

Origin of Terrorism

**Decadent Education, Politics
and Banking Business of the Followers of Moududi**

Shamim Mohammed Afzal



Islamic Foundation

(Founder: Father of the nation Bangabandhu sheikh Mujibur Rahman)

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Forward

Terrorism and militancy are synonymous with the activities subversive of peace, safety, development and humanity. Horrible terrorism and militancy is dismantling the world. Human civilization today is under threat because of terrorism and militancy. This demon must be uprooted from the society at any cost. The causes of terrorism and militancy are diverse and multilateral. Its visage changes with respect to difference in country, nation, religion, culture and time.

There are some fundamental causes of terrorism and militancy. These are: decadent Islamic education, debased politics in the guise of establishing Islamic state, demoralized banking, insurance, trust and currency trading. Banking and currency business conducted by abusing the name and debasing the teachings of Islam jamati people strengthens their financial footing. This is another important source of financing the terrorist activities.

With a view to grabbing power, Islam is being debased and with that debased political philosophy pious people are being misguided. Especially people are being instigated by the Jamati and Moududi thought (Which is the deviated Philosophy of Islam). Moududi thought creates extremism, vengeance, jealousy, misinterpretation of Islam and perverted mentality among the pious people. Jamati Islam Bangladesh has been playing a role in spreading terrorism and militancy. Among the other auxiliary cause spreading terrorism and militancy throughout the world are: Special affinity of a particular country to capture the geopolitically important area or territory, ill motive of the arms dealers towards sustainability of terrorism and militancy, dominance of materialistic and sensual philosophy, religious fanaticism, lack of sympathy and unity in

terms of on trust among the followers of the revealed divine books. Another dimension of subduing terrorism and militancy is being neglected. That is neglecting the spiritual and humanitarian philosophy of religion. Evolution of spirituality is essential for building developed and pure mentality. The way Muslim youth is being involved in terrorism and militancy is a matter of great concern. They must be reverted towards deen through teachings of peace, real hidden core of spiritual teachings. For this purpose the necessity of deeni dawah is unavoidable.

Ihsan and spirituality are other dimensions of Deen. Perfectness of amal is a consequence of spiritual superiority, amal at that stage becomes bountiful, Spiritual purity is essential for worshipping with sincerity. It is necessary to create sympathy in human being in order to love them. It is also essential to achieve God-fearness, good character and purification of soul. They way Moududist deviated and debased education, politics and banking business facilitating the spread and financing terrorism has been depicted in a small arena in this booklet. The readers will get an idea as to how the Muslim Ummah is being misguided by the debased education, politics and banking business of Jamat.

Origin of Terrorism

Decadent education, politics and banking business of Jamati

Islam is a complete code of life. This code contains directives to everything related to human life. The latest revealed book the Holy Quran and the Holy Sunnah of the haytunnabi Mohammad (Sm) is the source of that code. Welfare of mankind after establishing faith in Allah and Prophet (Sm) is the objective of human life. Worldly welfare and the way of eternal emancipation are hidden in it. Islam is the religion of peace, equality, harmony, fraternity and tolerance. These are the unique essence of Islamic culture. Allah has sent the Prophet (Sm) in this earth as a blessing for all the creatures of the universe to establish a society free from conflict, jealousy, violence and collision. It is the prime target of the dawah to disseminate this great teaching of Islam to the whole human race. Companions of the Prophet (Sm), their followers, Islamic researchers, spiritually developed saint and religious preachers disseminated this message to the human being through ages. People took shelter under the calm shade of Islam having been pleased with the peerless human values and education of these persons. Because of the failure to upholding the beauty of Islam whole Muslim Ummah fell Prey to multifaceted conspiracy and crisis. It is our failure which facilitated the anti-Islamic force to prove Islam as a religion of terrorism. A group of hypocrites bearing Muslim name have been trying to defame Islam by means of terrorism and militant activities with the assistance of anti-Islamic force. Islam today is sunk in a two-way crisis. On one hand conspiracy of the anti-Islamic force on the other hand terrorist activities of some hypocrite bearing Muslim name. Through this dual conspiracy

the way of preaching and propagation is being closed on one hand and the Muslim Ummah is getting divided by discrimination and diversity on the other hand. Those who are desirous of grabbing state power in the guise of Islam instead of deploying the huge youth force of Muslim Ummah in Deeni Dawah are distracting them to the path of terrorism. Establishing an Islamic state is a falsehood and sabotaged philosophy. Revival of Islamic values is not being accomplished either through this philosophy. Rather Islam is being defamed worldwide and a huge potential of youth is being driven away towards death. The magnitude of harm that is being done by this power-greedy hypocrite is much more than that is done by the anti-Islamist. Due to their hypocrisy Islam instead of becoming the name of a religion of peace is becoming the name of an apprehension. Those who could not be acquainted with the beauty of Islam and could not come in close vicinity to the Prophet (Sm) the original caller of religion and his vicegerents has taken Islam as a religion devoid of civilization. Terrorism is their sole profession. Anti-Islamist are but utilising this to stop the revival of Islam worldwide.

Three main problems of the Muslim countries:

At present there are 57 Muslim member countries of OIC in the world. Many kinds of problem prevail in these countries. In some countries educational crisis exist, in others either political or economic or religious crisis prevail. But in Bangladesh perspective three elementary problems are encountered. For example: 1. debased Islamic education, 2. decadent economics and asset management 3. Unwholesome politics in the plea of establishing Islamic state.

Besides the above mentioned problems, special affinity of some countries to control geo-politically important area or territory and the desire of the arms traders towards nourishing terrorism pose as cause of crisis in some countries.

Debased Islamic education:

Education brings about perfection in the human character. Religious education in particular makes a man knowledgeable, experienced and expert in religion. On the other hand it builds up a man as a competent a morally developed citizen in the society. But in our country religious education could not build up our people as knowledgeable and religious experts. In some cases instead of getting true religious knowledge they are influenced by dissipated religious philosophy. As a result the whole society fails to perceive the essence and teachings of religion. Consequently demoralized interpretation and philosophy of religion misguide general and pious people. In some cases people are even derailed by this depraved education.

Medical science builds up human being as doctor and engineering science engineer. Similarly madrasah education makes a Muslim an Islamic religious expert. As a matter of fact the way a doctor can't serve the purpose of an engineer similarly an engineer can't do the job of a doctor. In the same way no one can be a Muslim religious expert neither can he give directives in religious matter without having sound knowledge of the religion of Islam. A man needs to be expert and scholar in Arabic to obtain knowledge of Islamic subjects. Madrasah education fulfils that objective. The two traditional systems of religious education viz-*Alia* and *Qaumi* prevailing in our country could not achieve the main objective and target of religious education.

