One will not dispute the contribution made by various planks of the Bumiputera Policy to the improvement in Malay economic conditions, and the consequent shift of a portion of the Malays to what may be termed as the ‘middle class’. The rapid industrialisation and modernisation of a developing country have conventionally been associated with class shifts involving the expansion of a dynamic middle class. The emergence of a Malay middle class become observable with the popularisation of the term ‘New Malay’ in the national political-economic lexicon of the 1990s. But it is questionable whether the so-called New Malay is comparable to the middle class whose dynamism historically fuelled economic expansion. In the Malaysian case, it is argued that under the aegis of the state, the New Malay has failed to nurture competitive characteristics essential to withstand external pressures, as shown in the debacle befalling Malay businesses in 1997–1998. This has been in part, due to the focus on material acquisition of wealth as the end in the whole package of the Bumiputera Policy, to the neglect of other issues which are nevertheless important in building an honourable civilisation. The issues of attitudes, motivation and morality are some examples. It is pertinent here to consider an Islamic critique of the Bumiputera Policy. The scope of investigation narrows down towards unraveling the factors for the success of the banned Darul Arqam movement and its de facto successor, Rufaqa’ Corporation. Their success shows that, through faith in God and religious solidarity, it is possible for Bumiputeras to assume middle class credentials without relying on state patronage. Darul Arqam and Rufaqa’ formed part of the informal sector of the Malay middle class, by which is meant the sector which effected advancements in socio-economic terms without depending on state-conditioned networks of the Bumiputera Policy. These groups, which invariably focused on small and medium industries (SMIs), were critical of the Bumiputera Policy for its inculcation among
the Malays of financial dependency on the state and its detrimental effects on Malay attitudes and motivation.

INTRODUCTION

This paper examines the dichotomy that has emerged between two seemingly competing approaches in the efforts to foster Muslim development. These are, the quwwah-based approach and the taqwa-based approach. On one hand, quwwah refers to material strength, such that prevails in fields with tangible output such as in science and technology, in military capacity, in politics and in the economy. On the other hand, taqwa refers primarily to the strength of one’s soul in its relationship to God, as indicated by one’s instinctive fear of God, to the extent that one is afraid of committing even the slightest sin. Hence, while quwwah encompasses mental and physical dimensions, taqwa is usually seen as a spiritually-laden concept, although this does not mean that the attainment of taqwa denies the improvement of the mental and physical faculties. The importance of taqwa is indicated by the fact that reminding about it is one of the requirements in Friday sermons, meaning that at worst, Muslims will listen to the significance of attaining taqwa at least once a week. Quranic verses enjoining taqwa and praising the muttaqin, i.e. those who attain taqwa, abound. Some are given here (the direct translations of taqwa and muttaqin are in bold):

Hold firmly to what We have given you, and bring (ever) to remembrance what is therein, perchance you may fear Allah. (Al-Baqarah 2: 63)

So fear Allah, for it is Allah that teaches you. And Allah is well acquainted with all things. (Al-Baqarah 2: 282)

Nay, those that keep their plighted faith and act aright. Verily Allah loves those who act aright. (Al-i-‘Imran 3: 76)

1 It is from the Arabic quwwah that we derive the Malay word kuat, meaning ‘strong’.

O you who believe! Persevere impatience and constancy; vie in such perseverance; strengthen each other; and fear Allah; that you may prosper. (Al-i-'Imran 3: 200)

Be just, that is next to Piety, and fear Allah. For Allah is well-acquainted with all that you do. (Al-Maidah 5: 8)

If the people of the towns had but believed and feared Allah, We should indeed have opened out to them (all kinds of) blessings from heaven and earth. But they rejected (the truth) and we brought them to book for their misdeeds. (Al-A’raf 7: 96)

And he who brings the Truth, and he who confirms (and supports) it – such are the men who do right. (Az-Zumar 39: 33)

Of Allah: it is only wrongdoers (that stand as) protectors, one to another. But Allah is the Protector of the Righteous. (Al-Jathiya 45: 19)

O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that ye may know each other (not that ye may despise each other). Verily the most honoured of you in the sight of Allah is (he who is) the most Righteous of you. (Al-Hujurat 49: 13)

And for those who fear Allah, He (ever) prepares a way out, and He provides for him from (sources) he never could expect.... And for those who fear Allah, He will make things easy for them. (At-Talaq 65: 2–4)

While the dichotomy pervades the thinking of Muslim policy-makers globally, this paper focuses on Muslims in Malaysia as an example of an environment in which approaches to Islamic development are concomitantly pursued by different movements and organisations, whether state-based or independently structured. Eventually, the scope of investigation narrows down to one selected movement, viz. the sufi-revivalist Darul Arqam and its de facto successor, Rufaqa’ Corporation. The findings show how this movement’s unconventional and as some may claim, undue emphasis on taqwa at the expense of quwwah, have yielded interesting results which may be taken as a lesson by all aspiring
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Muslims. The positive and negative implications of such an approach are assessed, towards a formulation of a strategic plan for the ummah.

TAQWA VERSUS QUWWAH IN MUSLIM DISCOURSE

In Muslim discourses on the state of contemporary Islam, whether at the scholarly or the popular level, it has been fashionable to detect at least three factors responsible for the so-called ‘decline of Islam’, viz. Muslims’ own deviation from the true path, the intransigence of Islam against accepting any form of reformation or compromise with modernity; and the West and its pervasive influence within Muslim nation-states, many of whom had themselves been victims of Western colonialism (Piscatori 1986: 24–26). As a result of the different diagnoses offered, different schools of thought have emerged among Muslim students of the global phenomenon variously known as Islamic resurgence, Islamic revival, Islamic reawakening and Islamic renewal. This is without yet mentioning the countless works and opinions that Western scholars and observers have produced and formulated on the subject. Of practical interest to us here is not these abundant Western analyses, which Muslims are bound to reject as deriving from non-Muslim sources and having vested interests, but rather the panacea offered by Muslim analysts seeing the world from a Muslim angle.

Discussions pertaining to Muslim-centric solutions have markedly risen since the new pressures put on the ummah by the West since the late 1980s. While antagonism between the Western and Islamic worlds had arguably been in existence since the medieval days, the present pressures are unprecedented in the post-Second World War international order. Two major developments contributed to this. First, an end to a bipolar world as sparked off by the crumbling of the communist empire which had hitherto acted as a countervailing power to attempted Western hegemony. The scenario was given a completely new dimension by Huntington’s thesis which posited a future ‘clash of civilisations’ between the Judeo-Christian and Confucian-Islamic peoples (Huntington 1993). Second, the huge rise in warlike and terrorist-related activities attributed, sometimes falsely, to Muslims as representing their jihad

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3 For an overview, see Muhammad Abu Bakar (1987: chapter 13) and Ahmad Fauzi Abdul Hamid (2001a).
The Taqw*a versus Quwwah Dichotomy

(holy war) against the West. Events such as the bombings of the World Trade Centre (WTC) in New York in 1993 and of the Alfred P. Murrah Federal Building in Oklahoma City in 1995 created an atmosphere well-prepared for the ceaseless vilification of Islam and Muslims in the Western media, following the devastating blows to the WTC and Pentagon by suicide hijackers of commercial flights on 11 September 2001. Security of Muslims became a global concern with the relative ease by which, in their hunt for allegedly Islamic terrorists, the American-led Allied forces invaded and willfully determined the fate of Afghanistan and Iraq. This was the latest in a series of catastrophes which had seen Muslims being victims of extermination in the 1990s in Bosnia, Chechnya, India and Israel, among others. Taking all these disastrous events into perspective, and acknowledging the existence of a crisis, Muslim leaders have been hard-pressed to come up with solutions to the predicament of the ummah.

