

Appraisal of the Status on Research on Labor Economics in the Islamic Framework

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Abstract

As more Muslims in various Islamic countries seek to learn about Islamic economics, it is time for an educational system at all levels to be there to help in providing that education to them. This paper attempts to answer basic questions regarding the role of research in developing and delivering a well-rounded curriculum in Islamic economics: is research taking an active role in keeping up with the rapid developments in the field of Islamic economics? Are there any attempts by research community to access levels of Islamic financial literacy among Muslims and to highlight the importance of spreading Islamic financial knowledge through the educational system? Is the educational system in various Islamic countries living up to its moral and religious obligations by creating awareness amongst Muslims of the viability of Islamic finance and preparing “the typical” Muslim to manage his/her financial affairs and to make sound and informed financial decisions in line with the principles of the Al Shariah?

It can be strongly argued that the effectiveness and the contributions of research in Islamic economics may well be broadly measured by the level of application and integration of its findings in teaching and curriculum development. Therefore, in addition to reviewing selected available pertinent literature, this study scans the undergraduate economic/finance curriculum of some leading universities in various Islamic countries. The aim is to appraise the level of collaboration between the research community and higher educational institutions, and to establish whether the research community is taking proactive approach in assimilating research into the educational system and utilizing its findings in designing and teaching relevant and practical courses in the field of Islamic economics.

Keywords: Islamic economics, Curriculum, Education, Teaching, Research

“Answers may not only tell us what we are doing wrong but may also indicate why we have not done more” (McKenzie, 1977: 11). [However], “it is not a sign of ignorance not to know the answers. But, there is great merit in facing the questions” (Mamet, 1999: 127)

1. INTRODUCTION

This paper does not claim to present an all-inclusive account of the pertinent research in Islamic economics and finance, nor does it attempt to produce a comprehensive review of the literature on the role of research in teaching and curriculum development in Islamic economics. However, if there is to be significant role for research in improving teaching and building contemporary curriculum in Islamic economics, the paper aims to address that role. The endeavour therefore is to highlight some aspects of the interrelated relationships between research, curriculum development and teaching in Islamic economics, and more importantly to draw attention to the trends, methodologies and the environment of research that must be carried out to advance the Islamic economic curriculum in various Islamic universities and higher educational institutions. The intention is to employ a critical approach in assessing the level of cooperation between research and academia in the overwhelming majority of Islamic countries and the way research findings thus far have been disseminated and employed in the development of teaching and curriculum in Islamic economics.

As this paper calls on the research community to take a more active role in keeping up with the rapid developments in the field of Islamic economics, it advocates greater assimilation of research into the educational system in order to bridge the gap between research and education in Islamic economics. The paper concludes by emphasising that sharing research results should be an ongoing tradition that must be communicated through multiple means rather than being “a one-time transmission” disseminated exclusively through “research-oriented forums such as journals and conferences” (White, 2000: 4).

2. RESEARCHING ISLAMIC ECONOMICS

The Islamic financial movement was greatly advanced by the establishment of the Islamic Development Bank (IDB) in 1973¹ – marking the revival of the Islamic financial system. The success and broad recognition that IDB has achieved in no time undoubtedly paved the way for the establishment of the first modern privately owned Islamic bank in Dubai in 1975, soon to be followed by the emergence of several other Islamic banks in various Islamic countries. The first International Conference on Islamic Economics, which was organised by the IDB and held in Makkah, Saudi Arabia in 1976 under the patronage of King Abdulaziz University in Jeddah affirmed the unwavering resolve to re-establish and to develop Islamic economics as “a contemporary scientific discipline”, thus devoted considerable resources to advancing the cause of Islamic economics.