An expert in the field of Religion means *Mufti*, *Muhaddith*, *Mufassir* and *Hakkani Alem*. Madrasah education builds up a *Hakkani Alem* having knowledge of the fundamental matters of religion, its application, philosophy of Religion, call of Religion, making translation (*Tafsir*) of the Holy Quran, explanation of Hadith, minimum knowledge of Islamic Jurisprudence etc. It makes a Muslim competent enough to give directives to the people in the field of Religion. A *Mufti* gives

proper explanation of the Islamic laws and Jurisprudence. Mufassir makes Tafsir (translation and explanation) of the Holy Quran. Similarly a Muhaddith explains Hadith. Though Madrasah are outnumbered in our country Alia or Quami system of education could not build up adequate number of Aleem and religious expert of desired standard.

The Curriculum of the Quami Madrasha established on the basis of the curriculum of Darse Nijamiah to a great extent was conducive to religious education. But with the intervention of the English people the curriculum of the religious subject of the madrasah education system started to become squeezed and narrowed and some modern subjects started to gradually get incorporated into it. As a consequence the students after completing their student life in Alia tradition neither could become hakkani Aleem, Mufti/Mufassir, Muhadith with desired competence nor educated in modern education. In building Hakkani Aleem i.e vicegerents of prophet (pbuh) having perfect and applied knowledge and practice the curriculum of Alia Madrasah is not perfect and competent. Reformation of the syllabus of Alia Madrasah is essential if and Alim after getting educated in Alia Madrasah is found to lack adequate knowledge and competence to teach Arabic, explain the Holy Quran and Sihah-Sittah.

On 24.02.2014 two of the Bangladeshi News papers published an article titled, “Al-Azhar calls for reformation of the curriculum of Religious education” and “Bring a basic amendment in the Islamic education system-grand Imam of Al-Azhar”. Sheikh Ahmed Taiyeb Grand Mufti of Al Azhar in a recent anti terrorism conference held in KSA called for a thorough reformation and amendment of the Religious education system to combat terrorism which is not only a threat for the Muslim countries but also for the whole world. Terrorism is a disaster, which originates from extremism. In that news it was mentioned that according to Al-Tayeb

misinterpretation of the Holy Quran and Sunnah remains the corner stone of all extremism. In addition to his condemning the terrorism he also mentioned that the peers of new capitalism together with world leaders are responsible for unrest in the Arab World. It was observed with grave concern that with the intervention of the English people teaching the religious subjects that were included in Madrasah education system became subsidiary. Instead of uloomun Naqliyah (Religious subject), uloomul Aqliyah (Modern subject), was incorporated and given priority. The English people started to patronize this activity. As a consequence an obstacle was created in the way of building religious expert and vicegerents of prophet (pbuh).

Extremism and violence increase in the society because of misinterpretation and misuse of Islam by dragging it into politics. Abuse of Islam is also a cause of terrorism and militancy. The root of this misinterpretation of Islam is debased Islamic religious education system specifically the syllabus and the curriculum. Debauched religious education misguides people so much that the simple minded people become derailed by being provoked and instigated by the deviated and unwholesome religious philosophy. They are so much derailed that they can't be easily reverted to the way of Islam in its true perspective. Because of these corrupt activities these simple minded people come under the control of those who are involved in the politics of seizing state power by misusing the religion and those who act as agent of Jews and Christians. Sometimes they choose the path of extremism, violence, terrorism and militancy. If the curriculum and syllabus of religious education is reformed the students by virtue of the reformed curriculum containing subjects conducive to learning Islam in its true perspective would have been built up with high moral, non communal, humanitarian and peace loving spirit. Those who will be educated through the reformed curriculum and syllabus will grow up as knowledgeable and practicing

Alem and will always remain engaged in developing human resources with a high morality to make perfect human being.

Debased politics in the plea of establishing Islamic State:

Islam is the complete code of life. Eeman, Amal and Ihsan are the three elementary aspects of Islam. Transparency of Eeman, perfectness of Aamal and practical example of Iahsan makes an ordinary man, a perfect human being (Insane Kamel). When an Aalem ascends to this state general people spontaneously follow him. At this stage all defects pertaining to inhuman attributes are removed and human being develops into a pure entity. Spiritual leaders or saints possessed this kind of attribute.

Islam is well founded on a strong base in Bangladesh because of the sincere preaching and propagating of the innumerable Alem saint and spiritual leaders. Islam was nowhere founded by applying force or by seizing state power or by terrorism. In our country a specific group of people have been trying to make mosques as centre of political activities instead of worship. They misinterpret Islam with a view to achieving political benefit. It is the solemn responsibility of the Muslim people to remain alert and to protest unjust so that their humane activities can't disrupt the unity and solidarity of the pious people of the country. It is because of the evil activities of the followers of Moududi extremism, terrorism and militancy intended to rise in our country in the past. But the strong combined effort of the Hakkani Aleem and pious people of the country effectively resisted the rise of terrorism in our country. People in our country are very much respectful of the religion. Most of the political leaders of this country pay respect to religion. Almost all of them observe the religious rituals. Still now there is unlimited influence of religion on the society. No one likes to make the religion controversial. The followers of Moududi by bringing a change in "Dawati Usool" and dragging

the religion into politics started to abuse the religion. These devils attempt to make Alem society controversial. An apprehension of division among the Aleem in some aspect of the society is also being apprehended. The situation could invoke religious division, chaos, violence, extremism and terrorism in particular cases. The position of the main actor of terrorism always remains beyond the reach in most of the cases. In order to usher religious extremism and violence the main perpetrators of terrorism involve in to their activities the religiously deviated, derailed and fanatic people in a planned way by special technique. Sometime by misinterpreting the religion and in the name of saving the religion terrorist and militant actions are being conducted by them. By inspiring them with fanaticism they are being motivated to do this type of job.

The essence of Islam creates a moderate outlook- lesson of coexistence, non-communalism and fraternity. The great teaching of Islam builds up fraternity irrespective of cast and creed. For this reason extension of religious education and propagating and expansion of religious call (Dawah) is essential. Universal teachings and hidden mystery of Islam is capable of creating an effective and positive impact on establishing peace in the society. By being a follower of the Sunnah and the teachings of the Holy Quran a peaceful society free from terrorism, militancy and anarchy enriched with human values can be established. We have to build up our personal, family and social life on the basis of the first written constitution of the world-Madina Charter and in the light of that charter we have to build up the world system. There is no other alternative to religious education and Dawah to uphold our beloved motherland Bangladesh as an unparallel example of peace, harmony and coexistence before the world people.

