## The Lanao Sultanate in the 17th Century Zak t System with Special Reference to the Islamic Perspective of Al-M ward

### SOHAYLE M. HADJI ABDUL RACMAN<sup>1</sup>

# DR. HASSAN SHAKEEL SHAH<sup>2</sup> DR. MOHAMMAD AYAZ<sup>3</sup> DR. KALIM ULLAH<sup>4</sup>

### **ABSTRACT**

Literature studies show that there is a sizable research gap vis-à-vis the Sunni Islamic perspectives on zak t system of the Lanao Sultanate. To fill in this research gap, this paper is intended to explore in-depth the Sunni Islamic perspectives of the practices of the Maranaos in Lanao on zak t system with special reference to the Islamic perspective of al-M ward on zak t system. This works has used secondary data sources such as books, theses and journals. This study will be of significant use as a reference material for the researchers. This research promotes open and constructive debates on how applied Islamic governance helped to develop the civil and religious life of the natives in the Philippines in the 17th century. The recommendations of this work provide important inputs for the state policy makers to promote better Islamic governance in the Muslim majority regions of Philippines. This study contributes to the body of knowledge and academia on regional studies on Islamic civilization in Southeast Asia as well as on the significant impact of the Lanao Sultanate to the ways of life of the Maranao communities This study also recommends that the policy makers should devise policies that promote Islamic zak t system in the Muslim dominated areas of Philippines. Such policies could be highly effective in eradicating poverty and also in promoting the distribution of wealth for the quality life of masses in general.

*Keywords:Zak t*; Lanao Sultanate; Maranaos.

### 1. Introduction

The Pat a Pangampong sa Ranao literally means the four states of Lake. This refers to Lake Lanao. The four states Lanao are Bayabao, Unayan, Masiu and Baloi. Within these four states are forty-three confederate states called agamas (sing. agama). Collectively, these states refer to the states of the Lanao Sultanate. The Lanao Sultanate was founded in the early 17th century after its traditional leaders seceded from the Magindanao Sultanate. The Lanao

<sup>&</sup>lt;sup>1</sup> PhD candidate at Sultan Omar Ali Saifuddien Centre for Islamic Studies, Universiti Brunei Darussalam, Brunei. He can be contacted at: sohaylehadjiabdulrracman@gmail.com

<sup>&</sup>lt;sup>2</sup> Assistant Professor at the Institute of Islamic Banking, University of Management and Technology, Lahore, Pakistan. He can be contacted at: <a href="mailto:hassan.shakeel@umt.edu.pk">hassan.shakeel@umt.edu.pk</a>

<sup>&</sup>lt;sup>3</sup> Assistant Professor at the Institute of Islamic Banking, University of Management and Technology, Lahore, Pakistan. He can be contacted at: <a href="mailto:mohammad.ayaz@umt.edu.pk">mohammad.ayaz@umt.edu.pk</a>

<sup>&</sup>lt;sup>4</sup> Assistant Professor at University of Management and Technology, Sialkot Campus, Pakistan. He can be contacted at: <a href="mailto:kalim.ullah@skt.umt.edu.pk">kalim.ullah@skt.umt.edu.pk</a>

Sultanate had the traditional laws i.e. the *taritib* and *igma* or the *adat* laws or traditional laws and Shari'ah (Islamic laws). The political structure of Lanao Sultanate was comprised of council of elders, house of board of advisers, the house of bais (titled ladies), im ms (prayer leaders), kalis (judges), gurus (teachers), askars (army), pananalsilas (genealogy experts), defence units headed by a radia-laut (naval and army commander) (Racman M. S., 2018) and the forty-three sultans who ruled the *pagawidan* (supported) states and *pagawid* (supporting) states. The supported states had fifteen sultans who were the executive bodies of the fifteen royal houses of the Lanao Sultanate. The pagawid (supporting) states had twenty-eight sultans who were governors called m'babaya ko taritib who were also the legislative bodies or law-makers or the houses of peers of the four states of Lanao. The Maranao datus of Lanao who founded the Lanao Sultanate were inspired by the Qur' nic teachings on establishing an Islamic leadership. The founders of the Lanao Sultanate quoted from Qur' nic verse which they translated into Maranao language, it says, "Hay so miyamaratiyaya na onotiniyo so All h, onotiniyo so Rasulollah (s.aw.) nago so mga datu iyo. Okaka samok kano nandud kano ko kitabo o All h nago so sabdan o Nabi Mouhammad (s.a.w.)." Meaning, "O you who believe! Obey All h, and obey the Messenger (Muhammad), and those of you (Muslims) who are in authority. (And) If you differ in anything amongst yourselves, refer it to All h and His Messenger, if you believe in All h and in the Last Day. That is better and most suitable for final determination." It is clear that this quote is a Qur' nic verse i.e. (S rah An-Nis, 4:59(Macabando, Brief Hisstory of the Balindong Dynasty of the dominion state (Sultanate) of Pungampongan-a-Masiu, 2005). This means that Lanao datus who founded the Lanao Sultanate were aware of the mentioned above Qur' nic verse and its meaning which guided them in establishing the Lanao Sultanate.

