

FROM *JAHILIYYAH* TO ISLAMIC WORLDVIEW: IN SEARCH OF AN ISLAMIC ECONOMIC PHILOSOPHY¹

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Abstract

When solving problems related to Islam, some Muslims hold to the belief that conventional ideas embedded in unIslamic worldview and philosophical constructs can be used as long as it is not contrary to Islamic teachings. Such a belief has become a sort of philosophical underpinning in Islamic economics. One main justification is the acceptance and adoption of *Jahiliyyah* practices by Rasulullah SAW himself during his life time. But the question is, what was the nature of these practices of *Jahiliyyah*-origin that were adopted and practiced by Rasulullah SAW? Were they adopted and practiced in total without any change or were they entirely revamped, hence, the difference? This paper attempts to seek answers to these questions. Firstly, it intends to identify *Jahiliyyah* practices that are allegedly accepted and practiced in Islam. Secondly, to analyze the worldview of these *Jahiliyyah*-origin practices within an Islamic worldview construct. The analysis was based on selected practices of the *Jahiliyyah* that were adopted by Rasulullah SAW. This historiography study concludes that the similarities of these practices, if any, eventhough are similar to those practiced by the *Jahiliyyah*, were only restricted to its names and terms, while the structure and roots were revamped by Rasulullah SAW. The concept of Islamic practices is vastly different from the *Jahiliyyah* practices as it was formed by an Islamic worldview, which includes the elements of *akidah*, *ibadah* and *akhlaq*. The divine revelations received by Rasulullah SAW are proof that Islam is absolutely free from *Jahiliyyah* practices. The arguments used by those who advocate the use of conventional ideas to solve problems related to Islam are therefore, incorrect. When their justifications are refuted, then their claims inevitably have to be denied.

Keywords: *Jahiliyyah, Islamic Worldview, Islamic Philosophical Construct, Historiography*

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INTRODUCTION

In efforts to solve challenges and issues related to Islam, especially the Islamic economic aspect, it is observed that conventional development theories are mostly used. In actual fact, there is a group of scholars using these types of conventional development theories who are of the opinion that these theories can be applied or used to manage issues and problems related to Islam as long as these theories are not contrary to Islamic principles. In reinforcing their views, they reasoned that several *Jahilliyyah* practices were accepted in Islam. Apparently they equated this process by using theories and methods from conventional development when solving issues and problems related to Islam.

This pattern of thinking has existed for quite some time, especially in Islamic economic. It is known as the accommodative-modification school of thought with eclectism-methodological characteristics. This accommodative-modification approach refers to a method of readily accepting and improving non-Islamic economic thinking to turn it into Islamic economics. The eclectism-methodological approach on the other hand refers to the flexible, selection--based approach that is deemed appropriate compared to various other approaches and thereafter used it collectively in Islamic economic. These accommodative-modification and the eclectism-methodological approaches provide the justification that contributions from other disciplines, such as neo-classical theories, are acceptable (Muhammad Syukri Salleh, 2011).

The logical argument that is usually referred to by scholars from the accommodative-modification and eclectism-methodological schools of thought is in accordance to those presented by Mohammad Umar Chapra (2001) and Abdel Rahman Yousri Ahmed (2002). According to Mohammad Umar Chapra (2001:30), the Islamic economy can use conventional economics theories as long as these theories are not contrary to the Islamic worldview's logical structure. This is consistent with the views of Abdel Rahman Yousri Ahmed (2002). He believed that Islamic economy is a unique combination of syar'iah principles and conventional economy. As long as the concepts and economic principles do not contradict Islamic principles, it can be adapted into Islamic economy (Muhammad Syukri Salleh, 2011).

According to Muhammad Syukri Salleh (2011), the existence of accommodative-modification and eclectism-methodological approaches is due to its advocators' incoherence about the difference between the philosophical and operational stages in Islamic economic itself. The philosophical stage in Islamic economy comprises components that build the Islamic economy's framework that contains the Islamic worldview, philosophical basis and definitions of the concept of Islamic economy. Furthermore, the operational stage in Islamic economy comprises values, theories, tools and methods for implementing the Islamic economy. It represents the components that allow for the realisation of an Islamic economic. Between these two stages, the core is the philosophical stage, whereas the components in the operational stage can be shaped in accordance with its philosophical basis. Thus, if only the components in the operational levels are chosen, accommodated and thereafter modified in accordance to Islam whereas its framework at the philosophical stage is based on the conventional economy framework, then the components at the operational stage will not be absolutely and truly Islamic.

