AFRO EURASIAN STUDIES

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Editor

Academic circles and popular media alike have been discussing the changes in the global economic and political balance of power. Whatever the future may bring; the region of Africa, Europe and Asia, i.e. the Old World, which was the cradle of world civilizations for millennia, is destined to play a significant role in shaping the world again.

The Afro Eurasian Studies has been established in summer 2011 to offer a respected peer-reviewed outlet for the scholarly research in social and administrative sciences, which would shed light on the history and the current state of economic, political and social dynamics of Africa, Europe and Asia. The journal welcomes original manuscripts in English on a range of subject matters including economics, finance, management, political science, public policy and international relations with particular focus on the Afro Eurasian region.

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     Kindly

Editor
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THE EFFECT OF A MORSEL AND A DERVISH'S COAT APPROACH TO ECONOMIC LIFE

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Bir Lokma ve Bir Hırka Anlayışının Ekonomik Hayata Etkisi

ÖZ

Tasavvuf düşüncesinde "Bir lokma ve bir hırka" anlayışı dünyanın cazibesine kapılmamak, onun esiri olmamayı ifade etmektedir. Çünkü insanın fıtratında dünya ve içindekilere karşı aşırı bir hırs vardır. İnsanın bu duygu ve düşünceleri frenlenmezse sanki dünyayı yutacakmış gibi davranmaya ve tûl-i emel sahibi bir kişilik sergilemeye başlar. Bu nedenle Taha Suresi 131. ayette, dünya hayatının ziyneti olarak, insanları imtihan etmek için ve onlara fayda sağlaması maksadıyla verilen mal ve saltanata rağbet edilmemesi öğütlenmektedir. Bunun yanında Necm Suresi 39. ayette zikredilen "İnsan için ancak çalıştığı vardır." ifadesi ile de bir denge ortaya konmaktadır. İşte sûfilerin "Bir lokma ve bir hırka" anlayışı sosyal adalet ve ekonomik açıdan tahlil edilmesi gerekir. "Bir lokma ve bir hırka" anlayışı ekonomik hayata nasıl bir etkide bulunmuştur? Yukarıda da ifade edildiği gibi bu düşünce sûfiler tarafından dile getirilmektedir. Bazı iktisatçıların iddia ettiği gibi bu düşünceye sahip olan bireylerin oluşturduğu toplum ekonomik olarak geri kalmış ve ilerleyememiş midir? Bunu tespit edebilmemiz için, tasavvuf kültürünün toplumsal hayatta en yaygın olduğu Osmanlı ve Selçuklular zamanındaki iktisadi hayata bakmamız gerekir. Ayrıca bu düşüncenin tasavvuf eğitiminde kişiye kazandırılmasının amacı ortaya konulması gerekir. Bu nedenle makalede, tasavvuf düşüncesinde "Bir lokma ve bir hırka" anlayışı ne anlama gelmektedir? Bu hayat anlayışı bireylerde ne gibi duygu ve düşünceye sebep olmakta, sosyal adalete ve iktisadi hayata nasıl etkide bulunmaktadır? vb. meseleler izah edilmeye çalışılmıştır.

Anahtar Kelimeler: Lokma, Hırka, Ekonomi, Tasavvuf, Sufi.

The Effect of A Morsel and A Dervısh's Coat Approach to Economic Life

ABSTRACT[*]

Many definitions of Sufism have been made. Sufism is a general attitude towards the world. The Sufi thought "a morsel and a dervish's coat" concept, keep one of the world's charms, not to represent the world's prisoners. Because there is an excessive ambition against human nature and in the world and its contents. If these emotions and thoughts are not braked, the person starts to behave as if he is going to swallow the world and to exhibit a personality with an avarice. For this reason, al Taha Surah 131 verse, as the essence of the life of the world, the people to test and benefit them to benefit from the goods and sovereignty is not recommended. In Addition, Najim Surah there is an equilibrium with the expression de "there is only work for man". Here, the Sufis "a morsel and a dervish's coat" should be analyzed in terms of social justice and economics. The idea of "a morsel and a dervish's coat" has had an impact on economic life. As mentioned above, this thought is expressed by the Sufis. As some economists claim, the society formed by individuals who have this idea is economically backward and unable to progress? In order to determine this, we need to look at the economic life of the Ottomans and the Seljuks, where Sufism is the most common in social life. In addition, the purpose of bringing this idea to the person in Sufi education should be revealed. Therefore, in our study, what does it mean for "a morsel and a dervish's coat" in Sufism? How does this sense of life cause emotions and thoughts in individuals, how does it affect social justice and economic life? etc. the issues will be explained.

Keywords: Morsel, Dervish's coat, Economics, Sufism, Sufi.

Introduction

The understanding of "a morsel and a dervish's coat", which is related to the thought of Sufism, has a close relationship with the concept of asceticism (zühd). On that account, let's take a look at how asceticism is handled and evaluated in the science of Sufism.

In the dictionary, asceticism (zühd) means not inclining towards anything, behaving reluctantly, not attaching importance to anything, turning away from the mass. In short, asceticism means contenting oneself and doing with less (İbn Manzûr, 1955-1956, pp.196-197; Kâşânî, 1992, p.216; Zebidî, 1287, v.II, pp.369-370). Asceticism, which is a Sufi concept, is to turn away from the world and prevent the inclination and love of the human soul towards anything but Allah. Because the human soul has been created with a character that is ambitious, possessive of self-will, excessively fond of the world, self-interested, self-seeking, and that leads to haram and sin. Thus, Ebû Osman el-Hîrî (d.298/910) describes asceticism as "abandonment of the world, ignoring the world whomever takes it", while Cüneyd-i Bağdâdî (d.297/909) says that it means that "men don't love what they don't have"(Kuşeyrî, 1991, p.116) .[1]

For this reason, Sufi discipline is needed in order to improve a person's greed and help him reach the position of an ascetic person. So, what is Sufism? What does Sufi discipline mean? Let's try to briefly explain all of these.

Many definitions of Sufism have been made by the Sufis. Here is some of them: Sufism is the spiritual life of Islam, Sufism is asceticism, good morality, goodwill, it's the constant struggle with the human soul. There may be thousands of definitions, in fact they say, "there are as much definitions as the number of Sufis." But why so many definitions? Because Sufism is not a theoretical and rational science and is based more on experience, Sufis have defined it according to their own spiritual experiences and positions (Cebecioğlu, 1987, pp. 387-406).

Sufism, of which we have given a few of the definitions above, cannot be defined by these alone. Because all of those definitions are a means that leads to the spiritual maturity that Sufism aims to achieve in the pilgrim (sâlik,derviş). For example, if we define Sufism only as asceticism, we would be describing it incompletely. For this reason, Sufism is a spiritual and experiential science that covers all of those definitions. There is a method that is followed in order to help the pilgrim (sâlik,derviş) acquire the qualities expressed in the definition of Sufism, which is called a "spiritual journey (seyr-ü sülûk)" in Sufism.

"Seyr" means to walk, to wander around, to take a journey (Cebecioğlu, 2005, p. 564). "Sülûk" means pathway (Cebecioğlu, 2005, p. 564). "Seyr" and "Sülûk" are inseparable. The necessity of "Sülûk" for "Seyr" in Sufism is an analogy to the necessity of ablution for salaah. These two words used together, i.e. "seyr ü sülûk", means the journey of a pilgrim (sâlik,derviş) until he reaches his spiritual positions in Sufism. In other words, "seyr" is moving from ignorance to science, from bad and ugly habits to morality, from one's own body to the body of Allah; "sülûk" is a spiritual and moral teaching which prepares the pilgrim (sâlik,derviş) to the ultimate reunion with Allah in his journey of Sufism (Yılmaz, 2012, p. 183).

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[1] In many religions, turning away from the world is a popular concept. For more information, see Mustafa Göregen, *Dinlerde Dünyadan Feragat Etme (Fakirlik) Düşüncesi = The Renunciation (Poverty) Attitude from the World in Religions* , *Erzincan Üniversitesi Sosyal Bilimler Enstitüsü Dergisi*, 2013, volume: VI , issue: 2, p. 371-397.

In short, "seyr ü sülûk" is a spiritual journey of someone who wants to get a spiritual education through a method after initiation to the perfect mentor (mürşid), towards Allah and being a mature person with good morals. Is there an end to this journey? Sufis' general opinion is that there is not. Because no matter how hard a man works, he cannot acquire the characteristics of Allah, the most perfect being, so there is no end to this journey. Here's a story told: Eşrefoğlu Rûmî, son-in-law and novice of Hacı Bayram, asked Hacı Bayram-ı Veli'ye after he completed his journey at the dervish lodge, "Is it the end of the spiritual journey to the person with good morals?" Hacı Bayram answered, "Even though we have a thousand years to live and to pursue our journey, it is impossible to reach even to the heels of the prophets" (Cebecioğlu, 2005, p. 564).

In other words; the existence and development of human beings in this world begins with birth. Similarly, a person's spiritual journey begins with birth, which the Sufis called "vilâdet-i sani" (second birth). With this second birth, the pilgrim (sâlik,derviş) begins to explore a new dimension of existence and his true self in his inner world (Jung, 1994, pp. 24- 26). What is in question is this discovery process, that is, the essence of man and the soul, which is from the realm of order, is to be freed from the body of the earthly world and its related ties, and to rise back to its original homeland.

As a result: The aim of Sufism is to keep people away from bad morals and ugly habits, to adorn them with good qualities, to make them a perfect human being by adopting the morals of Allah and his Messenger through his spiritual journey. This is only possible with a complete adherence to the Prophet.

The Concept of a Morsel and a Dervish's Coat

It is a fact that this thought is mostly seen in societies where Sufi culture is dominant. If this idea and belief, as it is thought or claimed, leads people to laziness and move away from productivity, is the society formed by individuals adopting this concept economically under-developed and unable to progress? In order to determine this, let's take a look at the economic life in the Ottoman and Seljuk times, when the Sufi culture was most prevalent in social life.

When we examine the Ottoman and Seljuk societies, it is seen that the Fütüvvet (Turkish-Islamic guild), in other words the Ahi community, had a great influence in the social/economic life. For this reason, providing some information about this community and its relationship with Sufism will contribute to the understanding of the subject.

Fütüvvet is derived from the word "fetâ" in Arabic. In the dictionary, it means bravery, valor, youth, good nature and generosity (İbn Manzûr, 1955-1956, pp. 145-147; Enver Fuâd, 1993, p. 134).

Those who do research on "Fütüvvet" have introduced different opinions about the origin of this community. Some stated that she was of Iranian, some Arab, and some Turkish origin (Şapolyo, 1964, p. 233; Bayram, 1995, p. 49; Çağatay, 1997, p. 240). However, when we look at the history of the Ahi community, this organization has continued its existence under different names in the cultures of all nations that have adopted Islam as a religion. For instance, it is named as "Ahi community" in Turks, "Rind community and bravery" in Persians, and "Fetâ" (Gölpınarlı, 1949-1950, p. 205) in Arabs. Although every nation gives different names to the "Fütüvvet" concept, they all mean the same thing. As stated by those who researched these concepts, Sufi thought dominates this organization. For instance, the rind community in Iran is all about removing one's own self and destroying one's soul in order to take on another self, which is that of Allah. So the rind community aims at abandoning selfishness and one-self and achieving the love of Allah (Pürcevâdî, 1998, p. 272). The "fütüvvet" organization in the Arabic community, a concept derived from the word "Fetâ", lead to the Ahi

community in Anatolia region, blending with the craftsmen community, after taking on Sufi characteristics (Ocak, 1996, p. 262.). Because Sufis adopted the concepts of "fetâ" and "fütüvvet" as Sufism concepts and they did not see any harm to define "fetâ" as Sufi, and "fütüvvet" as Sufism. It has been stated that the qualities such as goodness, benevolence, self-sacrifice, love of people and self-control in the Sufism should also be in the individuals who belong to the "fütüvvet" community. Thus, good manners and customs, lineage, methods and principles of "fütüvvet" and the Ahi community described in "fütüvvetname" (rules and regulations of Turkish-Islamic guild) match up with or similar to the principles of Sufism (Uludağ, 1996, p. 260.).

Since the ninth century, Sufism and the "fütüvvet" organization were intertwined, and in this organization, the Sufis showed the weight of their own thoughts. This impact is proven in the fact that the oldest "fütüvvetname" authors belong to Sufism thought (Arslanoğlu, 1997, p. 17.). Again, the fact that many Sufis made statements on this subject before separate works on "fütüvvet" were produced is another proof of this effect. For instance, Ma'rûf-ı Kerhî (d.201/816*) said: "Those who pertain "fütüvvet" has three characteristics. Being faithful without expecting loyalty, praising other without anyone being generous to him, and being generous without those in need ask for it."* (Hucvirî, çev. Uludağ, 1996, p. 213.) Muhammed b. Ali et-Tirmizî (d. 285/898) said: *"Fütüvvet" is one's becoming enemy to his own soul for the love of Allah."* Cüneyd-i Bağdâdî (d. 298/910): *"Fütüvvet" is all about not hating the poor, and playing up to the rich."* According to Cüneyd, *"fütüvvet" is staying away from torturing and being generous."* Recognized as the first person to talk about "fütüvvet", Fudayl b. İyaz (d.187/803) said: *"Fütüvvet" is tolerating the faults of friends."* According to Hallâc-ı Mansûr (d.309/921), *"fütüvvet" is devoting one's all wishes to Allah, and turning into Allah, for Allah, and with Allah."* (Gölpınarlı, 1949-1950, p. 205.) Ebû Bekir el-Verrak (d. 320/932*): "Fütüvvet" is a person with no enemy."* Ebû Alî ed-Dekkâk (d. 405/1014): *"Fütüvvet" really means that a man working for people."* (Kuşeyrî, çev. Uludağ, 1991, p.p. 127, 437, 539)

Another evidence that Sufism blending with "fütüvvet", based on these praising statements of the Sufis, is that the first individual work about "fütüvvet", "Kitâbü'l-Fütüvvet", belongs to the Sufi Muhammed b. Hüseyin es-Sülemî (d. 412/1021). In this work, Sülemî bases "fütüvvet" to Adam , and explains the Islamic moral and values that the Sufis ascribe to the concept of "fütüvvet". Apart from this work, it is seen that classical sources describing many Sufi ideas also include sections describing "fütüvvet" (Hucvirî, 1996, p. 213; Kuşeyrî, 1991, p. 226 et al.; Ocak, *"Fütüvvetnâme"*, DİA, XIII, p. 264.).