The global significance of Islamic finance is evidenced by its vibrant presence in more than seventy-five countries across the continents, and by its phenomenal growth estimated at 12% to 15% per annum, despite being an emerging industry. The Islamic Bank of Britain, the European Islamic Investment Bank and Lariba Bank in California

¹ The IDB is owned by a consortium that currently includes 57 Islamic states. The bank’s head office is located in Jeddah, Saudi Arabia, and its branches are to be found in several Islamic countries.

are but few examples of Western renowned banks espousing exclusively Islamic mode of finance, coupled with a growing number of leading international financial institutions offering “Shariah compliant financing facilities” (Wilson, 2007; Thompson & Flower, 2007). The growing interest in Islamic finance is largely prompted by the engineering of cultured and consistent Islamic financial products that span the retail and investment banking, capital market development and Islamic insurance (*takaful*). As the Islamic financial services industry continues to experience steady growth in both the diversity and the substance of its products and services, it also continues to face real challenges that, if not fittingly addressed, could engulf the young industry and undermine its evolution.

The Islamic financial Industry is currently in the midst of a self-appraisal process that aims at affirming the status of the Islamic Financial Institutions (IFIs) at home and establishing their presence abroad. Henry (2001) interpreted the interest of the Western multinational financial institutions in Islamic banking and finance as being “the most significant guarantee of Islamic finance’s future”. However, the rapid expansion of Islamic banking and finance was not equally matched with adequate initiatives to develop and prepare skilled professionals capable and keen to take this emerging industry to new heights. This shortage in human talent is evidenced by the lack of awareness amongst typical investors of the existence of an Islamic alternative to conventional banking and finance; lack of familiarity with products and services offered by IFIs in general and Islamic capital/equity market products in particular; and the lack of understanding, hence lack of appreciation of the features and the advantages of Islamic financial facilities.

The Islamic Development Bank (IDB) represented by the Islamic Research and Training Institute (IRTI), jointly with some of the major universities, research and financial institutions around the world has been active in organising and sponsoring high profile specialist conferences on Islamic economics and finance (Table – 1). Each conference is dedicated to researching a contemporary theme with particular relevance to Islamic economics.

International conferences on Islamic Economics and Finance have been organised regularly (within three-years time interval) since the year 2000. The broad objective of these conferences is twofold: to further advance the cause of Islamic economics and to respond to the growing challenges owing to the phenomenal growth and expansion of the emerging Islamic financial industry.

Should Islamic Economics Be Taught?

The utmost concern of a devout Muslim is focused on managing his/her personal affairs including finances in accordance with the rules and the principles of Al Shariah. Literature, to the best of the author’s knowledge, has thus far failed to account for any research initiative to establish the level of literacy in Islamic economics among ordinary Muslims, and to assess the level of their awareness of the availability of Islamic financial services as alternatives to the services offered by conventional banking. Documenting the financial literacy among ordinary Muslims is important in order to develop appropriate educational programs and curricula aimed at addressing their

Table 1: International Conferences on Islamic Economics and Finance

Conference	Year	Auspices/ Sponsors	Avenue	Theme
1st Int. conference	1976	King Abdulaziz University	Makkah, Saudi Arabia	Islamic Economics: A Modern Scientific Discipline
2nd Int. Conference	1983	International Islamic University	Islamabad, Pakistan	
3rd Int. Conference	1992 1986*	International Islamic University	Kuala Lumpur, Malaysia	
4th Int. Conference	2000	Loughborough University	Loughborough, United Kingdom	Islamic Finance: Challenges and Opportunities in the Twenty-First Century
5th Int. Conference	2003	Bahrain University	Bahrain	Sustainable Development and Islamic Finance in Muslim Countries “Islamic Financing and Continuous Development in the Islamic World”.
6th Int. Conference	2005	University of Indonesia	Jakarta, Indonesia	Islamic Economics and Banking in The 21 st Century
7th Int. Conference	2008	King Abdulaziz University	Jeddah, Saudi Arabia	Thirty Years of Research in Islamic Economics

* Different sources show conflicting dates of the 3rd International Conference on Islamic economics and finance.

financial concerns. Varcoe and Fitch (2003) concluded that using curriculum in personal finance did improve financial literacy and brought positive changes in both knowledge and behaviour.