It is in relation to the accommodative-modification approach with eclectism-methodological characteristics issues that this working paper is written. It has two main purposes. One is to identify several *Jahilliyyah* practices that are accepted by Islam and the other is to analyse the worldview on the *Jahilliyyah*-Islamic practices as well as its concepts. The analysis is based on several selected *Jahilliyyah* practices that have been adopted by Islam. Findings from this analysis will then determine whether the Islamic approach used by Rasulullah SAW is similar to the accommodative-modification and eclectism-methodological approaches or vice versa.

These discussions are arranged into five sections. The first section examines the views of advocates of the accommodative-modification school of thought with eclectism-methodological characteristics. The second section examines the background and worldview of the Arab *Jahilliyyah* society. The third section examines the Arab *Jahilliyyah* societal practices that are accepted in Islam. The fourth section analyses the worldview of the *Jahilliyyah*-Islamic practices and the fifth section concludes this paper.

ADVOCATES OF THE ACCOMMODATIVE-MODIFICATION SCHOOL OF THOUGHT WITH ECLECTISM-METHODOLOGICAL CHARACTERISTICS IN ISLAMIC ECONOMIC

Generally, there are two schools of thought that are dominant in Islamic economics. First is the accommodative-modification approach with eclectism-methodological characteristics and the second is the revamp of the grassroots approach (based on the Islamic worldview)³. Among these two approaches, the most widely used as a mould for Islamic economics is the accommodative-modification approach with eclectic-methodological characteristics

The accommodative-modification approach with eclectic-methodological characteristics was pioneered by mainstream Islamic economists. According to Muhammad Syukri Salleh (2011), among these mainstream Islamic economists were Muhammad Abdul Manan (1984), Muhammad Nejatullah Siddiqi (1989), Monzer Khaf (1987), Jomo K. S. (1992), and Anuar Abbas (2008).

As for Muhammad Abdul Mannan (1984), Muhammad Nejatullah Siddiqi (1989) and Monzer Khaf (1987), their line of thought was the core element for scholars who had formed the accommodative-modification approach with eclectic-methodological characteristics (Muhammad Syukri Salleh, 2011).

³ Among the advocates of this line of thinking are Abdul-Hamid Ahmad Abu-Sulayman (1973) and Ziaudin Sardar (1988, 1999 & 2011). According to Abdul-Hamid Ahmad Abu-Sulayman (1973), when forming something (economic development) based on Islam, not only the philosophy must be revamped but the theories should also go through the same process towards Islam. This is because Islam will always be relevant, previously, presently and in the future. According to Surtahman Kastin Hassan and Sanep Ahmad (2010), by retracing Islamic-based development through the cultivation of traditional Islamic epistemology, such as using the total revamp of grassroots method on previous knowledge on development (such as works by Abu Yusuf, Ibn Khaldun, Ibn Taymiyyah and al-Ghazali) that are far more advanced compared to the thinking of Adam Smith and Karl-Marx) by redesigning the facts so that it is suitable with contemporary conditions and situations. Therefore, the analysis of Islamic-based development (economics) requires vast knowledge and in-depth understanding when discussing traditional Islamic-based development knowledge, while its implementation is far more complex and needs scientific proof (Zakaria Bahari, 2014). Although this retracing goes back a long way, this is the most noble and best way to form Islamic-based development (Surtahman Kastin Hassan & Sanep Ahmad, 2010:64).

Muhammad Abdul Manan (1984) had used the eclectic approach by adopting Western economic thinking, whereas Muhammad Nejatullah Siddiqi (1989: 1-11) and Monzer Khaf (1987) had combined neo-classical economic theory with fiqh leading to an approach called *fiqh-based neo-classical theory*. Similarly, Anuar Abbas (2008) believed that “Islamic socialism economy”, based on “*religious sosialism*” by Muhammad Hatta (Bung Hatta), can be incorporated into Islamic development. This case is similar to the line of thinking endorsed by Jomo K. S. (1992), which is an alternative line of thinking. All these Islamic economists had tried to use the combination between Islamic economy and the other *lisms* to produce a separate line of thinking as an Islamic economic mould (Muhammad Syukri Salleh, 2011).

In order to propagate the accomodative-modofication approach with eclectism-methodological characteristics, numerous logical arguments have been highlighted by its advocates. Among these advocates are Muhammad Umar Chapra (2001), Abdel Rahman Yousri Ahmed (2002), Mansor Md Isa (2009) and Asyraf Wajdi Dusuki (2013).