Based on the information given above, it can be said that: The thought of "fütüvvet" clearly bears imprints of the Sufism. Therefore, followers of "fütüvvet" have adopted the Sufi ideal of "İsâr", that is choosing others over himself. The "fütüvvet" organization had been institutionalized across many Islamic regions, taking on important roles in the social life (Schimmel, 2001, p. 215.). The "fütüvvet", according to Sufism, is a value that leads an individual to the most mighty and the highest position. Those who do the most useful work in social life are those who adopted this thought (es-Sülemî, 1977, p. 22.). Because these people adopted the following verse as their principle in life: "*Whomever wishes to reunite with Allah should do good...*" (Kehf 110) Renowned economist Ülgener said:

"Trust in Allah and submission in the oriental spirit, no matter their origin, can only be considered complete and attained in their true depth only after they have been molded with religion and mysticism and gained the form of expression…" (Ülgenler, 1991, p. 14.)

As it is clearly seen, the concepts of Sufism, "fütüvvet" and ahi-order are intertwined and cannot be considered separately. Therefore, one automatically associates with others.

How the Ahi-order in Anatolian region contributed to social life? The following words clearly describe the services of Sufis, in order words Ahis, in different segments of the society: "For example, from the point of view of the rulers of the country, a Sufi is a gardener who develops the land during the foundation years, a farmer trying to make a living with manual labor, a volunteer soldier who supports the army during the campaign. In the period of rise and prosperity, he is an artist who is trained in arts and professions, a mentor (mürşid) who is listened to, a preacher who raises the morale of the soldier during the conquests, and a contented dervish who does not compliment material favors. In terms of scientists, he is who combines rational science with divine knowledge in addition to craftsmanship, adheres to shariah, tolerates different perspectives, and is self-confident. From the people's point of view, he is who alerts people and conquers their hearts with effective speeches, is a doctor curing diseases, is a mediator between the rulers and people, in fact a protector, and is a benevolent who does not beg for help but who gives to those in need without expecting anything in return" (Öngören, 1999, pp. 9-22.). Based on these statements, instead of prioritizing a class with dominant and exploitative characteristics, such as the nobility, bourgeois, and bureaucrats, which are among the elements that make up the social structure, the Ahi-order relied on the social strata based on productivity and highlighted these segments (Hamitoğulları, 1986, p. 144.). Thus, they established and maintained the social balance with the cooperation and solidarity they realized among the tradesmen and craftsmen who ensured commercial and economic development, and regulated their city with their power stemming from their large number and organized structure. This balance united the members of the society in religious beliefs and common values, and the unification on beliefs and values did not allow the formation of grudges and enmities. As a result, a society based on moral values was established (Anadol, 1999, pp. 79-80; Kızıler, 2015, p.p. 408-423,).

Young people have dynamism and energy that come from within. If their energy is channeled in wrong directions, they may pursue wrong and harmful purposes that threaten the society and are undesirable by the society. Especially today, it is an important social problem to protect young people from harmful habits and trends that threaten the national structure, to channel their youth energies in line with the society norms and their own interests, and to bring them up as productive and responsible people. In that sense, the Ahi-order provided exceptional experiences in making youth energy constructive, productive and even managerial. The Ahi organizations organized young people in productive units, their feelings, thoughts, and energy are channeled to the realization of lofty goals (Tabakoğlu, 1986, pp. 195-201.). In the Ahi-order, young people were educated with the help of social ethical rules strengthened by the sanctions imposed by the Sufis, based on the religion of Islam, and the organization tried to bring them up as responsible people who were adept at their job, adhered to their religious and national traditions, compatible with the society and far from disorder (İnalcık, 1999, pp. 192-193). Having a profession and being adept at art resulted in the self-sufficiency of the person, and this competence was enabled them to take place as a personality in the society. "Inclusion through the gentlemen's door" in the Ahi-order means a person is promoted from being a subject to being a personality (Torun, 1998, p. 15.).

Another area in which Ahi organizations operate was to provide communication between small settlements and government centers, especially in the Ottoman Empire. These organizations made important contributions to communication throughout the country. This communication was generally based on the communication that took place between the zawiyah and zawiyah sheikhs. Because these sheikhs were aware of what was going on in the world before anyone else, as they hosted travelers in their zawiyah (Ulusoy, 1997, pp. 52-53.).

In The Travels of Ibn Battutah, it is said that the Ahis take their guests to the hammam, host them in the zawiya for at least three days, do their best for the comfort of the guests and their animals during their visit, and present their guests with gifts on their arrival, stay and departure from the zawiyah (Şeker, 1993, pp.75-82). The fact that the Ahis attach so much importance and value to the guest does not originate from any idea of fame and fortune, but comes from a source that goes beyond this thought, which is the Sufi upbringing of the people of "fütüvvet".

It is known that the Ahis, through some sort of common fund, provide people with a social security environment, support them financially and spiritually in case of unfitness for work, death, natural disasters, or when they establish a business, need materials, and learn a profession; while saving them from loneliness, create an environment of solidarity, contribute to the person's and society's wellbeing, and perform a task of social service (Gülerman & Taştekil, 1993, p. 7. & 11.).

Ahi-order is often associated with the craftsmen organization. Thanks to their Sufi upbringing and manners, the Ahis contributed to create business ethics among tradesmen and craftsmen. As a matter of fact, Durkheim, one of the most important founders of Sociology, states that the establishment of peace and order among people is a matter of morality and that will not automatically arise from material causes. In particular, he draws attention to the fact that the economy, which is a social institution, cannot live without a moral discipline. According to Durkheim, in an economy that is not subject to moral precepts, there is nothing but individual desires colliding with each other. And it is not possible to self-regulate these desires (Durkheim, 1949, pp. 20-22.). Therefore, the religion of Islam has based the Islamic society it has formed on high moral foundations. The wellbeing of the Islamic society is closely related to the high moral values of tradesmen and artisans. Thus, Mohammed the Prophet gratifies a frank tradesman by mentioning his name together with the prophets, as a man of his word, martyrs, and virtuous subjects of Allah (El Mısri, 1981, pp. 477-484.).

Durkheim states that the feeling of duty to be rooted in the conscience is related to the environment in which the individual lives and this environment can only be possible by keeping him/her constantly awake. This requires the existence of a group that reminds him of duty as opposed to the individual's tendency to neglect duty. He also declares that a form of action, meaning morals, can only be gained by repetition, practice, and exercise. In other words, it is not possible to remain moral in an immoral environment (Durkheim, 1949, p. 22.). For this reason, it is important to build common living spaces, i.e. zawiyas, and bazaars where Ahi tradesmen work, so that individuals can acquire the principles of the Ahi-order, which has its origins in Sufism-fütüvet morality. Because in lodges and zawiyahs, the Sheikh is both an exemplary person, a teacher, and a mentor (mürşid). Here, dervishes accelerate their religious knowledge through disposition and line of conduct. "Sufism provided the public with the necessary religious upbringing through lodges. They aimed at cleansing one's heart and soul from any form of arrogance, hatred, envy, lies, hypocrisy, gossip and various vulgar ambitions, and replacing them with the aspiration of serving Allah and his subjects, compassion and justice, as well as respect to other beings" (Kara, 1999, p. 225.). Therefore, through history, madrasahs managed to offer science while lodges were all about attachment (muhabbet) and affinity (sevgi,bağlılık) (Uludağ, 1999, p. 155.).

In conclusion: Ahi-order contributed to bringing up moral, virtuous and decent people in Seljuk and Ottoman societies. In addition, it contributed to the art and economic life of the society by educating qualified masters and technical staff.

After pointing out the role played by the Ahi-order in the social and economic life of the Seljuk and Ottoman societies, and mentioning that this organization has a Sufi infrastructure, let's talk about why

the idea of "a morsel and a dervish's coat" was brought to individuals in Sufi teaching and the reflections of this thought in social life.

In the introduction to our article, we quoted a few of the definitions of Sufism and stated that none of them alone covers the whole of this science, but that each of these definitions points to a period or the spiritual level of the Sufi who suggested such definition.

As it is known, the first period of Sufism is called "asceticism", which means taking a stand against the world and its contents and not showing interest and concern. While this feeling and thought is implanted to the pilgrim (sâlik,derviş) in Sufi teaching, it is advised that the pilgrim (sâlik,derviş) should not have any material possessions, he should decrease the level of interest in the world and its contents in his heart, and that Allah (c.) owns every creature. Once a Sufi adopted this understanding at heart, "owning material things through hard work" was not reprimanded, and it was even encouraged. Based on the principle of "giving is better than taking", this teaching ordered not being a burden on the society but rather carrying it. Functions of the Ahi zawiyahs, lodges, and guilds in social life are concrete example of this. And the statements of the Ahi mentors (mürşidler) working at these lodges and zawiyahs also provide an example to this teaching. For instance Mevlana said:

"What does the world mean? It is being unwary of Allah. Material things such as fabrics, silver are not made to last.

You can hold possession of them for Allah; and our Prophet ordered: 'halal good is only good for a virtuous person (Mevlânâ, trs., v. II, e. 976-977.).

He made an analogy between one's heart to a ship, and possessions to water, and said:

"Water flooding into a ship makes it sunk. But if water remains under the ship, it supports the ship.

Since he removed possessions out of his heart, Suleiman PBUH called him 'poor (Mevlânâ, trs., v.II, e. 978-979).

Ahmed Avni Konuk, one of the Sufi commentators, explains these verses as such: "Just like water flooding into a ship makes it sunk; the love of possessions causes the same thing if it fills the heart of a man. However, if such love of possession does not invade one's heart and he displays good behaviors with such possession, just like the water carries the ship to its destination, that heart reaches the man to Allah, his creator. For instance, Suleman PBUH , despite his great reign and possessions, ceased to mention them at heart and saw himself a poor person. This is why his great possessions, just like the water under the ship, did not harm him" (Konuk, 2011, v. I, p. 319.). The main goal of Sufism is to bring up people adopting this feeling and perspective, and ensure that they serve society for Allah, without ever expecting anything in return.

Conclusion

In conclusion, the principle of "a morsel and a dervish's coat" has to be adopted at the beginning of a Sufi's spiritual training. Because this perspective protects him from his ambitions and greed. Similarly, eating less, speaking less, and sleeping less in order to fight against one's soul is very important at early stages of the "seyr ü sülûk". These are all measures to control the soul's never-ending wishes of the soul. However, once a Sufi has completed his spiritual journey, he is not expected to turn away from the world and what it has to offer, like he did at early stages of the "seyr ü sülûk". Because he is no longer a servant but he is promoted to being an owner. It means that nothing in this world can rule him but he can rule everything. As Mevlana said, possessions are the water under a ship. As long as it stays there, and does not flood into the ship, it is a great blessing that will help the

person reach his destination. However, if the water floods into the ship, it will destroy it. Living within the social life is an important issue that many schools of thought and sect have emphasized in the history of Sufism. Many of the Sufis advised their entourage and followers not to turn their backs on worldly life, first to live in peace with their own world, then to be at peace with the individuals in the society and to work in any job like other people. Sufis consider the world and material as anything but Allah (masivah), and they do not seal it off from their lives. Their ideal is that "masivah" does not influence their heart and refrain them from Allah. No scholar in the history of Sufism has thought otherwise and advised his followers as such.

Therefore, it is safe to say: A person adopting the principle of "a morsel and a dervish's coat" has positive contributions to economic life. Especially when capitalism rules the world, people adopting this principle are much more needed. Because social justice in a society is a system ensured by individuals who have human maturity and repletion. In fact, the principle of "a morsel and a dervish's coat" means having possessions, sharing them with others, choosing his brothers over him, and giving away everything he has to other, until only a morsel and a dervish's coat remain.

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Understanding Iraq's Persistent Domestic Instability: A Revisit to the 2003 Iraq War and the Effect of the US Foreign Policy

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Irak'taki Kalıcı İç İstikrarsızlığı Anlamak: ABD Dış Politikasının Etkisine ve 2003 Irak Savaşına Yeniden Bir Bakış

ÖZ

ABD'de gerçekleştirilen 9/11 terör saldırısının ardından karar alıcılar Bush Doktrini diye bilinen yeni bir doktrini uygulamaya koyarak uluslararası sistemde terörle bağlantısı olan veya teröristleri barındıran her hangi bir ülkeye karşı savaş açtıklarını ilan ettiler. Bu nedenle, Irak yeni doktrin ekseninde "hedef ülkelerden" birisi haline geldi. ABD ileri bir adım daha atarak, Irak halkını özgürleştirecekleri ve ülkeye demokrasi getirecekleri iddiasıyla 2003 yılında müttefikleriyle birlikte Irak'ı işgal etti. Saddam rejimi yıkılarak yerine yeni bir rejim getirildi. Saddam rejimi sonrasında ülkenin yeni yönetici elitleri büyük oranda Şiilerden seçilirken, Sünniler Irak'ın yeni politik sisteminin dışında kaldı. ABD'nin siyasi manevraları ülkede tansiyonu ve etnik-mezhep ayrılığını tetikledi. Açıkça ifade etmek gerekirse, 2003 Irak savaşı/işgalinin ardından Amerika'nın dış politika uygulamaları, yalnızca ülkenin belli başlı İslami mezhepleri (Sünniler ve Şiiler) arasındaki çatışmaları/bölünmeyi alevlendirmekle kalmadı, aynı zamanda ağırlıklı olarak Kürtler ve Araplar arasındaki "etnik yarığı" da genişletti. Alandaki bilimsel verilere dayanarak, araştırma temel olarak ABD öncülüğündeki 2013 askeri işgalin/Irak Savaşı'nın ve Irak'a yönelik politikasının Irak'ta süregelen iç istikrarsızlık üzerinde etkili olduğunu bilimsel kaynaklara dayanarak ortaya koymuştur.

Anahtar Kelimeler: Irak, Etnik-Mezhep Ayırımı, 2003 ABD İşgali, Saddam Rejimi, Amerikan Dış Politikası.