In the absence of specifically Islamic models of nation building, Muslim leaders and intellectuals resorted to hypotheses and an arbitrary reading of history in coming out with propositions and viewpoints. The remedies to ills befalling Muslims generally took the position of being either taqwa-based or quwwah-based. Opting for one did not mean totally neglecting elements of the other. Rather, it was a question of priority. But the less prioritised element did not feature significantly enough to have an impact on the chosen policy. Amongst scholars with strong training in madrasah-based traditional Islamic sciences, what seemed to be like taqwa-based approaches were generally preferred, although in reality, taqwa was seldom, if ever, mentioned in such traditionalists’ discourses. However, most disappointingly, the proposed solutions of traditionalists failed to integrate traditional Islamic sciences with modern scientific education. Most settled for a simplistic course of action involving regeneration of iman (faith) via ritualistic forms of ibadah (worship) and direct missionary effort, directed especially at lax Muslims (cf. Ehteshamul Hasan 1989). Such thinkers espoused a romantic view of history which lauded glorious achievements of Muslims of early generations, but they failed to apply the fundamentals of those early generations in a manner which would harness the positive values of modern education. Stuck in intellectual slumber, they opt for traditional institutions and methods to regenerate the Muslim masses (cf. El-Muhammady 1987: 127–129).
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Conventional strands of revivalism have been heavily criticised as being engrossed in rhetoric, unduly simplistic in interpreting the modern world, lacking a substantive understanding of competing ideologies, lacking direction and lacking a concerted plan of action to realise their envisioned society (cf. Babeair 1993). While the basis of such critique may be difficult to dispute, the alternatives, grounded on analyses which deny explicitly or implicitly the decline of taqwa as the major factor behind the eclipse of Islam’s influence, had the possibly unintended effect of highlighting economic and intellectual regeneration as the major priorities in any effort of Islamic revival (cf. Amin 1989: 221–226). This does not mean that considerations pertaining to taqwa were neglected altogether, but rather, even if it was mentioned, references to it were rather perfunctory (cf. Abdul Mujib 1994: 41). Taqwa may be viewed, for instance, as merely a component of morality (cf. Mawdudi 1991: 111), the general uplifting of which is deemed to be a necessary condition in any process of Islamic revival. Yet, even in conceding this need for a moral-cum-intellectual-cum-economic advancement, scholars’ discussions exhibit a bias stressing the intellectual and economic component, to the extent of claiming that Islamic moral values will come about as a result rather than act as a cause of economic strength (cf. Siddiqi 1995: 6–9).

TAQWA VERSUS QUWWAH IN MALAYSIA

As part of the classical Islamic ‘periphery’, however anomalous this designation might have been, Malaysia took time to establish itself as a leading player in the Muslim comity of nation-states. Apart from its geographical distance from the heartlands of Islam, the pluralistic nature of its population gave it a unique social composition whereby politics was dominated by communalism. Islam was seen to be peripheral as a mobilising force. Envisioning Malaysia as a future Islamic state was out of the question (cf. Rosenthal 1965: 287, Means 1969: 283).

However, under the Premiership of Dr. Mahathir Mohamad (1981–2003), this scenario has transformed dramatically. The multiplicity of

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4 On the historical division of the ummah into a Middle Eastern centre and a non-Middle Eastern periphery and problems associated with such a simplification, see Ahmad Fauzi Abdul Hamid (2001a: 30–39).
Islamic institutions in diverse fields such as banking, education, insurance, entertainment and architecture, and the significant impact of Islam upon the country's legal and administrative system had emboldened Malaysia's leaders to declare Malaysia as having acquired the status of an Islamic state. By reaching out to the masses in avenues and through means that the state had limited capacity to enter and utilise, independent Islamic movements have greatly contributed to Islamic revival. Although they have been accused of focusing on ritualistic aspects and the outer form of Islam (cf. Zainuddin Maidin 1993, Md. Salleh Yaapar 1993), it was their zealous missionary efforts at grassroots level that galvanised the Islamic consciousness of Malay-Muslims who then lent support to state-sponsored Islamic institutions. In fact, even though unable to realise substantive Islamic programmes due to lack of resources, the Islamic movements' mere existence and demonstration of popular support were enough to pressure the state into adopting an Islamic agenda which appropriately served the people's needs. Malaysian leaders have been proud of their widely acknowledged achievements in guiding Malaysia towards a middle path which evaded extremist and retrogressive tendencies (Syed Ahmad Hussein 1998: 33).

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5 First declared by Dr. Mahathir Mohamad on 29 September 2001 on the occasion of the 30th National Convention of the Gerakan People's Party (Mingguan Malaysia 30.09.01). See also corroborating statements by Deputy Prime Minister Abdullah Ahmad Badawi (Utusan Malaysia 1.10.01), head of the Malaysian Dakwah Foundation [Yayasan Dakwah Islamiah Malaysia (YADIM)], Nakhaie Ahmad (ibid); and chairman of the National Fatwa Council (CFC), Dr. Ismail Ibrahim (ibid 4.10.01). The unequivocal declaration was reputedly made after consulting 70 religious scholars, academics and notables during the state-sponsored 'Discussion on the Islamic State' (Muzakarah Daulah Islamiah) on 3 August 2001. Chaired by the Religious Advisor to the Prime Minister, Datuk Dr. Abdul Hamid Othman, the Discussion concluded that Malaysia qualified as an Islamic state on the basis of scholarly opinions since the days of the Umayyad and Abbasid caliphates [ibid. 1.10.01; see also the statement by Abdul Kader Talip, Grand Imam of the Putrajaya Mosque (Mingguan Malaysia 5.08.01)]. Since then, Dr. Mahathir has reiterated this position many times, see for example his speeches in officiating the Conference on Islamic Capital Markets (Utusan Malaysia 27.03.02) and the 53rd United Malays' National Organisation (UMNO) General Assembly, (ibid. 21.06.03).

6 See for instance the keynote address by the then Deputy Prime Minister, Anwar Ibrahim, at the International Workshop on Islam in Southeast Asia, Petaling Jaya (New Straits Times 6.03.96); Dr. Mahathir's article, 'Dunia
At the scholarly level, hopes that Malaysia would lead the Muslim world have been expressed in terms of tapping the vast potential of the Malay nation, which would determine the future course of Islamic civilisation (Siddiq Fadzil 1992: 33–37, Almascaty 1994, Hashim Hj. Musa 2002: 839). While such opinions have come from increasingly confident Malay-Indonesian intellectuals, even international Muslim scholars of repute have voiced out similar optimism. As the eminent Muslim economist, Muhammad Nejatullah Siddiqui wrote:

The Muslims of South East Asia – of Malaysia, Indonesia, and possibly the Muslim minorities in resurgent China – are better equipped to lead the process of regeneration than the rest of the Muslim world. They are uncommitted to any powers. They are unconstrained by promises to keep and debts to repay. Their approach to Islam is simple and elementary – something which besides its disadvantages also keeps them away from the strangulating hold of a scholarship unfit to lead in the modern world. They can learn. Many others can hardly so. And most important of all, they are already on the road to economic prosperity, security and strength – something which may elude other Muslim countries for a long time to come.

(Siddiqui 1995: 24)

Malaysian Muslims need not rest upon their laurels upon hearing such accolades and words of admiration. They have been given a rude awakening since the onset of the Southeast Asian economic crisis in 1997 and the political turmoil that followed. Insofar as the optimism was dependent on the buoyant economic mood and relatively stable political climate of the 1990s, it was based on *quwwah*, and was therefore not viable and not sustainable. We should accept the reality that history was not all the time rosy for Muslims, but whatever trials and tribulations that befell Muslims, Muslims regained strength and re-emerged as a significant force by relying on *taqwa*. Referring to the various calamities that have struck contemporary Muslims, we have recourse to the fact that vicissitudes of life involving alternate periods of decline and revival have been a recurrent theme in Islamic history (Hopwood 1971, Israr

*Islam Masa Kini* (The contemporary Muslim world) (*Utusan Malaysia* 2.11.99); and the article, ‘Model Nation’ by Khairy Jamaluddin, special officer-cum-son-in-law of then Deputy Prime Minister, Abdullah Ahmad Badawi (*Time* 10.03.03).
Ahmad 1992). Muslims had undergone severe distress with the downfall of Baghdad to the Mongols in 1258, the defeat of Granada to the Christians in 1492 and the dismantling of the Ottoman caliphate in 1924, to mention just a few difficult episodes for Muslims. While the economic crisis was especially stressful for Southeast Asia, the whole ummah appears to presently be in a state of fear and insecurity as demonstrated in the relatively meek submission of Kabul and Baghdad to USA-led Allied forces in 2001 and 2002, respectively. Evidence backing the incursions was thin and perhaps non-existent, yet they were executed with neither remorse nor recourse to internationally accepted legal procedures. As such, a totally new atmosphere of fear and apprehension has developed, bearing in mind the fact that Muslims lagged far behind non-Muslims in science and technology, which seemed to be the determinant factor in both the Afghan and Iraqi wars. For Malaysian Muslims, this was a double blow, as they had yet to recover from the economic difficulties that started from Western speculators’ attack on the Southeast Asian foreign exchange market in 1997.