According to Muhammad Umar Chapra (2001:38), conventional economic theories can be used to form Islamic economics if these theories do not contradict Islamic worldview’s logical structure. In relation to this, Muhammad Umar Chapra (2001) was of the view that:

“Islamic economics can also adopt conventional economics theories that have become a part of conventional wisdom, if these theories are not in conflict with the logical structure of the Islamic worldview”.

According to Muhammad Umar Chapra (2001), use of the accomodative-modofication approach with eclectism-methodological characteristics can be used as an Islamic economic mould. This was substantiated by the argument put forth by the wisdom of conventional economy when developing a country’s economy. The question is whether pure Islamic economic theory has more compehensive benefits compared to conventional economic theory. Why is it necessary to combine Islamic economic theory and conventional economic theory to form and develop an economy?

According to Abdel Rahman Yousri Ahmed (2002), Islamic economy is a unique combination of syariah principles and conventional economy. As long as conventional concepts and principles do not contradict Islamic principles, it can be applied in Islamic economy. In relation to this, Abdel Rahman Yousri Ahmed (2002) mentioned that:

“...we need to explore the relationship between Islamic economics and secular economics and identify the elements that can be adopted from the latter ...Islamic economics and the inter-linkages between it and Islamic legal prinisples and creed values. Once this in comprehended, a relationship with secular economics can be visualized and established on solid scientific basis.”

According to Abdel Rahman Yousri Ahmed (2002), the accomodative-modofication approach with eclectism-methodological characteristics is the basis for forming the mould for Islamic economics. Combining conventional economy and Islamic syariah principles is how the Islamic economic mould is built, which is stronger and scientific in nature. The question is whether only

this combination can yield an Islamic economy that is scientific in nature. Can an Islamic economy that is scientific in nature be achieved by just using pure Islamic worldview (*tasawur*) and syaria principles?

In a similar vein, Mansor Md Isa (2009) stated that Islamic scholars can use conventional economy as an initial step and make reviews to select elements that are permitted in Islam, change inappropriate elements and reject what is clearly prohibited. Mansor Md Isa (2009) mentioned that:

“...this approach is much more easier and practical considering its stability from the theoretical and practical aspects of conventional economy. Islamic scholars can use conventional economy as a starting point and make reviews to select what is appropriate and reject what is clearly prohibited.”

Regarding the statement by Mansor Md Isa (2009), the accommodative-modification approach with eclectism-methodological characteristics is used to form Islamic economic theories and practices by reviewing conventional economic theories and practices. Thus, arises a question, is the accommodative-modification approach with eclectism-methodological characteristics permitted in Islam? Does Islam have its own economic practices that allow a review of conventional economy to form Islamic economy?

The views of Muhammad Umar Chapra (2001), Abdel Rahman Yousri Ahmed (2002) and Mansor Md Isa (2009) are supported by the argument that Islam accepts some of the practices of the *Jahilliyyah* and practiced in Islam. Hence, in relation to the accommodative-modification approach with eclectism-methodological characteristics that act as an Islamic economic mould, it is permitted. In relation to this, Asyraf Wajdi Dusuki (2013) was of the view that:

“...the accommodative attitude of Islamic scholars and academicians in accepting the reservoir of foreign knowledge is actually not something new or something that is premeditated. This a continuation of the culture of principles that were practiced by the Prophet SAW Himself and the Prophet’s SAW effort to carry out reforms and transformations on the Arab Jahiliah community until the formation of a remarkable Islamic civilization centred in Madinah. The coming of the Prophet SAW had actually seen the openness towards traditional practices that did not contradict the demands of divine revelation. The *taghyir* (changes) dan *takrir* (acknowledge) principles are two approaches that were used to develop the early generation of Islam ...”

Asyraf Wajdi Dusuki (2013) suggested that the acceptance by the Prophet SAW of several practices of the *Jahilliyyah* could be an argument for permitting the accommodative-modification approach with eclectism-methodological characteristics to form the Islamic economic mould. The question is whether the concept of *Jahilliyyah* practices that are adopted and practiced in Islam, without any amendments, are actually similar to the concept of Islamic practices. Or, is it only similar in terms of practices but its concept has been revamped and differs with that of Islamic practices?

THE JAHILLIYAH MEANING AND ITS PERIOD

The term *Jahilliyyah* originates from the Arabic word *jahala* meaning ignorance or not having knowledge. In the Quran (al-Maidah, 5:50), the term *Jahilliyyah* refers to a pre-Islamic society living in the Arabian Peninsula. They were a society plagued with ignorance, had rejected Allah SWT's guidance, had no moral values, were not civilized, were illiterate and disobedient towards the laws of Allah SWT (Mahmud Syakir, 1991:10; Malik Bennabi, 2009:65).