But unfortunately on one hand the devout ulema uninterruptedly continued the act of preaching and propagation

of Islam and on the other hand a group of people deviated from the religion and derailed created hindrance to Dawah activities. Sometimes by changing the Usool of Dawah, sometimes by forcibly seizing the state power, sometimes by misinterpreting Islam and sometimes by extreme terrorist and militant actions they get involved in disputing Islam. In this situation, local enemies, foreign group, conspirators instigates the deviated and apostate people to become extremist and terrorist.

**IS (Islamic State) is but a religious terrorist organization
created by Mossad & CIA.**

According to news published in two Bangladeshi dailies IS (Islamic State) is a religious terrorist organization created by Israeli intelligence organization MOSAD & American intelligence organization CIA. Throughout the world IS is the name of a threat & horror. In different parts of Middle East and Europe IS is conducting terrorist attack. By this heinous activities of IS Muslims throughout the world are getting disgraced. Universal Religion of Islam has become disputed today. The whole world is now terrorized & anxious of the brutal activities of IS. Regarding the creation of IS the presidents of the most powerful countries of the world delivered a speech .In the daily Jugantor on 18 November 2015,a news titled ``Khalifa Baghdadi is a Jew, IS created by MOSAD'' and on 19 November 2015 another news was published in Bangladesh Protidin titled, ``IS with the mission of Qiamah.'' In those two news US president Barack Obama & Ex British Premier Tony Blair was quoted to have confessed that the inception of IS was heralded by Iraq war. IS evolved after the fall of Saddam Hossain in Iraq, according to some analyst IS has been created by the joint collaboration of MOSAD in Israel & CIA in America. The former British Premier said, ``The Iraq war was the main reason behind the rise of IS. We

couldn't understand the consequences of the fall of Iraqi regime. I apologize for these incidents. ”

American President Barack Obama Said, “during the regime of George W. Bush, our aggression in Iraq directly created IS. On 18.11.2015 the daily jugantor published, “This well organized terrorist group named IS before it's inception made several meetings with John McCain, a senator of US Republican party and a President Elect in 2008 general election. At the initial stage some of the members of MOSAD and the chief of IS Mr. Baghdadi were also present.”

It was learnt from the report that the chief of the terrorist group IS, Abu Bakr al-Baghdadi is a non Muslim. He is a Jew; his original name is Aqa Elliot Shimon. The intelligence organization of Israel imparted training to most of the senior leaders of this terrorist group. In the training IS militants are being taught war tactics. It was also reported that IS has been dreaming of making a greater state by incorporating parts of Lebanon, Palestine, Israel, Syria, Iraq, Turkey & Cyprus. On 18.11.2018 a report titled, “annual income of IS is 2.00 billion US dollar. In that report quoting the speech of Russian President Vladimir Putin it was stated that, IS is being financed by 40 countries. Some of the G20 alliance countries are also in that list. In the news paper it was mentioned that IS is earning the huge amount of money by selling petroleum from the area of Iraq and Syria in their possession. Moreover looting bank and dacoity are other sources of their income.

The activities of Islamic State are contrary to the provision of the Holy Quran & Sunnah. We all know the prophet (sm) is the blessings for all the creatures of the universe (Rahmatallil Al-amin). He came to this world with the call of religion for all. We all know that he propagated the message of religion in a very unwholesome environment and adverse situation. He suffered a lot of torture and oppression to preach Islam in Mecca and Tayef. People accepted Islam by seeing the beauty

of Islam and the attributes of the prophet (SM). The example of forgiving the people of Mecca after its conquest is an unprecedented example in the history.

The way the religion of peace, Islam is being made disputed will bring no success for the Muslim community. By misinterpreting Islam it is only being disputed to the peace loving people. It is clearly evident that by all their heinous activities Muslims and Islam will not be benefited. Very recently a very dangerous terrorist group named Islamic State (IS) has created a tremor throughout the world. By this time they have influenced world politics to a great extent. Centering this organization the two major power of world USA & Russia are heading towards a situation of conflict with each other.

The thought of Islamic state is not supported by Islam. Jamaat-e-Islami in this subcontinent and Ikhwanul-Muslimin in the Middle-East are two of the initiator of Islamic State.

Islamic State:

a word neither used in the holy Quran nor was in vogue during period of prophet (SM).” Professor Rashid Abdul Matin, Prof. of international Islamic university of Malaysia in his book “Political Science and Islamic Perspective” mentioned that the word Islamic State was neither used in the holy Quran nor it was used during the regime the prophet (SM). He also stated that the word IS is a misapplication of language.”

Professor Abdul Matin also mentioned in his book,” Western model of state cannot be acceptable to the Muslim, Islam does not want to make a particular territory rather it wants to make the whole world a field of implementation of divine, desire of the creator. Islam is universal so it cannot be limited within one or two pieces of land.

Similarly the message of Islam is not meant for a special group or nation, but it is meant for the whole human race.

Mr. Tariq Ramadan in a discussion meeting titled, 'a civil state-ideas and challenges organized by Penang Islamic foundation Malaysia held on 18 July 2012 in Evergreen Hotel, Penang, said that all strategic and intellectual thinking of making Islamic State has been collected from western philosophy.

The Slogan ``Islamic State'' is to create obstacle in Dawah activates:

Prophet (SM) came to this world with such a code of life where there is no defect, it is a complete code. As a matter of fact Eeman, Amal and Ihsan is the religion-the complete code of life style of human being that has been stated in the Holy Quran. Starting from the belief (Eeman and Aqida) the principles of personal family, social, economic and international life have been so clearly explained in the Holy Quran that these are unparallel examples in true sense. Islam is such a code of life revealed by Allah which is harmonious, instinctive and competent to be adopted by human being.

The philosophy of life brought by the Prophet (SM) was meant for the human being:

The relationship between man and other creatures, one man with another, the main objective of arrival of our Prophet (SM) have clearly been stated in the Holy Quran and Hadith. Islam has been nominated by Allah as the only religion of the human race. But nowhere in Islam it is mentioned that a state should be named (Islamic State, Muslim State etc.).

Actually the naming of a state after the name of Islam, instead of accepting Islam as the code of life began in Pakistan in 1947, in Iran in 1979 and subsequently in Chad and Afghanistan. The rest of the 53 OIC member state don't designate them as Islamic Republic. Saudi Arabia does not either write their name as Islamic Republic but they write it as Kingdom of Saudi Arabia. This deviation and the concept of

Islam in state have been initiated by the western world in 1947, about 1337 years after the revelation of the Holy Quran in 610 A.D. on the Prophet (SM).

