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UNIVERSITY OF THE PHILIPPINES  
CENTER FOR INTEGRATIVE AND DEVELOPMENT STUDIES  
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**UP CIDS DISCUSSION PAPER 2020-01**

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An Exposition of Said Nursi's Hypothesis  
vis-à-vis the Hizmet Movement Approach

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# The Triumvirate Quandaries of Muslims in the Philippines

An Exposition of Said Nursi's Hypothesis vis-à-vis the Hizmet Movement Approach

Jamel R. Cayamodin<sup>1</sup> and Abdulhamit Durakoglu<sup>2</sup>

**ABSTRACT** ■ The complexity of the triumvirate quandaries of Muslims in the Philippines—the ineffective education system, underdeveloped economy, and internal schism—goes beyond the comprehension of laypeople that eventually led to distrust towards Muslim institutions. This cynicism made altruistic reformers succumb to a cyclical dilemma that compromised their principles and advocacies. To a greater extent, this eventually made reformers apathetic. Unfortunately, formerly highly regarded reformers became subservient to the corrupt system in exchange of temporary, yet inadequate, worldly favors, such as minimum monthly allowance and other financial assistance from corrupt political leaders. In the long run, Muslim-Filipinos lost their desire to bring back the ideal society built by their ancestors prior to the coming of alien foes in the 16th century. The triumvirate quandaries continue up to the present day due to lack of inclusive remedies to these quandaries. This was further augmented by diverse ideologies, from liberalism to extremism, which have infiltrated Muslim-Filipino contemporary society. Using an analysis of documents and in-depth interviews with key informants, this paper tries to unleash the decades-long cyclical problems of Muslims in the Philippines and analyze their root causes according to Said Nursi's "triumvirate quandaries" hypothesis. It also

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explores the sustainable approach of the Hizmet Movement, inspired by the philosophy of Muhammet Fethullah Gulen, which has sustainable overwhelming impacts to different societies and diverse people in more than 170 countries around the world. This study hopes to transform pessimism towards a brighter future and reform of the Muslim-Filipino society.

**KEYWORDS** ■ Muslim-Filipinos, triumvirate quandaries, Hizmet, politics, Bangsamoro



## Introduction

The unprecedented triumvirate quandaries of Muslims in the Philippines began as early as the 16th century, when the Europeans first stepped on Philippine soil (Majul 1999). This continues up to this day due to an unequal system of relations, first between the colonizers, and now with the central government (Marohomsalic 1995). As a result of the chain of colonization processes, people who were regarded as ‘aboriginal’ were forced to assert their rights and preserve their identity throughout history (Cayamodin 2013). The Muslims, as a result of continuous intrusions by external and internal powers on their communities, were forced to defend themselves and their socio-economic and political institutions from waves of opponents by forming revolutionary movements to maintain the social order corresponding to their religio-cultural and political identities (Mastura 2012; Lingga 2004). As advanced by Majul (1974), this assertive attitude of Muslims was shaped by various forms of subjugation coming from both outsiders and apparently foreign allies from within. Up to the post-colonial period, it brought various quandaries—particularly an ineffective education system, underdeveloped economy, and internal schism—from foreign invaders, all without a distinct inclusive approach and without sustainable remedies coming from internal and external stakeholders.

In recent years, the cyclical problems of the Muslims are seen to be deepening as evidenced by (1) higher illiteracy rate, polarized madrasah

institutions and imbalanced two-far extreme types of education which did not produce holistic and progressive human resources in the Muslim communities (Cayamodin 2019a); (2) the deepening economic underdevelopment due to flawed laws and mismanagement of Islamic economic institutions (Gamon and Tagoranao 2018), which increased desperation among Muslims, especially the youth; and (3) the worsening internal schism in various levels that appeared to have heightened due to the emergence of ISIS-inspired groups that have infiltrated Muslim communities. Recently, these groups targeted the youths who have been exasperated with the current system, resulting in unimaginable disruption of the social order as evidenced during the Marawi siege in 2017 (Maute 2018). As a result, Muslims began to become confused of their religio-cultural and social identities. This was brought about by the influx of different schools of thought and the rise of liberalization. Such a scenario led youths to question their elderlies on when their cyclical problems will end, and how that cycle will be reversed towards a hopeful future. These questions seem rampant until today because of negligence and lack of courage between and among Muslim leaders. Cyclical quandaries have deepened further due to the pessimism of the educated and the egotism of powerful groups and individuals.

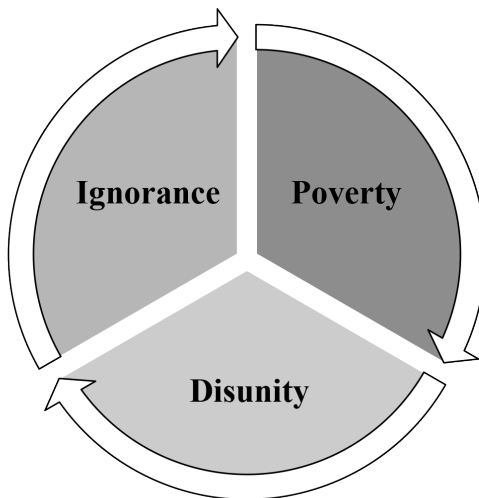
In order to understand the cyclical quandaries of Muslim-Filipinos, the researchers try to analyze Bediuzzaman Said Nursi's triumvirate quandaries hypothesis (Michel 2013) and explore the approaches of a select transnational knowledge-based reform movement—the Hizmet—that is highly regarded to have effectively addressed the dynamics and the challenges brought about by ignorance, poverty, and schism found in various Muslim communities around the world (Yavuz 2003a). This transnational reform movement together with the philosophy and methodologies it promotes and its contextualization to Muslim-Filipinos is the main thrust of this paper. In gathering data, the researchers used analysis of documents, especially laws, policies, and other existing works that have discussed the dynamics of the triumvirate quandaries in the Muslim communities. The researchers also conducted in-depth interviews with key informants, especially individuals who are members of the Hizmet Movement in order to strengthen our propositions and enrich the discourse in this study.

## Said Nursi's "Triumvirate Quandaries" Hypothesis

In the aftermath of World War I in 1941, a Turkish noble man and religious scholar, Beduizzaman Said Nursi (b. 1873, d. 1960), who was the founder of the most powerful text-based faith movement active in Turkey (Yavuz 2003b), appeared to hypothesize the root causes of various problems faced by the Turkish people. He tried to not single out the effect of the long and large-scale war that his people inevitably participated in. Said Nursi posited that the real problem, which he termed 'enemies of Muslims,' was not any one antagonist country or the inexorable effect of war. According to Nursi, there were actually three major problems that have insurmountable effects in the society and to humankind which are: (1) ignorance, (2) poverty, and (3) disunity (Michel 2013, 4). This study referred to these three major problems as "triumvirate quandaries," which are interrelated and cyclical in nature, as reflected in Figure 1 below.

The main argument of Said Nursi was these problems have vested sanctions over other institutions in society which must be given emphasis. These are the very root causes of various societal problems.

**FIGURE 1** ■ Badiuzzaman Said Nursi's "triumvirate quandaries" hypothesis





This hypothesis was proven to be apparent not only in Turkey but also in different countries, although most countries approached these triumvirate quandaries with more fragmented solutions rather than the holistic interrelated remedies advanced by the Hizmet in Turkey. It must be emphasized here that a more fragmented solution lacks the inclusivity due to the absence of congruence among people and institutions dealing with the quandaries. On the other hand, a holistic interrelated approach, though it requires high level of altruism and quality human resources including what Fethullah Gulen referred to as “perfect human being” (*insan kamil*) or what Confucius termed as “superior man” whose reign produces harmony in human social and political life (Carroll 2007, 59–78), offers sustainable impacts due to its synchronized and balanced nature.