Understanding Iraq's Persistent Domestic Instability: A Revisit to the 2003 Iraq War and the Effect of the US Foreign Policy

ABSTRACT

After the terrorist attacks of 9/11 in the heart of the United States (US), the US policymakers implemented a new doctrine known as the Bush Doctrine and declared war on any country in the international system which has a connection with terrorism or shelters the terrorists. In line with this, Iraq became one of "the target countries" on the axis of the new US doctrine. They took a further step and invaded Iraq with their allies in 2003 by claiming that they would liberate the Iraqi people from the authoritarian regime and bring democracy to Iraq. Toppling Saddam Hussein, the US implemented a new political regime in the country. In the post-Saddam regime, Iraq's new ruling elites were mainly chosen from the Shiites. On the other hand, the Sunnis stayed at the periphery of the emerging Iraqi political system. The US political manoeuvres triggered ethnic and sectarian (ethno-sectarian) segregation as well as a tense political environment in Iraq. To put it clearly, the practices of the US foreign policy in the aftermath of the 2003 Iraq war/invasion not only inflamed the conflicts/divide between the major Islamic sects (the Sunni and the Shiite Muslims) but also widened "the ethnic rift", mainly between the Kurds and the Arabs in the country. The ethno-sectarian segregation among the Iraqi people highly affected the domestic political stability in the country. Depending on the scientific data in the field, this research has mainly revealed that the 2013 US-led military invasion/Iraq War and the US policy towards Iraq had an impact on the persistent domestic instability in Iraq.

Keywords: Iraq, Ethnic and Sectarian Segregation, the 2003 US-led invasion, the Saddam regime, the US Foreign Policy.

Introduction

This research aims to reveal the effect of the 2013 US-led military invasion of Iraq/the Iraq war and the US foreign policy toward Iraq on the persistent domestic instability. In 2003, with the coalition forces mainly backed by the UK, the US invaded Iraq by claiming that they would liberate the Iraqi people from the authoritarian regime of Saddam Hussein and bring democracy to Iraq. However, the US-led military invasion/Iraq war profoundly changed the balance of political power and the long-seated political system in Iraq.

Iraq's Shiites and Kurds supported the US and opened the door for US interference, whereas the Sunnis, mostly Sunni Arabs, in the country stood up to the US. In other words, the Iraqi people (either religious groups (Sunni and Shiite) or ethnic groups (Kurds and Arabs) reacted differently towards the US policy towards Iraq. Having entered Iraq, Americans eliminated the Saddam regime and brought new ruling elites to the political power in the country. Iraq's new ruling elites were mainly chosen from the Shiites although the Sunnis had been governing the country for many years. To clarify this, the Sunnis stayed on the periphery of Iraq's emerging political system launched by the US authority. Then, the practices of American foreign policy inflamed the ethnic and sectarian (ethno-sectarian) conflicts/divide in the region. The major Muslim sects-the Sunnis and the Shiites politically confronted each other. "The ethnic rift" mainly between the Kurds and the Arabs was widened, as well. Namely, the US-led invasion/Iraq war turned into one of the main sources of long-lasting ethno-sectarian segregation in the region, which caused the rivalry environment in Iraq's political life. More notably, the political ambitions of the ethnic and sectarian groups in the country turned into an endless and elusive struggle in the destabilized political environment created in the post-Iraq war. Also, a constant conflictual environment prevailed in the country.

In this research, by discussing the cause-effect relations of the facts and findings I will analyze the political issues and persistent domestic political instability in the post-Saddam regime (from the overthrow of Saddam regime via the US-led invasion in 2003 up to the present time). Thus, I have benefited from rich scientific literature/data based on academic journals, books and reports on Iraq. Also, the newspapers have contributed to the perspective of the research.

The research is divided into three parts. In the first part, it has been discussed the reason/s why the US took the decision to invade Iraq and/or how the US foreign policy was shaped by the war decision. Also, it shows the importance of democracy promotion/advocacy and doctrines in the US policy decision. The second part analyses the ethnic and sectarian composition during the Saddam regime to demonstrate the political environment in the post-Iraq war. In the third part, the effects of the US-led invasion/war on the political environment and ethnic and sectarian divide are examined. Particularly, it seeks to explain the respective roles of the US invasion and policy in shaping the domestic political structure in the post-Saddam regime. Then, the analysis/outputs of the given discussion were revealed in the conclusion.

1. US Political Stance and Allegations in the pre-Iraq War

The US experienced terrible terrorist attacks in 2001 with strong impacts on its foreign policy. In other words, the terrorist attacks of 9/11 caused some significant political changes and initiatives in the US (Lynch and Singh, 2008, p. 47). The US changed its foreign policy drastically and took some historic decisions, which means that it declared its war decision on any country in the system which has a connection with terrorism or harbours terrorists. The US leadership informed the other states about their decision stating that they would take all necessary measures against the regimes

developing Weapons of Mass Destruction (WMD) programs (Davies, 2008, p. 390). Also, President Bush announced that they would actively fight against the perceived threats in the following citation.

> "We can't defend America and our friends by hoping for the best. We cannot put our faith in the word of tyrants, who solemnly sign non-proliferation treaties, and then systemically break them. If we wait for threats to full materialize, we will have waited too long" (The White House, 2002).

His rhetoric portrayed that the US had changed its foreign policy as a hegemonic power and would take a further step to show determination. Also, these kinds of rhetoric indicate the emergence of a new US doctrine, which means that the "Bush doctrine" was launched as an American foreign policy and the US started to practice its new doctrine in international relations. Thus, the military invasion of Iraq/the Iraq War was one of the practices of the Bush doctrine.

President Bush believed that they had to protect the world and the next generations from the threats (Dunn, 2003, p. 295). From his viewpoint, it can be extracted that the American leaders consider themselves to be the guardians of the world. In line with these given perceptions, the Bush administration basically explained the aim of the military action as to end the proximate threat of Saddam Hussein's stockpiles of WMD against the civilized world (Klare, 2006-2007, p. 31; Dunn, p. 294). Depending on it, they claimed that Saddam Hussein had weapons for mass destruction which would be a real threat to global security. However, it was clearly understood that Saddam's regime did not have WMD contrary to what the US claimed. Additionally, in the UK an Inquiry Committee headed by Sir John Chilcot was instructed to find answers for the questions about the pre and post-2003 Iraq War. In 2016, they completed a report known as Chilcot's Iraq Inquiry.[1] That's why, they firstly and politically believed that they had to refrain from any attack on the other countries in the region or to a large extent, ensure global security. Secondly, the US authority sought to foster democracy in Iraq and its neighbouring countries (Klare, 2006-2007, p. 31). Additionally, the great tragedy of 9/11 created an opportunity/interference for the American leaders in the Muslim world on the liberal basis because they advocated democracy and pointed out that the regime of Saddam Hussein was not democratic. As a hegemonic state, the US took the responsibility to bring democracy to the Iraqi people by demolishing the Saddam government in Iraq. In fact, "democracy promotion" is not novel in the context of US security strategy. It plays an important role in US foreign policy and fosters their policy ambitions and interests abroad (Ratner, 2009, p. 391).

As mentioned earlier, the Bush administration advocated that they would bring democracy to Iraq by military action. However, the post-war political environment in the country posed that the US tried to legitimate their military action and specifically, the Iraqi occupation by exploiting the international concept of democracy. The US occupation and after was far from what they made a commitment to the country.[2] Within this scope, the US had "a double standard" in its foreign policy for a long time. Given this, it was claimed that the American policymakers oppose whatever does not promote their own economic and political interests, even if serious democratic and human rights are violated and the lives of innocent people are at stake (Kourvetaris, 1991, p. 68). Moving from this point of view, the US policy-makers primarily seek to protect American interests and lead their foreign policy in this way rather than the political structure/system (democratic or not) of the other countries in the system.

On the other hand, the US as a hegemonic power in the system also saw itself as the advocate of democracy and pretended to take responsibility to bring democracy to Iraq. The US leaders' discourses following such a political concept and initiative convinced both the US public and its European allies to take military action to implement a democratic regime in Iraq and disarm Saddam Hussein against his proximate threat. In the European Union, the powerhouses divided in the decision-making process for the Iraq war. Germany and France strongly opposed the invasion of Iraq

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[1] See in details, the Report of the Iraq Inquiry, 2016.
[2] To see the geopolitical and geoeconomical discussion on the Iraq war, Mercille, 2010, p. 327-337.

and war policies while the UK-led group, that prioritizes relations with the Atlantic Alliance among EU countries, maintained their pro-US stance.[3]

However, "democracy discourse and/or promotion" was used as a political tool for the US ruling elites to ease their security concerns and/or protect their interests. Additionally, through the concept/advocacy of democracy, they tried to find out a legitimate way to get into Iraq and take the control of it. Based on the abovementioned factors, the US-led allied forces initiated military action against the authoritarian regime of Saddam Hussein to change the regime, liberate the Iraqi people and, furthermore, bring political stability into the region. More notably, the ethno-sectarian groups in Iraq felt that the US military interference was a good opportunity for them to build a new political system and eliminate the authoritarian regime of Saddam Hussein. Hence, they tried to safeguard their political interests by exploiting the given foreign interference in their internal affairs.

2. The Ethnic and Sectarian Composition during the Saddam Hussein Era (1979-2003)

During the Saddam Hussein era, there existed a centralized political system under the Ba'ath leadership in Iraq, in which the secular Ba'ath Party had a privileged political position. Saddam Hussein consolidated his ruling/political power through this political system. Also, he deemed to strengthen his political authority with the Sunnis. Religion was a significant political force in the region (Nazir, 2006, p. 49-52). Therefore, he promoted and appointed Sunni Arabs as high-ranking officials as a way of controlling a possible rebellion within the Iraqi population (Damluji, 2010, p. 73). It was an attempt to secure his regime in the country. On the other hand, there was a conflict between Saddam's regime and the Shiites. Iranian and Iraqi Shiite leaders tried to lead their followers (the Shiite population) to take a position against Saddam's regime while Saddam's regime behaved against the Shiites cruelly and perceived them as "a potential enemy" to the regime (Polk, 2007, p. 134-135). Therefore, the Sunnis exploited the ruling power in Iraq during the Saddam Hussein era. To put it concretely, the majority of the politicians in Saddam's regime were Arab Sunnis. More significantly, whether the political ruling elites were Sunnis or not, Iraq was ruled by and for Saddam's family (Dodge, 2005, p. 32-33).

Saddam was ruling the country with the people whom "he trusted personally, privileging his kin, his clan and those who could be counted as 'insiders'" (Tripp, 2007, p. 318). We can evaluate "insiders" as Saddam's inner circle in politics. Saddam's inner circle mostly came from distinct groups within the Sunni Arabs (Tripp, 2007, p. 318). Additionally, it was very important to be in Saddam's inner circle to maintain interests. Iraqi resources were mostly used to bind individuals and sections of society on the basis of loyalty to Saddam Hussein and his ruling elites (Dodge, 2005, p. 33). The Sunni Arab elites backed up Saddam's regime against the internal uprisings/conflicts of the Shiites and the Kurds (Hunt, 2005, p. 102). In this regard, Saddam Hussein's support for the Sunnis and the Shiites' weak position in politics and social life put a distance between the Sunnis and Shiites.

Table 1. Ethnic and Religious Groups in Iraq during and after the Saddam Regime

Ethnic groups	Arabs (75-80 %), Kurds (15-20%), Turkmens and others (5%) (*)
Religious groups	Muslims (95-98%): (Shiites: 64-69%), Sunnis: 29-34%), Christians (1%): (including Catholics, Orthodoxes, Protestants, Assyrian Church of the East), Others 1-4%. (**)

Source: It was compiled from the World Factbook (2022), https://www.cia.gov/the-world-factbook/countries/iraq/.

* Data on the ethnic composition of Iraq depends on the 1987 government estimate.

**Data on the religious composition depends on the 2015 estimate.

Iraqi society has religious and ethnic diversities with large separate groups, which reveals a different demographic structure and social diversities in the region. Although there are various ethnic groups, the Arabs are the first largest ethnic group in Iraq while the Kurds/Kurdish people are the second in the ethnic composition of the country (Table 1). However, there was tension between two large ethnic groups, Arabs and Kurds (Hunt, 2005, p. 102).

Iraq's Kurds, which are a dominant power in the north of Iraq have been willing to seize the political power in the country over the years. However, Saddam perceived the Kurds and Shiite Arabs as a threat to his regime's survival. Thus, he adopted "brutal policies" such as displacing Iraqi Kurds in the north of Iraq and Shiite Arabs in the south of Iraq to take control of the ethno-sectarian demographics in the country (Damluji, 2010, p. 73). In doing so, he pursued a strategy to maintain his absolute power throughout Iraq. However, this kind of politics, which focused on one man and his whims, could not be judged as democratic (Marr, 2012, p. 178). After the invasion of Iraq in 2003, the Kurds became the most ardent supporters of the US military force in the region (Nazir, 2006, p. 52). They tried to help the American troops whenever they needed. In return, the US tried to strengthen them in the region.

Mona Damluji (2010, p. 73) claims that Saddam Hussein's political position towards the sectarian groups was never black and white, which means that he could use any instrument to convince the Iraqi people and get public support. Once he promoted an Islamic image to get public support in the 1991 Gulf war over Kuwait. Also, he built new mosques and established a theological university called Saddam University where only Sunni Islam was taught (Nazir, 2006, p. 52). More notably, he backed the Sunnis through his political view by disregarding the Shiite majority of the population (Table 1). In return for Saddam's political preference, the Shiites became ardent opponents of the political system as they couldn't gain sufficient power in the political system during the Saddam Hussein era. Based on them, Saddam Hussein's policy, which split up ethnic and sectarian groups by granting privileges to group/s over the others in order to secure his ruling power caused the Iraqi people to determine different attitudes towards the political system and the regime in the country.