The Prophet (Sm) came to this world to teach Kalima to the whole human race not to the earth. Salat, Saum, Hajj, Zakat -all these worship are meant for human being not for the earth or territory or state. Islmic states, Muslim state, Islamic Republic are all slogan oriented conception. Terrorism and militancy in the name of establishing Islmic State is nothing but the conspiracy of the Jews and Christian. Creating obstacles in the way of Dawah, debasing Islam and damaging its glory are the main objectives of this terrorist organization. It is only a part of international conspiracy. The hypocrites want to destroy Islam. In Bangladesh these hypocrite groups are the followers of the Moududi Jamat.

The spirit of the Madina Charter has been reflected in the constitution of Bangladesh:

All nations of the world have agreed that the Madina Charter is the first written constitution of the world. Rasul (Sm) migrated to Madina. In order to live peacefully and ensure co-existence and security the Madina Charter has been signed by the Muslim on one part and the Jews, Christian and the pagans of Madina on the other. The effectiveness of Madina Charter is still valid in our personal, familial, social and international life. In Madina Charter a positive outlook was reflected to the culture of different people. Through this Charter unity was establish among the believers of different faith, community and nation.

The way Madina charter was reflected in the constitution of Bangladesh is an unparallel example in the history. The charter of Madina ensured peace, security, coexistence of different group of people irrespective of their religious belief and nationality.

The crisis resulted by misusing Islam to grab state power is an important problem in some of the OIC member countries including Bangladesh. If we can't get rid of this crisis, anarchy, extremism, Chaos, Sabotage, terrorism and militancy will rise in our country.

Debauched Bank, Insurance Trust and Financial system in the name of Islam:

In the presently world those who are leading the sector of economics and management have founded dominance in the world. The age of modern economics is about 300 years. In this interest-based financial system a strong affinity to make profit is present in the mind of the people. Modern economics is basically indifferent to human values. Interest is the driving force of modern economy. On the contrary Islam is the complete code of life. This code is always based on values; its target is human welfare. Islami Bank was committed to establish shariah-based and interest-free economy, banking and asset management in this country. The job that is being done by Islami Bank by misusing the religious emotion and feelings of 90% Muslim of this country can no way be designated as Shariah-based or interest-free. Rather Islami Bank is engaged in patronizing the supporters, workers and cadres of a political party by initiating a debased economy and banking system in the name of Islam.

In this world material production and ingredients or asset is so important that it is the driving force behind all the efforts and endeavor of human being. That is why asset management has an important role in this life. We can easily visualize that countries expert in asset management through interest-based system are leading the world. In the world in respect of contemporary economics their unique hegemony has been established. They are considered as the owner and nourisher of the modern civilization and the supreme power in economics.

Although they apparently climbed the top of the materialistic development by dint of asset management and economics but they failed to play any mentionable role in the field of human welfare in terms of moral feelings and values. Actually the recognized objective of all the society is human welfare. Imam Ghazali said, “The objective of shariah is to preserve the belief, life, intellect, offsprings and asset through human welfare”. Another Islamic scholar Ibn Al Qaium opined that one of the bases of shariah is knowledge and welfare of human in this world and in the hereafter.

Money is a medium of exchange in the eye of Islam. Money is nothing but money and commodity is nothing but commodity. These two things are completely different, their nature and characteristics are also different. That is why shariah has considered commodities as a separate and different entity from money. For example money can never be made commodity of trade. If under any circumstances money needs to be exchanged with money the amount of each party must be equal. Hazrat Iman Ghazali (death 550 H.) discussed on the role, nature and characteristics of money in a very competent, thoughtful and wise manner. Some of his sayings are mentioned below.

- Money is the measure of value but that does not mean that money itself is a commodity.
- Money by itself is not an object but an instrument or a vehicle to serve a purpose.
- One who invests money in interest-based business; he in real sense denies the bounties of Allah.
- While exchanging currency of the same nature such exchange can't be made an instrument for profit?

We must remember it that the extra amount which is being collected from the innocent people through money trade is

undoubtedly Riba or interest. Human being fell prey to abuse because of Riba. This kind of abuse gives birth to some other crimes. So money trading is worst than arms trade. One of the valuable opinions of Imam Ghazali is also mentioned here. Riba is prohibited because it refrains people from economic activities. This is because when a man having money is allowed to invest in an interest-based trade, he can easily and instantaneously earn money and he considers the technique of earning money through interest-based trade easier than earning money by investing his money and labor in some economic activities.

A major difference between traditional and Islamic financial system is the matter of debt or loan. In traditional economics loan is considered as a commercial exchange which plays the role of income generation. On the contrary Islam states that the creditor shall give loan but shall not expect any worldly benefit. On the other hand investment is an entirely different thing from that of loan or debt. In Islam there is separate investment system. It is clearly opined that shariah does not affiliate interest-based loan as a method of financing in trade. It was also mentioned “Islamic Shariah wants a limited use of loan. For that reason Shariah has permitted to take loan only on unavoidable necessity. It is further told that if the loan itself engages in trade the whole economic system is transformed into an interest-based system. The whole human race has been created to worship Allah. That is why Islam has come for the welfare of human being and hence the rules and regulations of Islam are conducive to human life style. The Holy Quran and the Shariah has been revealed for the welfare of the whole human race.

Economy and Resource Management system free from interest and based on justice

Islam is relentless and uncompromising in eradicating oppression from the human society. In Islam emphasis has been given in establishing Adal or justice in the society. The concept of justice has been outlined in about one hundred verses of the Holy Quran. Injustice in the Islamic language has been compared with all sorts of suppression, oppression, exploitation and unethical works. The consequence of taking interest is oppression. Justice has to embrace defeat because of oppression. Injustice is a bottleneck for insaf and equitable justice. The banks which have been established in the name of Islam have indulged themselves in transecting interest on one hand and on the other hand compensation is being realized from the customers of the banks. An important share of the profit earned by these banks is being spent for organizing defrayed political activities of Jamaat-e-Islam, for financial assistance of the activists of this party. In many cases this fund is being channelized to terrorist activities.

If we discuss the history of economics we come across the fact that agriculture was evolved in the Meditaranean region. Arabian Peninsula is the place of junction of three continents. All the books of God's message were revealed in this region. Recently a trend towards an alternative economic system can be seen in place of capitalism and socialism. This is an offshoot of increasing economic crisis and ineffective role of prevailing economic system. Because of this some show their negative attitude towards accepted economic theories.