7 Afghanistan was attacked on 7 October 2001 for its government’s alleged harbouring of terrorists from the Al-Qaeda network led by Osama bin Laden. Its Taliban government swiftly collapsed and was replaced by a US-supported government led by Hamid Karzai, but the whereabouts of Osama was never accurately established and is still unknown. Iraq was assaulted on 20 March 2003 for its government’s alleged secret production of weapons of mass destruction (WMD) and support of global terrorism. But despite the loss of human lives and the successful ouster of Saddam Hussein, no WMD has been found.

8 At the beginning of the crisis, Dr. Mahathir singularly rebuked activities of currency speculators for deliberately undermining the booming ‘tiger’ economies. His main target was George Soros, the Hungarian-American financier who owned Quantum Fund. As Soros was of Jewish origin, Dr. Mahathir then claimed that the crisis was sparked off as part of the Jewish conspiracy to undermine Muslim economies. See ‘Soros criticises Malaysian PM’ (Financial Times 22.9.97); ‘Mahathir-Soros row hits ringgit’ (ibid. 23.9.97); ‘Dr Mahathir and the markets: the Prime Minister of Malaysia’s attempts to punish foreign speculators is both misguided and counterproductive’ (The Economist, editorial, 6.9.97); ‘Krisis mata wang angkara Yahudi’ (Currency crisis: Jews are the culprit’); (Berita Harian 11.10.97); ‘Washington marah Mahathir sebut Yahudi’ (Washington resents Mahathir’s singling out Jews)’ (ibid. 17.10.97). This xenophobia, particularly against Anglo-Saxons and Jews, has appeared to remain in Dr. Mahathir’s
A brief glance at the recent thinking of Muslim intellectuals in Malaysia reveals that despite the latest problems besetting the ummah, the priority of taqwa over quwwah is far from being established. When proposing solutions, they adopt the view that Muslims have lost behind due to inadequacies in scientific and technological advancement rather than their levels of taqwa, relationship to God and spirituality. Some feel that there are enough of these fard 'ain (individual obligation) requirements and Muslims need no more of them, as compared with fard kifayah (collective obligation) requirements. Worse still, past glory of the ummah is interpreted in terms of its material and mental achievements. Below are a few excerpts from the media:

- Disproportionate focus on learning religion, ways to pray (salat) and Islamic laws will render us less able to think of essentials which in reality are also demanded in Islam. These include efforts to develop the ummah’s capacity to get out of poverty and defend it from enemies. Attention also needs to be given to education in the fields of engineering, science, technology, computers and whatever new branch of knowledge. [Debat Sekularisme halang kemajuan umat (Debate on Secularism hampers progress of the ummah), Utusan Malaysia, editorial, 13.06.01, author’s translation].

- Can we protect Muslims from a nuclear bomb attack? We are only given relevant examples from the days of the Prophet Muhammad (peace be upon him). In those days, the relevant weapon to defend Muslims were horses as vehicles and arrows, spears, swords, etc. If the situation takes place today, the Prophet would have told the new converts to Islam, ‘You must have a nuclear bomb’…. Today Muslims are very weak because we ignore a lot of what the Quran mindset up till his resignation from all political posts on 31 October 2003. This was demonstrated by his vituperative attack on the threat posed by ‘Europeans’ in his keynote address to the 54th UMNO General Assembly (ibid. 20.06.03), during which copies of Henry Ford’s book, International Jew, reprinted in Kuala Lumpur in 2002, were distributed to the delegates. Dr. Mahathir’s last international speech as Prime Minister, during the Organisation of Islamic Countries (OIC) summit in mid-October 2003 in Putrajaya, caused Western uproar by his outspoken assertion that ‘Jews rule the world by proxy’ (Utusan Malaysia 17.10.03, 23.10.03); Paul Krugman, ‘Listening to Mahathir’ (New York Times 21.10.03); ‘After Mahathir’ (The Economist 30.10.03); ‘Exit the Strong Man’ (Time 10.11.03)].
The Taqwa versus Quwwah Dichotomy
tells us to do. We put priority only on fard 'ain. Fard 'ain is for
ourselves. We worship to get reward, to enter paradise. But we are
also enjoined to do the fard kifayah, which can salvage us and
improve Muslim lives.... [Dr. Mahathir Mohamad, UMNO pelihara
Islam di Malaysia (UMNO protects Islam in Malaysia) – closing
speech at the 54th UMNO General Assembly, Mingguan Malaysia,
22.06.03].

Surely, our task is easier in comparison with what the early Muslim
in Medina had to go through. We still have the same resources and
inspirational intelligence of the days of the Islamic empire. While we
are inadequate physically and materially, our spiritual strength and
moral principles are still firm. What we need now is unity and
confident action to recover our dignity.... This intellectual passivity,
combined with the Western renaissance, which saw the eras of
enquiry, industrial revolution and modernisation of science and
technology, are the main factors that brought about the downfall of
Islamic civilisation. [Mohd. Nor Yakcop, Economic Advisor to the
Prime Minister, Diskriminasi terhadap ummah (Discrimination
against the ummah), Utusan Malaysia, 26.06.03, author’s
translation].

The downfall of Iraq and the present situation of the Muslims are due
to Muslims’ weak spirit (jiwa). They had weak planning such that
Islam was easily conquered.... Islam’s strength depended on its
adherents’ strength and command of two fundamentals, viz. aqidah
(belief), and economic and technological accomplishments. At this
point of time, we have more of aqidah. We are rich but we lack
research. [Dr. Abdul Hamid Othman, Religious Advisor to the
Prime Minister, Berita Harian, 10.07.03, author’s translation. These
comments were delivered on the occasion of the World Conference
of Islamic Scholars hosted by Malaysia].

We need to set our steps and move forward. If the Europeans and the
West have striven to utilise all forms of modern technology, and use
to the utmost their strength of the mind and thought, including the
strengths of defense and weaponry to hit at all targets deemed as
their ‘enemy’, Muslims need to do the same to protect their dignity
and honour. [Dr. Ismail Ibrahim, Chairman of the National Fatwa
Council, Mingguan Malaysia, 13.07.03, author’s translation].
In terms of policy making, development policies in Malaysia were instituted with an eye on improving the people’s *quwwah* and not *taqwa*. The major plank in the state’s Bumiputera Policy was the New Economic Policy (NEP). The NEP was succeeded by the New Development Policy (NDP) and reformulated as the Vision 2020 policy (Muhammad Syukri Salleh and Fadzila Azni Ahmad 2002: 57). For example, the NEP, which was designed to “eradicate poverty among all Malaysians and to restructure Malaysian society so that the identification of race with economic function and geographical location is reduced and eventually eliminated,” was to be achieved through “rapid expansion of the economy over time” (quoted in Fisk 1982: 8, fn. 1). In concrete terms, the objective of wealth restructuring meant raising, by 1990, Malay share capital ownership to 30 percent with non-Malay and foreign ownership to stand at 40 percent and 30 percent, respectively. The NEP sought to do this by preferential policies in the granting of subsidies, concessional loans, licences, scholarships, investment holdings, credit and government contracts; by enforcing quotas in educational institutions and the labour market, and by creating financial ‘trust’ institutions to manage Malay corporate wealth. The establishment of these institutions greatly expanded the bureaucracy and through preferential recruitment policies, provided an avenue for the advancement of Malays out of rural and traditional life. This ‘development by trusteeship strategy’, whose underlying philosophy was that the Malays were still ill-prepared and ill-equipped to compete unassisted in the economy, was essentially attempted at creating a Malay capitalist class based on the industrial sector (Mehmet 1988).

The whole philosophical foundation of the NEP-based reconstruction of Malay society, being enunciated as a direct consequence of the ethnic riots of 13 May 1969, was based on ‘mental revolution’ – the title of a

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9 In 1971, Malays stood to own 2.4 percent of the nation's corporate wealth, as compared with non-Malay and foreign ownership, which stood at 34.3 percent and 63.3 percent, respectively.