The view of Said Nursi on the imperative to deal with these triumvirate quandaries was, in our view, seemingly inspired by Qur’anic injunctions and Prophetic traditions given his Islamic orientation as a known Muslim scholar. In fact, these three major problems and their solutions are often mentioned in the Holy Qur’an (e.g., education: 58:11, 96:1–5, 39:9; poverty: 2:43, 2:276, 2:282, 3:92, 3:180, 4:29, 62:10; and schism: 5:3, 49:11) (Unal 2006). They are also perceived, as discussed by Gulen (2005), to have been constantly embedded in the lifetime of Prophet Muhammad (S.A.W.). Thus, people and organizations who tried to deal with Said Nursi’s triumvirate quandaries hypothesis could hardly avoid divine stimulus because of the obvious concurrence of his view with the primary sources of Islamic thoughts. The focus of this study is to examine the nature of this triumvirate quandaries hypothesis, analyze its remedies as practiced by the Hizmet, and contextualize it in the case of Muslims in the Philippines. The researchers tried to use the approach of the Hizmet Movement inspired by Fethullah Gulen and how it addresses these triumvirate quandaries in over a hundred countries in the world. The researchers believe that this movement has effective, holistic, and sustainable remedies on the aforesaid quandaries, whose vitality and successes in a relatively short period of time have attracted the appreciation of scholars, academe, institutions, and governments from around the world.

## The Hizmet: A Transnational Knowledge-Based Movement

*Hizmet* is a Turkish word which literally means “rendering service” (Bilici 2006, 4). The Hizmet Movement, a transnational knowledge-based movement, was established in 1968 in Turkey (Tekalan 2009). The movement, organized organically through grassroots initiatives, is inspired by the philosophy of a highly regarded religious scholar, preacher and imam named Muhammet Fethullah Gulen, widely regarded by his followers as Hocaefendi which means “Master,” “Highly Respected Educator,” or “Higher Religious Authority” (Yavuz 2003a, 20). Analogous to Said Nursi, Fethullah Gulen’s discourse and practice are deeply rooted in Islam, the foundation of his endeavor to renew Muslim societies (Celik 2008). Accordingly, Fethullah Gulen is the most influential Muslim scholar in the world who has been placed as one of the world’s “Top 100 Public Intellectuals” (*Foreign Policy* 2008, cited in Yucel 2010; Celik 2017). The Hizmet has enormous voluntary participants from people of different backgrounds, ideologies, nations, ethnicities, and faith globally. Volunteer participants are motivated by Islamic values and ideals and encouraged to be civically engaged and to be generous, philanthropically driven, and peaceful (Shroff 2009).

Turkish people and organizations, both government and non-government, tried to find remedies on the triumvirate quandaries since the fall of the Ottoman Empire and the rise of the Kemalists. However, they seemed to have failed in various attempts due to lack of inclusivity and sustainability caused by the friction created between the secular ideology promoted by Kemal Ataturk and the Islamic values and legacy left by the Ottoman empire that are embedded in the hearts of the Turkish population (Yavuz 2003b; Gozaydin and Ozturk 2014; Bilici 2006). Thus, the search for a more sustainable and inclusive remedy has become earnestly imperative to address the challenges of a fast evolving society. This concern led to the emergence of the Hizmet’s interrelated programs addressing the triumvirate quandaries. In addition, the Hizmet makes use of more powerful motivations such as volunteerism and altruism to serve the people without expecting worldly return.

Concurrent to Said Nursi's observation, Fethullah Gulen viewed that the society has three greatest enemies which are ignorance, poverty, and internal schism, and inspired people to adopt sustainable remedies (Genc 2012). The Hizmet Movement, in order to address the quandaries and see the ailing society reformed, centered its activities on three interrelated initiatives, such as: (1) establishment of educational institutions; (2) business and welfare organizations; and (3) dialogue foundations within and outside Turkey (C. Arslan, phone interview, April 2018).

First, the educational institutions of the Hizmet Movement are successfully operating in more than 170 countries across the globe covering basic primary schools to universities. The primary goal of these educational institutions is to "enable suitable environments for people where they can realize their potential beyond their religious or ethnic extremism" (Celik 2017, 30). Second, activities, programs, and projects of the Hizmet around the world are successful largely because of the huge numbers of businessmen, volunteers, and professionals coming from different walks of life who spend most of their resources and efforts to advance the visions of the movement (Berg 2012). Third, Fethullah Gulen asserts that dialogue "is the social extension of tolerance; it is an interactive, outwardly social activity. He defines dialogue as two or more people coming together to talk and meet on certain subjects and, by means of this, to draw closer to one another" (Yildirim and Burnett 2011, 18–19). Hence, dialogue can be used as a tool for people to promote tolerance, amicable relationships, and prevent rift and stereotype with each other to achieve peaceful coexistence. In sum, the Hizmet Movement believes that these three interrelated remedies can sustainably cure the triumvirate quandaries in particular and other social ills of the society in general.

## **The Hizmet Movement in the Philippines (1994-2019)**

### **The Advent of the Movement**

In 1994, a group of dedicated educators arrived in the Philippines from Turkey to do humanitarian work, introducing the Hizmet's

knowledge-based reform model espoused by the philosophy of Fethullah Gulen. The arrival of this group was marked as the advent of the Hizmet Movement in the Philippines. In its infancy, the group tried to collaborate with Muslim scholars, academics, and intellectuals to scout for a suitable location in Metro Manila where they can establish the school. Unfortunately, due to financial constraints, they moved to Zamboanga City in southern Philippines where they found an abandoned building, formerly known as Al-Makdum College in the outskirts of the city, and converted the building into a progressive school (Durakoglu 2011). Two years later, they organized an umbrella foundation designed to carry out the Hizmet's activities in the country. This foundation is known today as Integrative Center for Alternative Development (ICAD) Foundation Incorporated which was founded on April 17, 1996 and registered in the Securities and Exchange Commission (SEC). From the inception of the foundation, it became the coordinating body for various activities related to education and humanitarian endeavors by the Hizmet patrons. The focus of the Hizmet, as explained in the following sections, is on education, business, and humanitarian activities as well as religious dialogue and cultural understanding (M. Dimakuta, personal interview, October 2018). These three major activities are also found in more than 170 countries all over the world where the Hizmet Movement established communities.

### Education Programs

Similar to the case of other countries where the movement established schools, the Hizmet Movement's activities in the Philippines are centered on providing quality education as "a true symbol of human cohesion and oppose all types of extremism" (Celik 2017, 31). In 1997, the first school—the Filipino-Turkish Tolerance School—was established by the Hizmet in Zamboanga City. The Hizmet later established Fountain International School in 2006 with two branches in San Juan City, operating from elementary to secondary levels with the recent inclusion of the K-12. These schools performed very well in various regional, national, and international academic competitions particularly in the fields of Math and Science. Because they are registered with the Department of Education (DepEd), these schools

were patronized by esteemed families, mostly government officials and professionals. The Hizmet Movement's schools are attended by pupils and students from diverse ethnic and religious affiliations as a result of the schools' integrity and commendable achievements in various academic and extracurricular competitions locally and abroad. The parents greatly appreciate the modern school facilities, the extension services, and humanitarian endeavors of the school to communities (I. Kullab, personal interview, November 2018).

In 2013, the Hizmet established Academia Language and Review Center located in San Juan City, focusing on language training for both local and foreign nationals. The center caters to the needs of students for University entrance exams and those planning to take the Test of English as a Foreign Language (TOEFL) or the International English Language Testing System (IELTS) for other academic as well as work purposes (Y. Selim Sirinoglu, personal interview, April 2018). Other commendable educational activities under the Hizmet includes the provision of scholarships and other financial assistance for both deserving Muslim and non-Muslim students from various regions in the Philippines including a group of youths coming from Tacloban whose families were victims of Typhoon Yolanda in 2013. In addition, the Hizmet takes care of these fully-sponsored students by providing for them safe accommodation and instilling in them the culture of scholarship through regular reading, writing, and public speaking activities. These young promising scholars and intellectuals are also immersed in universally accepted moral values and ethical interpersonal behaviors as a method of preparing them for returning to their respective communities (S. Turkmenow, personal interview, August 2018).

