

Curriculum Design of Master Program on Islamic Economics in Indonesian, Pakistan, Turkish, and Malaysian Universities

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Abstract

This research is aimed at finding the curriculum design of Islamic economic, especially on its epistemological basis, its method of integration and its method of teaching. The object of research is postgraduate program at universities that offer the degree of Islamic Economic. The universities that will be researched represent four outstanding countries that have serious concern on Islamic economic studies. Those universities are International Islamic University Islamabad Pakistan, Istanbul Sabahattin Zaim University, International Islamic University of Malaysia and four Universities of Indonesia i.e. Islamic State University Sunan Kalijaga Yogyakarta, Islamic State University Sunan Ampel, University of Airlangga, and STIE Tazkia. The data will be collected through documentary and interview method. To analyze the data the researchers

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employs descriptive, compare and contrast, and synthesis method. The curriculum design that includes the vision and mission where epistemological aspects are clearly stated, in most of Islamic economics departments. However, not all departments that state explicitly their vision and mission and objective clearly have clear statement on the integration of conventional and Islamic economics. Islamic State University Sunan Kalijaga Yogyakarta, Islamic State University Sunan Ampel, University of Airlangga, STIE Tazkia, and Istanbul Sabbahatain Zaim do not state clearly the vision and mission in relation the program of integration and Islamization. So the epistemological aspect is not taken into serious consideration as the vision and mission of the program. The Universities that clearly state the integration and Islamization are Islamic Science University of Malaysia, International Islamic University of Islamabad, and International Islamic University of Malaysia.

Keywords: Curriculum Design, Islamization, Integration, Islamic Economics, Master Program

Abstrak

Penelitian ini bertujuan untuk menemukan desain kurikulum ekonomi Islam, terutama atas dasar epistemologis, metode integrasi dan metode pengajaran. Objek penelitian adalah program pascasarjana di universitas-universitas yang menawarkan program Ekonomi Islam. Universitas-universitas yang akan diteliti merupakan universitas yang memiliki perhatian serius pada studi ekonomi Islam, yang berada pada empat negara. Universitas-universitas tersebut adalah International Islamic University Islamabad Pakistan, Istanbul Sabahattin Zaim University, International Islamic University of Malaysia dan empat universitas di Indonesia, yaitu Universitas Islam Negeri Sunan Kalijaga Yogyakarta, Universitas Islam Negeri Sunan Ampel, Universitas Airlangga, dan STIE Tazkia. Pengumpulan data pada penelitian ini dilakukan dengan metode dokumentasi dan wawancara. Untuk menganalisis data, peneliti menggunakan metode deskriptif, metode perbandingan, dan metode sintesis. Dalam penelitian ini ditemukan bahwa sebagian program ekonomi Islam di universitas-universitas di atas menyatakan secara jelas integrasi dan Islamisasi kurikulum ekonomi Islam pada visi dan misinya, namun sebagian lain tidak. Universitas Islam Negeri Sunan Kalijaga Yogyakarta, Universitas Islam Negeri Sunan Ampel Surabaya, Universitas Airlangga Surabaya, STEI Tazkia Bogor, dan Istanbul Sabbahatain Zaim Turki tidak menyatakan secara jelas integrasi dan Islamisasi desain kurikulum ekonomi Islam pada visi dan misi mereka Sementara

yang lainnya, yakni Universitas Sains Islam Malaysia, Universitas Islam Internasional Islamabad, dan International Islamic University of Malaysia, menyatakan hal tersebut secara jelas.

Kata Kunci: Desain Kurikulum, Islamisasi, Integrasi, Ekonomi Islam, Program Master

Introduction

The idea of Islamic economics started from numbers of international conference, seminar and workshop and turned into study program only within four decades. The *First International Conference on Islamic Economics* was held in Jeddah, in 1976. The following year the *Second Conference on Islam and New Order of International Economics* was held in London in 1977. In 1978 the third Conference entitled *The Monetary and Fiscal Economics of Islam* was held in Mecca, and was followed by the same seminar in Islamabad in 1981. More specific step for the development of economic discourses was marked by the *International Conference on Islamic banking and Strategy for Economic Collaboration* was held in Baden-Baden West Germany in 1982. A year later, in 1983, Islamabad became host for the second time for *International Conference on Islamic Economics*.

After series of conferences and seminars, the idea of Islamic economics was developed from theory into practice, yet the practice preceded the theory. The Muslims established financial institution in various Muslim and non-Muslim countries such as free interest of Islamic bank, Islamic insurance, and the likes before they develop a theory. Therefore, the development of Islamic economics theory was not as rapid as its practice. Be that as it may, papers and books on Islamic economics had been published within last four decade and gave significance contribution for the establishment of department of Islamic Economics in some universities in the Muslim world. In 1983 in International Islamic University, Malaysia open for the first time *Kulliyah of Economics* where three *Departments of Islamic Economics* were offered. In the same year International Islamic University, Islamabad Pakistan, open *International Institute of Islamic Economics*. In Indonesia, number of state and private universities also

offered department of Islamic Economics for undergraduate and postgraduate level. Interestingly, Europe also takes part in offering programs of Islamic economics with UK as the pioneer.

Leaving aside the practice of Islamic economics, the issue that needs further elaboration is the curriculum design for the study of Islamic economics at university level. Serious study on Islamic economics curriculum has been intensively held in many places and different times during last three years. In 2011, the workshop on Islamic economics curriculum was held to check the efforts carried out by universities in Indonesia and Malaysia especially at the undergraduate level. The workshop held at the *Kulliyah* of Economics and Management Sciences, IIUM in July 2011 had resulted in the recommendation to develop a concept in Islamic economics education from its philosophical foundation, curriculum structure and design as well as developing a 'minimum standard' benchmark for an Islamic economics major. There was also consensus that Islamic economics education program must contain knowledge or courses from various domain covering both modern discipline and Islamic heritage. Therefore, it also proposed programs in the area of Islamic management, banking, finance and accounting to have some foundational courses on Islamic economics along with the Shari'ah based course.

