

## **Role of Media in Increasing Educational Experiences and Islamic Attitudes (Students, Teachers) to Support Teaching – Learning Process and Character Building in the Light of Islam**

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### **ABSTRACT**

*Educational Experiences of both students and teachers plays an important role in acquiring and transferring the knowledge. Experiences expands and attitudes refined as people come to interact with different environments. Nowadays, everyone has a lack of time and resources to interact and enhance their experiences and refine their attitudes. Media playing an important role to display variety of programs' categorized as news, entertainment, plays, documentaries and informational. This study was going to conduct to identify the impact of media on students' and teachers' educational experiences expansion and refining the Islamic attitudes, to suggest the ideas for the use of media information in increasing educational experiences and refining Islamic attitude. The objectives of the study were achieved through the research questions: what is the role of media in increasing the educational experiences and refining Islamic attitudes, what category of media programs can support in increasing the educational experiences and refining the Islamic attitudes and how the media can play its role in increasing educational experiences and refining Islamic attitude, for students and teachers. Data was collected through observation of the different programs on media and interviewing the educational expert. A survey questionnaire developed on a 5 point Likert scale was also used to identify the impact of media in increasing the educational experiences for both teachers and students. The results of the study highlights that media is an important agent for enhancing the experiences and refining religious attitudes, as different plays, documentaries and news broaden the outlook. But it does not systematically focused on increasing educational experiences and Islamic attitudes of the students and the teachers to support the teaching-learning process and Islamic character in the classrooms.*

**Key words:** Educational Experiences, Teachers, Students, Teaching-Learning Process, Media.

### **Introduction**

The teaching-learning process depends upon the educational backgrounds of the students and teachers. Educational backgrounds are the educational experiences, which are achieved in interaction with the environment and society. Moreover, character building of the students in the light of Islam is an important objective of

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provision of financing to small farm holders however the financing limit allowed to the farmer is only few percent of actual financial needs. These individuals could be targeted to get the financing on basis of “*Salam*”.

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### **Advantages of Proposed Model:**

There are numerous advantages of proposed financing some of which are mentioned as under:

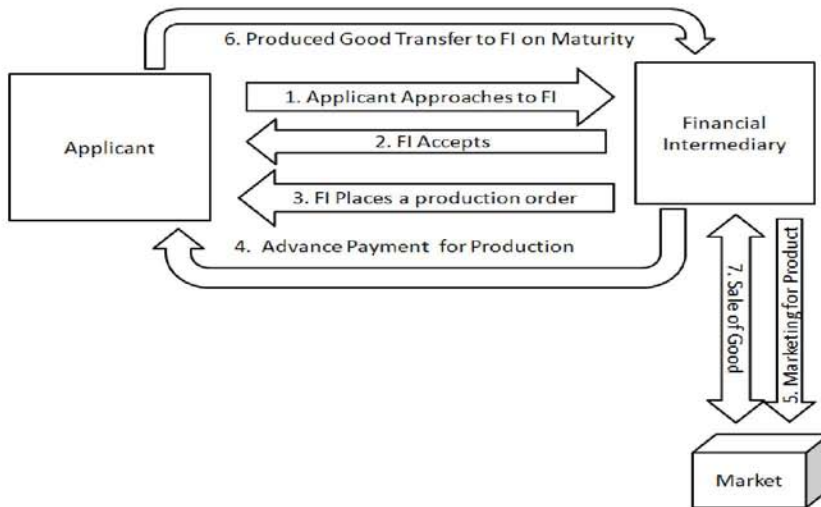
1. The proposed model is a cooperative in which the efficiency may increase because of sharing of the tasks. In conventional investment, the enterprise has to do many tasks simultaneously. He has to search for the productive skills, the capital as well as marketing. Therefore, for the households, it becomes very difficult to be an enterprise. Many individuals who can produce, fail to find marketing opportunity for their product and remain unable to get the reward of their struggle. In the proposed model, the producer works only according to his specialty, without getting indulged into marketing.
2. The proposed mechanism avoids the criticism faced by Murabaha financing, and the financer earns only when the recipient earns. In Murabaha based financing where Islamic microfinance institution advance loan in form of sale of equipment, the financer insures his profit even if the recipient suffers a loss in the business being started by the finance.
3. The MFI does not need a guarantee or mortgage. The recipient purchases equipment/material for the production as per the term decided in the agreement. The equipment serves as the mortgage for the financing.
4. The producer doesn't have to look for a market for his products he is already insured that his product is already sold. Therefore he/she can utilize their full energy for production.
5. The ultra-poor segments of society remain unable to get a benefit of micro financing because of their inability to provide a reasonable guarantee. The conventional financing as well as the existing Islamic financing both of them demand and mortgage for provision of loans which these individuals are unable to provide. In the *Salam* model proposed above the recipient makes an agreement with financer to use the finance for purchasing the equipment required for production. This equipment can serve as a mortgage eliminating the need of an external mortgage. In this way the extremely marginalized class can get the advantage of micro financing.