3. The Political Environment in the post-Iraq War

The US-led allied forces invaded Iraq with their military muscle in 2003. Since the Sunnis (Sunni Arabs) had the dominant political power in Iraq, they tried to strengthen the public resistance against the US invasion. Thus, the initial demonstration against the invasion started in the regions of the Sunni Arabs (Polk, 2007, p. 196), which meant that they were supporters of the status quo in the country. In other words, the Sunni Arabs stood up as "the main pillar of the resistance" (Moaddel, Tessler and Inglehart, 2008-09, p. 624). The Americans clearly understood that the Kurds and the Shiite Arabs, which were overwhelmed by the Ba'ath regime (Köse, 2015, p. 56), were against the former regime (Saddam's regime) and the Sunni Arabs were equated with the Ba'ath loyalists (Damluji, 2010, p. 73).

By overthrowing Saddam's regime, the Sunni Arabs lost their long-termed political position in the country. Instead, Iraq's Shiites strengthened their political power in the country with the support of the US leadership. By doing this, the US attempted to reduce the Iranian influence on the Shiites and launch an alternative power against Iran. Thus, they backed a sectarian policy and the Sunni-Shiite divide to balance Iran and Iranian threats in the region. Simply put, they used the Shiites as a barrier to the spread of Iranian regional influence and taking control of the country. Also, they supported them in the new regime, whereas they let the Sunnis stay at the periphery of the political power in the post-Saddam period (ABD'nin Çekilmesinin Ardından, ORSAM, 2011, p. 28-31).

In the context of the US policy towards the ethnic groups in Iraq, the US leadership gave support to the Kurds in northern Iraq. They desired to rebuild the country by exploiting the ethnic elements and identities such as Iraq's Kurds. In return, the Kurds supported the US military and political initiatives in the country, which means that it was a mutual interest for both sides. More importantly, the Iraqi Kurds caught a very historic opportunity in the aftermath of the US-led invasion (ORSAM, 2011, p. 31). They found a political position in the new political system implemented by the US. In this respect, both the US leaders and the inner ethno-sectarian dynamics wanted to preserve their own interests during and after the invasion/war. On the other hand, the Turkmens were politically pressed among the stronger political power centres in the country. They couldn't find a better political position in the political system during and after the Saddam era (Kerkuklu, 2007; Kayılı, 2005).

When the US succeeded in invading Iraq, it initially changed the political leaders. It eliminated the Ba'ath regime of Saddam Hussein and initially established the Coalition Provisional Authority (CPA) under L. Paul Bremen's administration. The CPA got political power in Iraq. It was a new and alien authority in the country. In the early days, the CPA's activities were very important because it tried to establish a political structure in the country, that consolidated the strength of the sectarian parties, primarily relying on Shiites' loyalties, in the following governments (Damluji, 2010, 72-73). The sects tried to strengthen their positions in the emerging political system in Iraq. In line with this, Shiite leaders participated in the political system with a privileged position (Nazir, 2006, p. 55). Moreover, they ardently desired to control the political power in the country.

The Americans were going to build a new political system in Iraq. The US claimed to free the Iraqi people and bring democracy to those people before the Iraq war and attempted to build a new political system in Iraq, accordingly. They promoted an election and a constitution respectively in 2005. The proposed constitution was approved by the Iraqi people in a referendum in the same year. During the adoption of the constitution, sectarian and ethnic tensions highly increased (Nazir, 2006, p. 57). The US leadership backed Shiite political parties which seized the ruling power with majority control of the Iraqi parliament in the 2015 election (Damluji, 2010, p. 74). Major Sunni groups in Iraq boycotted the election (Dodge, 2005, p. 28). The CPA opened the door for Shi'a politicians and refrained Sunni leaders from forming the new Iraqi government and endowed sectarian identities with critical political significance. The election brought a new political system to Iraq and the Sunnis could not take a good position in the new political system. In other words, the Sunnis had no future in the new political system launched by the US. In this context, The CPA's de-Ba'athification program caused the marginalization of the Sunnis (Taras, 2006, p. 46). The Sunnis displayed stronger attitudes against the presence of the US-led coalition forces. However, they couldn't manage to end the US dominance and inducement in the political and social life in the post-Iraq war because they became weaker with the US policy towards the ethnic and sectarian groups (Visser, 2007-08, p. 88).

The US did not occupy unchallenging status in Iraq because it had a very important rival: Iran. Iranian leadership responded to the novel political system in Iraq constructively and diplomatically by sending an Iranian delegation to Baghdad and recognizing the ruling authority in the country. With these diplomatic attempts, they managed to make great deals with the new Iraqi rulers on the basis of financial support, energy, security, and trade (Nasr, 2006, p. 60). From this perspective, Iran benefited from the US-led invasion more than the US itself. Additionally, the Iraqis turned their faces to Iran as it had a great influence on the country. "Shiite identity" helped the Iranian leaders to make an impact on the new political system in Iraq. More notably, the Iranian influence was teasing the US Administration because they believed that Iran was causing and supporting unrest in Iraq (Fürtig, 2007, p. 635).

Nuri el-Maliki, who had close relations with the Iranian regime, formed a government. The Maliki government couldn't ease the insurgency in the country although he tried to balance the US administration and the Iraqi people. Also, the sectarian division increased in the country. The Sunni clerics wanted the people to stand against the foreign forces and warned against the sectarian division in Iraq. Moreover, they tried to preserve the Islamic identity of the nation (Fürtig, 2007, p. 630-632).

The local rebels and foreign Arab militants deemed to establish an Islamic state based on their view of such a political system and force US troops to withdraw from Iraq (Nazir, 2006, p. 60). These militants were ready to fight against the US and its allied forces. They sought to implement their ideas and deport the US troops. On the other hand, the US ruling elites insisted on eliminating the obstacles on their way. They sent more troops to Iraq to bring stability to Baghdad and other provinces. Additionally, local Shiite actors like Ayatollah Sistani played an important role in the implementation of US policy such as launching an election in the post-Saddam regime until the anti-Americanism increased in the country (Sluglett, 2008, p. 604).

In 2006, the militants demolished the golden dome of the sacred Shiite shrine in Samarra, which triggered violence and demonstrations in the county. Shiites attacked the Sunni mosques and Sunnis and caused human casualties (Howard, 2006). From this standpoint, American interference created troubles in the country by increasing segregation and violence throughout the country.

Especially in Baghdad, there was unrest because of the new sectarian division and its effects on the residents. To put it concretely, in the sectarian war in Baghdad, many people were killed or displaced. More significantly, the social and sectarian demographic structure in the city changed drastically because of the internal displacement (Marr, 2012, p. 258). The displacement of Sunnis and Shiites posed a consequence of intentional policies of the armed militias, as well (Ferris, 2013). In the context of displacement and sectarian divide, many people had to move to other places in order to live peacefully. Nearly 1 in 25 Iraqis was displaced from their homes during and after the 2003 US invasion, which means the US invasion displaced nearly over one million Iraqi people inside and forced nearly 900 thousand to be refugee abroad. Additionally, nearly 9.2 million Iraqi people were internally displaced or refugees up to 2020 (Iraqi Refugees and Cost of War, 2022; Human Rights Watch, 2022). People came to that point: Any Iraqi had to move to a house where the majority of his/her sect lived rather than in mixed communities (Damluji, 2010, p. 79).

The US was stuck due to the increasing domestic instability in Iraq. More notably, it lost a great amount of money and its prestige in the international arena. Also, it lost a great number of American soldiers (much more Iraqi people were killed.) Furthermore, it had no credibility in bringing democracy to Iraq or being a liberator. At last, President Barrack Obama decided to withdraw US troops from Iraq in 2011 with the calculation of the cost of the war including financial losses and war casualties. The cost of war was heavy (O'Hanlon and Livingston, 2011). However, he claimed that they left a stable country behind despite a great number of dead and wounded people, ethno-sectarian divide in the society, displaced people and political turmoil in the country. Contrary to his discourse, the Obama administration was criticized by US politicians for leaving Iraq unstable (ABD Bağdat'taki Bayrağını, BBC News, 2011).

With the withdrawal of the US troops from the Iraqi soils in 2011, a power vacuum occurred in the region. Then, the popular protests called the Arab Spring emerged in Tunisia and expanded to almost all of the countries in the in the region by forcing the long-standing regimes to change and/or make political reforms. In Iraq, people rushed into the streets to stand against the political corruption, social and political-based issues, economy and health, much of which were caused by the US invasion in 2003. The anti-government protests were in effect almost everywhere in the country from 2011 to 2014.[4]

When the Maliki government failed to launch the promised reforms, public protests increased in the country. The Sunni leaders such as Muqtada al-Sadr backed the Maliki government against the nationwide protests. Yet, the attacks of Maliki forces on Sunni camps in Havije caused casualties and his sectarian political approach escalated the tension much more in the country (Alaca, 2021). Also, exploiting the power vacuum in the region and the grievances of the 2013 protests, the Daesh/ISIS terrorist group emerged in the region. They consolidated their strength in the Iraqi territories by taking the control of Mosul and Kirkuk, which had rich-oil reserves. They stayed on Iraq's soil until

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[4] Also, see the role of the social media during the Iraqi protest in Rawi, 2014, p. 916-942.

the Iraqi forces expelled them from the country in 2017. From this standpoint, we can analyze that the weakness and ethno-sectarian division of Iraq's political structure and Iraqi forces in the post-Saddam regime led to Daesh's long-standing stay and power consolidation in the country.

However, ethnic and sectarian division, instability and power void led to political unrest and nationwide protests in the country. In 2017, the Kurdish Regional Government (KRG) demanded a referendum for autonomy in the country, which created tension between Baghdad and Erbil. After the referendum, the central government interfered with its military force and KRG stepped back, accordingly (Aygün, 2018). Moreover, despite a series of ethno-sectarian protests and/or civil unrest since the US invasion of Iraq/Iraq war, the October 2019 protest had a greater impact on Iraq's political life. A lot of people protested against the existing government primarily for political corruption, high unemployment and lack of public services. The security forces ended the mentioned protest by causing many casualties and anger in society (AlJazeera, 2019). However, it put pressure on Prime Minister Adel Abdul-Mahdi to resign from the ruling power. Instead, Mustafa al-Kadhimi came to power in the interim government.

The country went to the election in October 2021 but the election results caused deadly clashes in Baghdad. The ethno-sectarian-backed parties protested the election although it was credible (Freedom House, 2022). Iran-backed militias attacked the government building (the Green Zone) in Baghdad and wanted to recount the votes of the election. Later, Prime Minister Mustafa al-Kadhimi was attacked via an armed drone strike. In line with this, the ethno-sectarian divide in the country negatively affected the political order of the country. Additionally, the ethnic and sectarian parties tried to seize political power for their interests and advantages in the country. More significantly, the political system mainly designed by the US in the post-Saddam era affected the consequences of the elections and the attitudes of the political parties.

Despite some recent changes in the electoral system, it required improvements to form a more representative government and meet the public requirements (Stewart-Jolley, 2021, p. 25). Also, the political parties which rallied in the election disregarded the democratic rights and political stability of the country to foster their political weight. Moving from here, the US invasion/Iraq war prompted domestic political instability by causing an ethno-sectarian divide in the country and failing a balanced political system.

Conclusion

After the 9/11 terrorist attacks, the US ruling elites took a drastic decision to occupy Iraqi soil by claiming that they wanted to free the Iraqi people and bring democracy to Iraq. In other words, they would establish a democratic and free country after eliminating the regime of Saddam Hussein. However, it can be concluded that the US leadership used the promotion/advocacy of democracy as a political tool to ensure their interests and security. Moreover, the military action of the US-led allied forces/coalition forces didn't manage to bring democracy to Iraq and build a stable political structure in the country, which could be seen with a low score and status (29/100, Not Free) in the rating/evaluation report of the Freedom House (Freedom House, 2022). Even, the invasion fed a new and even more divisive sectarian politics under the false banner of democracy. To put it clearly, American foreign policy during and after the invasion/Iraq War mostly generated both ethnic and sectarian (ethno-sectarian) divisions in Iraq.

The major sects in Iraq tried to exploit the invasion. In this sense, the Shiites desired to increase their political weight in the emerging political system that the US launched in the post-Saddam era. Therefore, they challenged to dominate the political system. On the other hand, the Sunnis did not seek to lose power and maintained "the status quo" in the country. They resisted American forces (Hunt, 2005, p. 107). From this perspective, the US-led invasion led to major changes in the balance of power in domestic politics: a rapid decline of Sunni power, a rise of Shiite power, and the KRG's challenge for autonomy/independence.

The Bush administration initially appointed a new ruling authority, the CPA and in 2005, the CPA endeavoured to organize an election and launch a constitution in the country, which encouraged the Shiite majority to come to power and strengthen their position in the emerging political system. While they got the greater ruling power, the Sunnis lost their prominent power. The CPA removed Sunni elites from the higher positions and limited their benefits in the new Iraqi political system. Additionally, the US-led military operation and political decisions fueled the ethno-sectarian violence and internal displacement in Iraq. The people had to move to the places where the majority of their sects lived. Shiites settled in the south, Sunnis in the west, and Kurds in the north.

As mentioned above, the Bush administration considered itself at war against terrorism and advocates of democracy. Depending on this legitimacy, they felt that they had the right to occupy the territories in the far distance. The US' challenge in 2003 led to instability, insecurity, anarchy, chaos, terrorism, the aggression of the warlords, humanitarian problems, and anti-democratic practices in Iraq. After the invasion, Iraq didn't become more democratic, but more Shiite as cited in the following. "By liberating and empowering Iraq's Shiite majority, the Bush administration helped a broad Shiite revival launch, which will upset the sectarian balance in Iraq and the Middle East for years to come" (Nasr, 2006, p. 58).

The current political turmoil/instability in the country mostly originated from the 2003 US-led invasion and political changes in Iraq afterwards. Furthermore, it is predictable that the changeover from the existing one to liberal democracy, which substantially advocates providing human rights, freedom of press, universal suffrage, property rights, political freedom, separation of powers in government and social contracts, will take a longer time in the country.