### Business and Humanitarian Activities

Quality education is a universal antidote to lift the status of a marginalized people. In the case of the Hizmet, however, this will not effectively materialize without the movement's financial component. This led to the parallel operations of educational and business institutions of the Hizmet. At the pinnacle of the Aquino administration, the Hizmet facilitated the establishment of Philippines'

Turkish Chamber of Commerce (TUSKON) which was designed to strengthen the business partnerships between Turkey and the Philippines. This ushered the inflows of Turkish investments in the Philippines, including solar energy, engineering, and information technology companies, as well as various forms of trade between the Turkey and the Philippines (I. Karabulut, personal interview, July 2018). For welfare and humanitarian activities, during the aftermath of Typhoon Ondoy in September 2009, Hizmet-affiliated Kimse Yok Mu (translated as “Is Anybody There?”), in partnership with local government units (LGUs), delivered significant amount of rice and other goods for the victims of the typhoon. More vividly, it must be remembered that in the aftermath of Super Typhoon Yolanda in November 2013, the first international non-government organization (NGO) to have reached Tacloban a few days following the dissipation of the typhoon was the Kimse Yok Mu. This group of ten Turkish medical practitioners selflessly conducted medical missions to attend to the immediate medical needs and other health concerns of the victims of Typhoon Yolanda when other groups, both government and non-government, had yet to initiate their counterparts. Such instances show the profound humanitarian activities cherished by the Hizmet’s followers for humanity.

One of the highlights of the Hizmet in their chain of welfare activities is the Ramadhan dinner (*iftar*) during the holy month of Ramadhan. This activity is conducted annually inviting people from different religious and cultural affiliations regardless of their status in the social stratifications of society. The iftar is normally attended by both Muslim and non-Muslim students, professors, clergies, high-ranking government officials, military personnel, and diplomats. This demonstrates the Islamic tradition of compassion and generosity through Iftar as instituted by Gulen and practiced by the Hizmet followers (Unal and Williams 2000). Another appealing Hizmet welfare activity is the Annual Beef Sharing Program regularly conducted by ICAD Foundation with the participation of city governments of San Juan City, Zamboanga City, and Marawi City. The activity has been benefitting thousands of poor families, mostly non-Muslims from different cities within and outside Metro Manila. Since it began in 2001, it has been regularly conducted after the Eid al-Adha (Feast of Sacrifice) and at the same time, has become the

most awaited welfare activity for the thousands of poor people (M. Dimakuta, personal interview, October 2018). The activity shows that people from different walks of life may celebrate together through sharing. In fact, it encourages other affluent individuals and families to contribute and share to the poor part of the bounties the Almighty has bestowed upon them.

### Interfaith and Intercultural Dialogue

One pillar of Hizmet activities is to promote interfaith and intercultural dialogue to uphold understanding between and among people who belong to different faiths and cultural orientations (Yildirim and Burnett 2011). In order to realize this, the Dialogue Among Civilizations was founded by the Hizmet as a meeting place for people from political, scientific, business, and art circles, as well as for representatives of various religions (Unal and Williams 2000). This endeavor has been emulated in the Philippines that led to the creation of Pacific Dialogue Foundation, Inc. (PDF), a non-stock and non-profit educational and cultural foundation established by a group of Filipino and Turkish volunteers in 2011. It seeks to build and foster relationships between and among people of diverse backgrounds. The foundation upholds the primacy of universal values such as tolerance, understanding, compassion, mutual respect, and fairness (Pacific Dialogue Foundation Inc. n.d.a.).

The PDF has reached quite significant number of faith-based institutions and groups including universities and colleges such as the University of the Philippines; University of Santo Tomas; De La Salle University; Ateneo University campuses in Manila, Zamboanga, and Davao; San Carlos University; and Cotabato City Polytechnic State College; among others. Its endeavors were largely anchored on the promotion of peaceful coexistence and common understanding of people with different religions and cultures. In recent development, the PDF conducted a University Lecture Series on various topics, including preventing and countering violent extremism (PCVE). The foundation played a very important role in bridging the gap between Muslims and non-Muslims particularly faith-based organizations and academic institutions (C. Arslan, phone interview, April 2018).

Another significant Hizmet activity is the International Festival of Language and Culture (IFLC), which had begun in Turkey from 2003 to 2013 and participated by at least 140 countries. In the Philippines, IFLC began in the year 2013, which was participated in by at least twenty countries and attended by a significant audience coming from different walks of life. This annual celebration showcases diversity of linguistic and other cultural talents from across the world (Y. S. Sirinoglu, personal interview, April 2018). In sum, the above discussion on the Hizmet's activities both in the local and international levels indicates the broad, holistic, and inclusive profound knowledge-based approach of the movement in resolving the three major problems of the contemporary society. The researchers deemed it worthy to emulate the case of Muslims in the Philippines in acquiescence to the requirements of the current social environment.

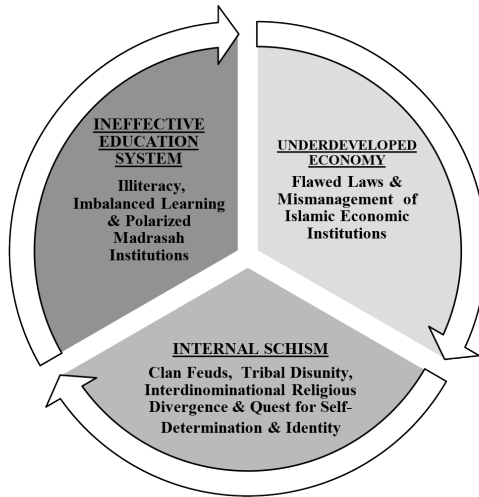
## **The Triumvirate Quandaries of Muslim-Filipinos**

Figure 2 (on next page) shows the Muslim-Filipino triumvirate quandaries reflective of Said Nursi's hypothesis and the views of Fethullah Gulen. This section presents the dynamics of these quandaries including their ramifications as seen in the contemporary Muslim-Filipino society. This study presumed that other societal problems that have become systemic and cyclical for several decades are enormously fueled by these triumvirate quandaries.

### **Ineffective Education System**

Muslim-Filipinos face problems in their educational system which is perceived to be ineffective caused by the failure of the defunct Autonomous Region in Muslim Mindanao (ARMM) and the LGUs for not providing Muslim-Filipinos with an integrated and holistic educational system suitable to their religio-cultural orientations. An ineffective education system does not mean Muslims are unschooled, but rather that their level of education in general and the nature of their educational institutions have failed to address the problems that their society faces for decades because most educated people do not actualize the philosophy of their education. This is in consonance with



**FIGURE 2** ■ The 'triumvirate quandaries' of Muslim-Filipinos

the view of Gulen (2005) that ignorant people are not those without knowledge, but those who do not know or actualize the philosophy of knowledge and purpose of education. Similarly, many of the so-called educated members of the Muslim-Filipino society are perceived to have imbalanced or one-dimensional education. They are either profound in theological knowledge, but weak in conventional fields of education primarily on both natural and applied sciences, or the other way around. This scenario ushered in various social problems of Muslims in the Philippines when they are religiously upright but lack the appreciation on the modern sciences, or liberally educated but alienated from moral and ethical teachings of Islam. Gulen (2010, 49) further states that “science without religion is blind; religion without science is lame.” This appears that the integration of these two worldviews is imperative in order to produce balanced human resource and realize a balanced society of Muslims grounded on the concept of *wasatiyyah* (Islamic moderation) as advanced by Professor Muhammad Kamal Hassan (Dorloh and Yusuf 2015). The following discussions deal with the factors that comprise the issue of ineffective education system among Muslim-Filipinos such as illiteracy and imbalanced education, and the polarized madrasah institutions in the Muslim communities.

### *Illiteracy and Imbalanced Education*

In relation to the above, both basic and functional literacy rates of Muslim-Filipinos, particularly in the recently established Bangsamoro Autonomous Region in Muslim Mindanao (BARMM), appeared to not be at par with the rest of the country's regions. The 2013 Functional Literacy, Education and Mass Media Survey showed that among the regions in the country, the former ARMM (now the BARMM) has the lowest statistics in both basic and functional literacy rates at 81.55% and 71.60% respectively when compared to other regions (Philippine Statistics Authority 2015). This suggests that the problem on education as discussed earlier is not only confined with the lack of understanding and application of the philosophy of education, but it is also manifested in the actual indicators of the level of education in the Muslim areas based on empirical data. Thus, ignorance, from the philosophical and empirical perspectives, is presumably rampant in the Muslim-dominated region in particular and in various Muslim communities in the whole country at large.