### **Why this Proposed Financing Suits for Pakistan?**

During last few years, Pakistan has suffered number of crucial natural disaster including earthquake 2005, floods of 2011. The NGO, s responded to these natural disasters and worked in the rural areas for betterment of local communities. Some of them struggled for sustainable Improvement of the communities and provided them with various professional skills. Therefore there are large numbers of such individuals who are capable of running house hold production units but these individuals could not produce something because of non-availability of finance for initial investment

On the other hand, there are lots of individuals having pieces of land in their possession and skills to cultivate and face lot of trouble in getting agricultural finance. The state bank of Pakistan has issued many regulations regarding the

**Process Flow:**



**Mechanism 2: Vulnerable Financing:**

This mechanism is designed for extremely deprived individuals who are not able to do any work. In this case, the recipient does not have to approach the financier; rather, the financier himself approaches the recipient. The volunteers/workers of MFI identify extremely marginalized individuals having low source of earning and brief them about the MFI and its functions after mutual understanding the MFI provides finance for purchasing the household articles that have very little chances of loss and very little care to the identified individuals e.g. the MFI provides financing for purchasing chickens a cage for rearing chicken and feed. The MFI makes an agreement of advanced purchase with the individuals at maturity of the agreement the recipient hands over the product to MFI.

**Flow Chart for Vulnerable Financing**



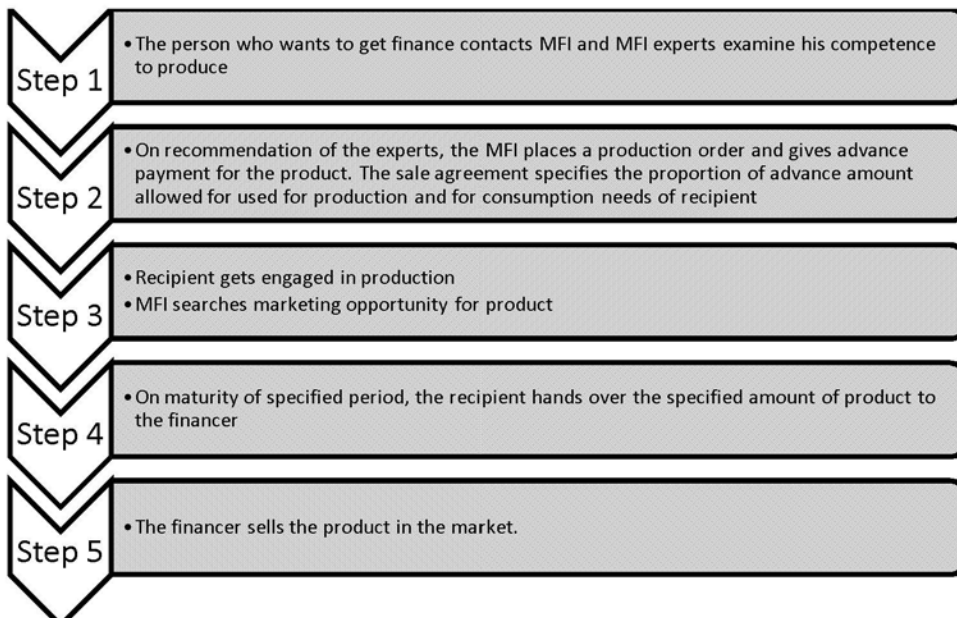
### **Proposed Model:**

This paper proposes providing microfinance on the basis of “*Salam*” and “*Istishn’a*” the MFIs in this model is not merely a financial intermediary but a trading company along with a financial institution. There are two proposed mechanisms for providing finance to the people. First mechanism is for the people who can earn by participating in production activities and have skill to manufacture something or to cultivate. The second mechanism is for those extremely marginalized individuals who cannot do a hard work and are unable to produce anything. These include old age people and people with some permanent sickness. The two mechanisms are described below:

#### **Mechanism 1: (Producer Financing)**

The people who can show their competence to produce some agricultural product or handicraft could be financed through this mechanism. The producer contacts the MFI with finance request and the MFI examines the competence in production. On successful examination the MFI places a production order and provides the payment in advance. The producer gets engaged in production whereas MFI places the product at its product list and searches a marketing opportunity for it. At maturity of the contract period, the recipient of finance hands over the product to MFI. Meanwhile the MFI arranges marketing mechanism for product and product immediately get absorbed in the market with the financial association securing its profit.