The findings of a recent research amongst Saudi entrepreneurs indicated that while 62% of participants are aware of Islamic financing as an alternative to interest-based conventional financing, only 30% believe they have “adequate” knowledge and understanding of the theory underlying Islamic financing and the mechanism by which the system functions. About the same percentage (34%) of respondents confirmed their abidance by Islamic financial principles in their personal as well as business dealings. Almost one half of respondents were not sure whether their financial activities were being conducted in compliance with the teachings of the Islamic Shariah (Kayed, 2004: 228-229).

Furthermore, an overwhelming majority (88%) of surveyed Saudi entrepreneurs responded favourably when asked whether they believe that Islamic economics should be taught as a scholarly discipline². The educational system therefore is under moral obligations to assume its pivotal role in passing on the knowledge of Islamic economics amongst Muslims, and creating the awareness of the availability of Islamic financial products as alternatives to the services offered by conventional financing. Many scholars and practitioners have drawn attention to the severe shortage in the supply of competent human capital to fulfil available and, more importantly, projected employment opportunities in the field of Islamic economics (Zamorski, 2003). The educational institutions in Islamic countries therefore are being challenged to extend the boundaries and the core of their curricula to meet the needs of growing and expanding Islamic economics and to spread momentous education in the field of Islamic economic amongst larger segment of society. Educating Islamic economics underscores the extreme need to have unrestricted lines of communication between the research community and the educational system. Furthermore, it calls for the establishment of diverse but complementary institutions and research centres in all Muslim countries to ensure a steady supply of skilled and keen Muslim researchers, professionals, and specialists in the various disciplines of Islamic economics.

Extending Islamic Economics Education to Universities

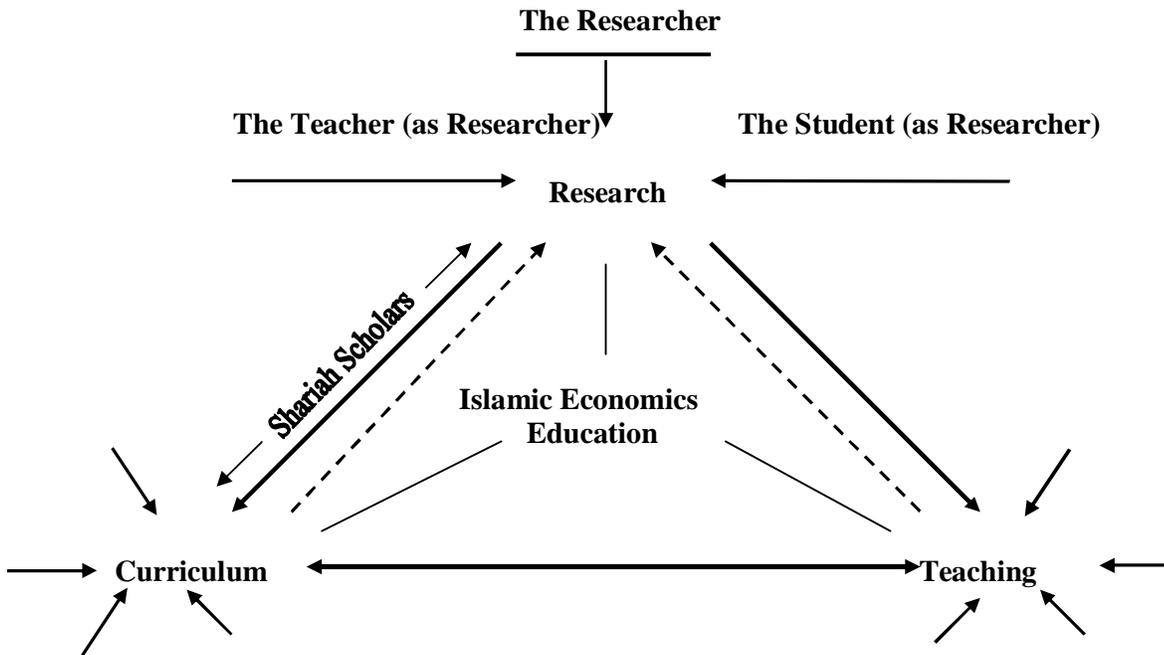
Teaching Islamic economics in our universities as an academic subject has been introduced only recently despite the fact that Islamic economics is not a new paradigm (Presley & Sessions, 1994: 585). In fact, Islamic economics is as old as Islam itself. Apart from few high educational institutions such as Al Azhar university (1961) and King Abdulaziz University (1976) that took the lead in teaching and promoting Islamic economics, very few other universities showed real interest in the subject. The question why Islamic economics, despite its uniqueness and distinct identity, timeless and