The workshop was continued and held at Muhammadiyah University of Yogyakarta on November 2013 which raises the theme "Towards an International Standardization of Islamic Economics Curriculum". In general, there is consensus that the program of Islamic economics must contain knowledge/courses from various domains covering both modern discipline and Islamic heritage (*al-turâts al-Islâmiy*). The obvious problem is that all attempt to develop curriculum and reference materials for Islamic economics requires a 'qualified human capital', namely "*people who understand both inputs required, who know what to do, why they are doing it and how to do it*".¹

So the crucial task of education institution to produce a qualified human capital as required above should be accomplished

¹ Mohamed Aslam Haneef and Ruzita Mohd. Amin, "Islamic Economics Education in Malaysia: A Comparative Analysis of the Bachelor of *Syari'ah* (Shari'ah and Economics), University of Malaya, and the Bachelor of Economics, International Islamic University Malaysia" in (Ed.) Mohd. Nizam Barom, et al, *Islamic Economics Education in Southeast Asian Universities*, (Malaysia: CIE KENMS, 2013), xvi.

through appropriate curriculum design. It is a curriculum that integrates both *al-turâts al-Islâmiy* and modern knowledge. The problems that should be resolved during the preparation of such a curriculum concern primarily on epistemology of Islamic economics and on teaching methodology. Building epistemology of Islamic economics requires good comprehension not only on legal aspect, but also on social aspect in wider sense.² Accordingly, *uṣūl al-fiqh* as *syarî'ah* tools to derive *aḥkâm* is usually limited when it deals with social sciences. Hence, the idea of Syatibi to have a macro level of 'illah in *qiyâs* which is known as *maqâṣid syarî'ah* should be put into our consideration. In short, a curriculum design that can bring the students to be ready for this integration of *turâts* and modern knowledge is really needed.

The Need of Islamization and Curriculum Design

The agenda of Islamization of contemporary knowledge was proposed for the first time in 1970 by Prof. Dr. Syed Mohd. Naquib al-Attas and was known as his theory of Islamization of Malay worldview. The idea was made popular by the late Prof. Dr. Ismail R al-Faruqi in 1980st, in the form of socio-intellectual movement throughout the Muslim world.³ The idea was responded by some Muslim intellectual such as Prof. Dr. Fazlur Rahman, S.H. Nasr, Ziauddin Sardar and the likes.

Prior to elaborate the concept of Islamization we shall explicate the rationale behind the concept. It is imperative or very essential since the rationale would determine the concept that will be developed in the theory. There are common views among Muslim intellectuals on the rationale of Islamization of contemporary knowledge. The most common one regarding the discrepancies of Islamic and Western worldview, especially on the problem of knowledge and their consequences in educational practices.

² Mustafa Omar Mohammed, "Integrating al-Turath al-Islami to Modern University Curriculum: Issues and the Need for a Benchmark" in *Ibid*.

³ For further discussion on the origin of Islamization of contemporary knowledge see Wan Mohd Nor Wan Daud, *Educational Philosophy and Practice of Syed Muhammad Naquib al-Attas*, (Malaysia: ISTAC, 1998), translated into Bahasa Indonesia by Hamid Fahmy Zarkasyi, et al, *Filsafat dan Praktik Pendidikan Islam Syed M.Naquib al-Attas*, (Bandung: Mizan Media Utama, 2003), 386-405.

According to al-Attas, contemporary knowledge, is generally, established based on Western worldview which is colored by Western intellectual vision, culture and psychological perspective. Therefore, al-Attas identified the essential spirit of this Western civilization into five characteristic: a) Reliance upon the powers of human reason alone to guide man through life, b) Adherence to the validity of the dualistic vision of reality and truth, c) Affirmation of the evanescent aspect of existence projecting a secular worldview, d) Espousal of the doctrine of humanism, and e) Emulation of the allegedly universal reality of drama and tragedy in the spiritual, or transcendental, or inner life of man, making drama and tragedy real and dominant elements in human nature and existence.⁴

Al-Faruqi who proposed the idea after al-Attas, does not identify the essence of Western civilization, but he detects it's the impact on education. According to him the malaise of ummah in all walk of life, either in political, economics and religio-cultural field is due to the loss of Muslim vision and that is caused by the dichotomic system of education.⁵ Al-Faruqi does not elaborate further this cause, but he mentions its consequences or impacts. Among the consequences are that Muslims can no longer have the ability to elaborate and appreciate the Islamic intellectual heritage that had played significant role in the rise of modern sciences. The backwardness in the field of economics is also the other consequence, especially economics as sciences. Therefore, according to him, all those fields should be saved from the malaise by the process of Islamization. However, he reminds us that to Islamize knowledge one needs some pre-requisites, among them are ability to identify Islamic worldview as well as understanding Western culture and civilization.⁶ Al-Faruqi's target is to reform dichotomic system of education, it is traditional system on the one hand and modern system on the other. The reform is the amalgamation of these two system of education by integration of Islamic worldview and achievements of modernity.⁷ The impact of the foregoing spirits of Western civilization

⁴ Al-Attas, *Islam and Secularism*, (Kuala Lumpur: ISTAC, 1993), 127–132. See also al-Attas, *The Concept of Education in Islam*, (Kuala Lumpur: Muslim Youth Movement of Malaysia, 1980), 45.

⁵ Ismail Raji al-Faruqi, *Islamization of Knowledge: General Principles and Work-plan*, (Virginia: IIIT, 1982), 1-5.

⁶*Ibid*, 13-14.

⁷*Ibid*, 1-5.

in the Muslim minds, especially the educated middle class is so manifest that al-Attas identified them as an effective spirit for deislamization of Muslim minds.⁸

Muhammad Iqbal also realized the infusion of Western culture into Islamic intellectual tradition that resulted in stagnancy of Islamic thought for about five hundred years. The spirit of scholarship in Islam has shifted to the West and gave significant contribution, but now Western culture that superficially incredible has dominated Muslim intellectual tradition with secular and dichotomic perception.⁹

The definition of Islamization from al-Attas and al-Faruqi in order to grasp the true meaning of Islamization of contemporary knowledge. According to al-Attas:

“Islamization is the liberation of man first from magical, mythological, animistic, national-cultural tradition opposed to Islam, and then from secular control over his reason and his language... it is also liberation from subservience to his physical demands which incline toward the secular and injustice to his true self or soul, for man as physical being incline towards forgetfulness of his true nature, becoming ignorant of his true purpose and unjust to it... Islamization is a process not so much of evolution as that of devolution to original nature.”¹⁰

The foregoing definition implies two meanings of Islamization: 1) Islamization of mind that has been influenced by external factors and 2) Islamization of mind that has been dominated by injustice internal drive. Here is the process of Islamization according to al-Attas, the first is by liberation of Muslim mind from external factors such as *mythology*, magic, animism, and idea of secularism. The second is liberation of human mind from secular and injustice attitude towards his own self that inclines towards forgetfulness of his true nature.¹¹

In rather different one from al-Attas, Ismail R. al-Faruqi emphasize the meaning of Islamization on integration of Islamic value with modern knowledge. Therefore, he stated that:

⁸ Al-Attas, *Aims and Objectives of Islamic Education*, (London/Jeddah: Hodder & Stoughton/King Abdul Aziz University, 1979), 10.