#### **Flow-Chart For Producer Financing**



and the seller delivers commodity in future. *Bay al-salam* was originally sanctioned during the time of the Prophet, peace be upon him, to facilitate the trading activities of farmers who were awaiting the harvest of crops. In more modern times it has also been applied to the production of raw materials and fungible goods in general. In this sale contract buyer pays the full amount in advance.<sup>9</sup>

**i) Shari'ah Legitimacy of Bay' Salam:**

Allah Almighty Says in the Holy Quran:

*"O Believers! When you contract a debt for a fixed term, you should put it in writing."*<sup>10</sup>

In Sunnah, the Prophet (SAAW) has forbidden the sale of everything which is not in the possession of vendor, but he made an exception in the case of Salam.

The Prophet (SAAW) said:

*"When a man involves in Salam and pays for goods to be delivered later, the parties should settle the weight and measure and date of delivery of goods."*<sup>11</sup>

**b) Istisn'a:**

On the other hand the second model is *Istisn'a*. The word *Istisn'a* means requesting someone to construct, build or manufacture an asset. Technically, *Istisn'a* is an agreement to sell to a customer a non-existent asset that is to be manufactured or built according to the agreed specifications and delivered on a specified future date at a predetermined selling price. The client can or can't pay full amount in advance. The legitimacy of the *Istisn'a* contract is founded on the basis of the Sunnah of the Prophet Muhammad Peace Be Upon Him (PBUH), and the consensus of the Muslim Jurists (Ijma').

**i) The Sunnah of the Prophet Muhammad (PBUH)**

The Prophet Muhammad (PBUH) has ordered for the manufacturing of a golden ring for him on the basis of *Istisn'a*. The narration provides basis for the permissibility of *Istisn'a*.

*The Prophet (ﷺ) had a golden ring made for himself, and when he wore it, he used to turn its stone toward the palm of his! hand. So the people too had gold made for themselves. The Prophet (ﷺ) then ascended the pulpit, and after glorifying and praising Allah, he said, I had it made for me, but now I will never wear it again. He threw it away, and then the people threw away their rings too. (Juwairiya, a subnarrator, said: I think Anas said that the Prophet (ﷺ) was wearing the ring in his right hand.)*

**ii) The Consensus of the Muslim Jurists**

*Ijma'* constitutes a juristic basis for the legality of *Istisn'a*. *Istisn'a* is also legally recognized by established *Shari'ah* bodies such as the International Islamic Academy of *Fiqh* which is under the patronage of the Organization of the Islamic Conference (OIC).

*Qard-E-hasna*. Every single default will reduce the capital invested in microfinance. There is no source of covering this loss and ultimately the sustainability of MFI will be at stake. This urges us to search for a financial mode that can have greater sustainability and *Shari'ah* compatibility simultaneously.

### **Experiments of Islamic Micro-Financing:**

There are many experiments of Islamic micro financing worldwide using the modes of financing almost similar to those of Islamic Banks with and addition of *Qarz-e-Hasana*. Perhaps the Islamic microfinance experiment was done in Bangladesh which was initiated by Islamic Bank of Bangladesh under its rural development scheme. Although experiment has been successful in that the number of clients grew very fast, the Islamic microfinance experiment does not stand anywhere compared to the conventional microfinance. Three Islamic MFIs disbursed only \$530,000 in financing in 1999 compared to \$376 million disbursed by the Grameen Bank. It is obvious that a Muslim cannot afford Riba based loan if he finds a *halal* alternative. Yet, the faster growth of conventional microfinance poses a serious question.

Similarly, the Islamic microfinance experiments are done in Yemen, Egypt, Iran, Afghanistan and Pakistan. As stated earlier, most of transaction by these institutions are based on *Murabaha*, and only few percent are profit sharing based modes (*Musharika*, *Mudhariba*) or *Qarze- e Hasana*. A successful experiment of *QarzeHasna* based financing is done by 'Akhawat', an NGO in Pakistan. But the success of this experiment lies in the dedicated volunteers and donors. The outreach of this system cannot be expanded as it is needed.