Another problem on education confronting Muslim-Filipinos is the perceived imbalance caused by the polarization of madrasah institutions and the lack of holistic approach in educating Muslim children. As polarization continues without effective integration of all types of madrasah, Muslim students continuously become deprived of the education they need to materialize the balanced society (*ummattan wasatan*) envisioned in Islam. Imbalanced education of Muslims characterized by the divergence of Islamic and conventional education has led to constricted legalist minds and extreme liberals that have failed to comprehend the dynamics of society, which is immersed with conservatism inherited from the teachings of culture and religion.

### *Polarized Madrasah Institutions*

The problem on illiteracy and imbalanced education further heightened by the polarized madrasah institutions existing in the country that largely cater the needs of Muslim-Filipinos for education. This polarization is mainly caused by the absence of inclusive legal and regulatory framework governing madrasah institutions. Currently, there

are four types of madrasah in the Philippines that are simultaneously operating interdependently with diverse curricula, learning materials used, and methods of teaching (Cayamodin 2019a). Consequently, these polarized madrasah institutions found among Muslims led to the imbalanced education embedded in their minds for several centuries. In the long run, this dilemma has brought long-term effects to Muslim lives, including their slim chances to be employed in the Philippine bureaucracy and other non-government agencies due to the nature of their education which is unrecognized in the Philippine education system. To some extent, these very polarized learning institutions lead to imbalanced education, which inevitably contributes to deepening poverty in the Muslim provinces and internal schism.

In sum, the basic and functional illiteracy rates, the very polarized madrasah institutions, and the imbalanced education found among Muslim-Filipinos played a major role in the cyclical quandaries with generational effects. Thus, a sustainable and holistic educational system suitable with their religio-cultural orientation is deemed necessary.

### Underdeveloped Economy

Marohomsalic (1995) explains that more than 300 years of Spanish-Moro War stalled the development of Moro societies. Marohomsalic noted that although sultanates have remained, all the efforts of the traditional leaders were directed at fighting and repelling intrusions by world powers. This was carried up to the post-independence era with Moro leaders' subsequent quest for freedom. This condition led to the very low participation of Muslims in various economic activities especially in tertiary and quaternary sectors. Beginning in the 1990s, the ARMM (now the BARMM) registered the highest poverty head count or highest indices of social stress in the country (Mastura 2012; Milligan 2005). In 2015, there was at least 59% of the population in the BARMM living below the poverty threshold, while Lanao del Sur, being one of the five Muslim-dominated provinces comprising BARMM, was dubbed the poorest province in the country having 74.3% of its population living below poverty line (Philippine Statistics Authority 2015). In more recent years, the deepening poverty in the Muslim communities is further worsened by the flawed laws

(Muslim 2019) and mismanagement of Islamic economic institutions (Gamon and Tagoranao 2018), and the lack of financial inclusion in Muslim communities. In the long run, this scenario has resulted to various social ills such as massive corruption in the bureaucracy and proliferation of vote buying and bribery that resulted to inefficient political institutions (Cayamodin 2013; Muslim 2019; Panda 1993; Ampa 2017).

### *Flawed Laws and Mismanagement of Islamic Economic Institutions*

The problem of an underdeveloped economy in Muslim areas is frequently attributed by analysts and scholars to the mismanagement of Islamic Financial Institutions (Gamon and Tagoranao 2018). This is further aggravated by the non-passage of Bills for Islamic Economic Development filed before the Philippine Congress both in the upper and lower houses. These include Senate Bill No. 668 and House Bill No. 8281 filed before the Philippine Congress in 2016 and 2018 respectively. This issue is further precipitated by the flaws found in the existing national legislations and policies for economic development of Muslim areas.

Government institutions that are created by laws with the mandates to uplift the economic status of Muslim-Filipinos appeared to have low performance due to mismanagement. These include (1) Amanah Islamic Bank (formerly Al Amanah Islamic Investment Bank of the Philippines) created by virtue of Republic Act (RA) No. 6848; (2) National Commission on Muslim Filipinos (NCMF) (formerly Office on Muslim Affairs) created by virtue of RA No. 9997; and (3) Philippine Halal Export Development and Promotion Program created by virtue of RA No. 10817. These are all designed to promote and widen financial inclusion among Muslims and address poverty in the Muslim communities. These laws are seemingly not encouraging Muslim-Filipinos to participate in various economic activities, mainly due to various loopholes found in the aforesaid laws that are incompatible with the Muslim-Filipino religio-cultural identities.

This study argues that, first, RA No. 6848 or otherwise known as the Charter of the Amanah Islamic Bank (AIB) is restrictive in

nature as it specifies AIB to be the sole authorized Islamic bank in the country, while its operation is dominated by the conventional system (Ibrahim, Omar, and Hamdan 2018). This law hindered the institution of other Islamic banking and financial institutions in the country for almost three decades when the law was signed in 1990 due to its restrictive nature. Consequently, the restrictive nature of RA No. 6848 has jeopardized the best economic interests of Muslim-Filipinos. Likewise, this did not develop Islamic financial institutions which hindered the full engagement of Muslim-Filipinos in various Shari'a compliant investment ventures and other business activities. This has also discouraged the establishment of foreign full-pledged Islamic banks in the Philippines.

Second, RA No. 9997, also known as the law which created the National Commission on Muslim Filipinos, is commendable when it was first passed in 2010. It appears, however, that some major economic institutions such as *zakat* (charity), *waqf* (endowments), and *halal* industries, especially Islamic banking and finance, are not priority programs of the NCMF. On the other hand, the Commission, given its stature, has the potential to tremendously develop such financial institutions. The Commission is confined largely to a handful of programs that are routinely conducted annually such as the Qur'an Reading Competition, Shari'a training, and pilgrimage (*hajj*), while various potential socioeconomic programs under the Bureau of Muslim Economic Affairs (BMEA) as well as in the Bureau of Pilgrimage and Endowment (BPE) remain untapped.

And third, RA No. 10817 appeared to have flaws from the very beginning when it took local *halal* industries for granted and focused instead on the exportation aspects of *halal* products. It is also unfortunate that the law provides that the Philippine Halal Export Development and Promotion Board is composed of high-ranking government officials regardless of their religious affiliation, without considering the sensitivities of *halal* issues, which are deeply rooted in Islamic teachings. In a nutshell, the law has affected the integrity of the Philippine *halal* industry from the lenses of foreign halal entities especially in Southeast Asian and Arab countries. Further, this scenario has also inevitably upset the opportunities of the Philippines to compete and increase its share from the \$6.4 trillion estimated

value of world *halal* market which neighboring countries, such as Malaysia and Thailand enjoy (Chehade 2018). This is due to the opportune implementation and institutionalization of stricter halal standards, laws, and policies duly recognized by the governments of those countries for the past decades.

### *Lack of Financial Inclusion*

The absence of Islamic financial instruments and products in the Muslim communities caused by flawed laws and non-passing of bills for Islamic economic institutions has resulted to the lack of financial inclusion of Muslims. In fact, this is one of the fears of Muslims, for them not to share with economic benefits and progress of the country (Tamano 1981). Muslims are becoming increasingly desperate to grow their local economy due to the absence of Islamic economic institutions. Consequently, beginning in the 1970s, Muslims started to emigrate to neighboring regions and cities, especially in the National Capital Region (NCR) in order to find material and spiritual meanings (Gunting 2015). However, these waves of Muslim emigrants from Mindanao are considered an inconsequential portion of the financially excluded Muslim population in the BARMM. At least 89% of Muslims in the BARMM are unbanked which suggests a wide financial isolation in the Muslim communities (*ABS-CBN News* 2018). This means that a huge number of Muslims are untapped at least in the financial sectors because of the absence of economic platforms concurrent with their religio-cultural identities.