10 For example, the Council of Trust for Indigenous Peoples [Majlis Amanah Rakyat (MARA)]; the Pilgrims Management and Fund Board [Lembaga Urusan dan Tabung Haji (LUTH)]; the National Equity Corporation [Permodalan Nasional Berhad (PNB)] which operates the [Amanah Saham Nasional (ASN)], a national unit trust scheme for Malays; the National Paddy and Rice Authority [Lembaga Padi dan Beras Negara (LPN)]; and Petroleum Nasional (PETRONAS).
famous book recommended to every Malay and lauded by Prime Minister Tun Abdul Razak as "an important milestone in the thinking of our [Malay] intellectuals" (Senu Abdul Rahman 1971: 1–2). Yet, Revolusi Mental displays a blatant acceptance of profane, materialistic conceptions of life. In the name of progress, it espouses the principle of accumulating unlimited wealth (ibid.: 95–96), to the extent of endorsing those who operate on the survival of the fittest principle and find it wrong to be too honest (ibid.: 108). It castigates the traditional Malay methods of accumulating wealth – methods which emphasise the collective good of the Malays and dependence on government and leaders (ibid. 114–121), and urges the Malays to emulate the Chinese, Jews, Americans, Germans and Japanese, all of whose efforts are for individual self-gain (ibid.: 122–123). In outlining pre-requisites for success, Revolusi Mental presents John Paul Getty, the American billionaire, as the ideal hero, and claims that, in this modern age, a hero “dresses stylishly, wears a necktie, carries a James Bond briefcase, drives a big Jaguar, works in an air-conditioned room, draws a monthly salary of over two thousand dollars and dwells in a large brick house” (ibid.: 172). His personality “need not be good by religious or moral standards” (ibid.: 174). Revolusi Mental sees no contradiction between self-interest and the public good; it even quotes selected evidence from the Quran and hadith to demonstrate the compatibility of attitudes of great capitalists such as Rockefeller with Islam, and thus justify its materialistic philosophy from a religious viewpoint (ibid.: 108–111).11

But how effective has the quwwah-oriented policy been? Revisionist studies of the NEP have shown that while Malay-Muslims fared better than they had before the NEP,12 they were still markedly far behind the non-Malays, whose achievements were gained without the NEP (Muhammad Syukri Salleh and Fadzila Azni Ahmad 2002: 58–60, Muhammad Khairuddin Lim 2002: 245–248). Education is a critical sector in which the Malays lagged behind, raising great concern among Malay intellectuals for the seemingly unpromising future as far as Malay


12 For instance, the report by Abu Hakim Tanzimuddin, ‘Peningkatan profesional Melayu 1980–2002’ (The increase of Malay professionals) (Utusan Malaysia 26.05.03).
human capital is concerned (Awang Had Salleh 1996, Zainal Abidin Wahid 1999, Robiah Sidin 2002). The situation is demonstrably worse in Malay-minority areas, such as Penang. The Prime Minister, Dr. Mahathir, has successively voiced his great disappointment at the under-performance of the Malays in both business and education, and has lambasted them for being resistant to change, indolent, forgetful, dependant, ungrateful and uncompetitive; for preferring the easy way to success and politics of hatred leading to disunity. His reprimand of the Malays became more severe in his interviews with the Malay-language media. Dr. Mahathir’s reaction was to declare policies which seemed to be a reversal of the NEP, for instance, the use of meritocracy as a criterion for student selection into public universities, the opening up of 10 percent of places in the state MARA Junior Science Colleges and Matriculation colleges to non-Malays, and the introduction of English language as the medium of instruction for Science and Mathematics subjects in schools throughout Malaysia. This mood appeared to reach a crescendo in 2002, when, amidst painful admissions of having failed to reform the Malays through the NEP, Dr. Mahathir dramatically

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13 The issue of the abject conditions of the Malays as victims of uneven development in Penang was brought up in the Malay language media and taken up by Dr. Mahathir in August 2002, and again in May 2003. See headline reports in Utusan Malaysia, 26.08.02, 27.08.02 and 25.05.03. Also, the interview with the Professor of Economics of Universiti Sains Malaysia (USM), Amir Hussin Baharuddin, ‘Nasib Melayu bila jadi minoriti – orang Melayu Pulau Pinang sudah macam bangsa Palestin (The fate of minority Malays – Penang Malays have become like Palestinians)’ (Mingguan Malaysia 01.09.02); and the article by Associate Professor Aminah Ayob, ‘Nasib Melayu bila malas belajar – isu dominasi bidang profesional di Pulau Pinang menyedihkan (The fate of lazy Malays – the sad issue of domination of professional fields in Penang)’ (ibid. 15.09.02).

14 This theme has figured prominently in his speeches to the UMNO General Assembly of recent years. See for example, ‘Melayu perlu semai budaya baru (Malays need to inculcate a new culture)’ (Utusan Malaysia 12.05.00); ‘Melayu mudah lupa (Malays forget easily)’ (ibid. 22.06.01); ‘Mendedah yang terbuka (Exposing the open)’ (ibid. 21.06.02).

15 See for instance, ‘Semakin sukar pimpin UMNO (Getting harder to lead UMNO)’ (Mingguan Malaysia 04.06.00); ‘Hendak hidup cara mudah sampai kehilangan kuasa (Malays wanted to live an easy life until they lost power)’ (ibid. 15.06.03).

16 See his interview, ‘Saya kecewa dengan Melayu (I am disappointed with the Malays)’ (Mingguan Malaysia 16.06.02). In his last media interview as
announced his resignation from all party and government posts when delivering his closing speech to the UMNO General Assembly. Only upon the coaxing of the UMNO Supreme Council did Dr. Mahathir retract after one hour (Mingguan Malaysia 23.06.03).17

Dr. Mahathir’s confession of having failed to change the Malays was made a decade after outlining during the 1991 UMNO General Assembly, his vision of a ‘new Malay’ nation that was sophisticated enough to take its proper place in the modern world. This projection was to run parallel with Dr. Mahathir’s ‘Vision 2020’ policy, which combined the virtues of robust economic growth with essential ingredients of a socio-political order, infused by moral and ethical values, towards achieving a fully developed country status by 2020 (Mahathir Mohamad 1991). While some efforts have been made to reconceptualise the ‘new Malay’-cum-Vision 2020 as ‘Islamic’ (cf. Siddiq Fadzil 1992), none of the nine objectives outlined by Dr. Mahathir specifically mentioned taqwa or Godliness as a desired target.18 Even when Dr. Mahathir sought to redefine the ‘new Malay’ in Islamic terms, his emphasis was man-centred rather than God-centred.

The new Malay is the Malay who holds steadfast to Islam and its lofty values, are well-disciplined and are aware that God will only help those who endeavour and study, and command the knowledge that would make them successful. The new Malay will lock his car before submitting to God’s protection. [Dr. Mahathir Mohamad, Melayu perlu semai budaya baru (Malays need to inculcate a new culture), speech at the 51st UMNO General Assembly.] (Utusan Malaysia 12.05.00)

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17 Prime Minister, Dr. Mahathir reiterated: “.... I am disappointed because Malays, whom we tried to help, wasted the opportunities we created for them” (Utusan Malaysia 20.10.03).

18 Dr. Mahathir eventually resigned from all his political posts on 31 October 2003. His deputy since 1999, Datuk Seri Abdullah Ahmad Badawi, now assumes the position of Malaysia’s fifth Prime Minister and acting President of UMNO.

19 The nearest to this goal was the fourth challenge: that “of establishing a fully moral and ethical society, whose citizens are strong in religious and spiritual values and imbued with the highest of ethical standards” (Mahathir Mohamad 1991).
Upon reading the blueprint of Vision 2020 and its exegesis by state protagonists, one could sense that the reference to ‘religion and spiritual values’ were there as an appendage rather than an essential component of the text (cf. Abu Hassan Adam 1992). As far as “the creation of an economically resilient and fully competitive Bumiputera community” was concerned, Vision 2020 asserted the need for “a mental revolution and a cultural transformation” (Mahathir Mohamad 1991: 25). As a result, not only was the achievement of Malay-Muslims below par in material terms, but their moral conditions also deteriorated. The social ills that have multiplied under Dr. Mahathir’s rule have been disproportionately associated with the Malay-Muslim community, arousing grave concern among the Malay-Muslims. The ailments include corruption, drug addiction, child abuse, prostitution, incest, lepak, permissive sex and serious crime. The flawed philosophical basis of Vision 2020 has been pointed out by Muhammad Syukri Salleh (1997: 65, fn. 3)

.... Vision 2020, seen by some as being ‘Islamic’, redefines development as development of knowledge, efficiency and wealth, minus moral and religious decadence. But the long held neoclassical assumptions which regard technology and industrialisation as important motors for development and progress, are still firmly upheld. Islamic values are used only to ensure the maintenance of moral and religious belief while the neoclassical development philosophy remains as the dominant philosophy of material development.