### 2. The Foundation of Lanao Sultanate

The Lanao Sultanate was founded when it separated from the Magindanao Sultanate during the preparation of the enthronement rites of Sultan Kudarat as sultan of Magindanao (Racman M. S., 2018). Sultan Kudarat began his reign as Sultan of Magindanao in 1616 CE, this date was based from Dutch source) Laarhoven, 1986 (Basing from the Dutch source as stated above, it is therefore, that the Lanao Sultanate was founded in 1616 CE, respectively.

The *taritib* and *igma* or *adat* law or traditional law of Lanao were the bases of leadership of the four states of Lanao, therefore, the *taritib* and *igma* of Lanao cannot be distorted and misused. During the foundation of Lanao Sultanate, its founders founded the fifteen *pagawidan* or superordinate sultanates and the twenty-eight *pagawid* or subordinate sultanates, they also revived the four states dividing the four states of Lanao and also the state's *barangay* (smaller community) divisions. They also categorized and determined the other administrative divisions of the four states of Lanao such as the *'ulam'*, *im ms, gurus, bais* (queens or sultana) and others(Racman S. H., n.a).

There was no written agreement between the Lanao and Magindanao Sultanates on their separation due to the fact that the founders of both sultanates' descent lines sprang from Shar f Kabunsuan. According to Shinzo Hayase, Shar f Kabunsuan was an Arab-Malay, and Bae Angintabo was a Maranao from Malabang, Lanao(Hayase S. , 2007). Bae Angitabo bore Shar f Makaalang whose father was Shar f Kabunsuan. Hence, Shar f Makaalang has Arab-

Malay-Maranao blood. Shinzo Hayase states that Shar f Makaalang reigned as a sultan of Magindanao in 1536 to 1556; he was succeeded by his son Shar f Bangkaya who reigned in 1556 to 1578; then he was succeeded by his son Dimasangkay Adil who reigned in 1578-1596(Hayase S., n.a). According to Cesar Adib Majul, Dimasangkay Adil was succeeded by Gugu Sarikula who was succeeded by Kapitan Laut Buisan, who was the youngest brother of both Dimasangkay Adil and [Gugu] Sarikula. Kapitan Laut Buisan reigned in 1597 to 1616/1619; then he was succeeded by Sultan Kudarat, a son of Kapitan Laut Buisan. Sultan Kudarat reigned in 1616/1619 to 1671(al. C. A., 1974).

The Lanao Sultanate did not separate its naval and military power from the Magindanao Sultanate. The Lanao Sultanate provided Iranon people who were Maranaos living in the seacoasts of Mindanao and Maranao men from the mainland of the four states of Lanao to the Magindanao Sultanate to form a naval and military forces in their fleet(Racman S. H., n.a). The Magindanao Sultanate was governed by the Maranao tribe since the reign of Shar f Makaalang (1536-1556) and until the 20<sup>th</sup> century. Shar f Makaalang was the 1st Maranao sultan of Magindanao. He was succeeded by his son, Shar f Bangkaya (1556 -1578), who was succeeded by his son, Dimasangkay Adil (1578-1596), who was succeeded by his brother, Gugu Sarikula (1596-1597) who was succeeded by his younger brother, Kapitan Laut Buisan (1597-1616), who was then succeeded by his son, Sultan Kudarat (1616-1671). Dimasangkay Adil, Gugu Sarikula, and Kapitan Laut Buisan were sons of Shar f Bangkaya from his three wives. These sultans were all descendants of Bae Angintabo and Shar f Kabunsuan who was the first Arab-Malay sultan of Magindanao. The legitimate traditional sultans who ruled the Magindanao Sultanate from the 17<sup>th</sup> century until the 20<sup>th</sup> century were descendants of Bae Angintabo and Shar f Kabunsuan, the founder of Magindanao Sultanate (*Ibid.*, p. 212).