⁹ Muhammad Iqbal, *The Reconstruction of Religious Thought in Islam*, (Lahore, SH. Muhammad Ashraf, 1971), 7.

¹⁰ Al-Attas, *Islam and Secularism*, 44–45; al-Attas, *The Concept of Education in Islam...*, 45–46.

¹¹*Ibid.*, 42

“Islamization of modern knowledge (is) integrating the new knowledge into the corpus of Islamic legacy by eliminating, amending, reinterpreting and adapting its components as the worldview of Islam and its values dictate.”¹²

“Islamization is a comprehensive, normative framework for individuals and society, for thought and action, for education and practice, for knowledge and organization, for the ruler and ruled, for this world and the world to come.”¹³

Al-Faruqi’s definition suggests that Islamization is not simply infusing the revealed knowledge into *modern* sciences. It is an effort to form new discipline of knowledge which are in consonance with the principles of Islam based on *tawhîd*. However, this definition has no clear indication on how this process of infusion should be carried out. The process is to be found in the definition of al-Attas that clearly states that the object to be Islamized is the philosophical basis and the method of thinking that leaves aside metaphysical aspects of knowledge.

Now, let us expound the Islamization in economics, Khurshid Ahmed has clearly given example of what should be criticized or even be rejected from the conventional system of economics as he stated:

“we must reject the archetype of capitalism and socialism. Both this model of development are incompatible with our value system; both are exploitative and unjust and fail to treat man as man, as God’s vicegerent (khalifah) on earth. Both have been unable to meet in their own realms the basis economic, social, political, and moral challenges of our time and the real need of a humane society and a just economy.”¹⁴

Not only has Khurshid Ahmad questions the value system in the Western system of knowledge, but more directly he criticized economic system of capitalism and socialism. The two are not compatible with Islamis teaching and its form of society. He even does not propose to criticise certain elements in the economic system of capitalism and socialism, but to reject the whole system on the

¹² Al-Faruqi, *Islamization of Knowledge...*, 30.

¹³*Ibid.*, 84.

¹⁴ Khursyid Ahmad, *The Challenge of Islam*, Edited by Althaf Gauhar, (London: Islamic Council of Europe, 1978), 341-345, in John Calvert, *Islamism: A Documentary and Reference Guide*, (Np: Greenwood Publishing Group, 2008), 78.

ground that the fundamental values of these two ideologies are opposing fundamental values of Islam, exploitative, having injustice values and failed to fulfil the real human needs.

In connection with the effort to develop the science of Islamic economics, many aspects should be taken into consideration. M.A. Mannan pointed seven aspects that should be studied for developing Islamic economics, namely: ideological, economic, social, moral, and ethic, politic, history, and international aspects.¹⁵ This implies that Islamic economics is a discipline of knowledge that based on ideology, worldview, values and norms, and hence any policy of Islamic economics should be applied on the ground of values in the Qur'an and the Prophet SAW tradition. So, Islamic economics is an independent system for its goal is to realize the welfare of human being based on the objective of *syarî'ah (maqâşid)*.¹⁶

Unlike al-Attas who is concerned on building epistemology, al-Faruqi emphasizes more on methodology. His methodology of Islamization is reflected in his definition of Islamization where he states that Islamization is recasting modern knowledge based on Islamic concept, that is by redefining, reordering the data, rethinking the reasoning and relating of the data, reevaluating the conclusions, reprojecting the goals.¹⁷

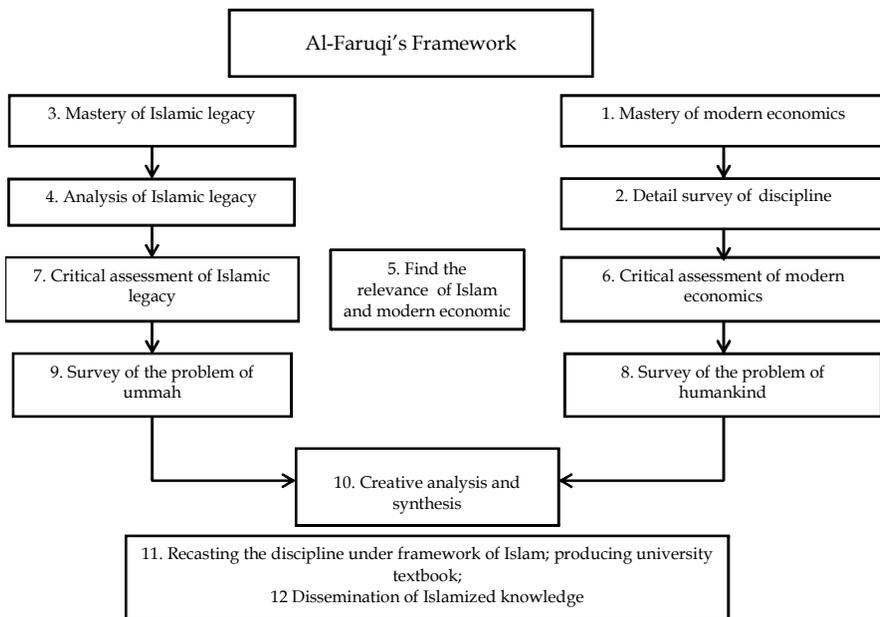
Therefore, the detail the meaning of Islamization according to al-Faruqi can be grasped from his twelve steps as follows: 1) mastery of discipline of modern knowledge, 2) detailed survey of discipline, 3) mastery of Islamic legacy, the anthology, 4) mastery of Islamic legacy, the analysis, 5) establishment of the specific relevance to Islam to each discipline, 6) critical assessment of modern discipline, 7) critical assessment of the Islamic legacy, 8) survey of the ummah's major problems, 9) survey of the problems of humankind, 10) creative analysis and synthesis, 11) recasting the discipline under the framework of Islam and the production of university textbook, and 12) dissemination of the Islamized knowledge.¹⁸

¹⁵ Muhammad Abdul Mannan, *The Making of Islamic Economic Society*, (Jeddah: International Center for Research in Islamic Economics, King Abdul Aziz University [KAU], 1984), 3-21.

