user to access, create, disseminate, and share information easily in a user friendly, open environment. Web 2.0 tools have proved increasingly popular in both social media and educational application.

Thus, Web 2.0 has the ability to support active and social learning. It provides opportunities and venues for student publications and provides opportunities for effective and efficient feedback to learners. It also provides opportunities to scaffold learning in the student's Zone of Proximal Development (Hartshorne & Ajjan, 2009; Vygotsky, 1978). Web 2.0 tools include blogs, Twitter, Facebook, Podcast, Wikis, WhatsApp etc.

The present study utilized both asynchronous and synchronous learning activities. This allowed the students and teachers to benefit from the different delivery formats regardless of their schedules or preferred learning methods.

3. METHODOLOGY

3.1 Research Design

The design adopted for this research was a quasi-experimental research design. The design required the existing classes in a given school not to create classrooms through random selection

and random assignment. The study examined the effects of social media on the written English performance of selected senior secondary school students.

3.2 Population

The population of this study comprised of all the 2017/2018 registered SSII students in the seven (7) public senior secondary schools in Sabon Gari Local Government. The schools registered one thousand six hundred and fifty-nine (1659) students.

Table 1. Distribution of the Population of the Study

School	Male	Female	Total
Government Secondary School, Basawa (GSSBA)	101	105	206
Government Secondary School, Bomo (GSSB)	148	132	280
Government Girls' Secondary School, Samaru (GSSS)	-	240	240
Government Secondary School, Jamaa (GSSJ)	55	17	72
Government Secondary School, Kwangila (GSSK)	140	280	420
Government Secondary School, Sakadadi (GSSS)	52	178	230
Demonstration Secondary School,Samaru (DSSS)	111	100	211

3.3 Sample and Sampling Procedure

In this study, one hundred and eighty (180) students of three classes were selected out of seven hundred and twenty (720) students of GSSBA, GSSB and GSSS and formed the experimental group. One hundred and eighty (180) students of three classes were selected from nine hundred and thirty-nine (939) of GSSJ, GSSK, GSSS and DSSS and served as the control group.

3.4 Instrumentation

The study utilized both qualitative and quantitative techniques in data collection and analytical procedure. The students were given the pretest, test I, test II, test III and final posttest. The students had 40 minutes to answer the questions. The questions for pre-test, test I, test II, test III and final post-test were of WAEC standard. The instrument used for data collection was essay writing.

4. RESULT

4.1 Score of the Students

The scores of the students in the two groups were graded into high, mid and low level to find out the difference between the written English mean performance score of the students exposed to social media, and those not exposed to social media. The grading was used to enable the classification of the effect and comparison between the two groups. Table 2 below is the total number and percentages for the experimental and control groups.

Table 2. Total Number and Percentages for Experimental and Control Groups

Essay Writing Experimental	Pretest			Test I			Test II			Test III			Final Test		
	No	Lev	%	No	Lev.	%	No	Lev	%	No	Lev	%	No	Lev	%
Content															
High	180	00	00	180	00	00	180	00	00	180	00	00	180	00	00
Middle	180	85	47.2	180	84	46.7	180	110	55.6	180	124	68.9	180	171	95
Low	180	95	52.8	180	96	53.3	180	70	44.4	180	56	31.1	180	9	5
Organization															
High	180	00	00	180	00	00	180	00	00	180	00	00	180	00	00
Middle	180	101	56.1	180	109	60.6	180	121	67.2	180	136	75.6	180	177	98.3
Low	180	79	43.9	180	71	39.4	180	59	32.8	180	44	24.4	180	3	1.7
Expression															
High	180	00	00	180	00	00	180	00	00	180	00	00	180	00	00
Middle	180	80	44.4	180	82	45.6	180	113	62.7	180	152	84.4	180	167	92.8
Low	180	100	55.6	180	98	54.4	180	67	37.2	180	28	15.6	180	13	7.2
Mechanics															
High	180	00	00	180	00	00	180	00	00	180	00	00	180	00	00
Middle	180	00	00	180	00	00	180	00	00	180	00	00	180	00	00
Low	180	180	100	180	180	100	180	180	100	180	180	100	180	180	100
Control	No	Lev	%	No	Lev.	%	No	Lev	%	No	Lev	%	No	Lev	%
Content															
High	180	00	00	180	00	00	180	00	00	180	00	00	180	00	00
Middle	180	74	41.1	180	83	46.1	180	95	52.8	180	105	58.3	180	121	67.2
Low	180	106	58.9	180	97	53.9	180	85	47.2	180	75	41.7	180	59	32.8
Organization															
High	180	00	00	180	00	00	180	00	00	180	00	00	180	00	00