The Lanao Sultanate is located in Lanao del Sur today. There are four provinces that surround Lanao del Sur, namely, (1) Lanao del Norte in the northwest, (2) Bukidnon in the east, (3) Magindanao, and (4) Cotabato in the south. Lanao del Sur is bordered by Illana Bay to the southwest. It is teemed with hills and volcanoes, and endowed with green forests, wild life, flora and fauna. Majority of its land area is covered in thick forests. Its area is further divided into production forest and agricultural land (2,540.7 km2), and alienable and disposable land, which include land area for production, protected areas, and land areas for development)Republic of the Philippines, 2017. (The map of the Philippines below shows the location of Lanao Sultanate in the Southern part of Philippines in Mindanao Island.

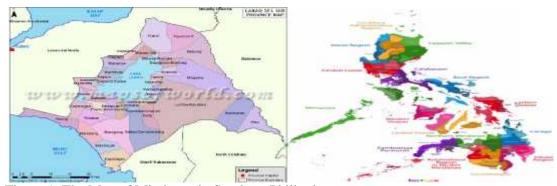


Figure 1: The Map of Mindanao in Southern Philippines.

### 2.1. Characteristics of Lanao Sultanate

The leadership style of Lanao Sultanate is a "collective leadership in order to promote unity and strong brotherhood and the equality of the Maranaos. It is also a consultative Monarchy... which is equivalent to Monarchical Democracy..." The Lanao Sultanate was divided into division and each division was then divided into sub-division. There were fifteen sultanates which were ruled by fifteen *panoroganans*. *Panoroganans* were sultans from the fifteen *pagawidan* (supported) states. The division and sub-division of the Lanao Sultanate were ruled by the twenty-eight sultans from the twenty-eight *pagawid* (supporting) states. The sultans from *pagawidan* and *pagawid* states were inter-dependent on one another based on Lanao *taritib* and *igma*(Macabando, Bried History of the Maranao Mineanao, Maranao Salsila (Genealogy), 2008)

The Lanao Sultanate was ruled by the fifteen *pagawidan* (supported) sultans of the fifteen royal houses. These sultans assume the authority, powers, control and supervision over their respective *pangampong* (sultanate). The fifteen supported sultans of the fifteen royal houses were being assisted by the twenty-eight houses of peers or policy or law-makers from the twenty-eight *pagawid* (supporting) states. The main function of the houses of peers is "to legislate local customs, traditions and laws but subject to the joint concurrence of the royal houses, council of elders and the board of advisers." The council of elders and the boards of advisers are both advisers to the royal houses and the houses of peers. The decision-making process in the Lanao Sultanate is not a monopoly of the sultans but it is based on the consensus of the council of elders and the boards of advisers and other traditional leaders of different *agamas*.

Table 01: The Lanao Sultanate's Geo-Political Divisions

Suku or District	Founding Ancestors	The 15 Superordinate Sultanates/Pagawidan/ Executive Bodies	Current Locations	The 28 Subordinate Sultanates /Pagawid/Legislative Bodies/M'babaya ko taritib/ Governors	Current Locations
Poona- Bayabao	Umbaor	1. Bansayan of Sultan Umparo 2. Taporog of Sultan Amid-bunol 3. Rogan of Sultan Aribo	Poona- Bayabao	Talagian of Sultan Sheik     Bubong of Sultan     Omilang     Bualan of Sultan Onawal     Lumbak-a-inged in     Sisianun of Sultan Ayonga	Poona- Bayabao
Lumba- Bayabao	a. Apha b. Okoda c. Ibango d. Digoa	4. Borocot of Sultan Apha 5. Minitupad of Sultan Okoda 6. Maribo of Sultan Ibango 7. Bacolod of Sultan Digoa	Lumba- Bayabao	5. Galawan of Sultan Domaraag 6. Botod of Sultan Dikaizadan 7. Taluan of Sultan Alapang 8. Maguing of Sultan Mamintal	a. Lumba- Bayabao, b. Wao
Mala- Bayabao	Ottowa	8. Ramain of Sultan Acari 9. Ditsaan of Sultan Olok	Ramain- Ditsaan	9. Marawi of Sultan Gomisa 10. Marantao of Sultan Gomising 11.Buadipuso-Buntong of Sultan Macadiar 12. Antanga-Didagun of Sultan Mayaman	a. Marawi b. Marantao c. Ramain- Ditsaan d. Saguiaran

<sup>&</sup>lt;sup>1</sup>*Ibid*., p. 19.