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RELIGIOUS, ECONOMIC AND ADMINISTRATIVE SITUATION OF THE JEWS UNDER ISLAMIC RULE

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İslam Hâkimiyeti Altındaki Yahudilerin Dini, Ekonomik ve İdari Durumu

ÖZ

Yahudiler dünya nüfus itibariyle fazla bir oranı teşkil etmemelerine rağmen bazı konularda dikkati çekebilmişlerdir. Özellikle Kur'an-ı Kerim'de ehl-i kitap olarak nitelendirilmelerinden ötürü Müslümanların da dikkatine mazhar olmuşlardır. Hz. Peygamber (sav) ile başlayan Yahudilerle ilk münasebetler çeşitli boyutlarda günümüze kadar devam etmiştir. İslam hâkimiyeti altında yaşayan Yahudilerin durumlarının farklı noktalardan ele alındığı bu çalışmada Hz. Peygamber (sav) dönemi, Halifeler, Emevi, Abbasi, Eyyübi, Memlük ve Osmanlı Dönemlerine genel anlamda yer verilmiştir. Bu makalede hayli uzun bir tarihi ele aldığından dolayı mümkün olduğunca genel konulara değinilmiştir. Tarihte Babil, Helen, Roma yönetimleri altında zor şartlar içerisinde yaşamaya mecbur kalan gerek dini anlamda gerekse pek çok hususta baskılara maruz kalan ve tecrit edilen Yahudiler, İslam egemenliğinde huzura kavuşmuşlardır. Yahudiler bu dönemlerde dini, sosyal, siyasi, iktisadi vb. alanlarda gerçek atılımlar yapmıştır. İslam hâkimiyeti altında bulundukları sürece can, mal, ırz, din gibi hususlar o devletlerin garantisi kapsamında olmuştur. Bu nedenle Yahudiler olabildiğince hak ve hürriyetleri elde edebilmişlerdir. İslam hâkimiyetinin olmadığı diğer devletlerde yaşamlarını devam ettirmek zorunda olan Yahudiler sığınılacak liman olarak yine Müslümanlar tarafından idare edilen toprakları görmüşlerdir. Hiç şüphesiz bunun sebebinde İslam'ın gayrimüslim tebaya karşı uyguladığı adil siyaseti, engin hoşgörüsü bulunmaktadır.

Anahtar Kelimeler: İslam Yönetimi, Yahudi, Peygamber, Osmanlı, Emeviler, Abbasiler, Memlükler, Eyyubiler.

Religious, Economic and Administrative Situation of the Jews Under Islamic Rule

ABSTRACT[*]

Although Jews do not constitute a large proportion of the world population, they have attracted attention in some issues. Especially because they are described as People of the Book in the Qur'an, they have also attracted the attention of Muslims. The first relations with the Jews, which started with the Prophet (Saws), have continued to the present day in various dimensions. In this study, in which the situation of the Jews living under Islamic rule is discussed from different points, the period of the Prophet (saws), Caliphs, Umayyad, Abbasid, Ayyubid, Mamluk and Ottoman periods are covered in general terms. Since this article deals with a very long history, general issues are mentioned as much as possible. The Jews, who were forced to live in difficult conditions under the Babylonian, Hellenic and Roman administrations in history, exposed to pressures and isolated in many respects, found peace under Islamic rule. Jews, in these periods, made real breakthroughs in religious, social, political, economic, etc. fields. As long as they were under the rule of Islam, matters such as life, property, honor and religion were under the guarantee of those states. For this reason, the Jews were able to obtain as many rights and freedoms as possible. The Jews, who had to continue their lives in other states where there was no Islamic domination, saw the lands administered by Muslims as a safe haven. Undoubtedly, the reason for this is the fair policy and broad tolerance of Islam implemented to non-Muslim subjects.

Keywords: Islamic Administration, Jew, the Prophet, Ottoman, Umayyad, Abbasid, Mamluk, Ayyubids.

Introduction

Genealogical origin of Judaism is based on Isaac and Jacob, who are the son and grandson of the Abraham, respectively. However, the beginning of Judaism is when the sons of Jacob, who settled in Egypt with Joseph, lived there for many years and suffered very hard, came to the Sinai region under the leadership of Moses, and Moses received a revelation on Mount Sinai.

Just as the Babylonian period, the first centuries of the A.D were also very difficult periods for the Jews. Hellenism, Roman oppression, the Jews' exposure to various troubles in the holy lands, the destruction of the temples, caused great problems that could not be compensated. However, despite the oppression and persecution of the administrations they have lived through throughout history, they have generally been able to preserve their own culture and religion as much as possible, although not completely.

It is known that Jews, who have been exposed to a lot of troubles under many administrations throughout history, had their human rights and freedom while they were living under the Islamic rule, and throughout that period it is known that they had made great progress in intellectual and other various areas.

The existence of Jews in the Arabian Peninsula, where Islam emerged, dates back to ancient times. Although there are some who take it back to the time of Moses, the settlement of the Jews to the Arabian Peninsula is thought to be started with the occupation of Jerusalem by Babylonian King Nebuchadnezzar (586/7 BC). Because, during Babylon's occupation of Jerusalem, those who escaped from here migrated to Arabia. (Ibn Kathir, 1994) Jews; In the Arabian Peninsula, established their own private areas by establishing residences in various regions such as Wadi al-Qura, Medina, Khaybar, Tayma and Fedak. The Jews, who lived here for a long time with the Arabs, formed their own commercial, economic, political, social, educational and religious structures. The relations of the Jews with Islam, therefore with Muslims, are undoubtedly parallel to the emergence of Islam in Arabia. The Jews' close relations with the Prophet (Saws) and Muslim people continued to increase over time. Of course, these relations were sometimes positive and sometimes negative. These relations, which started with the Prophet Muhammad (Saws), continued with the states established by Muslims during and after the caliphs. The study titled " Religious, Economic and Administrative Situation of the Jews Under Islamic Rule ", in which the situation of the Jews living under the Islamic rule is discussed from different perspectives, has been prepared by taking into account many important sources.

Prophet Muhammad's Period

The first contact of Jews with Muslims started in Mecca; However, due to the small Jewish population, bilateral relations were limited. (Hamidullah, 2003, p. 552) The Prophet (Saws) only met with Jewish groups who came to Mecca for fairs. (Hamidullah, 2003, pp. 555-560) The Prophet's commercial, economic, social and religious relations with the Jews began with the emigration to Medina. (Yiğitoğlu & Göregen 2018)

When the Prophet (Saws) migrated to Medina, some part of the population of Medina was consisted of Jews. However, it is known that the Jews who settled here before Islam were an Arabized society. So much so that they named their children in Arabic. In Medina, there was a Jewish school, which was called Beth midrash, and a treasury under the responsibility of Banu Nadir. Jews supported this treasury financially in order to meet their various needs. They mostly had a tribalic lifestyle and they lived in smaller groups that were in conflict with each other. (Hamidullah, 2004, p. 475)

Shortly after the Hegira, Prophet Muhammad (pbuh) tried to integrate the Jews living in Medina into the society as the first action, in order to establish the social order. (Sourdel & Dursun, 1992, p. 16)

In order to include the Jews into the society and to keep good relations with them, The Prophet (Saws) signed the Medina Agreement with Jewish tribes such as the Banu Qurayza, Banu Nadir and Banu Qaynuqa. (Hamidullah, 2004, pp. 166-184) Undoubtedly, since both Jews and Muslims lived together, this agreement had a very special meaning in terms of establishing the basis for the first relations between both sides.

According to the articles in the agreement, it is stated that the Jews should not cooperate with the enemies of the Muslims. (Ihsan Süreyya Sırma, 1994, p. 48) In addition, Jews should not help to Mecca and there is also an article about the Muslim-Jewish alliance in the case of an enemy attack. These decisions are binding on the members of the Medina City State, which signed the agreement. (Hamidullah, 2004, p. 173)

The Muslims, who formed unity in the city with the Medina Treaty, displayed a tolerant attitude towards the Jews. Examples of this tolerant attitude of Muslims towards Jews are: they were considered as the People of the Book, marrying was legitimate with chaste Jewish women, eating animals which they slaughtered was halal, and they were allowed to enter the mosques.

The Banu Qaynuqa Jews were expelled from Medina in 624 and the Banu Nadir was expelled from Medina in 625 because they did not fulfill their responsibilities and carried out harmful activities against the Muslims in Medina. The Banu Qurayza tribe, who attempted to attack the Muslims from behind in the Battle of the Handak with the polytheists, was punished and exiled from Medina in 627. (Bozkurt & Küçükaşçı, 2003, p. 307) Khayber, Fedak and Wadi al-Qura were also conquered due to the policies implemented by Jews against Muslims. (Apak, 2012, pp. 346–349)

Policy of the Jews against the Muslims caused the relations to deteriorate. (Bolay, 1967, p. 23) The expressions of "Jews, if you turn to our qibla again, we will swear allegiance to you" (Vakıdi, 1984, pp. 172–174) are an example of the Jewish attitude towards the Muslims. Also important Jewish poets of the period such as Ka'b ibn al-Ashraf, Abu Afak, Asma bint Marwan had harsh and provocative statements against the Prophet. (Ibn Hisham, 1971, vol. II/284-285; Vakidi, 1984, pp. 172–174) Especially, the ugly treatment towards a Muslim woman in a Jewish jewelry store, has drawn a wedge between Muslims and Jews, (Ibn Hisham, 1971, vol. III/ 51) in such a way that the Jews, who further hardened their behavior towards Muslims, even attempted to assassinate the Prophet. (Ibn Hisham, 1971, vol. III/199)

Period of Caliphs

After the Prophet (Saws), Islamic conquests continued with Abu Bakr. But the most striking one in terms of relations with non-Muslims was during the caliphate of Omar. The reason for this is that the first important conquests began under the Omar's administration. The policy applied for the non-Muslims in the conquered regions was meticulously applied within the framework of the principles set by the Prophet (Saws). As a matter of fact, Omar, bequeathed to his successor Uthman "to abide by the covenants of non-Muslims under his dhimma, to protect them from all kinds of cruelty and injustice, and not to impose too much tax" (Abu Yusuf, 1973, p. 289).

With Abu Bakr's conquest of the Syrian region, the road to Jerusalem was opened. The first battle was the Battle of Ajnadayn, which took place in 634 between the Muslims and the Christian Byzantines. (Belâzuri, 1987, pp. 163-164) The second one is The Battle of Yarmuk which took place in 636 during the time of Omar. And as a result of the clashes with Byzantium, Palestine was taken under siege from

the northern region. (Belâzuri, 1987, p. 195) All of Egypt and Mesopotamia regions also came under the rule of Muslims. (Nicolle, 1994, p. 8) Before the conquest of Jerusalem by the Muslim armies, Jerusalem Patriarch Sophronius and the people stated that they would hand over the city on the condition that Omer personally comes to the city and gives his word. (Belâzuri, 1987, pp. 197–198; İ. Süreyya Sırma, 2015, p. 205) Then, Omar came to the region and entered the city in 538. From this date on, Jerusalem has lived many years of peace and well-being under the rule of Islam.

Before Jerusalem was conquered by the Muslims, it was under the rule of Christian rulers. During the conquest of Jerusalem these rulers fled from the region and because of this reason the patriarch surrendered the city. After the city was captured, Caliph Omer examined it with Patriarch Sophronios. Caliph Omar's first act was visiting the Temple of Solomon, where Prophet Muhammad's(saws) Mi'raj event took place. (Runciman, 1951, Vol. 1 p.3) He ordered that this abandoned and dumped place should be cleaned immediately. (Gil, 1992, p. 65)

In the region where Omer was examining, there was a pagan city of Aelia Capitolina, which was built in 135 AD, and a temple dedicated to Jupiter Capitolina, instead of the Temple of Solomon, which was destroyed by the Romans. (Spence-Jones, 1911, p. 77) It is also known that many churches were built here after the acceptance of Christianity by Rome. It was also turned into a center of pilgrimage by Christians. (Yiğitoğlu, 2017, p. 139) A short time later, Omer had a simple mosque built here. Although the Jews' request to settle in Jerusalem was not wanted by the Christians, it was accepted by the order of the Caliph. It is stated that the resettlement of about seventy families was initially allowed. (Loewenberg, 2016, p. 256) In this period, Jews were given the right to determine their own religious or political leaders in order to establish good relations between Jews and Muslims. (Eşmeli, 2018, p. 246)

Since this town was neglected by the old administrations, it gained the value it deserved after the conquest of the Muslims. The living standards of the people in the region have increased due to the rights granted to both Christians and Jews by Muslim rulers and with the policy of tolerance. Particularly, Jews that lived in distress for a very long time found better life conditions after the conquest of Jerusalem by the Muslims. As a policy of the Islamic state system, the non-Muslim people, who were accepted as 'dhimmis', were given various rights on the condition that they pay the 'jizya'. These rights granted to non-Muslim subjects are under the guarantee of Muslims. Due to the dhimmi understanding and nation principle brought by Islam, all conquered nations are included in this status. Therefore, the same status was given to the Jews after their homelands were conquered.