We should have some ideas about economic transaction, give and take, characteristics and other social arrangements in the ancient Arab. Hijaj, Mecca, Madina, Senai, Palestine, Syria, Iraq, Bahrain, Jordan and Yemen- these are located in the periphery of ancient Arab. From time immemorial Arabian peninsula was an important territory. Arabia was the place of

junction of the three continents i.e. Asia, Europe and Africa. Judaism and Christianity had their birthplace in Arabian Peninsula. Torah, Gospel, Bible and the Holy Quran were revealed in this region. Hazrat Sulaiman (A), Hazrat Daud (A), Hazrat Ibrahim were the prophets of this region. Hazrat Ibrahim (A) propagated Islam in this region.

The time which goes back to five years before the birth of Rasullullah (Sm) is termed as the era jahiliya. To get an idea about the economic system of this era one should have a notion about economic system prevailing in the then Mecca, Madina, and Taef. People of Taef of that era had extreme indulgence in realizing interest. Transaction of interest was the sole business of the people of Taef. By realization of interest they would reach such an extent where the interest amount would become double than the principle amount with the passage of time. For example if 100 dirham would be realized for the first year as interest, 200 dirham would be realised for the second year. If the borrower would fail to pay for the third year in that case the borrower had to pay four hundred dirham to the lender.

In fact if we want to discuss the history of the establishment of Islamic banks then we should remember the following words, "In 1974, Bangladesh represented by the founder of the nation Bangobandhu Sheikh Mujibur Rahman, signed the charter of IDB and committed itself to reorganizing its economic and financial system in accordance with Islamic Shariah."

It is said that, Islami Bank is based on Islamic Shariah and free from interest. The Islami banking system in Bangladesh is supported to follow the guidelines given by the Bangladesh Bank which is totally based on the principles of Quran-Sunnah. But transactions in the Islami banks are not taking place in interest free system based on the Shariah. Followings are our observations for your consideration.

- * partnership and Qard Hasan system is not applicable: Islami banks claim that they follow thirteen investment systems which is sub-divided into four classes: a) Partnership system, b) Buying-Selling system, c) Rental system and d) other investment system. Among these investment system Islami banks implement buying-selling and rental system. The implementation of partnership system Qard Hasan are almost nil, whereas these systems have received the topmost priority in Islamic Shariah.
- * Murabaha system: Although there is a subtle difference among the eight systems of buying-selling and rental systems, Islami banks impose Murahaba system in all the lending cases. Difference can be noticed between the Murahaba system followed by the Islami banks and Murahaba system enunciated in Hadith and Fiqah. In many cases the Murabahah system implemented by Islami bank tantamount to transaction of interest due to negligence of the concerned banks. In fact Murabaha system is an inferior system. This system is far from the system approved by the Shariah. It is said that, Murabaha system revolves round the periphery of transaction of interest. Hazrat Ibn Abbas (Ra) used to dislike Murabaha buying-selling system.
- * Non-implementation of Musharaka and Mudarabah system: These are better systems. Since there is risk of loss in these systems, Islami banks remain aloof from the same, whereas they are pledge bound to follow partnership system on the basis of profit and loss.
- * Determination of profit at a fixed rate: when under the Islami banking system a client is being given a commodity, at that very moment of bilateral contract between the lender and borrower a fixed rate of profit is imposed against that commodity. In this case banks do not take the risk of facing loss. Faqihs opine that this system goes against the provision of Shariah.

- * Transaction of interest: Under Islami banking system, the transaction of interest takes place in Foreign Currency Clearing Account, transaction with foreign banks, conducting of Nostro Account, transaction with Brokerage House of the banks, Foreign Bill Purchase/ Negotiation, transaction with other local banks and investment of the idle fund in 'consortium' fund etc. So there is no scope to say that, the Islami banking system prevailing in Bangladesh is not absolutely free from interest.
- * Compensation: In Islami banking system the conditions of compensation is widely misused and transactions of interest are in vogue at the rate of compound interest. From the example given below, it will be crystal clear what amount of compensation Islami banks realize from its client, although they are committed to make interest-free transaction.

In fact Bangladesh government and share holders ought to be the beneficiaries of compensation. We need to analyse the statement of accounts reflecting the funds Islami Banks have received so far since its inception. So far our information goes this enormous fund is being defrayed for establishing the supporters and activists of Jamaat-e-Islami in sound footing through Islami Bank foundation. From annexure 1 it can be gathered, in the name of profit and compensation what amount of fund Islami Bank Bangladesh Ltd. realises.

Appendix: 1

Table reflecting the way profit is determined after taking loan from the bank. a) Details of the rate of profit depending on the nature of loans:

SL no.	Nature of loan	Name of the Bank	Rate of profit
01	a) Agriculture	Islami Banks	10%
	b) Business	Islami Banks	15%
	c) Personal	Islami Banks	

02	Service charge (Business and Personal loan)		1%
03	Risk charge		1%

b) Statement determining profit on quarterly basis

Time	Capital	Profit, risk, service charge	1 st 3 months	2 nd 3 months	3 rd 3 months	4 th 3 months	Total
1 year	100 Tk	17 Tk	4.25	4.43	4.62	4.82	118.12

N.B: Determination of profit on quarterly basis which is realized at a time

d) Statement determining profit, charge and compensation on Tk 100 on quarterly basis for 5 years:

Year	Capital Tk	Profit rate	1 st 3 months	2 nd 3 months	3 rd 3 months	4 th 3 months	Total Tk	Grand Total (Tk)
1st	100	17 %	4.25	4.43	4.62	4.82	18.12	
2nd	18.12	17 %	5.02	5.23	5.46	5.69	21.40	
3rd	139.52	17 %	5.93	6.18	6.46	6.72	25.29	
4th	168.81	17 %	7.00	7.30	7.61	7.94	29.25	
5th	194.66	17 %	8.27	8.62	8.99	9.60	35.25	229.91

e) Statement determining profit, charge and compensation on Tk 100 on yearly basis for 5 years:

Tk						
204.62						
177.93						
154.73						
134.55						
Capital Tk 100	year	1st	2nd	3rd	4th	5 th year