¹⁶ Mohammad Umar Chapra, *What is Islamic Economics?*, (Jeddah: IRTI- IDB, 1996), 33.

¹⁷ Ismail Raji al-Faruqi, *Islamization of Knowledge...*, 15.

¹⁸ Sa'idu Sulaiman, *Islamization of Knowledge, Background, Models and the Way Forward*, (Kano-Nigeria: International Institute of Islamic Thought, 2000), 31-33.



Picture 1: al-Faruqi's Framework

Curriculum Design

Having discussed the theory of integration or Islamization of conventional economic and the Islamic one, it is now imperative to explicate the method of its implementation of this Islamization in the curriculum design. Curriculum design is part of curriculum development that had already long historical process and resulted in so many theories. Discussing theories of curriculum design requires first the meaning of curriculum, the process of developing the curriculum and various theories of curriculum design, and the method of teaching of those curriculum designs.

Before we deal with the theory of curriculum design, it is worth mentioning the definition of curriculum in general sense. Scholars of education have different definition of curriculum but they agree on certain point. Terry Page, et al, in his *International Dictionary of Education* defines curriculum as organized course of study undertaken by a student in or under the aegis of a college, school,

¹⁹ G. Terry Page & J.B. Thomas, *International Dictionary of Education*, (London: English Language Book Society and Kogan Page, 1979), 95.

university or other institute of learning. It is also defined as “set of studies organized for a particular group of student (eg. One age-group) by school, college, etc.¹⁹ The subsequent issue concern about the way how curriculum is developed and designed.

Curriculum development is the process of determining structured set of learning experience; and elements to cover in the curriculum in the form syllabus. In the *International Dictionary of Education* Curriculum development is defined as:

“Course of action designed to produce a structured set of learning experience; the field of study may or may not be new or may cross traditional subject boundaries; the outcome may include any or all of student resource material, guides to study, teachers’ guide, syllabus, program of learning experiences, structured set of objectives and set of evaluation technique and instruments.”²⁰

So curriculum development could be regarded as the process of putting those elements in a containable *pedagogical* form or in an organized form of learning experiences. However, the foregoing definition implies what has been agreed by the scholars of education that curriculum development constitutes three dimensions: curriculum design, its application and evaluation.

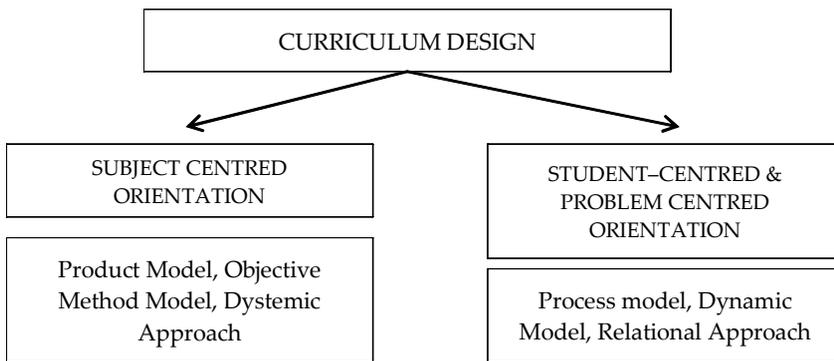
Curriculum designs are made up of basic elements that form the curriculum, and different designs occur when the differences regarding the relationships between these elements are revealed. The basic elements of a curriculum include (i) objectives, (ii) content (subject field), (iii) teaching-learning processes, and (iv) measurement.²¹

However, recent development of curriculum design is related to the basis of the curriculum that can be categorized into three orientations: (i) subject-centered curriculum design orientation, (ii) student-centered (learner-centered) curriculum design orientation, and (iii) problem-centered curriculum design orientation.²² The former three models could be included in the recent model and the final category can be seen in the following picture:

²⁰ *Ibid.*, 95.

²¹ Tyler R. W., *Basic Principles of Curriculum and Instruction*. (Chicago, Illinois: The University of Chicago Press. 1950).

²² Allan C. Ornstein & Francis P. Hunkins, *Curriculum: Foundations, Principles, and Issues* (2nd ed.). (Needham Heights, MA: Allyn and Bacon, 1993).



Picture 2: Curriculum Design

Subject-Centred Curriculum Design Orientations

This curriculum design focuses on courses and subjects in an organized manner. In this design courses like mathematics, physics, chemistry, biology and other information are designed as well-organized disciplines or organized according to the disciplines. The subject matters organized within these disciplines constitute the basis of the curriculum.²³ There are many types of subject-centred curriculum design, namely Discipline Design, Wide Field Design, Product Design, Interactive Design and Process or Cyclical Design. However, there are only two models of design that will be explicated here, namely Product Model, Interactive Models.

Product Model starts with the availability of an agreed body of knowledge that students need to learn. Subsequently, it should formulate objectives followed by descriptions of content and method (selection and organization of teaching and learning activities), and finally with the process of evaluation that include both assessment strategies and evaluation of the curriculum. In this model, the basis for devising subsequent elements is the objectives of learning while the degree of achievement of those objectives is evaluated and assessed. So, the focus of this design is on teaching.²⁴ See the picture below:

²³ J.G. Saylor, et al, *Curriculum Planning for Better Teaching and Learning*, (New York: Holt, Rinehart and Winston, 1981).

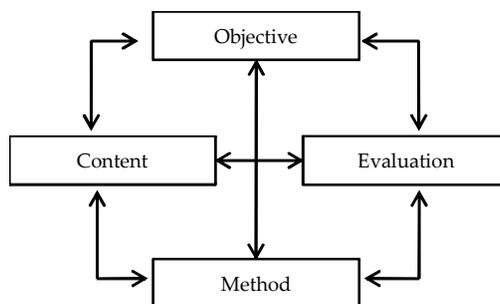
²⁴Ralph W. Tyler, *Basic Principles of Curriculum and Instruction*.



Picture 3: Curriculum Design (Product Model)

This model heavily rely on needs of assessment, task analysis, stating instructional objectives, matching assessment instruments and devising appropriate instructional strategies. Therefore, this model used to be named objective model.