Umayyads Period

During the Umayyad period, the society was divided into two as Muslims and non-Muslims or Dhimmis. Non-Muslims are Christians, Jews, and Sabians. (Yiğit, 1995, p. 76) A tax called jizya was collected from the dhimmis. However, if they became Muslims, they were exempt from this. In this period, with the rapid spread of Islam among non-Muslims, conversions to Islam among dhimmis also increased. Although some restrictions were imposed on dhimmis in some periods, it cannot be said that this was intended to persecute them. As a matter of fact, it is also known that Caliph Umar b. Abdulaziz gave instructions in order to preserve dhimmis' rights and in addition to that he took various measures to improve the Jews' living conditions. (Aycan, 1998, p. 78)

The Jews, who were in the status of dhimmi in the Umayyads, were not exposed to any economic difficulties. In addition, they were not barred from almost any profession, except in the military and administrative fields. Most of the Jews were engaged in trade and were not subjected to economic deprivation. Jews in the Umayyad lands of Morocco, Yemen, Iraq, Iran and Central Asia were not

employed in heavy labor either. (Tritton, 1930, p. 22) Jewish scholars were also used during the Umayyad period. An example of this is the translation of the Jewish physician Masarjawaih's work called Kunnash into Arabic. (Adıgüzel and Çakan, 2019, pp. 344-347)

Abbasids Period

Conquests continued uninterruptedly during the Abbasid period, as it was during the Umayyads, and the lands owned by the Muslims increased enormously. With the expansion of the Islamic lands, most of the Jews, who were dispersed to different geographies and lived under difficult conditions, were now taken under an administration. The policy that Islam applied to non-Muslims also continued to be applied in the Umayyads and Abbasids. Thanks to the tolerance of Islam, the Jews had found a great comfort both in their religious life and in their social, economic life like never before. So much so that it was possible for them to have freedom of travel, freedom to acquire property, to have children, to be trialed in their own courts, and even to be transferred to Islamic courts if they did not want to be trialed in there. We can see an example of this in the case of a Jew who was sentenced to whip in court and wanted to get rid of this punishment and therefore applied to Islamic courts. (Mann, 1920, p. 123) There is ample evidence in the Jewish responsa and in the Geniza documents that Jews applied to sharia courts and were treated fairly by Muslim judges. In addition, Jews and other non-Muslims were allowed to take the oath in Islamic courts just as they do in their own courts. (Cohen, 2016, p. 16)

Before the Islamic conquests, the activities carried out by the Babylonian Jewish community continued in the same way under the Abbasid administration. "Resh Galuta" was the leader of the Jews in administrative matters, and the Rabbis called "gaon" were presiding over religious academies. The Jews, only together with the Abbasids, could adapt to the Islamic society. So much so that they could even create their own aristocratic class. Thanks to this tolerance of Islam towards Jews, Jews also loosened their strict policy towards Muslims. (Arslantaş, 2009, p. 724)

An important issue concerning the Jews during the Abbasid period is that a new structure (Karaism-Onanism) emerged under the leadership of Anan ben David. During the Abbasid period, the Jews, who were disturbed by the attitudes of the head of the community representing the Jews to the caliph and the scholars in the Talmud academies, and who had to live with different ethnic groups due to the opening of new settlements, entered into a new Tanakh-centered formation against traditional Judaism. (Sinanoglu, 2001, p. 424)

The Jews who lived in Egypt and North Africa, where the Fatimids, which emerged as an alternative power against the Abbasid state, established an alternative center named 'nagid' as 'Re'su'l-calutluq'. Thus, the administration of Jewish communities was established in similarity with the dual administration based in the Islamic geography (Baghdad and Cairo). (Arslantaş, 2009, p. 275)

In Palestine, which was within the borders of the Fatimid state, in 1069, a Turkmen ruler named Atsiz ibn Uvaq (Atsiz Beg) who was subjected to the Great Seljuk State, conquered Jerusalem. (Sevim, 1991) With the collapse of the Great Seljuk State, the principalities in Syria and Palestine continued their administration until the Crusades. (Çiftci, 2019, p. 94) And, it is also known that the Fatimids captured Jerusalem in 1096, during the time when the Crusaders came to Jerusalem.

The first crusade began in 1095 by Pope Urban II. These expeditions ensured the separation of the lands that include Jerusalem, from the rule of Muslims. (Pringle, 2002, p. 101) Crusaders captured this place on 15 July 1099. The state which is known as the Crusader Kingdom of Jerusalem, continued its existence for about 200 years, with the first center of it being Jerusalem and in the following periods being Acca center until 1291. (Demirkent, 2006, p. 53)

Ayyubids Period

The existence of the Crusaders came to an end in 1187, with the conquest of Jerusalem by Saladin Ayyubi. Saladin Josef Ayyubi, the conqueror of Jerusalem, who received Turkish state education and customs, served in various duties against the Crusaders and Fatimids within the Zengid dynasty. (Üstün, 2018, pp. 79–80) With the death of Nureddin Mahmud in 1174, internal turmoil arose due to the Ayyubid emirs' desire to seize power. Saladin Josef, the most powerful ruler and regent of the state, declared his reign after putting an end to the the internal turmoil. (Polat, 2015, p. 47)

Shortly after Saladin Ayyubi became sultan, he worked to ensure Turkish unity, put an end to the activities of the Assassins and end the existence of the crusaders. (Şeşen, 2009, p. 337) After eliminating the crusader threat on Egypt, he united the lands of Syria and Egypt. After long sieges and struggles, he defeated the Crusaders in 1187 in Hattin. In this war, most of the Crusader army was destroyed, King Guy and the counts and knights under his service were taken prisoners. (Şeşen, 1998, pp. 165–167)

After entering the Jerusalem, the first act of Saladin was the arrangement of the Haram al-Sharif according to Islamic methods and the delivery of the sermon on behalf of the Abbasid caliphate. In particular, the debris in the Haram al-Sharif was cleared and reconstructed. The Masjid al-Aqsa and the Dome of the Rock were repaired and converted into a mosque. (Gul, 2016, p. 121)

Mamluks Period

The region of Egypt and Syria, and therefore Jerusalem, experienced an unstable period due to the Crusaders and Mongol invasions, as it was ruled by weak rulers who were in internal conflict in the last days of the Ayyubids. With the establishment of the Mamluk State in 1250, this region became stable again. But Jerusalem went back and forth between the Ayyubids and the Mamluk administration. The Mamluks, who gained great power after stopping the destruction of the Mongols in the Islamic lands and defeating them in Ayn Jalut, dominated Jerusalem until 1516. (Tomar, 2020, p. 107)

The rule of Bilad al-Sham (today's Syria, Lebanon, Palestine and Jordan), in which the Ayyubids established their system, was continued in the same way in the Mamluks. Jerusalem was governed as governorship and regency. Every appointment to be made in Jerusalem was made by the regency of Damascus. Jerusalem had also been a town with religious and spiritual importance among the Mamluks. Mamluk rulers reconstructed Jerusalem and brought madrasas, inns, mosques and water channels there. In addition to the Arabs, Christians, Jews, Turks and Circassians lived in Jerusalem under the rule of Mamluks. (Tomar, 2020, pp. 108–110)

Ottoman Period

Ottoman Empire was the biggest and longest running multinational state that hosted nations belonging to various religions, such as Christians, Jews, Muslims etc. The reason for this feature of the Ottoman Empire is that it tried to apply the requirements of Islamic methods in the best way to its subjects of different religions and cultures. The clearest example of this is that even today, the nations that lived in the Ottoman Empire still preserve their own characteristics. (Yiğitoğlu, 2013, p. 24)

The rights of all those living in the Ottoman Empire were guaranteed; Every individual, being a Muslim or a non-Muslim, is considered as a citizen of the state. Thus, every one of them lived in the same system. (Hatipoğlu, 1993, p. 103) In the Ottoman Empire, there was a structure extending from the center to the countryside. There was also groups and congregations belonging to different

religions. They were autonomous within their own communities and had broad powers. (Yiğitoğlu, 2013, p. 26)

After the conquest, the Ottomans collected the 'jizyah' tax from non-Muslim people in accordance with the "dhimma contract" made with them. (Kazıcı, 1999, p. 429) But this tax; had not been taken from religious men, children, the incapacitated, the old, the disabled and women. (Tabakoğlu, 1999, p. 186) In addition, another tax taken from non-Muslims in the Ottoman Empire is 'tribute' and is known as land tax. (Kazıcı, 1999, p. 434) The education of non-Muslims was carried out by their own religious leaders from the first periods until the Tanzimat, which was carried out within their places of worship. (Kenanoglu, 2008, p. 182)

With the declaration of the Edict of Gulhane, the "Millet System" applied in the Ottoman Empire was abolished; Afterwards, special laws were enacted for non-Muslims in accordance with the principle of equality, together with the Kanun-ı Esasi. (Yaman, 2015, p. 13) It is known that in the Ottoman Empire, non-Muslim subjects were approached with tolerance and they lived freely within the legal framework. (Yaman, 2015, pp. 14-15)

Jews in the Ottoman Empire took decisions based on halakha (Jewish law) in all matters related to their religious and social life. Rabbis in the Ottoman Empire created a large literature. (Angel, 1994, p. 669) Because the Jews represented an important part of the Ottoman Millet System. The Jews, who are mentioned with definitions such as Millet-i Yehud and Jewish, constituted the third important nation in the Ottoman Empire after the Greeks and Armenians. (Shmuelevitz, 1984, pp. 20–21)

The first traces of the Jewish presence in the Anatolian lands, where the Ottoman Empire became a state, can be traced back to the Babylonian attack on Jerusalem (537-8 BC). But the king of Macedonia Alexander's occupation of Palestine in 333 BC is a more likely possibility. (Aydın, 2002, p. 6) In addition to that, due to the "Jews' great revolt" between 132-135 AD, the expulsion of the Jews living under Roman rule from Jerusalem and its surroundings may have also initiated the arrival of the Jews to Anatolia. It is known that the devotees of the Karai Community came to Anatolia first. It is known that there was a Jewish population in Istanbul prior to the conquest as well. (Aydin, 2002, p. 9)

The first information about the Jews at the time of Ottoman Empire is with the conquest of Bursa in 1326. Because there was a Jewish population living in Bursa at that time. Etz Hayim (Tree of Life) Synagogue was built here with the consent of Orhan Gazi. This temple remained open until the 1940s. Balkan Jews, who thought that their living standards would rise with the conquest of Edirne by Murad I, settled in the lands of the Ottoman state. (Şarhon, 2005, p. 160)

Undoubtedly, the most advantageous among the Jewish communities living in the world were the Jews in the Ottoman Empire. This is because the Ottoman Empire treated its people equally and felt privileged for nations being a part of its core. Thus, there were large Jewish emigrations from Europe (Italy, Portugal and Spain). With the conquests and migrations, the Ottoman state had a considerable Jewish population (Ashkenaz, Sephardic, etc.) coming from many parts of the world. (Lewis, 1984, p. 113) In addition, the Ottoman Empire also included a society (Mizrahiyyim, Ma'raviyyim) formed by Arabic-speaking Jews (Musta'ribe) with the conquest of North Africa, Egypt, Palestine and Syria, which were the Islamic lands where mostly Muslim Arabs lived. (Doğan, 2010, p. 215)

During the conquest of Istanbul in 1453, Byzantine Jews, called Romaniot, welcomed Mehmed the Conqueror as a savior. Rabbi Moses Capsali (Moshe Capsali) was appointed by Mehmed the Conqueror as the first Turkish chief rabbi of the capital city of Istanbul. (Lewis, 1984, p. 136; Sharhon, 2005, p. 160)

Due to the persecution policy implemented by the kings of Spain against Muslims and Jews living in Andalusia, these two nations had to leave their homelands in 1492. And about ninety-three thousand Jews were accepted into the Ottoman Empire by Sultan II Beyazid. Sephardic Jews who escaped from the Spanish persecution and took refuge in Portugal Muslims were immigrated from there after a short time as well. So most of the Jews took refuge in the Ottoman Empire. (Şarhon, 2005, p. 161)

At the end of the 15th century, the Jews who escaped from persecution and came to the Ottoman Empire were settled in Tire and Manisa. (Arslan, 2014, p. 121; Emecen, 2008, p. 30) With the increase of Jews immigrating to the Ottoman Empire over time, one of the five neighborhoods established in Izmir was reserved for non-Muslims. With the conquest of Hungary and Serbia in the 16th century, many Ashkenazi Jewish communities moved to Thessaloniki, Edirne, Istanbul and Palestine. Ashkenazi Jews who fled from Poland, Ukraine, Russia, France, Germany and Hungary due to anti-Semitism in the 17th century had to come to Sofia, Izmir and the Aegean coasts. (Shaw, 1991, p. 121) During the reign of Murat I, there was a Talmud school in Edirne where Romaniot Jews were educated as rabbis. (Groepler, 1999, p. 30)

Apart from Spain, Portugal and Italy, immigration from Balkan countries to Ottomans had further increased the Jewish population in the empire. The count of Jewish families in Istanbul in 1477 was known as 1647. (Hacker, 1982, p. 123) Over time, this population has increased even more. After Istanbul, the institution of chief rabbi was established in Jerusalem in 1841, Baghdad in 1849 and North Africa in 1874 in the Ottoman Empire. (Levy, 1992, p. 107)

In the field of religious literature by Jews in the Ottoman Empire; Works such as "Shulhan Arukh", "Leha Dodi", "Me-am Lo'ez" were written. In addition, many famous doctors such as Khekim Jacob, Josef Amon, Moshe Amon, Daniel Fontesca served in the Ottoman Palace. (Şarhon, 2005, p. 162)

In the 17th century, The Messianic movement, which was started by Sabbatai Zevi, who was born in Izmir in the 19th century, caused developments that was harmful to the Jews. (Şişman, 2008, pp. 334-335) Jews who migrated to the Ottoman Empire generally operated in the textile, printing and weapons industries.

Towards the end of the Ottoman Empire, the ideas of nationalism that emerged in France and many parts of Europe had a negative impact on the Ottoman Empire. Thus, the Edict of Gulhane was published in 1839, which included certain rights for minorities in the Ottoman Empire. (Akyıldız, 2011, pp. 1–10) The Reform Edict was issued against the Western states that were not content with the Edict of Gulhane and demanded more rights for minorities, and thus tried to disrupt the political balance of the Ottoman Empire. (Gülsoy, 1999, p. 185) The community regulations given to the Jews in 1865 also became some sort of a constitution. These regulations, which were given to the Jews as well as the Greeks, Armenians, included the religious assemblies that would deal with the religious affairs of their communities, as well as the second assemblies dealing with administrative affairs. (Akyıldız, 2011, p. 7) In order to increase the loyalty of the minorities in the Ottoman Empire and to prevent the ambitions of foreign powers, the Constitutional Monarchy was declared in 1876 and 1908 alongside the Reform Edicts, but all these activities were not sufficient for the minorities in Ottomans; their separation from the state could not be prevented.

Zionist ideas by Theodor Herzl aimed to break up the Ottoman Empire and to establish a Jewish state by seizing Palestine. For this, material and moral support was found from rich Jews in the world. (Singer & de Haas, 2007, pp. 370–371) In addition, various countries that wanted the Ottoman Empire to be erased from the stage of history also helped Herzl's ambitions. Despite all these aspirations,

Ottoman Sultan Abdul Hamid Khan's opposition to the Jewish state and the Ottoman's claiming its own lands took an important place in history. (Buzpınar, 1994, pp. 59–61; Küçük, 1998, p. 220)

Conclusion

This study analyzes the process that Jews had under the Islamic rule, who are described as People of the Book and have some common values with Muslims, started with the period of the Prophet, and then continued with the era of the Caliphs, Umayyads, Abbasids, Ayyubids, Mamluks and then ended with Ottomans. It is known that Jews had been subjected to various attacks and exiles in history. Jews as a nation faced with the attacks of the Babylonians and lived in the diaspora, then witnessed the Hellenic and Roman oppression in the future period. So much so that during these periods, Jews were exiled from the regions they lived in, and they were exiled to the various parts of the world. Jews living in the world had been subjected to various oppression and persecution under different governments. However, after they came under the rule of in Islamic lands, they were approached with tremendous examples of tolerance and justice. For example, The Prophet (Saws) included the Jews residing in Medina into the society right after the "hegira" and signed the Medina Agreement with them. Thus, as long as they remained faithful to the covenant, they had rights and freedom both in trade, social life and in many other matters.