In fact, towards the end of Dr. Mahathir’s Premiership, officially gathered statistics indicated the unsatisfactory level of development of

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19 The act of hanging around idly for a significant amount of time.
20 For example, see Awang Had Salleh (1996: 30–32), ‘Pembahitan remaja Melayu paling ketara (Malay youth involvement the most obvious)’ (Utusan Malaysia 21.01.02) ‘Pendekatan Islam tangani masalah (The Islamic approach to handle problems)’ (ibid. 06.05.02); Ahmad Atory Hussain, ‘Pakej pembaharuan Melayu (A package of Malay reform)’ (ibid. 07.08.02); and Ahmad Redzuwan Mohd. Yunus, ‘Cabaran belia – Tingkatkan kualiti iman dan amal (Challenge for the youth – raise the quality of iman and amal)’ (ibid. 31.07.03).
21 On 31.10.03, Dr. Mahathir Mohamad fulfilled his promise of resigning by gracefully handing over the Premiership to his deputy, Abdullah Ahmad
the Malay-Muslims. In his final speech to Parliament as Prime Minister, Dr. Mahathir presented the Mid-term Review of the Eighth Malaysian Plan, which revealed, among other things, that although the number of Bumiputera professionals had risen since 2000, Bumiputera shareholding in the corporate sector had fallen, thus reversing the progress registered under the NEP. As a result, the government took the counter-initiative of establishing Dana Harapan (Hope Fund), the latest investment arm to facilitate Bumiputeras achieving the targeted 30 percent of ownership of Malaysia’s corporate wealth. In addition, 60 percent of government contracts were reserved for Bumiputera entrepreneurs (*Utusan Malaysia* 31.10.03).

Although there have been attempts to propose *taqwa*-based or Islamic-centred approaches to develop the Malay-Muslims as a counter-proposal or reworking of the ‘new Malay’ vision, such attempts lack the articulation of a model society, whether in the form of a movement or a nation-state. At the non-academic level, statements supporting *taqwa*-based approaches have offered thin evidence.

**USTAZ ASHAARI MUHAMMAD’S MODEL OF TAQWA-BASED DEVELOPMENT**

It is the contention of the present author that evidence of the success of a contemporary *taqwa*-based development model exists, albeit only at the level of a movement. This brings us to the history of Darul Arqam, the Islamic movement banned in Malaysia in 1994 for allegedly spreading deviationist teachings among the Malay-Muslims. Without going into the doctrinal controversies surrounding the proscription and eventual disbandment of Darul Arqam, the author wishes to focus on the potential of *taqwa* in realising a model Islamic society. Specific issues regarding

Badawi. In his maiden speech to Parliament, Abdullah Ahmad Badawi emphasised continuity of Dr. Mahathir’s development policies which had arguably borne success for Malaysia. In fact, Abdullah acclaimed Vision 2020 as Malaysia’s prime doctrine in nation building (ibid. 04.11.03).


Nik Abdul Aziz Nik Mat (2002: 3–4) ‘*Hanya takwa mampu kalahkan musuh* (Only *taqwa* can defeat the enemy)’ (*Berita Harian* 08.07.03).
Darul Arqam's clash with the Malaysian state have been dealt with by the author in a host of articles (Ahmad Fauzi Abdul Hamid 1999, 2000, 2001b), to which interested readers are encouraged to refer.

In the space of 25 years since its founding by Ustaz Ashaari Muhammad as a small religious gathering in Kuala Lumpur in 1968, Darul Arqam developed into a self-styled economic empire commanding huge influence amongst national socio-political elites. In material terms, its tangible accomplishments were legendary, at least for a movement that professed to operate on a strictly Islamic basis. Officially gathered statistics speaks for itself. By the time it was officially proclaimed as illegal in August 1994, Darul Arqam was reputed to be operating 48 self-contained settlements; 158 communication centers; 257 schools; 150 acres of agricultural land; publications of books and magazines; one medical centre and two polyclinics; and 417 economic projects comprising 56 manufacturing factories which produced 60 brands of foodstuffs, cosmetics and other goods; 20 minimarkets; 52 grocery shops; 36 bookstores; 21 tailor shops; 12 workshops; 18 restaurants; 33 express coaches and 20 taxis. Its fixed assets, consisting of land, vehicles and equipment, had reached an estimated value of RM200 million. Darul Arqam's sound financial position was underscored by the fact that 80 percent of its estimated 10,000 members were full-time employees of the movement. Women, normally seen to be commercially unproductive in traditional Muslim societies, were given autonomous control of a company, Solehah Enterprise, which had 15 branches and assets totaling RM0.5 million. At the time of its inauguration in August 1993, the Al-Arqam Group of Companies (AGC) was already a corporate body made up of 22 sections, viz. administration and management, food and beverages, garment and cosmetics, medical and health services, tourism and liaison, marketing and distribution, banking, mini markets, restaurants, import and export, land and development, human development and skill training, investment and international trade, transportation, publication, high-technology, promotions, electronic media, agriculture, retail outlets, livestock and small entrepreneurs. In addition to its local businesses, Darul Arqam operated a restaurant and a tailor shop in Tashkent, Uzbekistan; an animal husbandry project in Ningxia, China; catering and perfume industries in Pakistan; a double-decker executive coach in Thailand; a food packaging and distribution company in Singapore; and in Indonesia, a private university in Pekan Baru, soya sauce and shoe factories in Tasek
Malaya, and a hairdressing saloon, groceries and tailor shops in Jakarta and Medan. Overall, Darul Arqam’s investment subsidiaries had accumulated RM300 million worth of assets, including RM999,500 abroad.\(^24\)

It was a paradox that Darul Arqam’s astonishing success in building a thriving society was grounded on spiritually-oriented formulae. Within such a sufi-centric worldview, *ibadah* was broadly understood as consisting not only *hablumminallah* (man-God vertical relationship), but also *hablumminannas* (man-man horizontal relationship) forms of worship (Ashaari Muhammad 1989: 17–20).\(^25\) *Hablumminallah* necessitated the performance of basic worship or *fard ‘ain* activities, plus supplementary practices to cover any deficiency in the basic worship. *Hablumminallah* entailed self-purification towards the achievement of *iman* and *taqwa*, as performed by an obliteration of *mazmumah* (evil attributes) and its replacement by *mahmudah* (virtuous attributes). *Hablumminannas*, on the other hand, encompassed social relations and the administration of human collective affairs, such as family organisation and the implementation of Islamic economic, educational and administrative systems. *Hablumminannas* activities were classified as part of *fard kifayah*, which was intermediate worship (ibid.: 12–15). Optional practices of daily life can be converted into acts deemed as general worship by adhering to five specific conditions, viz. that the intention was for the sake of God, that the execution complied with Islamic law, that the actions themselves were Islamically permissible, that the consequences or conclusions were beneficial to Islam, and that basic obligatory injunctions were observed throughout (ibid.: 21–27).

While *hablumminallah* generated spiritual development, *hablumminannas* was conducive to material development (Ashaari

\(^{24}\) For statistical information in this paragraph, see Darul Arqam (1993: chapter 13, supplement); Muhammad Syukri Salleh (1994: passim), ‘Allah’s Bounty: Al-Arqam sect draws strength from business empire’ (Far Eastern Economic Review 01.09.94); and ‘Mahathir likens PAS to Al-Arqam’ (Straits Times 23.08.02).

\(^{25}\) Drawing upon the Quran: “Shame is pitched over them wherever they are found except under a Covenant from Allah (hablumminallah) and from men (hablumminannas)”... (Al-i-‘Imran 3: 112).
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Muhammad 1984b: 88). Self-purification had to be addressed prior to individuals’ committing themselves in society, hence hablumminallah was given priority (Tajul Ariffin 1986: 48–49, 90). But once the development process commenced, material development and spiritual development, being interrelated and interdependent, had to be concomitantly attempted at and judiciously balanced (Ashaari Mohammad 1982: 77). Religious duties did not end with the inculcation of spiritual development in individuals, for “fard kifayah, a domain of obligatory worship, was also a spiritual endeavour towards inculcating iman and taqwa in Muslims” (ibid.: 76). But carrying out collective responsibilities necessitated the establishment of a jamaah as ordained by the Quran (Al-i-‘Imran 3: 104): “Let there arise out of you a band of people, inviting to all that is good, enjoining what is right, and forbidding what is wrong; they are the ones to attain felicity” (Ashaari Muhammad 1990e: 5, 9).26 It was through this jamaah’s intensive programme of da’wah (propagation) and tarbiyyah (education) by an Islamic jamaah that an Islamic society, state and ummah would eventually arise (Ashaari Muhammad 1988b: 198–204). It was such an ummah that was described by the Quran as “the best of peoples evolved for mankind” (Al-i-‘Imran 3: 110).