The Arab *Jahilliyyah* society lived in the Arabian Peninsula during the period after the destruction of the Ma'arib Damp in Saba' around the year 300 AD. The duration of the *Jahilliyyah* period lasted about 310 years beginning from 300 AD until 610 AD, as shown in Table 1. The Arab society that lived during this period were known as Arab *Jahilliyyah* as they did not follow the teachings of earlier Prophets and Messengers such as Prophet Sulaiman a.h., Prophet Ibrahim a.h, Prophet Ismail a.h., Prophet Musa a.h., Prophet Isa a.h. and others (Akashah Ismail, 2003:85).

Table 1: Duration of the *Jahilliyyah* Period

DATE	EVENT
300 AD	Destruction of the Ma'arib Damp
570 AD	The Birth of Nabi Muhammad SAW
610 AD	Beginning of Revelation to Prophet Muhammad SAW. It is from here that the Islamic period begins

The *Jahilliyyah* period is regarded as the dark period. At that time the Arab *Jahilliyyah* did not worship Allah SWT, the Almighty. In fact, most of them practiced idolatry and believed in animism. The Arab *Jahilliyyah* society lived a chaotic life as there were no Prophets or Messengers or holy books that could be used as a guide in their lives at that time. For example, good manners were almost non-existent as they were cruel, proud and stubborn (Mahmud Syakir, 1991:10). With the arrival of Islam in the year 610 AD, the Arab *Jahilliyyah* society started to change. All aspects of their lives were shaped by the Islamic *tasawwur* (worldview), which comprised aspects of *aqidah* (faith), *ibadah* (worship) and *akhlaq* (manners).

WORLDVIEW OF THE ARAB JAHILLIYAH SOCIETY

As mentioned above, the Arab *Jahilliyyah* society did not devote itself to Allah SWT, either in faith, worship or mannerism (Malik Bennabi, 2009:60-61). In other words, their life was not based on *tauhid* (monotheism of Allah SWT). All their actions and practices were shaped solely by their minds and desires. With such a worldview, the Arab *Jahilliyyah* characteristics can be discerned according to several aspects as mentioned below.

a. Religion and Belief

In the Arab *Jahilliyyah* society, the rejection of any form of religion is attributed to several factors. First, they did not believe in the existence of Prophets and Messengers sent by Allah SWT. Second, they changed the contents of the *Taurat*, which was delivered by Prophet Musa a.h. Third, there was no particular Prophet or Messenger or holy book that was sent specifically

to them. Fourth, the spread of various religions within the Arabian Peninsula, in which the Persians propagated the Magi religion and the Romans spread Christianity; and fifth, there were some quarters who brought back religions from outside when they returned to Mecca. For example. 'Umar bin Luai who had gone to Syams and saw the Balqa' sect worshipping idols and thus, brought back the religion to Mecca (Ibn Kathir, 1989:174).

Consequently, Mecca became the centre for worshipping idolatry at that time. The religious sect on the other hand could be categorised into 5 sections, which are Wathani, Christianity, Magi, Jews and Hanif. Besides that a part of the Arab *Jahilliyyah* society practised animism such as belief in spirits, protectors, unseen powers, sun worshipping and tree worshipping. There were also beliefs that were regarded as nonsensical and imaginative such as fortune telling and observing the direction of flying birds. Hence, if the birds flew in the left direction then it is an omen that the journey was perilous and not safe and *vice versa*.

b. Social

The Arab *Jahilliyyah* society was generally divided into two groups, namely the Bedouin and the *Hadhari* (civilized). The Bedouin lived in valleys and the upcountry, which is in the middle of the Arabian Peninsula. The Hadhari, on the other hand lived along the coast of the Arabian Peninsula. The differences in their settlement indirectly affected the different ways of life and achievements.

In addition, the Arab *Jahilliyyah* society was made up of various clans and tribes. Such a situation provided a number of negative effects. Among them was the emergence of '*asabiyyah*' (extreme feeling of closeness to one's clan and tribe), which usually resulted in the onset of war between these clans and tribes. A sense of '*asabiyyah*' was due to the set up that was based on clans and tribes. Each clan lived within its group and was bound to abide by the rules set by the clan. This further solidified the sense of clanship amongst clan members and they were prepared to seek revenge to safeguard the honour of the clan.