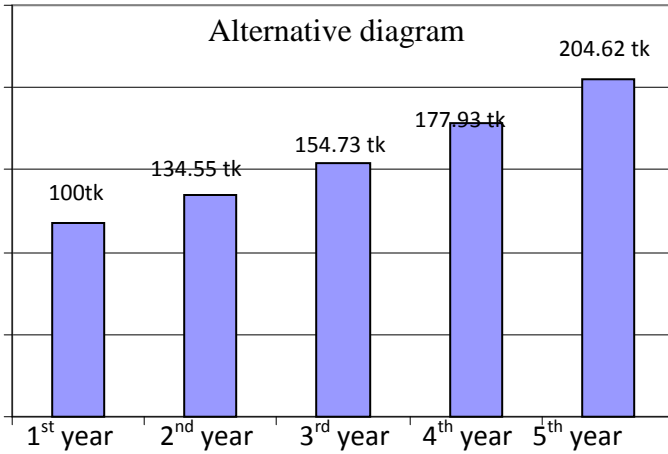
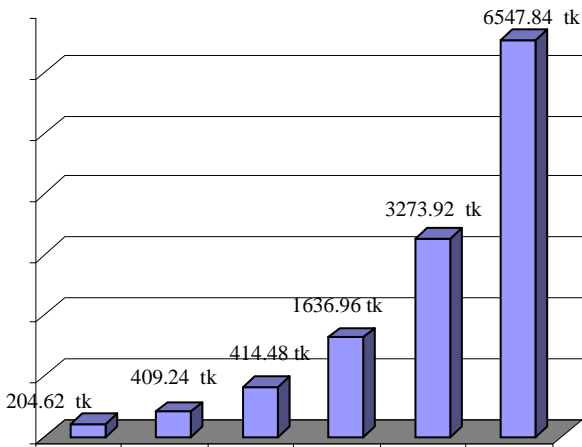


Diagram showing profit, charge and compensation onTk 100 on yearly basis for 5 years:

Statement determining profit, charge and compensation onTk 100 on yearly basis for 30 years:

Tk						
6547.84						
3273.92						
1636.96						
818.48						
409.24						
204.62						
Tk100	5 years	10 years	15 years	20 years	25 years	30 years



5 year 10 year 15 years 20 years 25 years 30 years

Tk 229.91					
Tk194.66					
Tk168.81					
Tk139.52					
Tk118.12					
Tk100.00					
year	1st	2nd	3rd	4th	5th

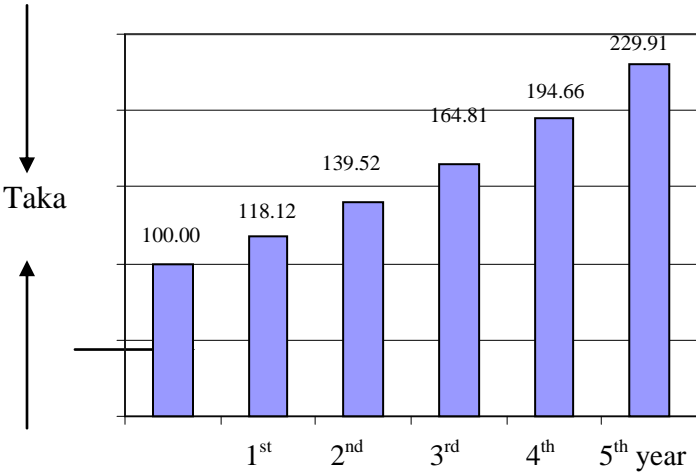


Table-1 Analysis

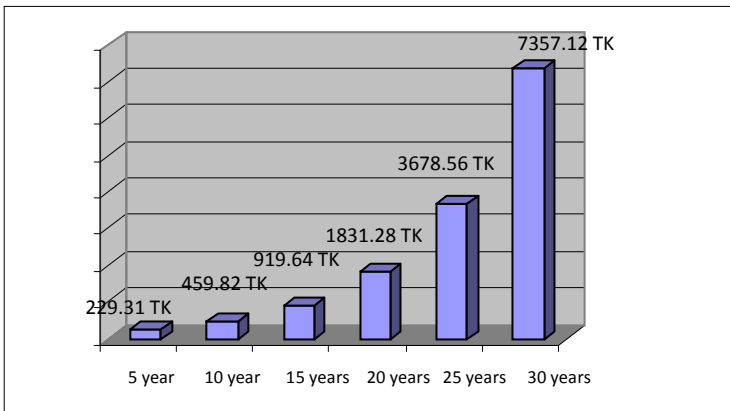
(1) If the capital is TK. 100/= the profit for the first year will be TK. 18.12, (2) in the second year (Tk 100/= + 18.12)= 118.12 profit on Tk 118.12 is Tk 21.40 (3) in the third year 118.12+21.40= 139.52 profit on 139.52 is 25.29 (4) Fourth year Tk 139.52+25.29= 164.81 profit on this amount Tk 29.85 (5) Fifth year Tk 164.81+29.85= 194.66 profit on this amount 35.25 which 100 in the fifth year this comes to Tk 229.91. If Tk 100/= is deducted from this amount the residue will be Tk 129.91. They realize this amount including profit, risk charge, service charge and compensation. From this Tk. 129.91 they deposit the amount of profit and charge in the bank. The amount accumulated as compensation is spent for activists and

supporters of Jamaat-e-Islami depriving the government, owners of the banks and borrowers of the banks. By dint of this huge amount the Islami bank Ltd, for the last thirty years had been funding Jamaat to strengthen their political and financial platform.

Table-2

Following in the statement detailing how Tk 100/= increased in the last thirty years:

Time	Capital (Taka)	Total time	Total amount	Remarks
1 st 5 years	100.00	5 years	229.31	
2 nd 5 years	229.31	10 years	459.82	
3 rd 5 years	459.82	15 years	919.64	
4 th 5 years	919.64	20 years	1831.28	
5 th 5 years	1831.28	25 years	3678.56	
6 th 5 years	3678.56	30 years	7357.12	



Observation: According to the above diagram the total payable amount stands Tk7357 inclusive of profit, interest/compensation for 30 years, on the other hand the total payable amount stands Tk 6547.84 inclusive of profit, interest/compensation on yearly basis for Tk 100. That means total excess amount payable on yearly basis on tk 100 for 30 years is Tk 809.28

Analysis how Tk 100/= is enhance in each five years.
 a. According to the accounts showed Tk 100/= increased to the tune of Tk 229.31 in five years b) In the next five years i.e in ten years Tk 229/= became Tk 459.82 which mean in ten years Tk 100/= became Tk 919.64 d) In the same way in twenty years Tk 100/= becomes Tk 1831.28 e) In the following five years i.e. in after twenty-five years Tk 100/= becomes Tk 3678.56 and f) in the following five years i.e. after thirty years Tk 100/= becomes Tk 7357.10, Tk 1.00/= becomes Tk 73.57 at the end of thirty years.