	0			0			0			0			0		
Middle	180	100	55.6	180	85	52.8	180	133	73.9	180	136	75.6	180	129	71.7
Low	180	80	44.4	180	85	47.2	180	47	26.1	180	44	24.4	180	51	28.3
Expression															
High	180	00	00	180	00	00	180	00	00	180	00	00	180	00	00
Middle	180	79	43.9	180	73	40.6	180	64	35.6	180	70	38.9	180	64	35.6
Low	180	101	56.1	180	107	59.4	180	116	64.4	180	120	61.1	180	116	64.4
Mechanics															
High	180	00	00	180	00	00	180	00	00	180	00	00	180	00	00
Middle	180	00	00	180	00	00	180	00	00	180	00	00	180	00	00
Low	180	180	100	180	180	100	180	180	100	180	180	100	180	180	100

Table 2 shows that before exposing the experimental group to social media, their performances were almost the same as with their counterparts in the control group.

- At the pretest level, the number of experimental groups in the low performance level was:
    - 95 or 52.8% in content
    - 79 or 43.4% in organization
    - 100 or 55.6% in expression
    - mechanics remained 180 or 100%.
- At test I, the numbers of experimental group in the low performance level:
    - reduced to 96 or 53.3% in content
    - 71 or 39.4% in organization
    - 98 or 54.4% in expression
    - mechanics remained 180 or 100%.
- At the test II, the numbers of the experimental group in the low performance level:
    - dropped to 70 or 38.9% in content
    - 59 or 32.8% in organization
    - 67 or 37.2% in expression
    - mechanics remained 180 or 100%.
- At the test III level, the number of the experimental group in the low performance level:
    - dropped to 56 or 31.1% in content
    - 44 or 24.4% in organization
    - 28 or 15.6% in expression
    - mechanics remained 180 or 100%.
- At the final test, the numbers of experimental group in the low performance level:
    - reduced to 9 or 5% in content
    - 3 or 1.7% in organization
    - 13 or 7.2% in expression

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- mechanics remained 180 or 100%.
- At the pretest, the number of control group in the low performance level was:
  - 106 or 58.9% in content
  - 80 or 44.4% in organization
  - 101 or 55.1% in expression
  - mechanics remained 180 or 100%.
- At the test I, the number of control group in the low performance level:
  - reduced to 97 or 53.9% in content
  - increased to 85 or 47.2% in organization
  - increased to 105 or 59.4% in expression
  - mechanics remained 180 or 100%.
- At the test II, the number of control group in the low performance level:
  - dropped to 85 or 47.2% in content
  - 47 or 26.1% in organization
  - 116 or 64.4% in expression
  - mechanics remained 180 or 100%.
- At the test III, the number of control group in the low performance level:
  - dropped to 75 or 41.7% in content
  - 44 or 24.4% in organization
  - increased to 120 or 61.1% in expression
  - mechanics remained 180 or 100%.
- At the final test, the number of control group in the low performance level:
  - reduced to 59 or 32.8% in content
  - 51 or 28.3% in organization
  - 116 or 64.4% in expression
  - mechanics remained 180 or 100%.

The improvement recorded in the experimental group could not be found in the control group. except in the area of mechanics. Where both the experimental and groups persistently recorded low performance. There was consistent improvement in the experimental group which could not establish in control. It was clearly seen where the low performance dropped in the test I and increased in the test II.

The above analysis has shown an obvious gap between the performance of experimental and control groups after the treatment activities such as chatting, questioning, brainstorming, grouping, planning, writing, rewriting, drafting and redrafting through Facebook. Also, other supportive elements provided in the Facebook like links to online dictionaries, textbooks, and visual aids, played a vital role in facilitating students' vocabulary development and effective writing skills. The effectiveness of the exposure to Facebook is clearly demonstrated by the scores of the final posttest.

4.2 Hypothesis Testing

H0: There was no significant difference between the written English mean performance score of the students exposed to social media, and the students not exposed to social media. In order to test for significant differences between the experimental group and the control group after the treatment, t-test was used to establish the significance between the two variables. The result of the test is summarized in Table 3 below:

Table 3. Two Sample T-Test on Mean Written English Performance Score of the Control and the Experimental Groups

Status	Group	N	Mean	Std. Deviation	Std. Error	t-value	Df	P-value
Content	Control	180	3.69	.861	.064	-12.864	358	.000
	Experimental	180	4.89	.909	.068			
Organization	Control	180	3.86	.785	.058	-12.967	358	.000
	Experimental	180	4.93	.784	.058			
Expression	Control	180	6.10	1.278	.095	-19.652	358	.000
	Experimental	180	8.66	1.188	.089			
Mechanics	Control	180	.61	.500	.037	-2.904	358	.004
	Experimental	180	.78	.619	.046			
Total	Control	180	14.32	1.758	.131	-26.194	358	.000
	Experimental	180	19.23	1.800	.134			