### Internal Schism

Internal schism, comprised of feud-related clan classes (*rido*), inter-ethnic conflicts, interdenominational religious divergence, and rebellion by Muslims against the government, is one of the major problems in the Muslim communities that derail various development programs because of fear of being caught in both minor and major conflicts (Mastura 2012). The micro to macro layers of schism that have existed for many years in the Muslim communities postulate the complexity of the triumvirate quandaries in their society. This can be seen in a hierarchy starting from *rido*, interdenominational religious divergence,

inter-ethnic conflict, and the people's unceasing insurgency and quest for self-determination and identity.

### *Clan Feuds (Rido)*

Rixhon (2014), citing a 2004 Social Weather Stations (SWS) survey on the participation of women in peace, conflict resolution, governance, and development, found that the BARMM has a much higher percentage of incidents of clan feuds or *rido* at 28 percent, as compared to the country's 16 percent. The proliferation of *rido* in the Philippines, particularly among Muslims in Mindanao, is mainly caused by, among others, political rivalry, petty crime, land disputes, retaliation, accident, illegal drugs, and elopement, which are precipitated by customary practices such as *maratabat* (pride) and the lack of state control and authority (Matuan 2014; Abbas 2008; Durante, Gomez, and Sevilla 2014). This proliferation of thousands of clan feuds hindered development in Mindanao (Kamlan 2014), which has affected millions of Muslim-Filipinos and led to social isolation and a significant number of casualties (who are mainly male heads of patriarchal Muslim-Filipino families in the south). By and large, clan feuds brought long-term effects to Muslim families involved as most casualties are male family members such as fathers, sons, and brothers. This becomes a heavy burden in a more patriarchal society like that of Muslim-Filipinos when a significant number of families lose their male working members who are tasked to sustain the families. The prevalence of feuds aggravated other social problems in Muslim society that have both proximal and distal impacts.

### *Interdenominational Religious Divergence*

Article 6, Title II of Book 1 of the Code of Muslim Personal Laws of the Philippines specifies the authorized Islamic schools of law, namely the Hanafi, Hanbali, Maliki, and Shafi'i, with the Shafi'i given preference under Article 134, Title IV of Book 3 in cases of ambiguity in determining what governs specific legal concerns by Muslims (Presidential Decree No. 1083). However, since the return of Muslim-Filipino students who studied in Islamic universities in the Middle East and North Africa (MENA), disunity on religious

views became prevalent. This schism among religious leaders (*ulama*) negatively affected the unity of Muslims, at least in their practice of orthodox Islam. These interdenominational conflicts were taken advantage of by both internal and external powers to exploit Muslim communities economically (as seen in 2012 during the tragic aftermath of Coco Rasuman investment scam (Pimping 2015)) and politically (as witnessed during the catastrophic Marawi Siege (Maute 2018)). Moreover, the established orthodoxy of Islamic denominations in the Philippines was recently challenged by the emergence of the Shi'a denomination, the recent internal schism between factions of the Tablighi Jama'at, and the prevalence of radical ideologies leading to the formation of violent extremist groups claiming to have affiliations with the ISIS. In sum, interdenominational religious divergence has created a significant turbulence in the Muslim communities. More often, this made Muslim-Filipinos confused of their religio-cultural identity due to lack of congruence among the *ulama* on various issues caused by the absence of interdenominational religious convergence.

### *Inter-Ethnic Conflict*

Muslims in the Philippines are a heterogeneous population (Saber and Tamano 1986) comprised of thirteen (13) ethnolinguistic groups or tribes (Cayamodin 2013; Matuan 2014). Each of these tribes has distinct customary practices, uses their own languages, and is located mainly in the southern islands of Mindanao. Given the nature of the composition of Muslim-Filipinos, conflict between tribes is almost inevitable, as they aim to advance their respective socio-economic and political interests. This is further intensified in the relationship between Muslim ethnic groups and non-Muslims, especially in the 1970s when the Ilonggo Land Grabbers Association (ILAGA) was organized in order to grab lands by intimidating Muslim ethnic groups in the provinces of Cotabato and Maguindanao and the Lanao areas (Alim, Bulao, and Kulat 2014).

In the case of Muslim ethnic groups, this dynamic of ethnic relations ushered the problem on political and bureaucratic patronage or nepotism for decades. This has affected the performance of various national socio-economic and political institutions created by the



government for Muslims such as the NCMF, the Mindanao State University System (MSUS), and the now-defunct ARMM, among others. The mandates of these institutions—as spelled out in RA 9997, RA 1893, and RA 9054 (as amended by RA 11054)—were not fully realized because of the intensity of nepotism and feelings of cynicism between and among Muslim tribes. In sum, tribalism undermines the potentials of various socio-economic and political institutions to progress and develop Muslim communities in Mindanao.

### *Quest for Self-Determination and Identity*

The quest for self-determination and identity of Muslim-Filipinos led to incessant rebellion against the government. This is because previous administrations have failed to erase from the minds of the Muslims four latent psychological fears and misgivings experienced by Muslim-Filipinos. These include fears (1) of being alienated from their religion, (2) of being displaced from their ancestral homelands, (3) of having no future in the Philippines because they cannot really participate in the government nor have a share in the economic benefits from the exploitation of the natural resources, and (4) of losing their cherished values, customs, and traditions (Tamano 1981). In fact, the more perceptive a Muslim becomes, the deeper he feels these fears.

Muslim (2019) viewed that this quest of the Muslims has lasted for more than four decades and was successively negotiated under seven Philippine presidents. Fortunately, this has waned with the birth of the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM), which is considered as one of the highlights of the current administration of President Rodrigo Duterte. Accordingly, the Bangsamoro struggle became the longest secessionist insurgency in the world after South Sudan was granted with independence in 2011. The passage of RA 11054 creating the BARMM and its subsequent ratification in 2019 signaled the culmination of the armed struggle of Muslims in the South. This is also believed by many as the recession of revolutionary movements for independence. However, since fears of Muslim-Filipinos are yet to be fully erased and the BARMM remains in its transition stage, the quest for self-determination or independence is still very much ingrained in the minds of a few groups, especially

extremist groups that have begun to infiltrate many Muslim communities in the country, which led to the tragic Marawi siege. This study argues that the BARMM should meet the expectations of the Muslims and erase their fears to avoid the cycle of failures that was experienced in the recent past. In fact, the phenomenal emergence of violent extremism in the Muslim communities needs immediate sustainable and inclusive remedies before it becomes endemic.

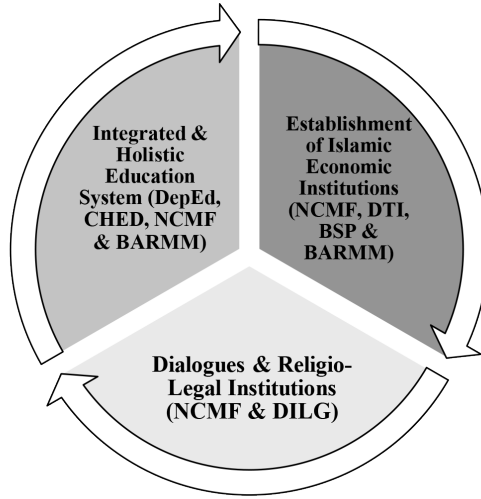
## **Remedies to the Triumvirate Quandaries**

Since the dilemma of Muslims in the Philippines—which is caused partly by ineffective local government units (LGUs) in many Muslim areas—has become very intricate and has led to an apathetic attitude, the effects of the quandaries had become endemic. Thus any attempt to resolve the problem should be multifaceted, has a holistic grasp, and warrants sustainability in order to avoid repeating tedious solutions attempted in the past. In addition, researchers believe that the newly-instituted BARMM government will usher the proposed remedies. Drawing from the previous discussions, there are interrelated solutions which can be considered as the contextual application of the Hizmet’s approach in resolving the triumvirate quandaries of Muslims in various parts of the globe. The proposed solutions are further supplemented with primary sources of Islamic thought so as to dignify the rather conservative socio-cultural and historical orientations of Muslim-Filipinos. Figure 3 (on next page) illustrates the interrelated remedies along with the political and social institutions that are mandated to realize these remedies. This study believes that these interrelated remedies will significantly exterminate the triumvirate quandaries.