 On the other hand, Muslim administrators that came after the Prophet Muhammad treated the non-Muslim people in line with the principles set by Islam. The best example for this is the "aman name" which was declared by the Caliph Omar after he conquered the city of Jerusalem. Also, it is admirable that Omar gave rights to Jews as well as Christians. The rights and freedom granted to the Jews in the Umayyad and Abbasid periods were maintained as well, and they were allowed to live comfortably without serious restrictions in many social, commercial and religious matters. With the Crusaders' attacks on Islamic lands, Jerusalem was held captive for 200 years and the Muslims and Jews living there were subjected to genocide. Thus, unfortunately, the peace in these lands had taken a hit at that period.

 Shortly after the Saladin Ayyubi (conqueror of Jerusalem) became sultan, he provided Turkish unity and marched on Jerusalem, defeating the Crusaders in 1187, established peace in the city. Saladin Ayyubi rebuilt the city, which was destroyed by the Crusaders, in a short time. He had the temples returned to their original identity and maintained the religious harmony. The Mamluks, who took great care of the heritage of Ayyubids, also treated Jerusalem and the people living there with justice. Thus, most of the works and studies that have survived to our present time came from the structures which were built during the Mamluk period.

 The Ottomans incorporated the Jewish people into its nation with the conquest of Bursa. With the conquest of Edirne, the Balkan Jews who wanted to increase their living standards also migrated here. In time, the population of the Jews increased even more with the Balkan conquests and with the addition of new lands and their people into the empire's borders. As a result of the tyranny of the kings of Spain against Muslims and Jews in Andalusia region, these people were forced to emigrate from there. During this period, the Ottoman Empire embraced many Jews. The Ottoman Empire granted rights and freedom to the non-Muslim minority according to the principles of Islamic Law and guaranteed their security within the borders of the country. With the spread of nationalist ideas, which emerged in France and spread rapidly to Europe and to the Ottoman Empire, and with the effect of Zionist activities, the separations from the Ottoman Empire began. After the Edict of Gulhane, the Reform Edict was published to ward off the Nationalist movements against the Ottoman Empire. Foreign powers, who did not find the rights and freedoms granted to minorities sufficient, tried their

best to disintegrate the Ottoman Empire. Meanwhile, Theodor Herzl requested Jerusalem from Abdul Hamid Khan, but he was rejected.

As a result, Jews, who had been exposed to difficulties, troubles and diasporas and who were unwanted and isolated for a very long time, achieved real peace and freedom while living under the Islamic rule. Islamic lands had been seen as a safe harbor for both Christians and Jews. This issue has taken its place in the minds as a truth that cannot be denied and is known by everyone.

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USURY AND ITS IMPLICATION ON THE ECONOMY OF MUSLIM CIVIL SERVANTS IN NASARAWA STATE, NIGERIA

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Tefeciliğin, Nijerya Nasarawa eyaletindeki Müslüman devlet Memurlarının İktisadi durumuna Olan Etkisi

ÖZ

Faiz ve faizle yapılan işlemler, İnsanların iktisadi durumuna olan olumsuz etkileri nedeniyle İslam dini tarafından kınanmaktadır. Bu makalenin amacı Nijerya'nın Nasarawa eyaletinde kooperatif topluluklarının uyguladığı faizin Müslüman devlet memurlarının refahına olan etkisini araştırmayı amaçlamaktadır. Bu amaçla literatür taraması ve saha araştırması yapılmıştır. Bu araştırma, Müslümanlara faizli işlemlerden kaçınmalarını öğütlemesi açısından önem arz etmektedir. Müslümanlar, dini kurallar ve iktisadi durumlarına olan olumsuz etkileri nedeniyle faizli işlemlerden uzak durmalıdır.

Araştırma, Nasarawa eyaletindeki devlet memurları faizli işlem yapan kooperatif ve bankalardan dolayı zor duruma düştüklerini ve finansal dalgalanmalardan olumsuz etkilendiklerini ortaya koymuştur. Müslüman devlet memurlarının işyerlerinde faizsiz işlem yapan kooperatifler kurmalarını veya bu kooperatiflere katılmaları tavsiye edilmektedir.

Anahtar Kelimeler: Faiz, Müslümanlar, Memurlar, İslâm, Ekonomi, Nasarava.

Usury and its Implication on the Economy of Muslim Civil Servants in Nasarawa State, Nigeria

ABSTRACT

The practice of interest among Muslims is a condemnable act by Islam because of its logical consequences on the economy of people. This paper aims to survey the implication of interest on the economy of Muslim civil servants of Nasarawa state, to be specific the interest charges by the cooperative societies when a member collect any facility. The methodology used is both library and fieldwork where books were consulted and interviews were equally conducted. This research is significant as it would serve as a clarion call to the Muslims who are either consciously or unconsciously involved in the transactions that have an interest or any of its elements, to speed up and desist from partaking in the interest. Muslims should avoid the consumption of interest in their financial transaction. The findings revealed that most Muslim civil servants in Nasarawa state, use to collect loans from the cooperative societies or banks that charge interest and continue to suffer from financial volatility until they have paid off and their economy is not in an equilibrium position. It is recommended that Muslim civil servants should join Islamic cooperative societies in their places of work and where there is none at all, they should hasten in establishing one.

Keywords: Interest, Muslims, Civil Servants, Islam, Economy, Nasarawa st.

Introduction

Human life is very important as well as his survival on earth and for him to be able to worship Allāh with security and calmness, that is why his life is attached to wealth so that all or part of his needs can be fulfilled by utilizing the wealth given to him to purchase items that would serve as a necessity.Allāh says:

چأ ب ب بہ بپ بپ بہ بہ بہ ہہ بہ بہ بہ ث ٹ چالکھف: ٤٦

Wealth and children are the adornments of the life of this world. But the good righteous deeds, that last, are better with your Lord for rewards and better in respect of hope (Q18: 46).

 Any set of people that want their earnings to be blessed has free will to do so. The economy is important in the growth of an individual and nation, the provision of law in Islam have taken care of the entire life of human beings as an individual and as a member of a corporate organization. The interest which has been categorically and specifically condemned by Allāh the law provides, but still a man in his nature of deviation and ungratefulness persistently transacts in it. Allāh says:

چ ہ ٻ بہ بہ ھ چالعادیات: ٦

Verily, man (disbeliever) is ungrateful to his Lord (Q100: 6).

During the farewell sermon of Prophet Muhammad (S. A. W) in his speech, he said the Interest of the day of ignorance is abolished, he vividly stated that: "usury is forbidden, and I make a beginning by remitting the amount of interest which 'Abbas bin 'Abdul Muttalib has to receive. Verily, it is remitted entirely" (An-Nadwī 317, Al-Mubarakpuri 394). Meanwhile, Muslim civil servants continue to patronize the conventional cooperative societies which operate and rely on the interest generated from the services rendered to its members. When a Muslim seek wealth or struggles to earn a living, he is, therefore, cautioned to seek what is lawful. Hamidullah in his book entitled "Introduction to Islam" stated that:

Islam guides its adherents in all phases and activities of life, in matters, material as well as spiritual, its basic teaching about economics is mentioned in several passages of the Qur'ān. The economic policy of Islam has also been explained in the Qur'ān, in most unequivocal terms. It is based on this fundamental principle that Islam has constructed its economic system (Hamidullah 140).

Abubakar cited Chaudhry as saying Islam considers interest as the most exploitative institution for humanity and has abolished its roots in its every form and manifestation (Abubakar 35). *Ar-Ribā* is prohibited by Allāh (SWT) in clear expressions and those involved in it are categorized as offenders to the law of Islam. According to the Glorious Qur'ān anyone that take interest should prepare for a war between Allāh and His Messenger and the consumer of interest in one hand.

چۂ ہ ٻ بہ ہ ہ ہ ھ ے ے ے   ﮯ ﮚ ﮚ ﮜ ﮝ ﮞ ﯙ ﯚ ﯛ ﯜﯝ ﯘ ﯗ ﯘ ﯙ ﯚ ﯛ ﯜ چالبقرۃ: ٢٧٨ –
٢٧٩

O you who believe! Have Taqwā of Allāh and give up what remains from *Ribā*, if you are (really) believers. And if you do not do it, then take a notice of war from Allāh and His Messenger but if you

repent, you shall have your capital sums. Deal not unjustly, and you shall not be dealt with unjustly (Q2: 278-279.

Taking of interest is tantamount to war against Allāh and His Apostle (Abubakar 35). By implication any person who becomes acquainted with interest but confidently persisted in taking it after knowing the Islamic ruling on it, he/she is, therefore, waging a war against Allāh and His Apostle Muhammad (S. A. W).

Definition of Interest and Its Types

Interest is known as interest and *ribā* in the Arabic language. Ajani defined it as any extra money paid over the principal by a loanee to the loaner (Ajani xviii). It is prohibited in *Sharī'ah* (Ajani xviii). It is an additional money charge by the debtor for the creditor. Interest is commonly known as interest which is an excess additional increase in repayment of a loan or any facility collected and enjoyed by a person or member from any financial provider, be it a bank or cooperative society. It is also defined as an increase or growth. *Ribā*is an Arabic word that means increase, addition, growth or augmentation (Farooq 2).

According to Ibn Rushd, jurists agreed that Interest is found in two things: sales and that which is established as a liability through sale, credit or other transactions (Ibn Rushd 158). The sources of funds for any cooperative society is through the businesses and other transactions such as loan given out to members, facilities distribute to members and non-members especially food items during festivities. The money accrued is joint and share as a dividend at the end of the financial year.

Although, it should be known that Islamic Cooperative Societies accept profit and reject the interest in their mode of operation. Interest is of two types these are:

1- The delayed one (*Ribāan-nasī'a* or *al-nasā'*) (Ibn Rushd 158).

According to Sahar et al, it refers to the boost or growth due to delay. It can be at the beginning of the transaction or on the maturity of the debt. In the case when the debtor is unable to default in payment of debt on maturity and the creditor gives additional time for the additional amount in return (Sahar et al 335).

2- Stipulated Excess (*Ribā al-fadl* or *tafādul*)(Ibn Rushd 158).

This type of interest happens when two things that are the same in nature and value are exchanged unevenly. For example, a kilo of barley is being exchanged for ten kilos of barley (Sahar et al 335).

The Practice ofInterest among Muslim Civil Servants

It is unarguable that conventional cooperative society is vehemently sustained by the interest charges from individual members and from what is generated from the various businesses engaged in. Olotu, categorically in an interview stated that it is the interest that sustained the conventional cooperative societies while the Islamic cooperative society model relies solely on the lawful business transactions carried out by the management team of the cooperative society. Buhari Murjanatu, have clearly expressed that the practice of Interest among Muslim civil servants can only be stopped if the loan and facilities are given without interest charges. If not she said in one way or the other the civil servants are into the active participation of consuming interest except and until one is not willing to collect the loan.

Cooperative societies are commonly known among civil servants in the Ministries as (CTLS) Cooperative Thrift & Loan Society. Most of the Muslim civil servants in Nasarawa state are members

of either one or two cooperative societies particularly in an institution like Nasarawa State University, Keffi where there are several cooperative societies in existence. Some of these cooperative societies registered with the former Ministry of Commerce and Industries but later the name of the Ministry was changed to Ministry of Trade, Industry and Investment include among others:

1. ASUU Multipurpose Cooperative Society (ASMCSL) Nasarawa State University, Keffi, branch.

2. NSUK Health Services Multipurpose Cooperative Society Limited

3. *Al-Qiraad*Multipurpose Cooperative Society (Zero Interest)

4. NSUK Muslim *Ummah*Multipurpose Cooperative Society (NUM-CS)

5. NSUK Staff Cooperative and Thrift Society

6. SSANU-PROIFED Cooperative Society

7. High Court of Justice CTLS, Lafia

8. Nasarawa State Hospital Management Board Staff Cooperative,Thrift and SocietyLimited, Lafia

9. Ministry of Education StaffCTLS (MOECTLS)

10. NBS Multipurpose Cooperative Society Limited

11. Ministry of Commerce and Industries (MCIC) Multipurpose Cooperative Society Limited

12. Nasarawa State Transport Service (NTS) Staff Multipurpose Cooperative Society Limited

13. Staff Audit Department CTLS Limited

14. Office of the Secretary to the State Government Staff Multipurpose Cooperative Society Limited

15. Ministry of Local Government and Chieftaincy Affairs CTLS

16. Agency for Adults and Non-Formal Education Multipurpose Cooperative Society Limited

17. Nasarawa State Sports Academy Staff Welfare Cooperative Society Limited

18. College of Agriculture Registry Department CTLS

19. The staff of History Department College of Education Akwanga CTLS Limited

20. Judicial Service Commission CTLS

21. Ministry for Rural and Community Development CTLS

22. Nasarawa State University Faculty of Agriculture CTLS.

Source: Nasarawa State Ministry of Trade, Industry and Investment

Ansari, while commenting on the prohibition of Interest as it contained in verse 130 of *sūrat Āl-'imrān* where Allāh says:

چۇ ﯔ ﮯ   ﺋﺎ ﺋﺎ ﺋﻪ ﺋﻪ ﺋﻮ ﺋﻮﺋﯘ ﺋﯘ ﺋﻮ ﺋﻮ ﺋﻮ ﺋﻮ ﺋﯘ ﺋﯘ چآل عمران: ١٣٠

O you who believe! Eat not *Ribā* (Interest) doubled and multiplied, but fear Allāh that you may be successful (Q3:130).