49 | I J I E G

<sup>&</sup>lt;sup>2</sup>*Ibid*., p. 19.

2. PANGAMPONG/STATE OF UNAYAN									
Butig	Barakat	10. Butig in the East Unayan of Sultan Barakat	Butig	13. Ragayan of Sultan Didaitun 14. Timbab of Sultan Subor 15. Malalis of Sultan Labiolan 16. Dolangan of Sultan Ditucalan	Butig				
Domalon- dong	Borowa	11. Pagayawan in the West Unayan of Sultan Arobiro 12. Bayang in the West Unayan of Sultan Diwan	a. Pagayawan b. Tatariken c. Bayang	17. Binidayan of Sultan Baudi 18. Pualas of Sultan Lawango 19. Padas of Sultan Sandab II 20. Boribid of Sultan Matanog II	a. Binidayan b. Pualas c. Tubaran d. Tatariken				
		3. PANGAMPO	NG/STATE OF	MASIU					
East Masiu & West Masiu	Balindong B'sar	13. Sultanate of Masiu of Sultan Racmatullah 14. Datu-a-Kabugatan of Masiu of Datu Dialaloden	Taraka	21. Lumasa of Sultan Cadayon 22. Malungun of Sultan Madayao 23. Pitakes of Sultan Abagat 24. Lima-inged/five county: Wato; Tugaya; Kalawi- Bacolod; Madalum and Madamba of Sultan Pondag.	a. Bacolod b. Taraka c. Balindong d. Madalum				
		4. PANGAMPO	NG/STATE OF	BALOI					
Baloi	Alanak	15. Baloi of Sultan Alanak	Baloi	25. Basagad of Papas Sultan Anas 26. Matampay of Sultan Radiali 27. Kabasagan of Sultan Atongao 28. Lumbak of Bae-sa- Lumbak	a.Baloi b.Matunggao c.Baloi d.Baloi				

The chart below shows the confederate states of Lanao. There are four major states of the Lanao Sultanate i.e. Unayan, Masiu, Bayabao and Baloi. The ruling clans of each state traced their line of ancestry from Shar f Kabunsuan. The State of Bayabao has three *sukus* (districts) namely, Poona-Bayabao, Lumba-Bayabao, and Mala-Bayabao. In total, the three districts of Bayabao has nine panoroganan/superordinate sultanates (executive bodies) and twelve subordinate sultanates (legislative bodies). Bayabao was the largest state in terms of number of its executive and legislative bodies combined. Masiu was divided into the East and the West Masiu. Masiu has only two *panoroganan*/superordinate sultanates (executive bodies) and four subordinate sultanates or legislative bodies. It was the 3rd largest state in terms of number of its executive and legislative bodies combined. Unayan has two districts namely Butig and Domalondong. Unayan has three panoroganan/superordinate sultanates (executive bodies) and eight subordinate sultanates (legislative bodies). It was the 2nd to the largest state in terms of number of its executive and legislative bodies combined. Baloi has no district. It is at the same time a panoroganan/superordinate sultanate, and has an executive body. Baloi has four subordinate sultanates (legislative bodies). It was the smallest state(Racman S. H., n.a). The legislative bodies refer to the twenty-eight pagawid (supporting) states. Each of these states has m'babaya ko taritib or law-making bodies or the houses of peers who were governors and were also sultans of the twenty-eight supporting states.