### **Integrated and Holistic Education System (IHES)**

Integrated and holistic education, which combines revelation and reason embedded in the teachings of morality and ethics (*adab*) in Islam, shapes people’s perspectives and lives and can be a permanent solution for various social ills and problems in society (Al-Faruqi 1982; AbuSulayman 1994; Hussain 2009; Buyukcanga 2011; Qutb

**FIGURE 3** ■ Interrelated solutions to the 'triumvirate quandaries' of Muslim-Filipinos



1979; Cayamodin 2019a; Othman 2009). The education program implemented by the Hizmet in the Philippines is “largely focused on sciences and mathematics taught with universal values and ethics as practically and equally important in the existence and survival of human beings in this world” (A. Yetik, personal interview, July 2018). Similarly, the adoption of what AbuSulayman (1987) called ‘comprehensive systematic approach’ in Muslim education to address contemporary Muslim problems is imperative. The formal and traditional lessons on religion, as opined by Qutb (1979), will not be sufficient to meet the desired human requirements in contemporary life. Thus, the integrated system of quality education as enshrined in the Bangsamoro Organic Law should be implemented in a wider scope, including in Muslim areas outside the BARMM. This will assure that knowledge produced in the Muslim communities becomes holistic and aimed at developing the diverse potentials of Muslim children. Gulen (2005, 189) states that “an education system is judged by its universality, comprehensiveness, quality, and ability to change students.” By this, the education of Muslims should be designed to conform to the Islamic worldview and in order for it to emit change in various

capacities. This approach is termed by Muhammad Kamal Hassan, a renowned contemporary Muslim scholar, as the “Islamicization of human knowledge and worldview” (Ali 2017, 66–67). This can also be likened to the “vaccination approach,” grounding children in the knowledge of faith and aiming to build up their immunity long before they are exposed to moral diseases (Hathout 1995, 116). These approaches are imperative to realize the ideal society envisioned in Islam.

Thus, there is a need to establish institutions promoting integrated and holistic education system (Cayamodin 2019a, 4) that will produce abundant “vaccinated” human resources. This education system, having the strong potential to help transform Muslim communities in the Philippines (Curo 2015), prepares individuals to become what Gulen termed as “perfect human beings” (*insan kamil*) (Yavuz 2003a, 26), or in Al Attas’ (1979, 33) words, “good men” (*insan adabi*) whose altruism is firm as the strong current of cyclical quandaries that need to be neutralized and ultimately reversed in the long run. These generations of “superior men,” as termed by Confucius (Carroll 2007, 60), are morally and ethically upright to fulfill their societal responsibilities. Further fueled by their proper education and strong dedication, these “good men” will stand firmly not to be part of the corrupt system and to strategically slow down the current of the quandaries. This paper argues that “superior men” can only be produced in a large scale through the implementation of an IHES that employs the “vaccination approach” and the Islamicization of human knowledge at both the basic and higher levels of education. Rest assured that the establishment of the IHES will be in accordance with Philippine laws and policies on education and in coordination with the Department of Education (DepEd) and the Commission on Higher Education (CHED). This will be further reinforced by the National Commission on Muslim Filipinos and the promising role of the BARMM.

### *Basic Education*

Islamic education at the basic level is guided by national laws (such as R.A. No. 10908) and by DepEd policies on madrasah

education, particularly DepEd Order No. 51, s. 2004 (as amended by DepEd Order No. 40, s. 2011). The basic education program being implemented in Muslim areas needs to be reconfigured in a suppletory manner. Similarly, in order to produce balanced and holistic human resources for Islamic basic education, there is—as stated in House Bill No. 6644—a need to standardize and regulate and empower the four types of madaris and combine Islamic education with conventional education. This will address the imbalanced education ingrained in the minds of Muslim-Filipinos and promote an Integrated and Holistic Madrasah Education System (IHMES) (Cayamodin 2019a). This system will produce the “perfect human being” (*insan kamil*) and address gaps in the Arabic Language and Islamic Values Education (ALIVE) program of DepEd that has been ineffectively implemented for more than a decade. Muslim children should be educated under the IHMES from early childhood to inculcate in them profound universal moral values and ethics grounded in Islam at early stage of their development. The IHMES is believed to have sustainable “immunizing” effects, as proposed by Hathout (1995), on the personality of the younger generation of Muslims, who are expected to bring meaningful change and reform in Muslim society.

### *Higher Education*

The implementation of the IHES should also cover higher education institutions (HEIs), including those in Muslim communities such as the Mindanao State University (MSU) and its auxiliary branches and other Mindanao-based universities and colleges, as well as the University of the Philippines, especially its Institute of Islamic Studies (UP IIS). The integrated and holistic education system for Muslim-Filipinos is more crucial in higher learning institutions (as mandated by RA No. 10908), where students develop their critical thinking and are trained to produce knowledge. Moreover, there is a need to adopt Islamization of knowledge (IOK) or Islamicization of human knowledge (IOHK), as advanced by a number of Muslim scholars, including Syed Muhammad Naquib Al-Attas, Isma’il Raji Al-Faruqi, AbdulHamid AbuSulayman, and Muhammad Kamal Hassan (Ali 2017), in higher education in order to produce a balanced Muslim society (*ummatan wasatan*). The focus of Islamicization should be on the philosophy of knowledge,

the congruence between divine and reason, and how it is envisioned to be actualized in the lives of Muslims. In accordance with RA No. 10908 and RA No. 11054, the IHES approach must be reflected in the curricula of various universities and colleges where a significant number of Muslim students can be found.

For IHES to be materialized, the Commission on Higher Education (CHED) needs to accommodate the system in the higher education system. For instance, it can elevate its current Technical Committee (TC) for Islamic Studies to become a Technical Panel (TP) for Islamic Studies. This endeavor widens the scope of the group and will allow CHED to have direct access to the diverse curricula of both public and private HEIs for Islamic Studies in the country, including the *Ma'abadi* (Islamic colleges) and *Jami'ah* (Islamic universities). This will also open possibilities for instituting various Islamic Studies programs and courses which will help the government tackle and address Muslim societal problems such as poverty, imbalanced education, and the emergence of violent extremism. The institution of a self-contained and sound educational system, to which the entire human race should be brought up (Qutb 1979) and that features relatively recent prevailing topics such as Islamic banking and finance, *halal* studies, international relations (*siyar*), and peace education, is imperative. This will mold the minds of Muslims from becoming unduly legalist to becoming more productive and rational individuals which will ensure the transformation of Muslim communities.

### Establishment of Islamic Economic Institutions

The underdeveloped economy in provinces predominated by Muslims can be assumed to have been precipitated by the lack of genuine initiatives to advance Islamic economic institutions within Muslim communities. Congruent to the Hizmet's approach, Islamic economic institutions intended to alleviate poverty for Muslim-Filipinos, such as *zakat* (charity), *waqf* (endowment) (Gamon and Tagoranao 2017; 2018), Shari'a-compliant banking and financial systems (Belleng 2017; Solaiman 2018), and the *halal* industry (Domona 2009), should be advanced despite the secularism of governing institutions in the country. In fact, secularism or the principle of the separation of Church

and State, as enshrined in the Philippine Constitution, must be liberally construed in the context of multicultural society like the Philippines. Secularism, as opined by Cheng (2017), must be understood in relation to how closely religion intertwines with other institutions regulating everyday life such as law and economics.

Thus, good practices concerning economic institutions in other countries—especially those in Southeast Asia, including Malaysia, Indonesia, Brunei, and Thailand, which all have proximal socio-cultural relationships with the Philippines—must be considered. This will make the Philippines well-prepared on the prospects of economic integration put forward by the Association of Southeast Asian Nations (ASEAN). Consequently, these practices will promote wider financial inclusion and increase the participation of the Muslims in various economic activities. These will also eventually address the issues on the lack of financial inclusion and patronage from previously unsuccessful Islamic economic institutions and from loopholes found in existing legislations designed to govern Islamic economic institutions in the Philippines. In addition, the role of the academe in conducting research to advance Islamic economics must be promoted by Muslim-Filipino communities. Academic institutions such as the Mindanao State University–King Faisal Center for Islamic, Arabic and Asian Studies (MSU–KFCIAAS) and the UP IIS may be tasked to conduct empirical researches on various components of Islamic economics and their applications to the Philippines.