² Interestingly, about 50% of surveyed entrepreneurs are university graduates (41 % hold a BA/Bsc. Degree, 6.3% hold Master Degree and 2.3% hold PhD. Degree)

universal validity and its ability to meet the needs of modern society, has been marginalized by our educational system is worth(s) asking.

Lack of Islamic economic offerings, as an independent subject, in the majority of universities in various Islamic countries is often explained by the fact that Islamic economics is an evolving discipline that is yet to have well-defined boundaries within a general theory of Islamic economy (Wasposito, 2007). However such explanation is most unlikely to be able to hold its own considering the following two fundamental facts. Firstly, the relationship between research, curriculum building and teaching is an interrelated rather than a chronological relationship (Figure –1). Secondly, these three facets of the educational trilogy are neither mutually exclusive nor do they function in sequential order. Therefore, it is argued that being an emerging scholarly discipline, Islamic economics curriculum provides Islamic universities and institutions with one more reason to set up departments and professorship chairs in the area of Islamic economics. The aim of such entities would to generate and consequently integrate relevant research – that does not divorce theory from reality – in the development of a thinking curriculum³ and interactive teaching program.

Figure 1: Research, Curriculum, and Teaching: Interrelated Causality Relationships



³ For more on the concept of “Thinking Curriculum”, see Resnick (1989)

Scarcity of Islamic economic education in the majority of our schools and universities has also been unjustly explained by low demand from students, who generally lack due awareness of the existence and accordingly the benefits of Islamic economic education⁴. Others put the blame on staff themselves for their lack of zest and their failure to campaign vigorously to include Islamic economics and financial education within the offerings of their respective departments. Another group of intellectuals criticised the educational reforms during the past 30 years and charged that reforms were merely a new presentation for an old product; the focus of reforms was on the form rather than on the substance thus education authorities have failed to envisage the role of research in the educational process and to promote the educational evolution as being more than a change of the textbook (Al Zahrani, 2003).

Moreover, Islamic economics education was hindered by the fact that the majority of academics specialising in economic and finance are graduates of Western universities or universities that adopt Western curricula, thus were influenced, in one way or another, by the Western secular school of thought. The clear shortage of specialised scholars who combine the scientific vision in various fields of knowledge with the true understanding of the Islamic perspective of the issues raised undoubtedly had its adverse impact on the drive to promote Islamic financial education. Therefore it is imperative to train specialists in Islamic economics, who have comprehensive understanding of the rich Islamic culture combined with broad knowledge of the contemporary economic milieu.

The majority of universities in Muslim countries has created specialized faculties of economics and/or banking and finance with little or no reference to Islamic economics. The mission statements and the stated objectives of the colleges of business and economics in these universities are consistent with those of the non-Islamic higher educational institutions, such as: *to provide the business community with high quality graduates; to develop students' competencies and managerial thinking skills in all functional areas of business administration; to prepare and cultivate students in all fields of business administration to manage the various organizations on a scientific and strategic basis and to hold leading managerial positions (compiled mission statements and objectives of several colleges of business and economics within various universities in different Islamic countries).*