The problem with these financing methods is that most of their advances are in form of *Murabaha* and for many people it is hard to differentiate between *Murabaha* and *Riba*. Therefore the individual find no attraction in coming toward Islamic MFI. In *Murabaha* contract, the financial institution secures its profit regardless of the earning of the recipient, therefore the financial institution looks financier focused rather than the borrowers focused.

On the other hand, the modes based on profit-loss sharing require greater degree of trust of the MFI and its customer onto each other. The *Qarz-e-Hasna* based financing faces the sustainability and every single default will reduce the capital invested via *Qarze-e-Hasna*. It also faces the problem of management of costs of MFI workers. Therefore the *QarzeHasna* based financing must be baked by donations.

### **Conceptual Framework of *Salamand Istisn'a*:**

The proposed model is based on *Shari'ah* compliant modes *Salam* and *Istisn'a*. *The conceptual framework of these two modes of financing are as follow;*

#### **a) Bay Salam:**

The word '*Salf*' is also used as a synonym for *Salam* (Al Zaabi, O. 2010). The Arabic word *Salam* is a noun derived from the verb '*aslam*', which means to advance *Salam* is a contract of future sale, in which the buyer pays price of commodity in advance

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*forbidden Rib (Interest). So, whosoever after receiving admonition from his Lord desists, he shall be pardoned for the past, and his case is for Allah (to judge); but one who reverts (to the offence), those are the companions of the fire. They will abide therein (for ever). Allah destroys Rib (Interest) and gives increase for deeds of charity, for Allah loves not any ungrateful/non-believing sinner.*<sup>8</sup>

However, this transformation is to be done without any harm to poverty support programs. This is possible only if Islamic financial institutions introduce their own sustainable and strong microfinance system compatible with Islamic *Shari'ah* and filling the needs of modern finance. Now a day, few organizations have tried to launch an Islamic system for microfinance but their share to the total microfinance is very low. The huge Islamic institutions like Islamic banks are reluctant to enter into microfinance because of risk of default by recipient an inability of recipient to provide a reasonable guarantee. The conventional banks and organizations charge high interest so that they can insure the profit and sustainability. Islamic banks being unable to charge interest are happy with the corporate financing and the microfinance is ignored by them. As I have cited a Hadith that if someone sleeps hungry, his neighbor is considered responsible. The Holy Prophet PBUH has issued a very strict warning for the one whose neighbors sleep hungry. Looking in macro perspective, if a society suffers poverty, the nearby society should be considered responsible.

Because of inability of Islamic financial institutions, many vulnerable people enter into the interest based financial contract with conventional banks and therefore fall into an unintended war with Allah SWT. Therefore it is obligatory for the Islamic society, to introduce an alternative of conventional microfinance, so that goal of poverty reduction could be achieved without element of Riba and other non-Islamic finances. Many attempts have been made in this regard and this paper is a humble attempt in this direction, putting a proposal for purely Islamic micro financial system.

#### **Micro Financing and Poorest of Poor:**

There is a famous quote 'to get financing from a bank you have to prove that you don't need it'. This is true in the sense that to get a loan from a bank you have to provide a guarantee with the value greater than finance requested. Therefore the extremely marginalized classes with no belonging in their hands, i.e. the people who deserve most, remain out of microfinance circle. Therefore the microfinance remains unable to reduce extreme poverty. There are many criticisms of the current practices of micro financing for ignoring the poorest of poor.

Every bank tries to reduce chances of default; therefore the institution focuses those who are capable of providing a reasonable mortgage. For Islamic financial institutions, it becomes more challenging to manage the defaults. Suppose someone is providing microfinance using any Islamic financial instrument e.g.