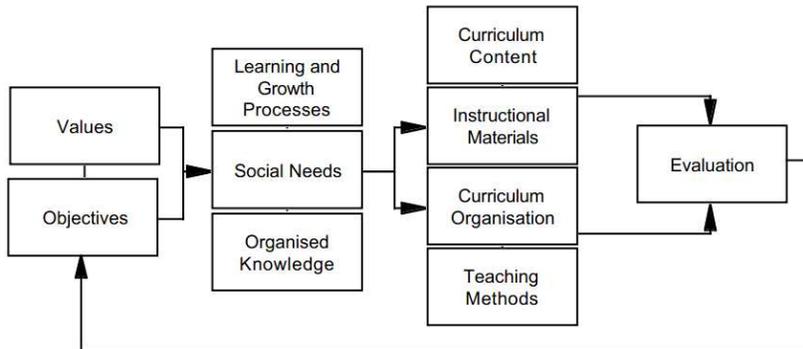
The product or objective model of Tyler was modified by Hilda Taba, who proposed a interactive model and adds the idea of a needs analysis, but Taba's model reflects more accurately. Following Tyler, Taba also describes the design into four elements such as objective, content, method and evaluation, but, as has been mentioned in the definition above, she emphasizes on the relationship of the four elements. The relation can be seen in the following picture.



Picture 4: Curriculum Design (Interactive Model)

However, the four elements above are broken down into seven procedures: 1. diagnosis of needs. 2. formulation of objectives. 3. selection of content. 4. organization of content. 5. selection of learning experiences, 6. organization of learning experiences 7. determining

of what to be evaluated and what ways or means used for doing it. See picture below:



Picture 5: Curriculum Design

The product, linear and interactive models are in one group of subject centre design orientations and these designs are known also as systematic approach that implies the logical design sequence of orientation, development, evaluation, and implementation. This approach, when skilfully applied, leads to a well structured and logically ordered curriculum design with a strong internal consistency. This design on paper is referred to as the formal curriculum.

Student or Learner and Problem-Centered Curriculum Design Orientations

The student-centred design is a relational approach that takes individual differences into consideration or to have the student view as a whole. The basis of this design orientation is the idea that learning can only be achieved with the learner's participation in learning, where the student is in the centre of the curriculum design. In this design, no previously-prepared curriculum is available, and in general, students are involved in the process of curriculum development, and the curriculum is shaped according to their views.

The other design orientation is problem-Centred Curriculum Design. This Curriculum design is centred on the problems of the individual and of the society. The content of curriculum, thus, includes the existing situation of social life, its problems, its structure,

its values and life. The decision on which social problems should be included has to consider its relevance to students' interests, their abilities and their needs.

Consequently, organizing a curriculum design based on social problem is more than simply gathering curriculum elements, but it should have a structure that will help students acquire the desired behavior, skills and attitudes. Since the purpose of the curriculum designed is to train individuals who have the necessary knowledge and skills to solve the important social problems, the philosophy underlying curricula should be in line with the principle philosophy dominating the society.

By this way, the solution of the social problem will not deviate from the way of life of society. If the curriculum design orientation contradicts or deviates from the way of life of the society, it will not be possible at all to achieve the goals set within the scope of the curriculum. In a sense, recognition of the philosophy dominant in the society determines which curriculum design to use in a curriculum. A number of studies conducted demonstrated that teachers' beliefs and philosophy they have adopted influence their behavior, their teaching practices in the class.

Finding Discussion

The finding of this research comes up from various curriculum design of Postgraduate Program in four countries that consist of eight universities each of which has different department of Islamic economic. At the University of Airlangga the program is named Master Program of Islamic economics, at the Islamic State University of Sunan Ampel Surabaya the program is called Master Program of Islamic Economics, at the Islamic State University of Sunan Kalijaga, Jogjakarta is named Master Program of Islamic Law with the area of specialization: Islamic Business Law, Islamic Finance and Banking, at Tazkia School of Islamic Economic the program is called Master Program of Islamic Economics, at International Islamic University Islamabad, the Islamic economic is place within International Institute of Islamic Economic (IIIE) and it has three departments: Islamic Banking and Finance, Economics and Economics and Finance; at the University of Sabbahatain, Istanbul, the Master Program is named International Finance and Participation Banking. At the Universiti Sains Islam Malaysia (USIM) the Faculty of

Economic and Mu'amalat has Master Program called Islamic Finance. Since each university has different Department of Islamic Economic, the subject taught in each department accordingly different.

However, since the problem of this research is to elaborate the curriculum design and its epistemological basis as well as the method of integration and Islamization, such differences would enrich the model of integration. The following is the depiction of curriculum design of each department that consist of rationale, vision and mission, objectives of the program, Courses Structure, Teaching and Learning Method, Evaluation, Islamization of Economics. Having depicted the curriculum design this chapter will discuss the finding by examining the extent to which the programs apply the process of Islamization in all aspect of curriculum. In some cases there will be depiction of synopsis of courses, the result of integration and Islamization in the form of seminar, conference, and publication.

University of Airlangga, Surabaya

1. Principles of Curriculum Design

The curriculum design is based on the objectives namely decision maker, communicator, professional, and researcher. By having these profiles of graduates targeted to be produced, the courses are designed to achieve the features of graduate: 1) to develop knowledge in economics, finance, and Islamic, 2) to desing policy that begins with the identification of problems in the managerial business aspects, and 3) to design a quantitative and qualitative research.

2. Course Structure

Students in the first semester are obliged to take 5 courses with 3 credits each. These 5 courses are the philosophy of science, Fiqh Muamalat, Islamic Economics, Islamic Leadership, and Islamic Financial Management. For the second semester, students will take a maximum of 5 courses with 3 credits depending on the GPA semester 1. Five subjects are Islamic Macroeconomics, Islamic Microeconomics, Islamic Finance Institution, Islamic Public Finance, and Research Methods.

Towards the second semester completed, students will be given an offer to choose one among the three concentrations. There are 3

specializations are: 1) the specialization of Islamic financial and capital market, 2) the specialization of Islamic banking, and 3) the specialization of Islamic economics.

3. Teaching and Learning Method

There are 4 kinds of teaching and learning method:

- a. Lecturing System
- b. Discussion
- c. Case Study
- d. Soft Skills Evaluation

4. Evaluation

The object of evaluation in the learning process is, of course, is a student or students. Success or failure of students in a course is an indicator of the success of the learning process. The main indicator in this regard is of value test. There are various ways to test students is by UTS (Middle Semester Exam) and UAS (Final Exam) or it could be paper collection. How to test with the collection of papers is also very important to look at the ability of students to make a report. Systematics of writing and style are things that can be evaluated. Parties those rate or evaluator in this case is the lecturer (lecturers in the course).