Besides that, the emergence of such social traits were closely related to the geographical circumstances where they lived, in which it was very hot and dry. For ensuring survival, each clan would need to overcome the problems collectively. The solidification towards the feeling of clanship had resulted in a Arab *Jahilliyyah* life that was chaotic and disordered. This usually became the source of animosity within the Arab *Jahilliyyah* society. War between differing clans would flare even due to trivial reasons. The al-Basus war between the Bakr and Rabi'ah clans exhibited a trait of the Arab *Jahilliyyah* society that took pleasure in fighting one another.

Furthermore women were not given the status they deserved whether within the family or the society. They regarded daughters upon reaching full age as plaguing them with social and economical problems. As such the Arab *Jahilliyyah* society were willing to bury their daughters alive such as was prevalent in the Tamin and Asad clans. They also wed without any limit.

c. Economy

The destruction of the Ma'arib Dam in Yemen had brought about a decline in the economy. Agricultural yield decreased drastically due to the poor irrigation system. The northern part consisted of the desert. As such trading activities were conducted in Mecca, Hirah and Ghassan. However trading was not profitable due to the bickering amongst clans. The Quraisy exploited trade and practised usury and suppression as well as pressured the Bedouin who lived in the desert. In retaliation the Bedouin robbed the Quraisy's caravans. Actually, the main economic activities of the Bedouin were rearing livestock, such as , cattle, camels, goats and sheep, in a nomadic fashion. They migrated constantly in search of greener pastures for their livestock. Their economic activities symbolized a primitive life.

d. Politics

During the *Jahilliyyah* period none of the governments had a systematic and strong administration. Politics was in jeopardy due to colonization. The north was governed by the Roman and Persian empires, whereas the south was governed by the Habsyah (Euthopia) government. Mecca was badly affected by these conquests. The political climate of these colonized areas such as in Ghassan, Hirah and Yemen were unruly. The society, comprising various tribes, were regularly at war with one another. Although the country had its own administration nonetheless it could not be regarded as an advanced or civilized government because it was under the rule of colonialists.

Based on the discussions above it could be seen that the worldview is the core or mould for all aspects of life. Hence, if the worldview is shaped by illicit means, then the whole aspect of life becomes chaotic and *vice versa*.

THE JAHILLIYYAH PRACTICES ACCEPTED IN ISLAM

The divine revelation delivered to Rasulullah SAW in the year 610 AD signified the beginning of the Islamic era. The coming of Islam had changed the Arab *Jahilliyyah* lifestyle. There were surmountable numbers of Arab *Jahilliyyah* practices that were eradicated by Islam, beginning from *syirik* rituals and daily practices to the smallest details consisting of the teasing methods of one another and other practices. However, not all the Arab *Jahilliyyah* practices were discarded. Conversely, a few of these Arab *Jahilliyyah* practices were accepted and used in Islam, as indicated in Table 2.

Table 2: *Jahilliyyah* Practices Accepted in Islam

No.	Type of Practices	Practice Concept in <i>Jahilliyyah</i>	Practice Concept in Islam
1.	<i>Tawaf</i> (Circumambulation)	The practice was executed in nudity and by piercing the body with spikes. According to them the <i>tawaf</i> could not be carried out when using clothes that were worn when making the sinful act (Jalaludin Ismail,	It is obligatory to perform the <i>Tawaf</i> while all the physical bodily aspects (<i>aurat</i>) are covered. (al-A'raf, 7:31)