### *Development of a Halal Ecosystem*

This study, concurrent to the views of Domona (2009) and Muslim (2019), proposes wider financial inclusion in Muslim areas through the development of a *halal* ecosystem that is backed by legislation. Economic development programs to be implemented in Muslim areas must be Shari'a-compliant to attract the patronage of Muslims. Similarly, loopholes in existing laws governing *halal* industries and institutions must be addressed in order for the various economic institutions in Muslim communities to function efficiently. The mandate of the Bureau on Muslim Economic Affairs of the NCMF (as defined in Section 11(a) of RA 9997) must be widened to promote

greater economic welfare for Muslims. The restrictive nature of RA 6848, which governs the Al-Amanah Islamic Investment Bank (the sole bank authorized to offer Islamic banking), and the defective aspects of RA 10817, which governs the Philippine Halal Export Development and Promotion Program, must be amended or replaced with better laws in order to build a productive *halal* ecosystem and advance Shari'a-compliant services and products not only for Muslim-Filipinos, but also for the rest of the Filipino nation. This will genuinely promote the Philippine *halal* industry and attract the inflows of *halal* investments from other Muslim countries, especially those belonging to the Organization of Islamic Cooperation (OIC).

In addition, one potential exertion from the end of the government agencies that are mandated to set national standards is to give due attention to the *halal* industry. Government agencies tasked to draft Philippine National Standards (PNS), including the Bureau of Agriculture and Fisheries Standards (BAFS) under the Department of Agriculture (DA), the Food and Drug Administration under the Department of Health (DOH), and the Bureau of Philippine Standards (BPS) under the Department of Trade and Industry (DTI), will play a very important role in boosting the economy in the Muslim areas. In fact, the PNS can be used in lieu of legal and regulatory frameworks on *halal* and help in improving existing policies and in creating future legislations for the practical and effective establishment of Islamic economic institutions. This will eventually attract inflows of foreign investments, particularly from OIC member countries. Nonetheless, the development of Islamic economic institutions should not be confined only to agencies that are contributing to the PNS, thus it should involve other sectors such as tourism (through the Department of Tourism), finance (through the Department of Finance), and others.

By and large, this endeavor will uplift the economic status of Muslim-Filipinos in particular and boost the Philippine economy in general. It will allow the country to compete in the \$6.4-trillion world *halal* market (Bin Ismail 2019), where our neighboring countries like Malaysia and Thailand have enjoyed big chunks of the pie for the past decades. The successful establishment of halal industries will promote wider financial inclusion in Muslim communities as these will give



them the opportunity to participate in various economic activities without compromising their religio-cultural identity. Ultimately, the uplift of the economy in Muslim areas has sustainable positive impacts which will help address the country's problem on the emergence of violent extremism.

### *Institution of Poverty Alleviation and Welfare Programs*

Congruent to the Hizmet's approach, there is a need to institutionalize sustainable poverty alleviation programs including Islamic Microfinance (Solaiman 2018), and proper management of economic and welfare institutions including *zakat* (charity) and *waqf* (endowment) (Gamon and Tagoranao 2017, 2018). It must be noted here that the institution of these sustainable poverty alleviation programs are, to some extent, already mandated by law. *Zakat* is a major component of House Bill No. 5772, while *waqf* (endowment) and the development of Muslim Economic Affairs are also embodied in RA No. 9997, which are all necessary to effectively address poverty. In fact, one of the major contributors to sustain the Hizmet's humanitarian activities is the presence of welfare organizations owned by private individuals and philanthropists with immense altruism (Celik 2017). Unfortunately, these are rarely found in Muslim communities in the Philippines because most organizations that are engaged in humanitarian activities are largely dependent on foreign donors, which leads to a lack of sustainability. Thus, attempts to establish sustainable poverty alleviation programs and welfare institutions by different sectors could address the deepening poverty in Muslim communities. These programs, as viewed by Gamon and Tagoranao (2017), can be self-sustained by utilizing *zakat* and *waqf* coming from within local Muslim communities, without necessarily restricting funds coming from international entities for welfare purposes. Further, these institutions must be handled by a group of highly trained individuals with reliable experience in order to ensure their success and sustainability across Muslim communities.

Other programs to promote economic development in Muslim areas, concurrent to the work of Arthur (2012), are the introduction of financial literacy education and the creation of active business

organizations of Muslim businesspersons both at the micro and macro levels. In fact, these remain a big challenge in bringing economic growth of Muslim communities. The poor financial literacy education and non-existence of Muslim business consortia curtail the potential of *halal* industries and Shari'a-compliant services. This is sometimes caused by individualistic attitudes of some Muslim businesspersons, particularly those based in Metro Manila. Up to this time, only a handful of Muslims were able to join the corporate world. In fact, Muslim-Filipinos are confined to small and medium-sized enterprises, which could be considered as subsistence endeavors. Thus, there is a need to teach financial literacy education and create a business consortium of Muslim-Filipinos. Consequently, this will open the door for business opportunities and eventually promote wider financial inclusion and poverty alleviation.

### Establishment of Dialogues and Religio-Legal Institutions

The promotion of dialogue is essentially an activity to educate (Yildirim 2011). Therefore, sustainable dialogue is necessary if people want to know each other better and reach agreement (Unal and Williams 2000). The Hizmet Movement summons Muslims to be aware that Islam teaches the need for dialogue and peace and that Muslims are called to be agents and witnesses to God's mercy (Celik 2008). Allah says: "O mankind! We have created you from a male and a female, and made you into nations and tribes, that you may know one another" (Al-Qur'an, 49:13). This verse indicates the significance of dialogue and the imperative to create religio-legal institutions that will constructively pursue dialogue and resolution of conflicts between and among clans, tribes, groups, and religions existing in Muslim communities. The conduct of dialogue at different levels must be governed by the principles of fairness and mutual respect and intend to achieve peaceful coexistence and constructive cooperation under the concept of brotherhood in faith and humanity. This will eventually erase the fears of Muslims and make them active participants in nation-building. The following sections discuss priority programs to promote dialogue and understanding at different levels, as well as creation of the National Council of Ulama, the Shari'a Advisory Board, and the *Darul Ifta*.

### *Institution of Conflict Resolution and Wasatiyyah Programs*

The large number of clan feuds is one of the major problems in Muslim communities that have enormous negative impacts on societal progress. One effective way to resolve feuds (*rido*), as advanced by Atar (2014), is the institution of traditional and community-based peaceful conflict resolution programs, which are grounded on customary laws and will counter the proliferation of *rido* in various Muslim provinces and cities. This can be done through the empowerment of traditional methods of conflict resolution with the full support of LGUs (Matuan 2014; Abbas 2008; Kamlian 2014). This will be effectively done, as suggested by Constantino (2014), in collaboration with community-based NGOs and civil society groups advocating for conflict resolution. The case of Reconciliatory Initiatives for Development Opportunities (abbreviated as RIDO), which was founded by Sultan Hamidullah Atar of the Royal House of Marawi, is a commendable example (RIDO Inc. n.d.).

Other effective conflict resolution methods rooted in traditions of the Philippines' ethnolinguistic groups, as well as sustainable models practiced in other countries, must be explored to suit the needs of Muslim-Filipinos given their diverse tribal and customary practices. In addition, the role of the Agama Arbitration Council (as recognized under Philippine law by virtue of Articles 160 to 163, Title II, Book 4 of Presidential Decree No. 1083, and in Sections 17, 18, and 20, Article X of RA No. 11054) and other legal venues in resolving disputes in Muslim areas must also be intensified to minimize the proliferation of *rido*. Another possible initiative to address internal schism is the establishment of Center for Wasatiyyah for Muslim-Filipinos, following the success of the Thai Wasatiyyah Institute for Peace and Development in Thailand (Dorloh and Bin Yusuf 2015). This center will have a significant role and contribution in maintaining peaceful coexistence between and among families, tribes, and religious sects in Muslim areas.