5. System of Integration

The integration of Islam and conventional economics can be seen from the courses offered in this program. All courses offered in this master program try to integrate conventional and Islamic economics. In addition, this course offers philosophical course named by "Philosophy of Science". This course is aimed at bringing students to able to combine the basic principles of knowledge, scientific reasoning and non-scientific one with the principles of scientific thinking in a scientific context and in Islam as the basis for critical insights to understand and develop knowledge of Islamic economics. Furthermore, Luthfi Rahman argues that Dr. Imron, the lecture of Philosophy of Science is establishing discussion on how to derive Quran and Sunnah into concepts of Islamic Economics²⁵. In practice, Dr. Leo Herlambang states that in thesis Viva, the students are asked

²⁵ Interview with Luthfi Rahman (Lecture), conducted on December 18, 2014.

about what is the Islamic economic component in their thesis.²⁶

6. Curriculum Design Orientation

Looking at the organization of the course taught at University of Airlangga, we may infer that like other university in general the curriculum design employed is the combination of subject-centred and student-centred design. However, the student-centred is not really applied in the student learning activities, let alone the problem-centred orientation. Studying the provided text of courses is still dominant. The learning activities that close to the problem-centred model are case study, where student can choose their object of study and learn it from the real life.

Sunan Ampel Islamic State University, Surabaya

1. Principles of Curriculum Design

The philosophy of university education is to find, develop, innovate, and disseminate knowledge in the field of Islamic sciences, humanities and social-science and technology so as to produce independent human resources, excellent, competitive and innovative. This philosophy of education is applied through the three pillars of the academic program, consisting of: 1) strengthening of Islamic sciences which is pure but rare; 2) integration of Islamic scientific development with social science-humanities; 3) scientific weighting of science and technology with Islamic science. There are 2 methods of teaching and learning: Lecturing and Project Presentation, and 3 kinds of evaluation: 1) Mid and Final Examination, 2) Paper, and 3) Assignment.

2. Integration

UIN Sunan Ampel develops a scientific paradigm with a model of the twin towers connected (integrated twin-towers). This integrated twin-towers model is a view of academic integration that Islamic sciences, the social-humanities, and science and technology are developing in accordance with the character and the specific object that is owned, but can greet each other, meet and relate to

²⁶ Interview with Dr. Leo Herlambang, Substitute Head Department, conducted on December 18, 2014.

each other in a connected growth. This model of integrated twin-towers move not within the framework of the Islamization of science, but Islamization of reason that is needed for the creation of a scientific system that is complementarily between the Islamic sciences, the social-humanities, and science and technology.²⁷

3. Curriculum Design Orientation

The organization of the course taught at Sunan Ampel State Islamic university is like other university in general that is the combination of subject-centred and student-centred design. However, the most dominant design is subject-centred, for there are number of subject matter or courses, taught in the class room in lecturing method. There seems to be no independent process of study applied for studying Islamic economics. Student-centred model of curriculum and problem-centred model are not applied in this university.²⁸

Sunan Kalijaga Islamic State University, Yogyakarta.

1. Principles of Curriculum design

The principle of curriculum design used in Master of Islamic Law of UIN Sunan Kalijaga is interconnective-integrative, transformative, and multicultural paradigm.

2. Teaching and Learning Method

- a. Seminars system: students are stimulated to continue reading, researching and analyzing systematically and logically.
- b. Soft skills: In order to create an academic climate and atmosphere that emphasizes the deepening and widening students' insight, students are trained in critical, rational, independent and open-minded thinking.

3. Evaluation

- a. Written Examination: Mid and Final Examination
- b. Project Presentation
- c. Assignments

²⁷ Interview with Director of Postgraduate Program Sunan Ampel Islamic State University, Surabaya, conducted on December 18, 2015

²⁸ *Ibid.*

4. Integration

The integration uses interconnective-integrative, transformative, and multicultural methodology. Interestingly, admitting the tag line of interconnective-integrative, the new Postgraduate director, Prof. Noorhaidi Hasan, MA., M.Phil., Ph.D. does not agree with Prof. Amin Abdullah in applying interconnective-integrative. According to him, there is no need of considering Quran in Science. Science should be developed as science such as what have been developed by the West. In addition, for him, the only way is to follow what the West did, and then can be approved by international academic world.²⁹

5. Curriculum Design Orientation

There is no indication that the postgraduate program of this university employs student-centred design. Subject-centred curriculum design orientation is the most dominant design. The most dominant design is subject-centred where there is an agreed body of knowledge that students need to learn, while the lecturers formulate objectives followed by descriptions of content and method. Finally the process of evaluation that is included both assessment strategies and evaluation of the curriculum. In this model, the basis for devising subsequent elements is the objectives of learning while the degree of achievement of those objectives is evaluated and assessed. In this university student-centred model of curriculum and problem-centred model are not applied, there is no specific learning activities where students are left independently for solving any economics problem.³⁰

STEI Tazkia, Bogor-indonesia

1. Principles Curriculum Design

STEI Tazkia's Curriculum of postgraduate program is designed based on the needs of business and industry that is applicable and following the latest developments in the field of Islamic wealth Management, Islamic Accounting, and Islamic Business and Management. The curriculum is expected to produce graduates who

²⁹ Interview with Prof. Noorhaidi, Sag, MA, MPhil, PhD, Director of Postgraduate Program Sunan Ampel Islamic State University, Surabaya, conducted on March 20, 2015.

³⁰ *Ibid.*

can function as professionals, academics, entrepreneurs, and community development executor.

2. Teaching and Learning Method

STEI Tazkia combines lecturing model of teaching and practicum.