The Lanao Sultanate has also the house of 'ulam' (learned scholars). The 'ulam' were the legal and religious advisers and judges of the Lanao Sultanate. The Lanao Sultanate has the house of the four landmark sultanates, the house of the ladies which consists of bai, bai-alabi and potri-maamor. It has also gurus, im ms, andgenealogists who kept the genealogy of the Lanao ruling clans. During the Spanish period, the Lanao Sultanate had askars or peace keeping force who maintain peace and order in Lanao; it had also military and naval forces which then regularly joining the naval forces of the Magindanao and Sulu Sultanate. These joint forces were intended for military expeditions against the Spanish forces and military bases in the Islands of Visayas and Luzon. The Spanish forces were composed of Spanish men and Christianized Filipinos from the Islands of Visayas and Luzon. The Spanish leaders used the Christianised Filipinos in their policy of wars against the Muslim people in Mindanao whom they called Moro(Racman M. S., n.a).

The Christianized Filipinos were used by the Spanish to invade the territory of the Maranaos and other Muslim tribes in the Philippines. Mamitua Saber narrates that the Spaniards colonial forces pursued military, and spiritual campaigns towards the Maranao people in the shores of Lake Lanao. It was in April 4, 1639, when a Spanish conquistador Corcuera sent the first Spanish expedition to the Maranao inhabitants of Lake Lanao areas. This expedition was composed of Spaniards and hundreds of troops of Boholanos who were native people from the island of Bohol in Visayas which is located in the central part of the Philippines. These campaigns were jointly commanded by Captain Francisco de Atienza and a Portuguese Recollect missionary, Fray Agustin de San Pedro. Atienza and San Pedro managed to entering alliance with some of the chiefs or datus of Lanao. In 1640, Corcuera sent Don Pedro Bermudes Castro to Lake Lanao. Don Pedro Bermudes Castro established a garrison to establish the Spanish sovereignty in the areas of the Maranao people in Lanao. Later on, the Maranaos became suspicious and were alarmed by the threat of subjugation, hence, they drove back the Spaniards to the coastal town in Mindanao. They also burned the Spanish installations in Lake Lanao. After this incident, the Spanish forces never return to the Maranao areas in Lake Lanao for over 250 years. According to Mamitua Saber, "the Maranao people maintained their independent nation under the pangampong (state or sultanate) organization which was free from European domination." (Saber, 1980).

When the Americans came to the Philippines, they fought against the Spanish forces in the Philippines for political control and power over the Philippines. According to Helen R. Tubangui, et al., the war between the United States of America and Spain ended after signing of the Treaty of Paris which was signed in December 10, 1898. Spain ceded the Philippines to the United States of America which it paid \$20,000,000 to Spain to compensate for the cost of infrastructure which Spain has done to the Philippines(al. R. H., 1982). In the 19th century, the Maranaos were again struggling to resist another superior force, the Americans, and then later, the Japanese who came during the Word War II. If these superior forces did not come to Philippines, it is likely that the fate of the Maranaos would be still under the sultanate system of government today.

### 2.2. The Socio-Political and Religious Structure of the People of Lanao Sultanate

According to Mamitua Saber and Mauyag M. Tamano, "some tentative formulations might be stated about the narrow gaps between ranks and prestiges for their significance in

behavioural relationships. Although an individual generally derives his prestige from his kingroup status, there is a categorical ladder of individual ranks." (Tamano M. S., 1985). These ranks can be observed within the Lanao Sultanate's communities, as follow:

- 1. A *pagawidan* sultan: a highest rank, even higher than *pagawid* sultan.
- 2. A minor *pagawidan*: a titled man, a rank higher than a minor *pagawid* titled man.
- 3. A pagawidan non-titled man, a social rank higher than a pagawid non-titled man.
- 4. The rank of male enjoys is higher than that of the female.
- 5. The rank of adults is higher than children.
- 6. The rank of slaves is the lowest rank.

This categorical ladder of individual ranks in Maranao societies in Lanao Sultanate shows that there was a social hierarchy between individuals in terms of social status, age, gender, ancestral origin or descent lines, particularly in terms of whether a person is from the *pagawidan* and *pagawid* clans or not.