“Narrated Abfihuraira, The Prophet said," Alladh did not send any Prophet but he shepherded sheep." His companions asked him, "Did you do the same?" The Prophet replied, "Yes, I used to shepherd the sheep of the people of Makka for some Qirát.”<sup>4</sup>

“Narrated Al-Miqdâm, the Prophet said, "Nobody has ever eaten a better meal than that which one has earned by working with one's own hands. The Prophet of Allah, Dâ'üd (David) used to eat from the earnings of his manual labour”<sup>5</sup>

Microfinance has emerged as a useful poverty reduction strategy today. The concept of modern microfinance introduced by Dr. Younus has proven its usefulness in resource mobilization and permanent change in life of recipient. Its success can be seen in the following report Grameen Bank's website:

Total number of borrowers is 8.35 million, 96 per cent of them are women. Grameen Bank has 2,565 branches. It works in 81,379 villages. Total staff is 22,124. Total amount of loan disbursed by Grameen Bank, since inception, is Tk 684.13 billion (US \$ 11.35 billion). Out of this, Tk 610.81 billion (US \$ 10.11 billion) has been repaid. Current amount of outstanding loans stands at TK 73.32 billion (US \$ 968.31 million). Loan recovery rate is 96.67 per cent. One-fifth of the branches have more borrower-deposits than the amount of loans outstanding. In some branches borrower-deposits are as high as 50 per cent above the outstanding loans. In 1995, GB decided not to receive any more donor funds. Since then, it has not requested any fresh funds from donors. Last installment of donor fund, which was in the pipeline, was received in 1998. GB does not see any need to take any donor money or even take loans from local or external sources in future. GB's growing amount of deposits will be more than enough to run and expand its credit program and repay its existing loans.<sup>6</sup>

On one side there are the many success stories of conventional microfinance institutions that have made a strong space in a Muslim community. On the other side, the Islamic financial institutions look completely silent and have left the space open for the conventional financial institutions. The model of Dr. Younas is based on interest and the Grameen Bank charges huge rate of interest on the loans.

### **Prohibition of Interest and Interest Based Microfinance:**

Regardless of the magnitude of interest charged, interest per se is strictly unacceptable for a Muslim society and the Muslims have the responsibility to eliminate this Riba as it is strictly prohibited in Islam. According to the Quran:

*O you who believe! Devour not usury, doubled and multiplied; but fear Allah that you may prosper.*<sup>7</sup>

*Those who devour Rib (Interest) will not stand except as stands one the Satan has driven to madness by his touch. That is because they have said: "Trade is but like Rib (Interest)." but Allah has permitted trade and*

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### **Microfinance and Poverty Reduction:**

Poverty reduction is one of the biggest challenges faced by Muslim Ummah today. Most of the OIC member countries have limited GDP and very large number of poor population. This is despite the fact that the share of charity and alms provided by Muslims is greater than any other community of the world. However the long term effects of this charity can hardly be seen. This is because the charity is usually unconditional cash transfer to poor, whom they consume and nothing is spent on resource mobilization. Therefore the charity does not bring a long lasting change in the lives of recipients. Islam on the other hand, gives due emphases to resource mobilization so that the recipient can get rid of future need of charity. It's clear from the following hadih;

“Narrated Anasibn Malik: A man of the Ansar came to the Prophet (peace be upon him) and begged from him. He (the Prophet) asked: Have you nothing in your house? He replied: Yes, a piece of cloth, a part of which we wear and a part of which we spread (on the ground), and a wooden bowl from which we drink water. He said: Bring them to me. He then brought these articles to him and he (the Prophet) took them in his hands and asked: Who will buy these? A man said: I shall buy them for one dirham. He said twice or thrice: Who will offer more than one dirham? A man said: I shall buy them for two dirhams. He gave these to him and took the two dirhams and, giving them to the Ansari, he said: Buy food with one of them and hand it to your family, and buy an axe and bring it to me. He then brought it to him. The Apostle of Allah (peace be upon him) fixed a handle on it with his own hands and said: Go, gather firewood and sell it, and do not let me see you for a fortnight. The man went away and gathered firewood and sold it. When he had earned ten dirhams, he came to him and bought a garment with some of them and food with the others. The Apostle of Allah (peace be upon him) then said: This is better for you than that begging should come as a spot on your face on the Day of Judgment. Begging is right only for three people: one who is in grinding poverty, one who is seriously in debt, or one who is responsible for compensation and finds it difficult to pay.”<sup>2</sup>

The Holy Prophet (peace and blessing of Allah be upon him) advised him to develop his own source of earning by cutting woods and selling them in market instead of begging. The Holy Prophet (Peace be upon him) encouraged the earning by Halal sources and work;

“Narrated AbūHuraira .Allah's Messenger, , said, "By Him in Whose Hand my life is, it is better for anyone of you to take a rope and cut the wood (from the forest) and carry it over his back and sell it (as a means of earning his living) rather than to ask a person for something and that person may give him or not”<sup>3</sup>