- a. Lecturing System consists of classical method, discussion, presentation, simulation, and cases solving.
- b. Practicum is structured exercises activities in laboratory to support students' understanding

3. Evaluation

- a. Class Participation
- b. Structured Assignments
- a. Quiz
- b. Written Examination (Mid and Final Exam)

4. Integration

According to Dr. Sanrego (senior lecturer), the theory of Islamic Wealth is the basis of Islamization for master program. Although it is still the individual idea, he believes it can be done, as the weekly discussion held by the institution is effective to impose this idea to other colleagues.³¹

5. Curriculum Design Orientation

Curriculum design at this postgraduate program is still emphasizing on subject-centred curriculum design orientation. In this subject-centred design the focus of activities is an mastering an agreed body of knowledge, while the lecturers formulate objectives followedby descriptions of content and method. The process of evaluation includes both assessment strategies and evaluation of the curriculum. In this model, the basis for devising subsequent elements is the objectives of learning while the degree of achievement of those objectives is evaluated and assessed. In this university student-centred model of curriculum and problem-centred model are not applied,

³¹ Interview with Dr. Yulizar Djamaluddin Sanrego, M.Ec, Chief of LPPM STEI Tazkia Bogor, conducted on April 09, 2015.

there are no specific learning activities where students are left independently for solving any economics problem.³²

International Islamic University Islamabad, Pakistan

1. Principles of Curriculum Design

- a. At MS and MSc economics and MS and MS economic and Finance students are not to study Islamic economics and finance in more detail version, except in the course of Current Issues on Islamic Economics for the former department, and Current Issues on Islamic finance for the later.
- b. At MSc Islamic Banking and Finance students are to take 4 compulsory courses all of which are of Islamic banking and finance including Current Issues on Islamic finance. In addition the students are to choose 4 elective subjects, all of which are conventional but seen from Islamic perspectives.
- c. In addition to the compulsory courses of all departments, students are to choose two elective subjects related to their respective departments.

2. Teaching and Learning Method

- a. Lecturing System
- b. Presentation and Seminar System

3. Evaluation

- a. Written Examination
- b. Paper
- c. Assignment
- d. etc.

4. Integration

At BS and MS level the Islamic economics are taught hand in hand or simultaneously with and the conventional. However, the methodology how to integrate the two systems from epistemological perspective is not yet introduced and even no special course methodology of integration or Islamization.

The integration is carried out by each individual teachers according to the subject taught. Initially teachers teach conventional economics and then give some criticisms and compare it with Islam.

Subsequently, teachers come with solution from Islamic theories relevant to the conventional one. The next step that could be done by the lecturers is to come up with new theory of Islamic economic based on their critics. However, not all teachers have the ability to do so, and therefore, the program of Islamization or integration in this institute is not carried out institutionally, where all lecturers have the same ideal and practices on the program of Islamization. In addition students are not encouraged to deal with the issue of Islamization of economics when they write their assignments, theses and dissertations.

Basically some lecturer realized that they cannot always find something parallel in both systems, because Islam has its own system of values that totally different from the conventional system of economics. The others also noted that Islamization is not necessarily to challenge the conventional system of economics. "our focus is to build guiding principle of Islamic economics behavior" (Dr.Yasin). Despite the fact that the methodology of integration is not explicitly introduced or taught Dr. Hafiz Muhammad Yasin, Director of IIIE and one of lecturers on Islamic economics, for example has successfully written a textbook on *The Principle of Islamic Economic*, where he came out with theories of Islamic economic such as supply and demand, distribution and consumption, development in Islam, etc.

In addition to the institute effort to carry out the process of Islamization and integration the Institute also published some works of lecturer that deal with the new concept of Islamic economics. The Institute also holds various topics of seminars and conferences on Islamic economics.³³

5. Curriculum Design Orientation

The curriculum design in this Institute is the same as other university, namely Subject-centred curriculum design orientation. This design is the most dominant design where there is an agreed body of knowledge that students need to learn, while the lecturers formulate objectives followed by descriptions of content and method. The process of evaluation includes both assessment strategies and evaluation of the curriculum. In this model, the basis for devising

³² *Ibid.*

³³ Interview with Dr. Yasin, International Islamic University Islamabad, Pakistan, conducted on April 20, 2015.

subsequent elements is the objectives of learning while the degree of achievement of those objectives is evaluated and assessed. In this university student-centred model of curriculum and problem-centred model are not applied, there are no specific learning activities where students are left independently for solving any economics problem.³⁴

Istanbul Sabahattin Zaim University, Turkey

1. Teaching and Learning Method

Teaching-learning and assessment strategy: mixed method between teacher-centred and student-centred. Teaching and learning activities will be conducted using lecture notes and group discussions. Students are also required to do their own self-study through guided field projects, assignments and homework activities. Mode of Delivery: the course will be delivered by the mode of lectures, case studies, group discussions, and presentations. Transferable Skills: Critical thinking and problem solving, teamwork, writing, and oral communication

2. Evaluation

For the assessment strategy, it is a continuous assessment through coursework (case study assignment, project paper submission and class presentation) and examination. The course assessment methods consist of midterm exam, assignments, attendance, and final exam. The course will be assessed as; Midterm Examination, Assignments, Final Exam.

3. Integration

The program is newly established in Turkey. In regard with integration, the stage of it is comparing conventional and Islamic economic system. However, Turkey had its own history of Islamic civilization, so that the development of Islamic economics is traced from the history of Ottoman Islamic Economic system. Furthermore, the philanthropy economic system still exists in Turkey until today. In other words, the integration or Islamization of Economics could be dynamic in Turkey cases.³⁵

³⁴ *Ibid.*

³⁵ Interview with Prof. Mehmet Bulut, Rector of ISZU Turkey, conducted on April 22, 2015.

4. Curriculum Design Orientation

This department claims that it employs mixed method between student-centered and teacher-centered model of curriculum design orientation. This university, perhaps follow Hilda Taba design that combined the four element of interactive model namely objective, content, method and evaluation.³⁶

International Islamic University Malaysia

1. Principles of Curriculum Design

IUM is a comprehensive university that offers academic programs in an integrated approach. The Kulliyyah (Faculty) of Economics and Management Sciences (KENMS) was one of the first two faculties to be established when the International Islamic University Malaysia (IIUM) began operations in 1983. In line with the University's vision and mission statements, it equips students with the knowledge and skills they need to face in our increasingly challenging world by integrating conventional economics, accounting, business and banking and finance education with Islamic guidance.³⁷

2. Teaching and Learning Method

- a. Lecturing
- b. Project Presentation

3. Evaluation

- a. Written Examination consists of Mid and Final Examination
- b. Assignments
- c. Quiz
- d. Paper or Project

4. Integration

The integration done in IIUM is like what is achieved by IIU Islamabad. Both have strong Islamization curriculum in undergraduate level but less focus on it in postgraduate one. The policy of Islamization is not in a form of instruction but just an encouragement.³⁸

³⁶ *Ibid.*

³⁷ <http://www.iium.edu.my/kenms/about/overview>, retrieved April 30, 2015.

³⁸ Interview with Prof. Dr. Norma Md. Saad, Head Department of Economics International Islamic University Malaysia, conducted on April 29, 2015.