Such a gradualist development strategy, integrating secular and religious pursuits, was conducive to the creation of a unique Islamic civilisation (Ashaari Mohammad 1981: 54–55, 1984b: 92, 1989: 37–48). Without spiritual development, a materially developed society would be carried away in excesses and physical destruction, as was obvious from the presently chaotic state of Western society (Tajul Ariffin 1986: 9–11, Ashaari Muhammad 1992a). Without material development, a spiritually refined Islamic society would become passive and dependent, leading ultimately to Muslim under-development (Ashaari Muhammad 1991:

26 Ustaz Ashaari Muhammad (1990a: 192) defined a jamaah as “a congregation of families also known as a small society”. An Islamic jamaah, the setting up of which was an obligation on Muslims as a collective entity (Ashaari Muhammad 1990e: 6), was defined as “an assembly of Muslims who truly take Islam as their aspiration in life... an association of Muslim individuals who unite under the banner of Islam” (ibid.: 2). A jamaah may be formed out of a merger of smaller assemblies called tho’ifah, and may expand until reaching the status of an ummah (ibid.).
Neglect of either *hablumminallah* or *hablumminannas* would consign Muslims to divine wrath and humiliation. The balance struck between spiritual and material development presented an innovative, dynamic approach to Islamic life. As Ustaz Ashaari explained:

The Islam which Darul Arqam tries to put forward is one within the context of upholding *hablumminallah* and *hablumminannas* (relationships with Allah and amongst mankind). Darul Arqam does not invite people to leave the world for the Hereafter, to become recluses in mosques. Nor does it call solely for participation in economic, political, educational and social affairs. Darul Arqam persuades people to practise Islam in all aspects of life. It is no exaggeration to say that Darul Arqam aims to emulate the way of life practised by the Madinan society under the leadership of the Messenger of Allah (peace be upon him).

(Ashaari Muhammad 1990b: 140)

A central feature of Darul Arqam’s doctrine then was that *taqwa* formed the primary factor for both moral and material success in any truly Islamic society (Ashaari Muhammad 1993: 124). Individually, such a society would be manifested in the form of exemplary moral character (*akhlaq*) governing human conduct with their Creator and amongst themselves. Examples of such behaviour were patience (*sabar*), full reliance on God (*tawakkal*), wholehearted acceptance of God's will (*redha*), thankfulness (*syukur*), contentment (*qanaah*), benevolence, humility, forgiving, tolerance, amicability and ultimately, love and care (Ashaari Muhammad 1990e: 72–81). Such attributes, being the beacon of souls liberated from purely worldly motives, would together create a temporary paradise (*al-jannah al-'ajilah*) on earth, as envisaged by the Quran (Saba 34: 15): “A territory fair and happy, and a Lord Oft-Forgiving!” (Ashaari Muhammad 1984a: 36–37, 1994: 6, 96–101).

Economically, *taqwa* instilled an activist work ethic on the part of economic agents, while simultaneously divesting them of avarice, miserliness and extravagance. Redistribution of wealth was primarily done voluntarily by the *muttaqin* who were in the majority. A minimalist state was maintained, thus minimising channels of patronage and corruption. Hence, Darul Arqam opposed state-directed measures which not only redressed economic imbalances, but also fostered indolence by
dampening incentives to work, for instance, the provision of unemployment benefits (Ashaari Muhammad 1992a: 63–65). The welfare system envisioned by Darul Arqam was essentially related to working capabilities of potential recipients of benefits: “.... a man’s worth is measured in terms of his contributions to others” (ibid: 66). Ustaz Ashaari admonished the implementation of the NEP, firstly for giving out material subsidies to Malay-Muslims without scrutinising recipients’ individual capabilities, secondly for being improperly planned and thirdly for neglecting spiritual development (ibid.: 68–69). While critics are likely to be sceptical of Darul Arqam’s apparently over-optimistic conception of human nature, the practicality of Ustaz Ashaari’s economic theories had been demonstrated par excellence in the Darul Arqam’s experience of handling a viable economic system.

The position of taqwa in Ustaz Ashaari’s scheme of development was unrivalled. It was Muslims’ primary weapon in their struggle and the source of God’s help, which was the main determinant of success (Ashaari Muhammad 1990a: 114, 1992b: 88). Muslims’ failures were due to lack of taqwa, thus their being abandoned by God, rather than their enemies’ strength. God had proclaimed that He was “the Protector of the Righteous” (Al-Jathiya 45: 19), but never said He was the Protector of the Muslims or the salihin (good people) (Ashaari Muhammad 1988a: 118–119). For one in the educational path of God and his Messenger, the greatest value was given to those possessing taqwa (Ashaari Muhammad 1990g: 58). Therefore, the initial step in any struggle should be to prepare the stage for the muttaqin, for only they would be able to avoid the deception of their nafs (base self) and the devil via systematic spiritual exercises (Ashaari Muhammad 1988a: 27). In professions essential in erecting a comprehensive Islamic system, viz. missionaries, leaders, educationists, religious scholars, health practitioners, administrators, literary figures, judges, security forces, financial officers and the various technocratic disciplines, possession of taqwa was indispensable (Ashaari Muhammad 1991: 200–210). Neglect of taqwa would create all sorts of problems nullifying any meaningful content of a so-called Islamic society (Ashaari Muhammad 1988b: chapter 5).

To Ustaz Ashaari, *quwwah* was not totally inconsequential for Muslims, but it was rather the avenue to success for non-Muslims. For Muslims, the avenue to success had always been *taqwa*. In the days of the Prophet Muhammad (peace be upon him) and the successive pious generations, Muslim technology never matched that of the non-Muslims, yet, due to *taqwa*, the Islamic empire greatly expanded, including defeating superior military powers such as the Romans and the Persians. When *taqwa* confronted *quwwah*, *taqwa* would prevail. But when non-Muslim *quwwah* faced Muslim *quwwah*, non-Muslim *quwwah* would emerge victorious as the contest had been purely physical. Proportionately,

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27 Ustaz Ashaari’s recorded public lecture, *Lapan Syarat Taqwa* (Eight Requirements for Taqwa), cassette, n.d.

28 *Mujahadah al-nafs* involved three stages, viz. *takhalli* (divesting the heart of *mazmumah*), *tahalli* (filling the heart with *mahmudah*) and *tajalli* (instantaneous peace of the heart deriving from unceasing concentration upon God) (Ashaari Muhammad 1983: 78–95, 1990d: 60–65). Ustaz Ashaari divided the *nafs* into seven categories, viz. *ammaraft* (the vicious), *lauwamah* (the defective), *mulhamah* (the guided), *mutmoinnah* (the serene), *radhiah* (the surrendered), *mardhiah* (the accepted) and *kamilah* (the perfect); with only the *mutmainnah*, *radhiah*, *mardhiah* and *kamilah* attaining Eternal Salvation (Ashaari Muhammad 1983: 81, 1990c: 30–31). Ustaz Ashaari also classified *iman* into five categories, viz. *iman taqlid* (imitative faith), *iman ilmu* (knowledge-based faith), *iman 'ayyan* (convinced faith), *iman haq* (truthful faith) and *iman haqiqah* (faith of Reality); with only *iman 'ayyan*, *iman haq* and *iman haqiqah* gaining success in the Hereafter (Ashaari Muhammad 1983: chapter 4). During the final phase of *mujahadah al-nafs* called *tajalli*, one should have at least attained the levels of *nafs mutmainnah* and *iman 'ayyan*. 

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**taqwa** accounted for 90 percent of the critical factors for Muslim success, while **quwwah** constituted only 10 percent. Therefore, Muslims had made a huge mistake in putting priority of **quwwah**-related factors over **taqwa**-related factors, leading to humiliating defeat at the hands of non-Muslims.  