		2011)	
2.	Marriage	A man can marry as many women as he pleased. In fact, some of them had hundreds of wives (Idris Musa, 2009).	A man is only allowed to marry up till four wives at any one time. However, it cannot be practiced according to one's whims and fancies, such as if the act oppresses women (al-Nisa', 4:3).
3.	<i>Zihar</i> (a husband equating his wife with one of his <i>mahram</i> such as his mother or sisters)	<i>Zihar</i> is one way to divorce the wife. One way for a husband to solve his problem of no longer wanting to be with his wife is to utter the <i>zihar</i> by equating his wife to that of his mother (Zulhazmin Mohd Nasir, 2010)	<i>Zihar</i> is not one way of performing the <i>talak</i> (pronunciation of divorce), however, <i>kaffarah</i> (fine) is imposed (al-Mujadalah, 58:1-4)
4.	<i>Qisas</i> (Retaliation)	When a member of a clan is murdered then that clan can retaliate by killing as many members of the murderer's clan (Nuralhadi, t.t.)	Only the proven murderer faces the death penalty since Islam forbids killing without any lawful basis (al-An'am, 6:51)
5.	Distribution of Estate	Women were oppressed. They were not in receipt of inheritance from their husband or family's estate. This negation of inheritance is because women were regarded as weak and of no use to each clan or tribe (Smith, 1990:117).	Women have the rights of inheritance on her husband or family's estate (al-Nisa', 4:11, 12 & 176).
6.	Sale and Purchase	Filled with usury and fraud especially when weighing goods (Muhammad Asrie Sobrie, 2009)	Sales and Purchase are permitted but usury is forbidden. Furthermore, Islam provides the ethics for sale and purchase such as measurements need to be accurate and precise (al-Baqarah, 2:275)
7.	<i>Karam</i> (Nobility)	Nobility is earned through wealth, stature and having many children (Izutsu, 1964:36-38)	Nobility is earned through <i>taqwa</i> (piety) to Allah SWT (al-Hujurat, 49:13).
8.	War	War as a result of pride and the <i>'asabiyyah</i> spirit. In addition, it is regarded as a noble profession.	Safeguards the sanctity of the religion, race and society from intrusion. A few guidelines which are obligatory are also provided. (al-Baqarah, 2:190; al-Baqarah, 2:193; al-Baqarah, 2:224)
9.	Social Relations	Separated life within each clan and tribe. Each individual is very proud of his clan and prejudicial against the other clan. This caused them to be partial to one tribe regardless whether they are in the right or	The Muslim society in Medina was able to successfully build an Islamic society regardless of race and tribes. Loyalty to tribes no longer existed and replaced with the bond of brotherhood

		wrong. This situation has led to animosity amongst tribes.	(al-Hujurat, 49:10). For example, Rasulullah SAW successfully tied the kinship of brotherhood among the <i>Ansar</i> with the <i>Muhajirin</i> .
10.	Slavery	The master-slave relationship was full of oppression, humiliation and exploitation. As an example when a person failed to pay his debts or was a bankrupt then he can be made a slave. Slavery could also serve as a punishment for a criminal offense. It was also the case if a man from one tribe was captured by a dominant tribe, then the man together with his tribe could be subjected to slavery.	The advent of Islam did not obliterate slavery but Islam provided guidelines on the laws regarding slavery since slaves are also humans whose intrinsic nature are the same with a free man. Allah SWT forbids the exploitation of slaves by their masters (al-Nur, 24:33)
11.	' <i>Aqilah</i> (Compensation for Murder or Blood Money)	Should a murder occur, the murderer is required to compensate (<i>diyat</i>) the family of the victim. The compensation is collected from members of the clan or tribe of the murderer.	The compensation is only paid by men of sound mind from the father's side (' <i>asabah nasab</i>) (Mohd Shukri Hanapi & Tajul Sabki Abdul Latib, 2003:14-15).
12.	<i>Tijarah</i> (Sale and Purchase)	Dipenuhi riba dan penipuan dalam sukatan dan timbangan (Muhammad Asrie Sobrie, 2009)	Jual beli dihentikan dan riba diharamkan. Selain itu, Islam menetapkan etika berjual beli seperti sukatan dan timbangan hendaklah tepat dan betul. Allah SWT berfirman yang bermaksud, "They say, "Trade is like usury," but Allah hath permitted trade and forbidden usury..." (al-Baqarah, 2:275)
14.	<i>Mudarabah</i> (equity, investment or deductions to be paid to the party undertaking the business). In other words, <i>mudarabah</i> means that the investor provides the modal to certain parties to invest and the profits or part of it to be divided among them according to the agreement between them during the akad. Whereas, losses from the investment would only be borne the investing party according to the conditions agreed upon	During the Jahiliah era, trade that transversed territories and lasted for months were carried out extensively. Trade had involved the production or import of goods from one party and then sold or exported to other parties. In order to do this, the Arab Jahiliah community had introduced the <i>mudarabah</i> system. <i>Mudarabah</i> at that time was implemented by incorporating elements such as <i>riba</i> (usury), <i>maysir</i> (gambling), <i>gharar</i> (ambiguity), unfairness and cruelty (Muhammad Umer Chapra, 2000:39; Wiroso, S.E., 2005:34, Mohd Shukri Hanapi, 2013)	Islam has legalised (<i>syariat</i>) the cooperative agreement of <i>mudarabah</i> to facilitate people because some people possess property but are unable to manage it. There are some who do not possess property but are capable of managing and developing it. Thus, <i>syariat</i> permits this cooperation so that both parties can reap the benefits. <i>Sahib al-Mal</i> (investor) provides benefits to the <i>mudarib</i> (manager) and the <i>mudarib</i> benefits the property by creating cooperation between the property and business practice (al-Thayar,