The *pagawidan* sultans and their followers occupied fifteen *pagawidan* (supported) states, and the *pagawid* sultans and their followers occupied twenty-eight *pagawid* (supporting) states. At that time, there were fifteen *pagawidan* clans, and twenty-eight *pagawid* ruling clans of four states of Lanao. There was also *lipongan*, the lowest organizational stratum in the four states of Lanao(Madale T. N., 2002). Mamitua Saber and Mauyag M. Tamano state that, "with the Moriatao Balindong (descendants of Balindong) as the capital, the Taraka District territory (where the sultan of Masiu still maintains his influence even after the succession of communities in West Masiu)" has been divided into *lipongan* groups [of] villages." The class of the members of *lipongan* was lower compared to that of the members of Moriatao Balindong. Individuals or groups who established a separate mosque gained an autonomous status. In the past, the *lipongans* in Taraka were called *agamas*. Mamitua Saber and Mauyag M. Tamano explain that in Taraka, each community rendered service to the ruling class in the following manners:

Lipongan A- which refused to be regarded as a *lipongan* due to a relatively better social status, "voluntarily" answered the utility needs of the two ruling classes. In times of war they gave military protections for the Sultanate. They were a warrior class.

Lipongan B- also of better status, kept the yellow and green royal flags of the sultan and his heir-apparent.

Lipongan C- of relatively lower status, was composed of fishermen and land tillers who gave tributes out of their produce to the rulers and their families. They also served as warriors.

Lipongan D- were carpenters and artisans charged with the construction and repair of the royal houses and the furnishing of a royal litter called *osonan* during enthronement, wedding, and funeral ceremonies.

Lipongan E- were "light-keepers" who illuminated the royal houses during social and ceremonial gatherings.

Lipongan F- maintained the environmental arrangement and sanitary conditions of the royal houses' premises.

Lipongan G- were charged with the work of replacing the worn out or termite-eaten huge posts of the royal houses.

Lipongan H- kept the fishing equipments of the sultan and his heir-apparent.

Lipongan I- carried the *osonan* litter during royal funerals(Tamano M. S., n.a).

The sultanate of Taraka was the capital state of Masiu which was one of the four states of Lanao. The different *lipongans* in Taraka assumed various functions and roles, respectively. These different functions of the state of Taraka were delegated to people based on their social status. We see different levels of hierarchy among the citizens of the state. The fifteen *pagawidan* clans, and the twenty-eight *pagawid* clans were ruling the four states of Lanao.

### 2.4. The Descent Line Divisions and Hierarchies in the Four States of Lanao along with the Divisions of their Right to Place and Titles.

The Figure 3 below illustrates the descent line divisions and hierarchies in the *Pat a Pangampong sa Ranao* (four states of Lanao, the Lake Lanao) along with the divisions of their right to place and titles. Figure 3 shows that the four *datus* who were brothers who founded the *Pat a Pangampong sa Ranao*, namely Dimaampao Kalinan, the founder of Unayan/Marogong, Batara [Di] kilaten, the founder of Masiu/Maganding, Butuanen Kalinan, the founder of Bayabao/Dagodob, and Amerogong Topaan, the founder of Baloi/Mimbisa. These *datus* were descendants of Raja Indarapatra of Sumatra. Other *datus* namely Pascan of Unayan, Amiyalongan Simban of Masiu, and Popawan of Bayabao created the boundaries of the Four States of Lanao as part of its *taritib* (order). The descendants of these *datus* had intermarried with the descendants of Shar f Kabunsuan and Shar f Alawi. The descendants of Pascan were Dozonan of East Unayan and Matanog of West Unayan. The descendants of Dozonan were Dianaton [Naim] of Butig and Domalondong. The descendants of Matanog were Arobiro of Pagayawan and Diwan of Bayang. Butig and Domalondong of East Unayan had four law-makers composed of four sultans while Pagayawan and Bayang of West Unayan had four law-makers composed of four sultans as well.

The descendant of Amialongan Simban of Masiu was Balindong B'sar. Masiu had four law-makers composed of four sultans. The descendants of Popawan of Bayabao were Borawasan of Mala-Bayabao, Gimbaolan of Poona-Bayabao, and Maniri of Lumba-Bayabao. Simbaan Akari/Acari of Ramain and Datu Olok of Ditsaan were descendants of Borawasan of Mala-Bayabao. Ramain and Ditsaan of Mala-Bayabao had four law-makers composed of four sultans. The descendants of Gimbaolan of Poona-Bayabao were Datu Palawan of Bansayan, Datu Aribo of Rogan, and Datu Benol of Taporog. Bansayan, Rogan and Taporog of Poona-Bayabao had four law-makers composed of four sultans. The descendants of Maniri of Lumba-Bayabao were Okoda of Minitupad, Ibango of Maribo, Digoa of Bacolod, and Apha of Borokhot/Borokot. Minitupad, Maribo, Bacolod and Apha of Lumba-Bayabao had four law-makers composed of four sultans. The descendant of Butuanun Kalinan of Pangampong of Bayabao was Alanak who founded the Pangampong of Baloi, of which, it had four law-makers composed of four sultans. Figure 3 also shows the relationship between elders, the datus and bais governed the agamas (villages/community). The elders guarded and organized