5. Curriculum Design Orientation

The curriculum design at this university is more on subject-centred model and even teacher-centre model. It is because the faculty has already numbers of courses that should be mastered by student. The teacher put the target of certain material to learned by student in the class, and there no independent study where student are left freely to learn the material given by the teachers.³⁹

Islamic Science University of Malaysia

1. Principles Curriculum Design

Master of Islamic Finance curriculum developed based on three principles, namely:

- a. Islam has a strong educational component;
- b. Rooted in the principles of Islamic finance are integrated; and
- c. The concept of broad-based learning.⁴⁰

The program offered by the principle of integrated education. The approach taken is a little different from the financial programs available in the market. In existing markets Islam and Financial components in these programs made either in “add-on” or by comparison (comparative studies).

In the approach “add-on” subjects “Islamic” is added at the end of study in addition to the usual conventional components. For comparative approach is the subject of “Islamic” is offered in conjunction with conventional subjects. However, this program curriculum is applying Islamic values and Muamalat in integrative way into the curriculum. This is done by, first, emphasizing basic education of Islam (eg. in Islamic Jurisprudence and Theology) by offering the subject in depth. Second: financial subject (*tijâri* and *ijtimâ'i*) such as the Islamic Financial Institutions and Markets be applied directly to the content described.

More than that, the faculty has been practicing better the scope of economics in the curriculum that covers all aspects of management, administration, finance and banking, which follows

³⁹ *Ibid.*

⁴⁰ Interview with Assoc. Prof. Dr. Amir Shaharuddin, Dean of Faculty of Economics and Muamalat Islamic Science University of Malaysia, conducted on April 30, 2015.

the current developments taking place. However, for Islamic Finance Master Program, the emphasis is on aspects *tijari* and at the same time look to the benefit of the community. This is highlighted by the renewal of faculty who are trying to differentiate with similar faculties in different universities.

For Islamic finance to practice in an ethical and professional is necessary based on the *Syari'ah* and legal framework. Efficient Islamic financial system is important for Muslims in particular that all available resources can be administered fairly and thus increase the life of the community. Islamic finance is manifested not only focus on profit alone but will be balanced with the strength of the community itself. From this description, it is clear that the curriculum has been developed in line with the vision, mission and objectives and scope of Islamic economics universities to which they are more universal form of the balance of the world and the hereafter, in line with the requirements of the Quran.

The aim of the courses offered is to produce graduates who are able to master and apply knowledge of finance, in addition to understanding the principles of human relations. Courses such as Islamic Theology, Usul Fiqh, Fiqh Muamalat Applications, and Qawaid Fiqhiyyah will help make this program unique and hopefully graduates truly unique and competitive.

2. Teaching and Learning Method

Master of Islamic Finance program is student-centered learning approach. This means that students are more engaged and participate and be actively involved in the learning process. For this purpose, the method of case studies and problem-based learning is used in the process of teaching and learning. This method can promote problem solving skills and good decision making among students. Case study method can also ensure that students participating in learning and instruction during a meeting in college (studying at the faculty emphasize learning face to face in college). Therefore, the courses conducted at the faculty combines lecture-based methods of knowledge (knowledge based) and practical skills-based (skill-based) and the formation of attitudes.

Learning group also applied as a mandatory requirement to train students to work in groups and teams. This aspect can be seen through group assignments and assessment methods outlined in the syllabus. However, the individual/Self task also included in the

syllabus aims to involve students with independent learning (self-directed learning) that can make them more independent and ready for lifelong learning (life-long learning).

Student-centered learning (student-centered learning) is carried out using the following method:

- a. Case Study Method
- b. Problem solving and decision making skills
- c. Project based learning method
- d. Group learning
- e. Self-directed learning or learning by discovery
- f. The combined theoretical and practical approach (learning by doing or hands-on)
- g. The combination of modern and traditional knowledge
- h. The combination of conventional and Islamic knowledge (integration)
- i. Emphasis on the mastery of English and Arabic
- j. Skills in using ICT.

3. Evaluation

The programs in this faculty emphasize learning process very effective for students. The ability of students to apply the knowledge learned, creative thinking, critical and innovative, able to communicate well, interesting personality, civic leadership and energetic team is emphasized. Thus, the method of meeting the 3 credit hours practiced at the faculty. Through this method, the lecturer can give more attention to each student and ensure that each course objectives were achieved.

4. Integration

This university aims at reaching the “integrative” model rather than “adds-on” and “comparative” models. However, as it is explained by dean of Faculty of Economics and Mu’amalat, that the faculty members are still in the stage of *Ayatization* and Comparative and not yet reached integration. However, the policy is very clear to encourage the lectures doing integration of *naqli* and *’aqli*.⁴¹

⁴¹ *Ibid.*

5. Curriculum Design Orientation

This university claims that it employs student-centre curriculum design, but the fact it also still employing subject-centred curriculum design orientation. There is an agreed body of knowledge and lecturers formulate objectives, describes the content and method. The process of evaluation includes both assessment strategies and evaluation of the curriculum. In this model, the basis for devising subsequent elements is the objectives of learning while the degree of achievement of those objectives is evaluated and assessed.⁴²

Conclusion

With regard to curriculum design that include the vision and mission where epistemological aspects are stated, in most of Islamic economics departments are clearly stated, except in Sunan Ampel and Sunan Kalijaga State Islamic University. However, not all departments that state explicitly their vision and mission and objective clearly have clear statement on the integration of conventional and Islamic economic. Sunan Kalijaga, Sunan Ampel, University of Airlangga, Istanbul Sabbahatain Zaim and Tazkia do not clearly the vision and mission in relation the program of integration and Islamization. So the epistemological aspect is not taken into serious consideration as the vision and mission of the program. The universities that clearly state the integration and Islamization are Islamic Science University of Malaysia, International Islamic University Islamabad and International Islamic University of Malaysia.

Since the main problem faced by Muslim scholars in economics all over the world is building the solid and systemic concept of Islamic economics, our present program should be focused on the enhancement of developing Islamic concept. However, this program cannot be carried out unless it is based on correct and profound understanding of Islamic concepts from Islamic worldview. It is based on the fact that not many Muslim scholars are conversant of both conventional and Islamic economics simultaneously. Therefore this research offers some suggestion that might worth applying in the future.

⁴² *Ibid.*

A research on certain topic is not enough to resolve the problem, but if further research fulfill the lack of the previous one then it would accumulate and become comprehensive information that contribute the foundation of sciences. What remains to be done is to follow up this research but special emphasis on the teaching of specific course or subject matter, a comparative study of Western Universities and Islamic university.[]

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