	by both parties.		1993:122). Mudarabah in Islam has been agreed upon and practiced based on the sunnah (Hadis Riwayat Ibn Majah, no. 2289). Hence, Islam has restructured it by eradicating the practice of <i>mudarabah</i> according to the Arab Jahilliyyah that contains elements of <i>riba</i> , <i>maysir</i> , <i>gharar</i> , unfairness and cruelty (Muhammad Umer Chapra, 2000:39). For that, Islam had introduced some core principles and conditions for the <i>mudarabah</i> (Ibn Qudamah, 1991:172-177).
15.	<i>Qard</i> (debt-credit)	Existence of creditors who lend money to merchants for trading purposes. They receive payments together with interest and there are those who go into debt but when they repay their debt the payment is reduced. (Kamaruzaman Noordin, Fadillah Mansor, Mohd. Rizal Muwazir @ Mukhazir, 2005)	Islam suggest a distinct agreement regarding debt and when in debt, everything should be explained without increasing or reducing the debt (Kamaruzaman Noordin, Fadillah Mansor, Mohd. Rizal Muwazir @ Mukhazir, 2005). Allah SWT exhorted, meaning, “When you deal with each other in contracting a debt for a fixed time, then write it down. Let a scribe write it down between you with fairness; and the scribe should not flinch to write as Allah has taught him, so he should write exactly the way it is; and let him who owes the debt dictate” (al-Baqarah, 2:282)
16.	<i>Rahn</i> (Lease)	During the time of the Jahiliah, when the period of lease has expired and the lessee has not serviced the loan to the lessor, then the lessor will seal the items on lease without the permission of the lessee (Abu Hamid al-Ghazali, 1996:520)	Allah SWT exhorted, meaning, “If you are on a journey and you do not find a scribe, then let there be a pledge taken (from the debtor) (this is sufficient)” (al-Baqarah, 2:283). Islam prohibits cruel methods, like the methods that existed during the Jahiliah era. Islam explains that items that are leased are a form of trust given to the <i>murtahin</i> and one cannot force the lessor to sell it except in situations where the lessee cannot afford to settle the debt when the

			maturity period expires. In this case the items can be sold to pay off the debt. If there is any surplus money after the items are sold then the remainder money becomes the right of the owner of the items. On the contrary, if the price of the items is inadequate for settling the debt, then the lessee must be responsible for the outstanding amount (debt) (Abu Hamid al-Ghazali, 1996:520)
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Figure 2 shows 16 practices of the Arab *Jahilliyyah* that are accepted in Islam, which are, *tawaf* (circumambulation), marriage, *zihar*, *qisas*, inheritance, buying and selling, *karam* concept, war, social relationship, slavery, *‘aqilah*, *tijarah*, *mudarabah*, *qard* and *rahn*. Actually, the identified 16 practices in this working paper represents only a part of the Arab *Jahilliyyah* society practises. It encompasses social and economic aspects. However, it is sufficient to prove the existence of major revamping of the structural basis of *Jahilliyyah* practices before they are accepted.

ANALYSIS OF THE JAHILLIYYAH- ISLAM PRACTICES WORLDVIEW

Based on the *Jahilliyyah*-Islam practices depicted in Table 2 above, there are two glaring differences. According to Ibn Kathir (1989:177), the Arab-*Jahilliyyah* practices were based solely on *al-syara’i’ al-batilah* (mind and appetite), especially regarding the thinking of their leaders, such as ‘Amru bin Luhai. At that time (for a period of 310 years) no Prophet or Messenger was sent to provide guidance, whereas the Arab *Jahilliyyah* practices that were adopted by Islam were restructured at its core and converted from the *Jahilliyyah* worldview to the Islamic worldview. Islamic worldview here refers to a comprehensive view as well as one portraying a true and correct picture of Islam that aims to explain the basic principles of Islam in a truthful and holistic manner such that it becomes the basis of life’s views and ingrained within one’s self (Haron Din, 1992:3; Ramli Awang, 1997:6). All these basic elements, such as *aqidah* (faith), *ibadah* (worship) and *akhlaq* (manners) are contained in Allah SWT’s divine revelation sent to Rasulullah SAW beginning in 610 AD.