He highlighted two important points that are worthy of being noted:

(a) While banning *ribā*, the Glorious Qur'ān has forbidden not only interest but also interest in other forms. Because according to the best authorities, the word *ribā*,which means literally "an excess or addition" denotes as a term of economics 'any addition, however slight, over and above the principal sum lent. Because *ribā* is generally translated as Interest and because in modern parlance 'Interest' signifies only an 'exorbitant rate of interest', some people have fallen into the error that what the Holy Qur'ān has forbidden is an excessive rate of interest (Ansari 307).

Habiba Ibrahim says Muslim civil servants are taking Interest for granted which is a heinous offence in Islam and one can manage what he/she is receiving without collecting the loan or can participate in monthly contributions with colleagues. Abubakar Muhammad Ahmad, in his view, said for one to reject Interest, let there be contentment with what one is earning and should be able to manage the little without living a high life of pride.

Islamic Ruling on Economy

The two economic systems that operate in the world which are conventional and Islamic model operates differently, while the conventional one exists more in theory than in reality and more of the exception than the rule, the Islamic economy is rooted in faith in the Qur'ān and *Sunnah* as the basic sources of generating law that guides the business activities which can make it *sharī'ah* compliant (Usman 6). Azmi, stated that Qur'ān does not provide details of fiscal policies but there are some economic teachings and guiding principles which determine such policies (Azmi 27).

Participation of Muslims in trade and commerce that are lawful is encouraged (Doi 348) by Islam to have a vigorous society that would be autonomous and economically strong. This is not restricted to one sector but includes the other sectors such as private and public sectors which can make one earn a living and survive in life. The economic drive is through the businesses and partnership with other people either in the same country or which may warrant travelling. Allāh says:

چ ج ج چ چ چ چ چ چ ﭑﭒﭓالمزمل: ٢٠

........Others travelling through the land, seeking of Allāh's Bounty, (Q. 73:20).

Another verse says:

چ ث ٹ ٹ ٹ   ٹ ڤ ڤ ڦ ڦ ﭘﭙفاطر: ١٢

..... And you see the ships cleaving (the sea-water as they sail through it), that you may seek of His Bounty and that you may give thanks (Q. 35:12).

Furthermore, the Qur'ān says:

چ ٹ ٹ ٹ ڤ ڤ   ڦ ڦ ڄ ڃ ڃ چ   ﭼ ﭽ چالجمعة: ١٠

Then when the (*Jumu'ah*) *Salāt* (prayer) is ended, you may disperse through the land and seek the Bounty of Allāh (by working, etc.), and remember Allāh much: that you may be successful (Q. 62:10).

The above verses indicate that Allāh bestowed a lot of bounties for His creatures particularly human beings for their consumption. He spread on the surface of earth huge bounties which are known as treasures of Allāh (*Khaẓāinullāh*) so that they can be utilized righteously. Ajani, in his thesis on the approach of Islamic economy he stated that:

It is an established reality that man spends a major part of his time and efforts on the activity to get his necessary means of living like food, cloth and shelter and others. It is also clear that he interacts

with others during his activities to get these means of living and since he lives within a society with which he must interact, there must be, therefore, a rule which will make the interaction flow well among the society because total freedom cannot be guaranteed in every society otherwise there will be disorderliness therein. The struggle to get the necessities of life falls under the Islamic economy and all that it entails must be *Sharī'ah* compliant before it is called Islamic economy, to which everybody should submit (Ajani 82).

According to Ajani, the Islamic economy is established on the Islamic belief ('*aqīdatul – Islāmiyyah*) since there is a connection between life on the earth and the hereafter. Whoever comes to this world must engage in one economic activity or the other to survive whereas his survival in the hereafter depends on how he manages his life on the earth which compels him to comply with the dictates of *Sharī'ah* in his economic dispensation and other activities (Ajani 82). Muslims should believe that every wealth which is the result of economic activities belongs to Allāhand that He is its Core Possessor. This is followed by the fact that Allāh created everything for the benefit of man and that is why man is required to exploit them in a way laid down by Islam and sought for and utilised in a way to attract Allāh's pleasure. The result of this is that this world is only a means and not the end (Abdul-Karim 40).

Islam is fully aware of human nature as regards the love for gathering wealth and does not oppose this idea, but requires fair play in wealth gathering and dispensation. It is with this regard that Allāh described the immense love that human beings have for wealth where He says:

چَوَّ ُ ُ و و چالفجر: ٢٠

And you love wealth with much love (Q. 89:20).

Application of moral character in economic activities is also inevitable in the Islamic economy especially, when it involves dealing with others in a society where love and cooperation are needed for the survival of such society. Islam makes it that every capable individual is required to be a worker in Islam and should not be an idle human being.*Imām* Hasan Al-Bannā had suggested compulsory ten points for a Muslim who wants to reform his personality these are health, fine character, skill in reflection, capability to work for earning(Al-Bannā 14).

Effect of Interest in the Civil Servant's Economy

In any prohibition, there is safety for humanity and also any commandments of Allāh consist of benefits to the people. Shahata, stated that *ribā* should be excluded from all transactions whether in cash or in-kind, accomplished or suspended and intended for investment or consumption (Shahata 51). Muslim civil servants actively participate in the monetary contribution of cooperative societies in Nasarawa state, based on this, they are also not exempted from enjoying the benefits gained through the activities of the cooperative societies.

However, even though there is benefit in the services rendered for co-operators, there is still a negative aspect of it. In a time of financial needs to undertake a project that requires funds and a member can't do it with his/her earnings, there is no option but rather to succumb and face the consequences of overpayment of what has been credited to his/her account. That is where the interest issue arises in a conventional cooperative society. The following can be said to be among the effect of interest in the economy of Muslim civil servants who collect loans/facilities from the interest-based cooperative society:

1- Overburdened with the much interest charges. Any interest no matter how little it is makes the debtor suffer a lot and disorganises his budget;

2- Adjustment in his/her expenditure throughout the repayment period;

3- *Ribā*hinders the circulation of money (Shahata 51);

4- The inability of the debtor to meet up with day-to-day home needs;

5- It is exploitation by the creditor;

6- The creditor (cooperative society) has an advantage of self-enrichment through the interest charges against the loan collectors;

7- It makes some civil servants lazy and lack the idea of entrepreneurship and agricultural participation but only misuse the funds borrowed;

8- People who practice *ribā* become indolent and dependent (Shahata 51-52).

The type of loan given by the cooperative society is among the guaranteed loan with a definite increase (Dawabah 152) because a certain percentage is charged. For instance, like that of ASUU Multipurpose Cooperative Society in its emergency loan, the interest rate is 20%, ordinary or regular loan 10%, non-regular loan 15%, housing loan 15%, commodity loan 8% for members while non-members 10% and contingency loan 10% respectively (Bye-Law of ASUU Multipurpose Cooperative Society 15-17).

9. Interest as a mechanism of inequitable redistribution of wealth

10. Interest as exploitation of the needy

11. Inflation and

12. Hampering the economy (Gorontalo 268).

13. Economic instability (Shahar et al 338).

The position of Islam contained in the verses below is a condemnation of Interest as an economic practice Moreover, there is punishment for the perpetrator's Ibn 'Abbas said:

On the Day of Resurrection, those who consume *ribā* will be resurrected while insane and suffering from seizures.

Allāh says on the punishment for dealing with *ribā*:

چأ ﭐ ﭑ ﭒ ﭓ ﭔ ﭕ ﭖ ﭗ ﭘ ﭙ ﭚچالبقرة: ٢٧٥

Those who eat *Ribā* (Interest) will not stand (on the Day of Resurrection) except like a person beaten by *Shaitān*(Satan) leading him to insanity.

No blessing of Allāh in the wealth acquired through *ribā*,

چﭢ ﭣ ﭤ ﭥ ﭦﭧ ﭨ ﭩ ﭪ ﭫ ﭬ ﭭ چالبقرة: ٢٧٦

Allāh will destroy *Ribā* (Interest) and will give increase for *Sadaqāt* (deeds of charity, alms, etc.) and Allāh likes not the disbelievers, sinners.

The other things contained in the verses are waging a war against Allāh and His Messenger on one side and the consumer of *Ribā* on the other hand, multiple charges of *Ribā* by the creditor that give loan to the debtor when the latter cannot pay on the agreed period, is prohibited and hellfire is the

destination for the creditor if he/she did not repent. Prophet Muhammad (S. A. W) at the farewell sermon cautioned Muslims to abstain from any dealing related to *Ribā*, ... The Interest of the days of ignorance is abolished (Kilani 43). The Hadith on the prohibition of *Ribā* is as follow:

The Prophet (S. A. W) forbade the acceptance of the price of a dog or blood, and also forbade the profession of tattooing, getting tattooed and receiving or giving *Ribā* (Interest) and cursed the picture-makers (Bukhari 169 299).

Based on the above discussion the ruling of *Sharī'ah* on *Ribā* and uncertain business which has an element of uncertainty (*Gharar*) is unlawful because of its inflation in financial hardship on the debtor. Interest implies that it has two major consequences on the economy of anyone that transacts with it. Hajaratu Bawa Ajegena, in her view, said Interest is a serious problem that makes the debtor suffer a lot as the charges are high on the loan or facility enjoyed by the co-operator, while the creditor in return benefits from the services rendered to the debtor.

Ordinarily, any member of a cooperative society, be it conventional or Islamic type, is supposed to have access to the facilities that the management of the cooperative societies purchase and provide for the members. According to Angulu Umar Suleiman, Muslim civil servants in Nasarawa state have a vital role to play in eliminating interest in the operation of the conventional cooperative society, he is of the view that co-operators can change their bye-law during the Annual General Meeting (A. G. M.) or Ordinary General Meeting (O. G. M.), it is easy to make their voices heard and influence this change or removing interest charge which implies downgrading their economic prosperity.

Although Angulu, stated categorically that it is the interest that is sustaining the conventional cooperative society. The temporary staff who manages the activities of the cooperative society are paid a salary with the interest generated through the businesses engaged by the cooperative society. Habiba Ibrahim is of the view that Interest has a logical implication on the economy of an individual whether civil servant or a businessman, it attracts punishment of Allāh, no blessing in the wealth mixed with interest or acquired through unlawful means.

The economy of a nation and government, civil servants and business people can prosper when it is possessed in a way that is allowed Islamically but alas, any deviation from Islam, is destruction against the wealth. This is by the verse of the Glorious Qur'ān where Allāh says:

چ ﺗَ ﺗَ ﺛُ ﺛُ ﺛَﺛُ ﺛُ ﺛُ ﭓ ﭕ ﭗ چﺍﻟﺒﻘﺮﺓ: ٢٧٦

Allāh will destroy *Ribā* (Interest) and will give increase for *Ṣadaqāt* (deeds of charity, alms, etc.) and Allāh likes not the disbelievers, sinners (Q 2:276).

For earning the blessing of Allāh in our life and wealth, Muslim civil servants should strictly and sincerely adhere to Islamic teachings on wealth acquisition and spending.

Ways to Abstain from Interest

When we reflect on the verses and *ahādith* that deal with the subject matter of Interest (*ribā*) we have no option rather than to surrender ourselves to the injunctions of the Qur'ān to achieve salvation in the hereafter. Rabi Mudi Dikko and Maryam Ahmad Maikasuwa shared the same view on the implication of Interest in the economy of Muslim civil servants. According to them in Islam Interest is prohibited and some collect loans without any plan for proper utilization of such money which in the end resulted in having a serious shortage in their salary during the repayment period, it is a great burden and they cannot meet up with financial obligations. Tactically and practically, Muslim civil

servants and the rest of Muslims can refrain from involvement in the practices of Interest in their financial activities by following the steps below:

1. Total implementation of Qur'ānic verses which caution them to abstain from *ribā*

2. To have the sincere fear of Allāh as the lawgiver by obeying Him.

3. To disengage themselves in any cooperative societies and businesses that operate based on Interest derivation as its way of sustainability.

4. To join the existing Islamic cooperative societies which are known for zero interest operation and to establish more of its type.

5. To promote the lawful earning and forbid unlawful earning and transactions in their places of work.

Conclusion

Since the practice of Interest among Muslims is a condemnable act by Islam because of its logical consequences in the economy of peopleMuslims should avoid consumption of Interest in their financial transactions so that they can comply with the law of Allāh. However, even though a lot of texts in both the Qur'ān and *Ahādith* (*annuṣūṣ*) on the prohibition of consuming interest human beings refuse to cease from a transaction that is mixed with interest. Muslim civil servants as an ambassador of Islam in their different places of work can be the vanguard of change in the public service where gradually and strategically the law that allows for Interest charges can be replaced with the one that prohibits the use of Interest.

Recommendations

The following are part of the recommendations for this paper:

1. Muslim civil servants should try as much as possible to join hands with those that have established a zero interest cooperative societies in their departments, units and ministries so that they can also initiate the financial institution that operates without Interest;

2. Islamic scholars should be consulted by the Muslim civil servants to explain to them the wrath for those who consciously or unconsciously consume Interest;

3. Muslim civil servants should desist from participation in any interest-based cooperative society;

4. The body like the International Institute of Islamic Banking and Finance and other related organizations should organize seminars for Muslim civil servants on the advantage of free interest monetary transaction;

5. Muslim civil servants should sincerely accept and implement the law of Allāh completely and abstain from the path of the devil (*Shaytān*).

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Table of Interviewees

S/N	Name	Place of Work	Age	L. G. A	Date of Interview
1	Ismaila Olotu Abdullahi	Nasarawa State University, Keffi	45	Nasarawa	14/01/2021
2	Hajaratu Bawa Ajegena	Ministry of Land	30	Nasarawa Eggon	10/08/2021
3	Angulu Umar Suleiman	Ministry of Health	48	Toto	10/08/2021
4	Habiba Ibrahim	Ministry of Health	28	Wamba	10/08/2021
5	Abubakar Muhammad Ahmad	Nasarawa State Judiciary	56	Obi	10/08/2021
6	Buhari Murjanatu	Ministry of Lands and Urban Development, Lafia	29	Nasarawa	10/05/2021
7	Alhassan Ahmad Atiku	Nasarawa State University, Keffi	37	Keffi	18/11/2020
8	Rabi Mudi Dikko	Office of Head of Service, Lafia	30	Lafia	07/10/2021
9	Maryam Ahmad Maikasuwa	Ministry of Education, Lafia	25	Lafia	07/10/2021

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