The result showed that the students exposed to Facebook performed better than those not exposed to the survey. This is indicated by the mean score of 3.69 for the control group, and 4.89 for the experimental group in content. The mean score of the organization of the written English stood at 3.86 for the control group, and 4.93 for the experimental group. The mean score of expression remained at 6.10 for control group, and 8.66 for the experimental group. In the mechanics, the mean score was .61 for the control group and .78 for the experimental group. The total mean score stood at 14.32 for the control group, and 19.23 for the experimental group. The observed levels of significance for the two variables (control and experimental) were lower than the fixed level of 0.05 (P>0.05). Therefore, the null hypothesis that there is no significant difference between the written English mean performance score of the students exposed to social media, and those not exposed to the social media study is rejected.

5. DISCUSSION

The presented study investigated the effect of social media on the written English performance of selected senior secondary school students in Sabon Gari Local Government. It was obvious that the social media experiment involved chatting, brainstorming, teamwork, independent learning, and support, which can be an important issue for explaining the significant results of the improvement in writing skills. The finding from the hypothesis revealed that the students exposed to the social media experiment performed significantly higher in their written English than those not exposed to the treatment. The finding here agreed with the views of Berge and Collins (1995), O'Dwyer, Bebell, and Tucker-Seeley (2005), who strongly believe in the effect of modern

technologies on EFL students' performance. They emphasized the view that the Internet serves as a facilitator in our foreign language classes, especially in the teaching of writing skills.

6. CONCLUSION AND RECOMMENDATIONS

Based on the findings of the presented study, it is obvious that social media platforms effectively enhanced the written English performance of senior secondary school students. The study was carried out in stages, and all the stages proved to be positive. The following recommendations are made:

1. The issues of banning the use of mobile devices in secondary school's environment needs to be revisited.

2. There is a need to provide an opportunity for the Nigerian secondary school students to obtain android phone.

3. Teachers should prepare to embrace social media platform as a means of impacting knowledge not a means for unnecessary chatting.

4. Government should provide an avenue to utilize the social media platforms for teaching and learning.

5. Students should be engaged in meaningful chatting, interaction, discussion, coordination, planning, writing composition, revision and, correction through Facebook.

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IS CLIENT-CENTERED THERAPY CONGRUENT WITH ISLĀMIC BELIEFS AND PRACTICES?

Zunera Rehan and G. Hussein Rassool

International Open University (IOU), The Gambia

ABSTRACT

This paper sets out to provide some modifications to Client-centered therapy to make it congruent with Islāmic beliefs and practices. The purpose of this paper is to explore how Client-centered therapy can be useful for counselling Muslim clients. These modifications include an alteration in the usage of unconditional positive regard, focus on present and non-directive approaches. It also modifies the meaning and implications of self-actualization and mentions some Islāmic concepts which can be useful when integrated with Client-centered therapy. To conclude, it states that these modifications must be adjusted according to client needs and their religious inclination.

KEYWORDS: Client-Centered Therapy, Islām, Modifications, Self-actualization

1. INTRODUCTION

Client-centered therapy was an approach developed by Carl Rogers and has some striking similarities with Islāmic concepts. The belief in the innate goodness of humans, unlike other theories, is similar to the Islāmic concept of "*fitrah*" (innate sound disposition). Other similarities include being active to bring about change, being responsible and accountable for yourself, a focus on the present, and lastly, the concept of self-actualization. Due to these similarities, the client-centered approach is deemed to be "the closest approach to Islāmic counselling" (Al-Shennawy, 2001). However, as explained by Afrasibi and Fattahi (2017) psychological theories and approaches must be attuned in accordance with the culture and religion of each region because psychology is highly interconnected with the local religion and culture. Thus, client-centered therapy should also be modified to make it congruent with Islāmic beliefs and practices so that it may be as effective for Muslims as their non-Muslim counterparts.