Before the advent of Rasullah (Sm) interest increased at compound rate which created inhuman pressure on the society. Riba was prohibited during the time of Rasullah (Sm) to emancipate from oppression and suppression. From the Islamic view money is money, commodity is commodity. Money is the medium through which investment is made. Islam does not support investing money for interest.

Islami banks have indulged themselves in currency business in the guise of Islam. In the table given above it has been shown, in thirty years how Tk 1.00 during the span of thirty years is augmented to Tk 73.57. On the whole any commodity does not have growth like currency. For example, in 30 years 1 plant can not grow seventy-three fold like that of currency. In the same way in 30 years a cow can not give birth to seventy-three cows. In 30 years no commodity can become 73 times bigger. But the Islami Banks through currency business earned Tk 73.00 out of Tk 1.00 only during a span of thirty years, which shariah does not approve. Even then the matter is still in underground.

Fifty or more banks of the country control the financial transaction of 16 core people. Nineteen banks and financial institutions of the country make transaction similar to that of Islami banks. Thirty-two percent of remittance is being controlled by these banks.

Several cores of people of the country is related to transaction with Islami banks. About one lakh people are related to these banks as customers/clients, share holders, investors and borrowers. Let us say that, fifty thousand people or more than that are supporters of Jamaat-e-Islami politically. These people are followers of Moududi concept. One lakh people are direct beneficiaries from the money invested by several cores of people.

Currency business more dangerous than arms dealing:

It is not currency but the commodity is the medium through which business operates. The so called Islami banks are carrying on monopoly business by making currency a commodity, deviating from the basic philosophy of Islam. Consequently there is a rapid growth of capitalists like that of materialist economy. Islam encourages not to earn currency and not to invest currency in interest-based business. But currency is being used as a commodity by using the label of Islam. Currency is not an end in itself rather it is a means to achieve all ends. The person who invests currency in interest, he is actually denying the bounties (niamat) of Allah. Within the span of thirty years first (1983-2014) the principle amount of tk 100 becomes tk 7358 including profit, charge, and compensation. If we analyse this fact it can be noticed that the rate of augmentation of tk 100 is seventy three times in the aforesaid period of time. The rate of augmentation of a matter or commodity is not like the augmentation of currency.

Islami bank Bangladesh Ltd. Gives business loan to the followers of Moududi-Jamayet philosophy. This loan is given to garments, transport, hospital, school-college, information, and technology and medicine factories. It is reported that last portion of profit is being channelized to spread violence, terrorism and militancy.

*** Income reflected in ‘doubtful’ head:**

Since Islam does not permit transaction with interest, so the interest earned through banking system and income earned in the name of compensation is being reflected in doubtful head and there after transferred to other fund.

Islami banks transfer this doubtful fund to Islami Bank Foundation for conducting different political activities of Jamayet.

- Carrying other business with doubtful fund: Ulama-e-Qirams opine that, it is not permitted in Shariah to carry on profitable business in the garb of micro-credit.
- Adding zakat money with ‘doubtful’ income: Shariah does not permit addition of ‘doubtful’ income with the fund for zakat, to conduct various activities to invest in profitable business and to conduct project programmes.
- Owners of doubtful income: In the last thirty years Islami Banks earned thousands of crores through ‘doubtful’ income. Money from zakat fund and grants from abroad have been added to doubtful income. Islami banks are not the real owner of this single ‘doubtful’ income --- government and mass people are the real owners of the said amount. But the activities of the aforesaid political party are being conducted by channelizing the fund to Islami Bank Foundation.
- Tax evasion: Islami banks suffer from many loop holes in the field of following Islami shariah. For this reason majority of Faqih at home raised objection to the functioning of Islami bank in the country.
- One of the loop holes is to ‘to deceive’ people in the name of business and to ‘evade’ tax due to government. Deception and evasion of tax are both prohibited in shariah.
- Sweeping realization of compensation: Shariah does not permit realization of compensation from a borrower who fails to payback the fund borrowed from an Islami bank. If

someone deliberately does not pay back the loan in that case it can be realized through the intervention of Qazi or Justice. It is not permissible in Islam to realize to compensation money without making any discrimination between the person having capacity to pay back the borrowed money and the person without having the capacity to pay back the same.

- Zakat should be defrayed in specific head: The Holy Quran prescribed that zakat fund should be spent in eight definite heads. There is an allegation that Islami bank Bangladesh Ltd. does not spend the zakat fund in eight categorical heads. Islami bank Bangladesh Ltd. did not come into existence through any specific rule or law. Islami bank is not empowered to collect zakat all over Bangladesh without the approval of the government. A high powered committee should carry on an impartial investigation to ascertain the amount of money collected so far under zakat fund, how the collected fund has been spend and what amount has been spend for terrorism and militancy.
- Expenditure in CSR head: there is no definite principle for spending money in CSR fund. The lion share of this fund is being channelized for the implementation of political programmes under the garb of social welfare activities. Scholars in Fiqah opine that, compensation and ‘doubtful’ income should be directly transferred to government treasury. But diversion of this amount to CSR of the bank and spending of this amount through bank official is absolutely unlawful and contradiction of sharia.

An investigation should take place to see up to what extent the existing Islami banks are following the shariah or the activities carried on by the same bank is based on Islami shariah. After investigation effective steps should be taken to rectify the maladies. Besides interest is being transacted in the case of foreign trade, arranging subsidy for realization of

compensation money and international transaction. In this regard the rules and regulation of shariah are not followed wholly. If statement of account is available we can come to know what amount of money has been deposited so far under the garb of compensation, the lion share of which has been channelized for giving grant or loan to the activists and supporters of Jamaat-e-Islami.

Control of strategically important region:

In order to spread hegemony and controlling resources of geo politically strategic place, region or country the 'Big Brothers' take refuge many devices. For achieving hegemony and control of resources sometimes distorted religious politics is being used, sometimes the issue of sale of arms is being brought to the fore front and sometimes seduction for economic co operation is being highlighted. In the contemporary perspective Bay of Bengal region has attained very important status geo politically. Bangladesh was successful in taking effective steps so that none can use the said region in order to achieve their political goal. Bangladesh has dealt the refugee issue with the neighbouring country with utmost sagacity. Bangladesh has freed herself from the clutches of hegemonism through sagacious leadership and steps taken in proper time. Sometimes such circumstances lead to political crisis in the country.