In view of the data presented in the above table, it would be difficult, if not impossible, for an unbiased scholar to claim that a curriculum in Islamic economics does exist in our universities. The magnitude of negligence that Islamic economics has endured by the majority of universities in various Islamic countries is appalling and intolerable. A closer look at what is being offered reaffirms the perception that curriculum developers attempt to squeeze as much abstract information as they can in one paper (course) without debating the issues or giving due thoughts to the wider implications of provided information for the individual Muslim novice and consequently for the future

⁴ Ebrahim (1994...) explains the reluctance of business students to study Islamic economics by the fact that the entire curriculum is based on interest-based economic system and the prospects of finding rewarding employment opportunities are much higher in conventional financial institutions.

			role of the stock exchange in an Islamic economy. Other topics include basic differences between Islamic banks and conventional banks; financial instruments of Islamic banks; profit/loss-sharing method of finance is compared with fixed interest charges. The relationship between Islamic financial institutions and the Central Bank is analyzed.
United Arab Emirates University	EC 21	1	<p>Islamic Economics: Study of the development and evolution of the principles of Islamic economic thoughts in general and Islamic finance in particular; the course focuses on the principle of profit and loss sharing and Islamic modes of finance and their implications for economic policies and economic stability.</p> <p>Islamic Financial Institutions Management: The course includes the concepts of Islamic economics and finance, Islamic banking evolution, Islamic law on banking and finance, Islamic financial instruments and institutions, Islamic investments, Islamic financial instruments and Islamic financial markets.</p>
Sultan Qaboos University/ Oman	EC / FIN 34	1	Islamic Economics:
Kuwait University	23	1	Islamic Banking and Finance (Elective)

University of Bahrain	EC 11		1	<p>Islamic Economics: An overview of Islamic economics, the allocational efficiency, decision and welfare criteria in an interest-free Islamic economy, institutional settings of Islamic order, the roles of money and the central bank in an Islamic economy, factors of production and factor markets in an Islamic perspective. Economic integration and prospects for an Islamic common market.</p> <p>Islamic Financial Institutions: Principles of Islamic banking, alternatives of interest-free banking; application of alternative methods of investment; a comparative study of conventional banking; current issues and future of Islamic banking; structure of the industry; regulation of Islamic banks; accounting standards for Islamic banking; role of Islamic banks in the development of an economy, and challenges facing Islamic banks.</p>
	FIN 27		1	
Damascus University/ Syria		25	1	Islamic Financial Institutions Management
King Saud University, Riyadh / Saudi Arabia	FIN 11		--	Islamic Economics
	EC 24		1	
Al Akhawayn University Ifrane / Morocco	FIN / EC 11		---	
University of Dhaka Dhaka / Bangladesh	FIN 22		--	

Stamford University Bangladesh	EC 28	-	--	
International Islamic University, Pakistan	FIN	24	1	Islamic Banking and Finance

development of Islamic financial industry in general. This approach to curriculum development and teaching which allows for brief exposure to information goes against the core philosophy of the ‘Thinking Curriculum’ (Resnick, 1989), which this paper advocates.

This brings about the inevitable question of what role did (or did not) research play in developing Islamic economics education and passing on the acquired knowledge amongst Muslims regardless of their whereabouts. It is can be demonstrated that the vast majority of research activities in the field of Islamic economic/finance have taken a product/instrument-engineering focus with Islamic financial institutions being the landscape of such research. The main challenge for the Islamic financial industry as portrayed by its researchers and practitioners is how to design, develop and promote innovative Shariah-compliant financial instruments capable of standing the test of time by addressing the true financial concerns of current as well as potential customers. However, the future of the Islamic financial industry is largely dependent on maintaining steady stream of competent human capital and well-informed, well-educated clientele base. Incidentally both groups are the product of a sound educational system.