### *Promotion of Tribal Dialogue*

The increasing frictions between and within Muslim tribes are a worrisome trend, as they violate fundamental Islamic teachings on

brotherhood. These rationalize the need for tribal dialogues, wherein tribes are convened to promote commonalities and address differences. The Bureau of Peace and Conflict Resolution (BPCR) and the Bureau of Muslim Cultural Affairs (BMCA) of the NCMF, as mandated by RA No. 9997, should expand their duties in promoting regular tribal dialogues. Consequently, these dialogues will lead to the creation of a Tribal Council of Elders, which will have proportional representation from different Muslim tribes. The institution of tribal dialogue and a council of elders will make Muslims get rid of political and bureaucratic patronages that have stalled the progress of socio-political institutions created for Muslims (Cayamodin 2019b). This will also promote congruence and agreement among Muslims, regardless of tribal affiliation. Furthermore, it will make state-mandated institutions for Muslim-Filipinos, including the NCMF, MSU and its auxiliary branches, and the newly-established BARMM, more effective in addressing the needs of Muslims.

### *Institution of Intra-faith and Interfaith Dialogue*

Religious diversity is as old as human history, and religion has been the fountainhead of civilization (Ayoub 2014). Hence, dialogue within and between religions is necessary. The dynamics of religious sects in the Philippines necessitates the creation of systematic intra-faith and interfaith dialogues. On one hand, intra-faith dialogue is indispensable and shall focus on the interdenominational interpretations of Islamic teachings and practices in accordance with any of the recognized denominations (*madhabib*) in the Philippines, including Hanafi, Maliki, Shafie, and Hambali (as recognized in Presidential Decree No. 1083). The recent emergence of Shi'a Muslim groups compels dialogue with Sunni groups in order to avoid further escalation of doctrinal differences. On the other hand—and concurrent to the method adopted by the Hizmet's Pacific Dialogue Foundation—interfaith dialogue will deal on the relationship between Islam and other religions. Religions should focus on the promotion of their commonalities and address their differences through tolerance and respect. This will eventually eliminate religious discrimination and bigotry and foster peaceful coexistence between Muslims and non-Muslims.

By and large, intra-faith and interfaith dialogues must be regularly conducted across local, regional, and national levels in order to maximize their impact. Government agencies such as the NCMF, the National Security Council (NSC), and Department of the Interior and Local Government (DILG) should work together to facilitate the institution of intra-faith and interfaith dialogues to promote peaceful coexistence of people from different faiths and cultural orientations. This will also empower religious groups and make them more effective in collectively addressing various social problems in the country. In fact, faith-based groups play a very important role in preventing and countering violent extremism.

*Creation of the National Council of Ulama, Shari'a Advisory Councils, and a National Darul Ifta*

The creation of the National Council of Ulama, the Shari'a Advisory Council, and the *Darul Ifta* (Fatwa Council), duly authorized by the government by virtue of existing laws, is vital in promoting understanding and peaceful coexistence between and among Muslims and non-Muslims in the country. First, Article 1, Section 5 of RA No. 9997 authorizes the appointment of a Commissioner representing the *ulama* sector. However, since the passage of the law in 2010, the Office of the Commissioner for Ulama has yet to initiate commendable development programs that highlight the important role of the *ulama* in resolving various issues in Muslim society. Currently, there are plenty of *ulama* organizations in the country, including the Ulama League of the Philippines, the National Ulama Conference of the Philippines, and the Ulama Congress of the Philippines, among others. These organizations, however, are operating independently and without a unified vision and recognized authority. Thus, the commissioner's office must act as catalyst for the creation of the National Council of Ulama, which will be an umbrella organization for the empowerment of *ulama* that is directly supervised by the Commissioner for Ulama.

Second, the establishment of Shari'a Advisory Councils, as proposed in House Bill No. 8281, is equally important in order to appease the legal concerns of Muslim-Filipinos. In fact, the creation

of these councils will help the government in the implementation of development programs mandated by law, such as the development of *halal* industries by virtue of RA No. 10817 (Domona 2009), management of Muslim economic affairs, and the expansion of Islamic banking and finance by virtue of RA No. 6848. These endeavors need the aid of Shari'a Advisory Councils, as in the case of other countries. The establishment of these councils will also strengthen the promulgation and implementation of the Shari'a program in the country.

Lastly, although there was an established regional *Darul Ifta* in the now-defunct ARMM and in few cities and provinces outside BARMM, the institution of a National *Darul Ifta* has tremendous significance as it was authorized by law. Articles 164 to 168 under Title 3 of Book 4 of the Code of Muslim Personal Laws of the Philippines (P.D. No. 1083) authorized the appointment of a jurisconsult (*mufti*) for Islamic law. However, since the departure of the last jurisconsult, Atty. Saaduddin A. Alauya, who was first appointed as jurisconsult in 1996 during the time of former President Fidel V. Ramos and retired in 2003 due to old age, the Aquino and Duterte administrations failed to realize the enormous significance of the appointment of a jurisconsult to address various legal concerns of Muslims in the country. In fact, it undermines the pursuit of Muslims for unified religio-cultural practices and their quest for defense against radical ideologies due to the absence of highest legal authority. It can be argued that the appointment of a jurisconsult should not be taken for granted by the Supreme Court because of its vital role in the issuance of legal resolutions (*fatwa*) pertaining to issues affecting Muslim communities within and outside the country. The Office of the Jurisconsult will play a major role in deciding cases forwarded from lower Shari'a courts to the Supreme Court so as to avoid erroneous decisions rendered by the highest court in the country (Rappler 2018). By virtue of the law, the jurisconsult should be the default chair of the envisioned *Darul Ifta* in order to efficiently cater to the inevitable need of Muslim-Filipinos for *fatwa*. In summary, the creation of the National Council of Ulama, Shari'a Advisory Councils, and a National *Darul Ifta* will pave the way in addressing various religious, social, and legal issues in Muslim communities.

## Conclusion

The complex problems of Muslims in the Philippines (as discussed above) need to be addressed using sustainable remedies that are feasible with the current social environment and considerate of existing religio-cultural identities. The ‘triumvirate quandaries’ hypothesis of Said Nursi may not necessarily be the only way to illustrate the problems that have weakened the progress of Muslim-Filipino communities, but this demonstrates the factors that affect other elements of Muslim society that need to be given more attention. Similarly, the remedies shown by the Hizmet in different countries (including the Philippines) may not be the only solutions to the concerns of Muslim-Filipinos, but their proven impacts and their compatibility in contemporary situations suggest their imperativeness and imply the need to contextualize these to suit the religio-cultural sensitivities embedded in Muslim-Filipino society. Apparently, the present education system in Muslim communities, which is a product of successive colonization processes, lack significant components that are compatible with the religio-cultural elements of Muslim society. This system fails to produce “vaccinated” human resources and undermines the realization of a balanced Muslim society (*ummatan wasatan*) in the Philippines. Hence, in order to remedy these nuances, educational institutions should employ the IHES with the full support of the government and across levels. Poverty is not supposed to be a problem in regions like Mindanao, which is blessed with vast natural resources. The potential to develop the economy of Muslim areas has become enormously hopeful by virtue of the recent passage of laws and standards that aim to advance the socio-economic conditions of Muslim communities, including the establishment of the BARMM. The advancement of holistic education and the development of the economy are viewed to lessen the frictions between and among ethnicities, clans, and religious sects. The peaceful coexistence of these groups in Muslim communities, with the help of the teachings of tolerance and a balanced way of life (*wasatiyyah*), will fortify the impacts of an integrated and holistic education system and sustain the future gains of Islamic economic institutions. This will eventually reverse the cycle of the triumvirate quandaries from a pessimistic and negative direction, which lasted since the beginning of colonization of Mindanao, into an optimistic and positive route, which will ensure

the future progress of Muslim communities in particular and of the country at large. ■



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## THE PROGRAM

As Muslim Filipino communities thrive in various parts of the country, there is a need to both celebrate their diverse cultures and traditions and confront the multifarious issues affecting them. The **Islamic Studies Program (ISP)** seeks to take the lead towards an active role for the academe in advancing the role of Islam in nation-building. It aims to encourage the wider Filipino community to know Islam deeper, and, consequently, deal with existing stereotypes against Muslims.

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