- Enthusiasm of arms dealers to prolong terrorism: The arms dealers of the world are influenced by materialistic philosophy. In the modern economic system ethics and values have been banished. Most unfortunately 'profit' has been categorized as the ultimate goal and purpose of banking system. For this reason Islamic World has been chosen as a target. The imperialistic powers have been working as their assistance. Analysis has shown that the parties in conflict are the bias of arms from the same source.

- Market for the arms dealers can be created if it becomes possible to prolong war and conflict. For this reason the arms dealers give assistance to terrorist and militants directly and indirectly. Because this vulnerable situation is vitally important to create market for arms. The arms dealers never take any stand against militancy. So we should remain careful regarding this.

Islami Bank: Aladin's Wonderful Lamp of Jamati

Interest is prohibited in accordance with the provision of Shariah. Even in Torah and Bible interest was declared haram (prohibited). In Islamic Shariah increasing the volume of a commodity through business is permitted or halal. Money is not a commodity in the eye of Shariah. That is why earning monetary currency by investing money is prohibited as per Shariah. Islami Bank recognizes in its own rules that increasing in the amount of lend money after a certain period of time is prohibited. Despite this recognition like other interest-based Bank they are engaged in interest-based trade in the veil of compensation or doubtful income every year. Islami Bank earns the same amount of money by investing monetary currency as earned by other traditional interest-based Banks. In the first year Islami Bank realise profit from the client/debtor and in subsequent years they realise profit/interest in the name of compensation. Like currency trading Compensation is also prohibited in Islam.

It is noteworthy that the interest-based Bank distributes more or less 58% of their net income among the share holders and pay more or less 42% to the government after paying the Salary and other establishment cost from the gross income. But Islami Bank adopts a great trick in this issue. They do not deposit the doubtful income or interest in the Bank as it is prohibited in Sharah. They Transfer this prohibited money to another institution of their own named Islami Bank Foundation.

Islami Bank after paying the salary and other establishment cost pays 42% of the rest amount of gross income to the government and 58% among the shareholders after transferring this huge amount of money. In this way Islami Bank by evading government tax becoming the owner of a huge asset. Islami Bank has accumulated mountain like huge volume of asset for the last 30 years by deceiving government tax. A lion share of that money is utilized to build up Jamati Institution through there worker and supporters. This is like Aladin's wonderful lamp in the hand of Modudist Jamati.

It is learnt from statistical information in 2014 that 32% of the cash flow or remittance of Bangladesh Bank is controlled by Shariah based Banks. Islami Bank alone controls 25% and rest of the shariah banks 7%. According to statistics of annual Banking conference of Bangladesh Bank in 2014, a total amount of Tk.4,43,844.41 core was invested as loan/debt throughout the country in 2013. Taking that statistics into consideration Islami Bank has invested an amount Tk. 1,10,961.00 core as loan. Most of the debtors of Islami Bank are Moududist (followers of Moududism). So 25% of the total money of the country has been disbursed as loan among the direct or indirect followers of Moududi. This 25% money of the country is being utilised by the followers of Moududi to nurture the controversial politics. Furthermore, the total amount of money transferred to the Foundation and that belonging to CSR fund is being spent to build up a sound footing for their political activities and financial platform.

The amount of money and labor spent to earn a gross income of Tk.100 equal in both interest based and Shariah-based Banks. Accordingly if the salary and other expenditure amounts to Tk 50 or 50% the gross income then net income is Tk.50 in the traditional interest based Bank. Of this net income government will get Tk.21 as 42% government tax and the owners/shareholders will get Tk. 29 as 58% of the profit. On

the other hand because of transferring of 25% of the gross income of Tk.100 as doubtful income or compensation, the net gross income in Islami Bank is only Tk.75. From this Tk.75 if salary and other expenditure cost of Tk.50 is deducted. The amount of net income stands Tk.25 only. For this net income of Tk.25 Government gets only 42% i.e Tk.6.25 and the shareholders 48% i.e Tk.18.75. As a matter of the owner of the compensation money and doubtful income is the Government for the people of the country. They don't pay that money to the Government, but they spent it to conduct political activities. This money is the main source of terrorism. For that reason it is essential to make a list of the recipients of the doubtful or compensation money together with debtors of Islami Bank from 1982 to 2015. We believe that if an investigation is done with that list a lot of information will come out pertaining to terrorist financing and their activities. That is why we have designated the trade of Islami Bank as Aladin's Wonderful Lamp of the followers of Jamate Islami.

Conclusion

One Hundred seventy one crores of Muslims of the world are being oppressed and suppressed at the hands of eighty-three lakh Jews of Israel. Similarly fifteen crore eighty nine Lakh Muslims of Bangladesh are being confused by a handful of Jamatis. Islam is a religion of peace. Propagation of Islam took place by dint of wali-awlia, peer-mashaekh and walama-e-Qiram. A handful of out of track and contra-aqida Jamatis are leading the country towards conflict. We should keep in mind that the security, peace and stability of the neighbouring country and south East Asia, to a great extent depend on the peace and stability of Bangladesh. Bangladesh is a land of amity and cordiality. Various conspiracies are underway in order to destabilize the religious sector of the country. We have achieved the independence of the country through the great

liberation war. It is our responsibility to maintain peace a stability of the country. For achieving these goals we should remain always active and conscious.

A reformation should take place in the arena of curriculum and syllabus of religious education. The existing curriculum and syllabus are misleading the simple minded students of Madrasa. Those who are engrossed with the politics of grabbing power, they are misled and confused with the distorted philosophy of religion. Their wrong aqida and the thought are misleading to the pious Muslims inspiring them to follow the wrong track. The banks, insurance companies and financial institutions which are exploiting the name of Quran-Sunnah as well as Islam are not working on the basis of shariah. These banks are unable to work as Riba or interes- free bank.

Islamic rules and regulation are being violated by using the accumulated fund from interest, compensation, doubtful income, zakat, sadaqa by channalising them to different track instead of definite head. The politics of jamayet is being financed from the head of compensation instead of transferring these amounts to the government for the expansion of the business of arm dealers there is provocation for terrorism and militancy. The expansion of militancy can be throttled if we can create consciousness on the matter as a whole.

By analyzing the discussion made above, we can safely conclude that three problems are of vitally importance for Bangladesh: Misguided Islamic education misguided Islami banking system and distorted politics in the name of creating Islamic state. To obviate from these problems a reform should take place in the arena of curriculum and syllabus of Islamic education. Secondly, to establish bank and financial institutions on the basis of the provisions enunciated in Quran-Hadith and to establish individual, family, society, state and world system in the light of Madina charter. Lastly it is essential to expand the network of dawah (religious call) to fellow people.