While appreciating the invaluable contributions of the pioneering research initiatives undertaken by leading Muslim scholars, future research in Islamic economics needs to be more inclusive both in terms of its methodological approach and its targeted population. Firstly, it is evident that much of the research undertakings are being focused on the development of the Islamic financial services industry itself. However, this focus has resulted in overlooking the importance of spreading the acquired knowledge through the educational system and sharing “what we know” – while venturing to know “what we still need to know” with as many Muslims (students, entrepreneurs and potential investors) as possible. Secondly, engaging other than bankers and industry authorities in the research process has been kept to minimal, thus excluding the majority of stakeholders from contributing to the fortification of the research process and increasing the opportunities for the wider application of its findings

Muslims have no option but to learn Islamic economics and to apply its rules and regulations in their everyday personal finances as well as in their investment portfolios in order to abide by the principles of Al Shariah. Universities and higher educational institutions are considered the ‘right’ and the most effective means of delivering such knowledge to the wider community.

3. TOWARDS A THINKING CURRICULUM

It has been strongly argued that any nation's growth performance and prosperity are closely linked with the quality of its educational system manifested by research output and its implication for the well-being of society at large. The magnitude of the problems facing the educational process across Islamic countries is best typified by the fact that, with few exceptions if any, universities across Islamic countries score extremely low in international ranking⁵. The wider gap between research and academia is not confined to the economic curriculum, but in fact it spans the entire university curricula. The annual publications of global rankings should serve as a wake up call for policymakers and educational authorities and instigate a public debate on university reform and the role of university in advancing the socio-economic well-being of the Muslim nation.

Unlike the traditional curriculum with its propensity to differentiate between the content and the process, and consequently tends to teach them separately, a thinking curriculum integrates content and process to promote in-depth learning based on real life situations (Stenhouse, 1975; Resnick, 1989).

Why 'Research' Has Failed 'Teaching' in Islamic Economics?

Developing and teaching thinking curriculum in Islamic economics based on credible research findings is hindered by many problems among which is the fact that developing such a curriculum requires the skills and the expertise of modern economists as well as the thorough religious knowledge of Muslim scholars – a combination that hardly exists. Other obstacles include:

- Immature research culture in developing countries, including the majority of Islamic countries;
- The weak link and the often irrelevance of curriculum to the real life situation; the nature of religious education and the shortage in human capital that possess religious knowledge and apply scientific approach to contemporary economics;
- The majority of universities in Islamic countries make it a pre-condition for potential staff members to be "graduates of reputable Western Universities", which explains why most economic faculty members are graduates of Western Universities;
- The apparent lack of integrated background preparations for research in Islamic economics; and
- Despite the impressive record of seminars, conferences and forums devoted to debating and promoting Islamic economics, little has been said or done regarding the need to share the outcome of research with the academic community.

Although it is impractical to come up with a specific set of recommendations on how to integrate research into education in Islamic economics education without undertaking

⁵ The ranking is based on various quantitative and qualitative indicators such as research publications and citations, the institute's academic reputation, Nobel Prizes and Fields Medals, the size of the institution, staffing level, student selectivity, the internationalisation rate (students and faculty members) and financial resources (Academic Ranking of World Universities; The Times Higher World University Rankings; Ranking of World Universities in the Web).

in-depth study, the following guidelines are intended as a starting point towards such a goal:

- Rethink the relationship between the researcher, the teacher, the student, and the policymaker.
- Involve the teacher, the student as well as the researchers in contributing to the development of the Islamic economic curriculum. The attitudes and the views of teachers, students as well as the public should be counted and incorporated with various stages of the curriculum planning and development process.
- Organise a specialised conference that involves all stakeholders to discuss means and avenues and best ways on how to incorporate research in curriculum development and teaching Islamic Economics.
- Establish a department or an entity within the Islamic Research and Training Institute (IRTI) to be solely responsible for keeping track of all research in Islamic economics and finance (cumulative research in each discipline) to avoid duplication of efforts and to pin the gaps and recommend future research areas. Equally important task for the proposed entity is to communicate research results with concerned and interested parties.
- Be creative in finding more efficient and expedient ways of communicating research findings in timely manner and in such way that allows for interactive communication and feedback amongst and between stakeholders. The recent initiative undertaken by the IRTI to make all articles of the IRTI Journal in Islamic Economic Studies (IES) available on-line is a step in the right direction (Obaidallah, 2007).