Ustaz Ashaari’s success in building a **taqwa**-based Islamic society has arguably been verified in the post-Darul Arqam era. In April 1997, with a group of 1,000 former Darul Arqam members, Ustaz Ashaari formed a private limited company, Ruqa’ Corporation, based in Bandar Country Homes, Rawang, in the Gombak district adjacent to Kuala Lumpur.  

Emulating his success at Darul Arqam, but without relying on assets and capital from his Darul Arqam days, Ustaz Ashaari, in his capacity as Executive Chairman of Ruqa’ Corporation, repeated his successful venture into small and medium economic enterprises, starting with herbal-based health products. Despite prevailing economic uncertainty in Malaysia, Ruqa’ quickly expanded to all states in Malaysia, and had an overall number of 250 business networks which operated 40 different types of businesses (www.ruqa.com, Muhammad Syukri Salleh 2003: 156–158). Just like Darul Arqam, Ruqa’ maintained active female

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29 For relevant discussions, see Ashaari Muhammad (1990f: 22–23, 144–145).
30 The meaning of ‘‘Ruqa’’ and the company’s purpose is explained by Ustaz Ashaari: ‘‘Ruqa’’ means ‘a true companion’. Ruqa’ Corporation was established with the purpose of upholding the Islamic way of life through business enterprises. Regardless of time and place, being Muslims, we would surely want to prove that Islam is the chosen way of life. The foundation of this enterprise is in placing God as our Supreme Love, and I wish to prove this love through Ruqa’. The goal of Ruqa’ is not to simply relate the Truth but to manifest the Truth through business enterprise’’ (Ruqa’ Corporation Sdn. Bhd. n.d.)
31 ‘Ruqa’ terkenal di seberang laut (Ruqa’ famous overseas)’ Utusan Malaysia 8.2.00); ‘Former Al-Arqam redefines itself’ (New Sunday Times 30.04.00); (Nanyang Siang Pau 24.08.01).
32 See also the headline reports ‘Kini Ashaa’ri digelar futawan: setelah tujuh tahun pengharaman Al-Arqam (Now Ashaa’ri is a millionaire: after seven years of Al-Arqam’s banning’) (Buletin Utama 29 April–5 May 2001); ‘Ashaari Muhammad: Taikun Baru Selepas Tujuh Tahun Arqam Diharam (Ashaari Muhammad: new tycoon after seven years of Arqam’s banning)’ (Geletek June 2001).
participation in the management of its enterprises. In addition, Rufaqa’ Corporation had successfully spread its wings to Southeast Asia and the Middle East through Zumala Group Sdn. Bhd., a joint-venture company between Rufaqa’ Corporation and Hawariyun Group of Companies – a conglomerate owned and operated by former Darul Arqam members in Indonesia (Berita Harian 04.02.00). By a similar mechanism, the Hawariyun Group of Companies, whose Jakarta-based economic activities were reputed to enjoy an average monthly sales value of between RM250,000 and RM1 million, had penetrated the Malaysian market via Zumala’s retail outlets (Utusan Malaysia 3.2.00).

Astonishingly, all these developments took place with Ustaz Ashaari being continually bound to a restriction order under the Internal Security Act, thus limiting his movement within the district of Gombak and greatly hampering communication between him and his followers. Despite shunning the reclusive Darul Arqam image by opening ‘Rufaqa’ townships’ all over the country, Rufaqa’ could not avoid constant pressures from the state, and especially its religious bureaucracy, which from time to time leveled accusations, despite stern denials, that Rufaqa’ was trying to revive Darul Arqam. That the state still saw Ustaz Ashaari as a threat to national security was confirmed by the banishment of him and his immediate family to the island of Labuan, off the Bornean coast of the state of Sabah, in February 2002. But in his brief stay in Labuan Ustaz Ashaari has developed close rapport with the small community, and has transferred part of Rufaqa’s physical and human

33 See the special report, ‘Cabaran Wanita Rufaqa’ (Challenges facing Rufaqa’s womenfolk)’ (Mingguan Wanita 16–23 June 2000).
34 For details on Hawariyun, see Abdurrahman R. Effendi (2002).
35 ‘Rufaqa’ nafi ada kaitan Al-Arqam (Rufaqa’ denies link s with Al-Arqam)’ (Berita Harian 13.07.00); ‘Kedutaan diarah temui pelajar terlibat Al-Arqam (Embassy instructed to meet students involved in Al-Arqam)’ (ibid. 29.08.01); ‘Bekas ahli Al-Arqam guna premis niaga (Former Al-Arqam members use business premises)’ (Utusan Malaysia 29.08.01). Such accusations have not subsided even with Ustaz Ashaari’s banishment to Labuan (see the following text). See for example, ‘Rufaqa tidak terlibat cuba hidup Al-Arqam (Rufaqa not involved in trying to revive Al-Arqam)’ (Berita Harian 25.02.02); special report ‘Rufaqa ganti Arqam?’ (Rufaqa replaces Arqam?) (Bacaria 28.12.02).
36 ‘Ashaari Muhammad dipindah ke Labuan (Asaari Muhammad moved to Labuan)’ (Berita Harian 07.02.02).
capital into Labuan. This became obvious as rumours of Ustaz Ashaari’s ‘luxurious’ lifestyle became widespread, causing shudders among local politicians and parliamentarians. Ustaz Ashaari’s movements in Labuan, being a federal territory, has been continually monitored by the state. Business meetings between Ustaz Ashaari and his directors have been continually held under police surveillance; the frequencies of their visits to Labuan being a testimony to Rufaqa’s financial soundness. Although its business opportunities in Labuan have been blocked by the local authorities, Rufaqa has managed to operate a range of business enterprises in Labuan, using the licences of local Chinese businessmen willing to cooperate with Rufaqa.

Headline report ‘Ashari Kembang Pengaruh di Labuan (Ashaari expands influence in Labuan)’ (Buletin Utama 21–24 April 2002). ‘Penduduk rayu penempatan Ashaari dikaji semula (Residents plead that Asha’ari’s placing be revised)’ (Berita Harian 05.09.02); ‘Gaya hidup pengikut al-Arqam perlu dipantau’ (Al-Arqam followers’ lifestyles need to be monitored) (ibid. 28.11.02); ‘Apa ruginya Ashaari kaya? (What do we lose by Ashaari’s prosperity?)’ http://www.harakahdaily.net/print.php?sid=3510 (accessed 14.12.02).

‘Al-Arqam cuba dihidup kembali (Al-Arqam being revived)’ (Harian Metro 23.04.03); ‘Kerajaan pantau rapi pergerakan Ashaari (Government monitoring closely Asaari’s movements)’ (Utusan Malaysia 07.05.03); ‘Kegiatan bekas ahli Al-Arqam dipantau lebih kerap (Activities of former Al-Arqam members more regularly monitored)’ (Berita Harian 10.05.03); ‘Ahli Al-Arqam perlu buktikan sudah insaf, bertaubat (Al-Arqam members need to prove their repentance)’ (Berita Harian 10.11.03).

Observations and discussions held with available members of Rufaqa Corporation’s board of directors during the author’s research trips to Labuan, 27 April–7 May 2003, 10–18 September 2003. Ustaz Ashaari conducts short courses for his Rufaqa’s directors, both male and female, on an alternate basis, at his rented home in Jalan Kelab Golf, Labuan. From the author’s perusal of participants’ notes taken during these courses, and personal discussions with them, he concludes that the purportedly business meetings focus primarily on the question of taqwa and ‘God’s bank’, by which is meant that through taqwa, God will shower bounties on business enterprises undertaken in the name of the struggle for God. Such a strand of thought confirms Ustaz Ashaari’s maintenance of a taqwa-based approach to development. Muslims in Labuan have been persuaded by federal information agents to desist from any communication and business links with Rufaqa members, but such exhortations have had no effect among non-Muslims, who are oblivious as to Rufaqa’s alleged heterodoxy. Through the non-Muslim business network, Rufaqa handles one bakery and five
This inter-communal dimension, usually identified as a problem area in Malaysia, has significantly demonstrated that with *taqwa*, Muslims can develop tolerance of non-Muslims who then might respond amicably to Muslim overtures. Rufaqa’s *taqwa*-based approach to development goes hand in hand with a harmonious relationship with non-Muslims within the context of a plural society. This has been acknowledged by the wider community of Bandar Country Homes, 60 percent of whom are non-Muslims, mainly Chinese. As Lim Kwee Eng, the former President of Bandar Country Homes’ Residents’ Association, once reflected

Islamic-oriented business here has attracted many visitors who wish to know further about it. It is not an exaggeration to say that Bandar Country Homes has achieved fame via Ashaari’s businesses. In terms of human relations, Rufaqa’ workers can be made an example by the local community because they exhibit highly regarded morals and respect for others. They also give assistance and cooperation in ensuring that the local community’s plans are successful. The products they sell are undeniably cheaper than other goods sold here. They also have a clinic and a maternity hospital which are not too particular about prices in order to perform social obligations. Malays in Country Homes should be proud in having an entrepreneur who has successfully raised Islamic economic development in tune with the sophistication of the times. Generally, all residents of Country Homes are fond of Ashaari and his workers. He is said to be generous and helpful to the surrounding community.