2. ANALYSIS AND FINDINGS

The three core conditions that are essential to make client-centered therapy successful are empathy, congruence, and unconditional positive regard. Empathy and congruence are very much congruent with the ways of Prophet ﷺ when counselling people. However, unconditional positive regard is somewhat controversial. A Muslim practitioner cannot be truly genuine to the client if he lets him practice things which will ultimately lead to destruction, this implies that he cannot show absolute unconditional positive regard. However, this core condition can be modified so that the client benefits in this world as well as the Hereafter. In the initial sessions, the therapist must show unconditional positive regard towards the client and listen patiently and empathetically. When the client is ensured of a safe and accepting environment, the therapist must subtly point out problem behaviors. According to Feryad (2013), it is extremely important for the client to identify their negative behaviors especially if they include immoral and prohibited acts. If we do not enjoin good and forbid evil we will become like the people that were cursed and destroyed by Allāh ﷻ. and for whom Allāh ﷻ. says in the Qur'ān: ***"They used not to prevent one another from wrongdoing that they did."*** (Sūrah Al-Mā'idah 5:78). Thus, it is equally important to guide people towards goodness as it is to show unconditional positive regard.

Another concept of client-centered therapy which overlaps Islām is its focus on the present. According to Rogers (1961), "the process which for me is the good life is that which involves an increasing tendency to live fully in each moment". Similarly, the Prophet ﷺ also stated *"Strive for that which will benefit you and seek the help of Allāh ﷻ, and do not be helpless. If anything (bad) happens to you, do not say, 'If only I had done such-and-such, then such-and-such would have happened."* (Muslim). However, this concept must be modified to incorporate the Islāmic goal which is to have a close relationship with the Creator. Thus, the individual should be encouraged to live in the present and enjoy life "while maintaining a good relationship with Allāh ﷻ." (Al-Thani, 2010).

The concept of self-actualization which is the heart of this theory is perhaps the most controversial among Muslim practitioners. According to Dwairy (2006) a concept like self-actualization is considered selfish and a threat to collectivism. However, self-actualization can be modified to make it congruent with Islām and its collectivistic system. By definition, self-actualization is "the need for personal growth and discovery that is present throughout a person's life" (Maslow, 1961). A self-actualized person is one who realizes his purpose in life and strives actively to fulfil it. For Muslims it is to worship Allāh ﷻ, as stated in the Qur'ān: ***"And I did not create the jinn and mankind except to worship Me"*** (Sūrah Ath-Thāriyāt 51:56).

Furthermore, from an Islāmic perspective, a self-actualized person is someone who has "flourished by purifying their soul" (Afrasibi & Zakieh, 2017). As stated by Allāh ﷻ.: ***"He has succeeded who purifies it"*** (Sūrah Ash-Shams 91:9). Thus, from the Islāmic perspective, self-actualization is a process to reach "*Nafs-Mutmainnah*" (the purified soul). A soul that is content with what it has (which is emphasized both by Islām and client-centered therapy), and who constantly strives to purify itself. Allāh ﷻ. says in the Qur'ān regarding them: ***"[To the righteous it will be said], "O reassured soul, return to your Lord, well-pleased and pleasing [to Him],"*** (Sūrah Al-Fajr 89:27-28). Thus, the clients should be informed of this modified meaning of self-actualization because not only is it congruent with Islām, it is also very useful to become a better version of yourself. Lastly, those who consider it to be a threat to the collective society should understand that this modified approach will only improve the society because "while self-actualized individuals are free, they feel responsible towards themselves and others" (Afrasibi & Zakieh, 2017) and actively strive to become better.

Another aspect of this therapy that needs modification is its non-directive nature. In client-centered therapy the therapist does not direct or guide the client in any way. The implication of directive approach is that clients from indigenous cultures may be disappointed and may not benefit from such approach. Poyrazli suggested that "In a counselling session, the client from this culture expects the counsellor (i.e., the authority) to guide, probe, and provide structure" (p. 107). Thus, it is important that some direct techniques may also be used for Muslim clients especially in the initial sessions to prevent them from getting disappointed and quitting therapy. According to Rassool (2016, p.133), these include "spiritual direction; guiding and advising; making suggestions and disclosing thoughts and feelings". This is also evident from the life of Prophet Muhammad ﷺwho used both direct and indirect approaches when guiding people. Finally, apart from modifying the existing concepts some new Islāmic concepts must also be incorporated into client-centered therapy. These include the mercy and forgiveness of Allāh ﷻ, the temporary nature of this world, the importance of patience, trials and tribulations and the reward for the hardships in this world. All these will not only strengthen the faith of the client but will also work as a catalyst on the road to self-improvement and purification of the self. (*Nafs*).

3. CONCLUSION

Since client-centered therapy was developed in the West it "has an individualistic cultural orientation." (Campbell, 2018, p.13). Therefore, it needs to be modified before using it with Muslim clients who live in collectivistic cultures and value religion greatly. This can be done by modifying existing concepts like unconditional positive regard, self-actualization, focus on the present, and non-directedness and by incorporating some basic Islāmic concepts. An important point that the therapist must bear in mind is to modify and tailor this approach according to the religiosity and level of faith of each client.

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