It is evidently clear that Islam did not accept the Arab *Jahilliyyah* practices whole heartedly without changing the structural basis and its concepts. Although there are some similarities on the terminology of the practices, however the structural basis had been revamped and replaced with Islamic worldview. This revamping process had actually changed the concept and operations of the Arab *Jahilliyyah* practices. In other words, the concept and its operations are in accordance to the mould of Islamic worldview. Thus, these give rise to *ibadah* (worship) and *akhlaq* (manners) practices, which have *aqidah* (faith) as the core. If alluded to a tree, the core or root is *aqidah*, other roots are *ibadah* and its trunk is *akhlaq*. From here sprouts its branches and vines that are the concept and operations.

All these discussions on the worldview of Arab *Jahilliyyah* practices are summarized in Figure 1.

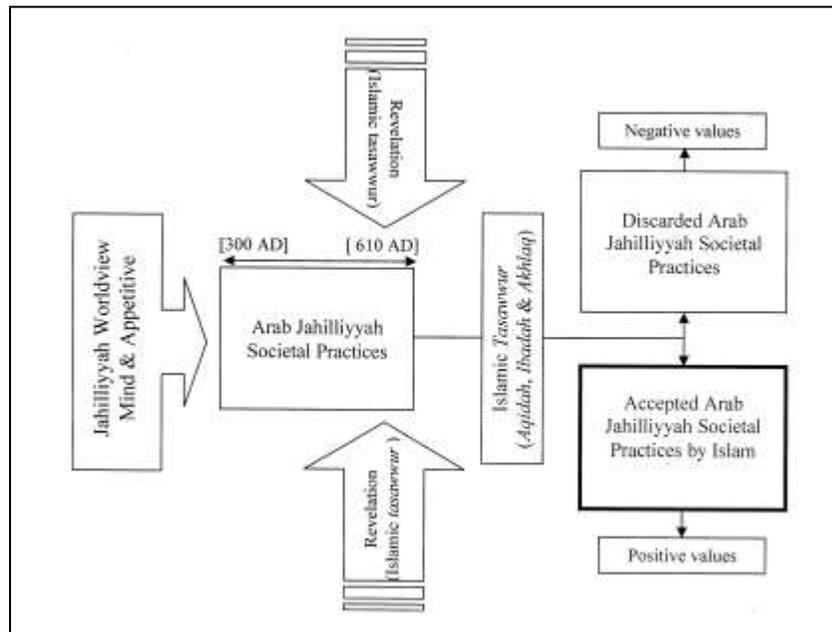


Figure 1: Revamping the Structural Basis of Arab *Jahilliyyah*-Islam Practices

This figure shows that Islam, which was propagated by Rasulullah SAW, had revamped the worldview of Arab *Jahilliyyah* practices and replaced it with an Islamic worldview comprising *aqidah*, *ibadah* and *akhlaq*. The revamp on the worldview has had a positive effect on the concept and operational aspects of Arab *Jahilliyyah* practices that are accepted by Islam.

It is evident that the ‘total revamp at the grassroots’ approach in Islam is not similar to the accommodative-modification and eclecticism-methodological approaches that only revamp the operational aspects. The Islamic educationists who supported the accommodative-modification and eclecticism-methodological approaches were confused about the differences at the philosophical and operational stages of Islamic education itself. The philosophical stage of Islamic education encompasses components that give rise to the Islamic education framework. In it contained the worldview, basic philosophy and definitions of the concepts of Islamic education. Islamic education operations on the other hand comprise values, theories, tools and pedagogy of Islamic education. It represents components that help in the realization of Islamic education. Between these two levels, the core is the philosophical stage or worldview, whereas the components in the operational stage are shaped according to its philosophical underpinning. If only the components in the operational level are selected, accommodated and thereafter, modified according to Islam whereas its framework at the philosophical stage is still based on the conventional education framework, then the components in the operational stage will not be absolutely and truly Islamic.

CONCLUSION

The holistic discussion in this paper shows that Islam, as propagated by Rasulullah SAW, was not only able to revamp the concept and operational stage of Arab *Jahilliyyah* practices but it also revamped the philosophical or worldview aspects. Thus, it is evident that the logical reasoning usually used by the advocates of accommodative-modification and eclecticism-methodological approaches, as mentioned before, are not accurate. They are actually confused about the differences between the philosophical and operational stages.

It is this “total” revamping approach brought by Islam that should be used in the realization of Islamic education today. The act of selecting what is deemed good from various sources and using it collectively in Islamic education is incorrect. A truly Islamic education system cannot be realized, built and implemented in so far its core, which is its philosophy or worldview, is still conventionally based.

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