*(Buletin Utama 29 April–05 May 2001, author’s translation)*

Evidence presented in Muhammad Syukri Salleh’s study of businesses operated by Islamic movements in Malaysia has shown that not only is Rufaqa’’s business approach systematically and consistently based on restaurants in Labuan: AM Corner in Tamu, IR Fastfood in Labuan town center, Tenang dan Bahagia and Sham’s Restaurant in Financial Park, and a restaurant in Labuan’s military camp. For personal contacts and transport assistance during the author’s research in Labuan, he would like to acknowledge a Royal Customs officer, Sebastian Chong Fui Leong, who was also his student in the Political Science undergraduate programme, School of Distance Education, USM.
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taqwa, but it also does not disavow quwwah completely. By contrast, the business methods of other Islamic movements put primary importance to quwwah, while only mentioning taqwa as if it was an afterthought (Muhammad Syukri Salleh 2003: 158–179). Rufaqa’s taqwa-based approach is clear by the importance put upon motivational courses to develop virtuous individuals through prayers (salat), to construct an Islamic family and to build leadership qualities (www.qatrunnada.com.my, Pusat Motivasi Qatrunnada n.d.). In fact, as an informal rule, all potential Rufaqa’ members need to undergo these courses in order to fully qualify into its ranks. Intensive spiritual exercises include punctual daily congregational prayers at Rufaqa’s business premises, daily acts of tawbah (repentance), consistent dhikr (remembrances of God) and compulsory tahajjud prayers (night vigils). Such acts of hablumminallah were systematised into Rufaqa’s short-lived formal educational institution. Presently, although Rufaqa’ members’ offspring have been channeled back to formal state schools, the children are housed in Rufaqa’-managed hostels, in which they are given training in fard ‘ain and spiritual sciences to make up for the weaknesses of the state system. All the practices briefly outlined are a realisation of Rufaqa’s Islamic society: one filled with the muttaqin. Such a taqwa-oriented society is Rufaqa’s targeted end as far as life in this world is concerned. This is obvious from its proclaimed mission, motto and vision (Appendix).

41 Being punctual here means that the prayers are held immediately after its beginning time. Delaying prayers is only permitted under exceptional circumstances. In fact, it is encouraged to be ready with ablution before the prayer time arrives.

42 Personal observation of Rufaqa’ members’ lives in Bandar Country Homes, Rawang, and Labuan.

43 Rufaqa’s At-Tahalli primary and secondary schools in Bandar Country Homes, Rawang, after a promising start, were forcibly closed down by the religious authorities. See ‘Jabatan Agama Islam Selangor(JAIS) buat aduan polis terhadap sekolah At-Tahalli (JAIS makes police report on At-Tahalli schools)’ (Utusan Malaysia I 5.02.01).

44 This scenario is observable not only in Rawang but also throughout the ‘Rufaqa’ townships’ all over the country, for example in Bandar Baru PERDA, Bukit Mertajam, Seberang Perai, Penang.
CONCLUSION AND SUGGESTIONS

In Malaysia, Ustaz Ashaari Muhammad, through Darul Arqam and now Rufaqa’ Corporation, has shown that a taqwa-based approach, compounded by religious solidarity, may yield commendable results as far as material development and growth in the standard of living are concerned. The Malay middle class sprouted by Darul Arqam was different from that nurtured by the state. They moved independently into the middle class, and can therefore be loosely classified as the informal Malay middle class. While the formal sector was pampered by the state and coaxed to venture into heavy industries, the informal sector focused on small and medium enterprises. Its members circumvented state channels of patronage by forming their own business and financial networks, boosted by inner camaraderie. They operated on cash-based small and medium industries rather than debt-financed heavy industries. They were entrepreneurs rather than NEP-cultivated rentiers or political capitalists. They were perhaps more representative of the bourgeoisie whose role was crucial in the industrial revolution of 18th and 19th England. Not unlike Darul Arqam, many of these early industrialists were religious non-conformists. Theology aside, it was precisely the independence of the informal middle class which made it an enemy of the state.

To Muslims, Ustaz Ashaari Muhammad’s message was loud and clear: Muslims have for too long lived under quwwah-based development regimes. Despite failures at human development and gaps in material development vis-à-vis non-Muslims, Muslims have kept repeating their mistake by prioritising quwwah at the expense of taqwa. This could be seen from the failure to integrate the spiritual education and sciences of the self (nafs) into the curriculum for formal education in Muslim countries. These were the types of knowledge that the Messengers of God were instructed to disseminate, while worldly knowledge could be left to experts in their fields. By relegating fard ‘ain knowledge to the level of personal domain and leaving the masses to seek it themselves, Muslims have been reversing the ways of the Messengers, whose main mission was to bring the ummah to God. Having let go of God as their ultimate Protector, Muslims have been thrown into a moral-cum-spiritual crisis, while being humiliated in their communication with non-Muslims. At the same time, the sought-after material strength which would give Muslims the cutting edge in a globalised world has not
materialised. Instead, they have been squeezed into a state of technological dependency. At a time in which Muslims all over the world are feeling extremely insecure, it is urgent that this deplorable trend is reversed. The spiritual sciences, composed of novel interpretations of *tawhid* (theology), *fiqh* (jurisprudence) and *tasawwuf* (sufism) made relevant to contemporary undertakings, need to be integrated into the formal education system from the primary to tertiary levels. Simultaneously, the *fard kifayah* branches of knowledge need to be taught in a manner which arouses God-consciousness in the hearts and minds of both students and teachers. It is believed that an enlightened soul will lead to an enlightened mind.

Nevertheless, Ustaz Ashaari’s experiment was only partially accomplished. Due to problems encountered with the state, he could not expand it as much as he wanted to. Yet, we should learn from his success, albeit limited. His major contribution has been to prove empirically that spiritual development fosters material development, and not the other way round. *Taqwa* leads to prosperity, love of God, care of fellow Muslims and a harmonious accommodation with and tolerance of non-Muslims, who would find it a privilege to live under Muslim rule. These would together constitute the true Islamic society which now seems to have been lost in history books.

**APPENDIX**

**A. Corporate Mission of Rufaqá’ Corporation Sdn. Bhd.**

Rufaqá’ Corporation Sdn. Bhd. is established with its unique goal of making business enterprises as an access of gaining intimacy with God. Worldly profit is not the main concern. What is more important is being able to uphold the various rules (*shariah*) of God as follows:

1. Being able to serve and provide services to society.
2. Being able to provide food and drinks and other basic needs which are permissible (*halal*).
3. Being able to foster a friendly relationship between traders and buyers.
4. Being able to cooperate and help one another.
5. Practising tolerance and conceding towards others.
6. Exercising patience and reliance upon God when confronted with the trials and tribulations in business.
7. Training us to be receptive and forgiving in facing the idiosyncracies of customers.
8. Able to provide job opportunities for others.
9. Helping to market the products of Muslims through its business networks.
10. Able to manifest the signs (syi‘ar) of Islam through the development brought about by business.
11. Able to help the poor and needy.
12. Able to fulfil the obligation of zakah.


Serene and Reassuring

Serene – when the feeling of being with God and humbleness are deeply instilled in the heart, the soul will be calm and “serene”.

Reassuring – when the rules (shariah) of God are implemented in life, its results will be “reassuring”. This is our belief and conviction in promoting all the services and products offered.


The enrichment of the soul is the foundation upon which material development is built. With counseling and motivational talks, each and every employee in Rufaqa’ is acquainted with God and taught to aggrandize Him, so much so that He is perceived as the Creator, the Great and the Supreme. We are but His weak servants who have no strength at all. And when the feeling of being with God and humbleness is deeply instilled in the souls, thus sparking the feeling of Fear and Love of God, the upholding of the rules (shariah) of God through business enterprises will automatically ensue.

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