4. CONCLUDING REMARKS

The findings of this paper reveals that the rapid development and the enormity of growth that Islamic financial industry has witnessed during the last three decades are not being adequately complemented by robust research initiatives. Moreover, the findings of the research that has been carried-out thus far have failed, in most cases, to find their way to our schools and universities and the implications of such research to command a leading role in developing an inclusive and evocative economic and finance curricula.

Being an evolving industry, Islamic economics and finance provides researchers as well as practitioners with abundance of exceptional opportunities to be creative in pursuing original research projects and to render profound contributions to the application of Islamic economics in Muslims' daily activities through the integration of research findings within the offerings of the educational system at all levels of teachings. Moreover, researchers who accept the challenge would be fulfilling a religious duty and attending to an economic obligation for advancing the welfare of their communities and to the well-being of the Muslim *ummah* at large.

Evidently, there is a pressing need to revisit the economic curricula in our schools and universities and to rethink the interrelated relationships between research, curriculum, and teaching in order to formulate new economic / finance curricula based on a new inclusive understanding of the role of research in curriculum development and teaching. The fact that Islamic economics is a distinctive key component of the global

economic system dictates that much needs to be done in terms of human capacity building in order for the Islamic financial industry to gain the trust of its current and potential customers through honest application of Islamic financing and to make steady presence in the global financial market. Universities, undoubtedly, are the ideal institutions that can transform such vision into reality through the creation of professorship and chairs for the Islamic economics with the understanding that the role of researcher does not end by reporting the findings of his/her research. "One extension of reporting on the results is to incorporate knowledge generated from research into conceptual artefacts [curriculum] that are useful to instructors [teaching]" (White, 2000: 4).

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مد جسور التواصل بين البحث والتعليم في الاقتصاد الإسلامي

د. راسم فايد

المستخلص: بسبب تزايد أعداد المسلمين في العديد من البلدان الإسلامية الراغبين في تعلم الاقتصاد الإسلامي فإن الوقت قد حان لإقامة نظام تعليمي على جميع المستويات لتلبية هذه الرغبة. تحاول هذه الورقة الإجابة على تساؤلات أساسية فيما يتعلق بدور البحث في تطوير وتقديم منهج متقن لتدريس الاقتصاد الإسلامي من خلال عملية البحث: فهل يقوم البحث بدور فعال بمواكبة التطورات التي يشهدها حقل الاقتصاد الإسلامي؟ وهل هناك محاولات من جانب "مجتمع" البحث من أجل تسهيل عملية حصول المهتمين على الكتابات والأبحاث التي يودون الاطلاع عليها؟ وهل هناك نظام تعليمي في دول إسلامية مختلفة في مستوى ما هو مطلوب منه أخلاقياً ودينياً في سبيل تعريف المسلمين وتبصيرهم بصلاحية المالية الإسلامية وتهيئة المسلم "المثال" القادر أو القادرة على إدارة شؤونه (ها) المالية بأخذ قرارات مالية صائبة متفقة مع أحكام الشريعة الإسلامية؟

من الممكن القول بأن فعالية ومساهمات البحث في الاقتصاد الإسلامي مقنونة على قياسها بشكل عام بمستوى تطبيقها والاستفادة من نتائجه في التدريس وتطوير المناهج. لهذا فإنه إلى جانب القيام بعملية مراجعة الكتابات "الهامة" المتوفرة، سنقوم هذه الدراسة بفحص مناهج الاقتصاد والمالية المطبقة من قبل بعض الجامعات الرائدة في عدد من الدول الإسلامية، الهدف من ذلك هو تقييم مستوى التعاون بين "مجتمع" البحث ومؤسسات التعليم العالي، ومن ثم الوقوف أيضاً على مدى الدور الفعال الذي يقوم به مجتمع البحث من أجل إدماج البحث في النظام التعليمي واستخدام نتائجه في عملية تصميم وتدريس المواد التطبيقية المناسبة في حقل الاقتصاد الإسلامي.