the descent lines, the distribution of titles and its creation. Figure 3 shows the social network of the *agamas*, the national and political and administrative system of four states of Lanao, its actual title holders, the economic status of the people, the population and marriages. Figure 3 indicates the fifteen *pagawidan* (supported) clans and the twenty-eight *pagawid* (supported) clans.

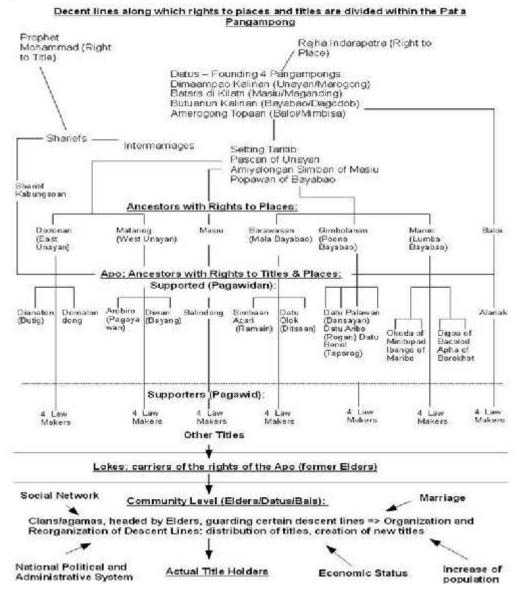


Figure 2: Descent Line Divisions and Hierarchies in the *Pat a Pangampong sa Ranao* (Four States of Lanao) along with the divisions of their right to place and titles. See Birte Brecht-Drouart (2011). "*The Influences of the National Question and the Revival of Tradition on Gender Issues Among Maranaos.*" PhD. Thesis, Goethe Universität, Frankfurt Am Main, p. 191.

Figure 4 shows the structural chart of the four states of Lanao. According to Sultan Monsing Macabando, the political structure of the Four States of Lanao is like the political structure of the Philippines national government which has executive branch, legislative branch, and judiciary branch. The fifteen now sixteen panoroganans or the sixteen royal houses of the royal sultans were the chiefs of the executive powers of the Four States of Lanao, and the twenty-eight houses of peers or the duwa pulo ago walo a m'babaya ko taritib are the policy/law-makers or the legislative bodies of the four states of Lanao. The house of the 'ulam s' constitutes the judiciary powers of the four states of Lanao. The four states of Lanao has the house of the council of elders equivalent to an executive secretary and judiciary, the house of four landmark sultanates, the house of the ladies, and the house of board of advisers(Bredht-Dorouart, 2011). The four landmark sultanates were the places of intersection and demarcation of sultanates, known as the Pat a Inged a Kiasosoludaan o Bangsa o Pat a Pangampong sa Ranao. The house of the ladies were the titled ladies i.e. baia-labi, potri-[Maamor], paramata, bai-a-labi-a-gaus. Bai-a-labi was the highest-ranking title among the royal titles for ladies. "The 'ulam' were classified into three groups: im ms, kalis (Arabic q d s for judge), and gurus." The im ms, kalis, and gurus officiate the spiritual, social and religious affairs of the Four States of Lanao. They were also the religious and spiritual leaders of the agamas (communities)(Racman S. H., n.a). The four states of Lanao had askars and warriors who were the military units or army, and the peace keeping forces of the Four States of Lanao. Nagasura T. Madale says that the four states of Lanao have pananalsilas (the reciters of genealogy) (Madale T., n.a). The pananalsilas were responsible in writing the genealogy of the ruling classes of the Lanao Sultanate. This genealogy was known as salsila. The pananalsilas memorized the content of the genealogy and they recite the lines of descent in the genealogy during the crowning ceremony of the royalties and royal wedding ceremony. The members of the ruling clans and the commoners refer to their salsila to trace up the roots of lineage and the blood-line connections of a prospect bride and groom.

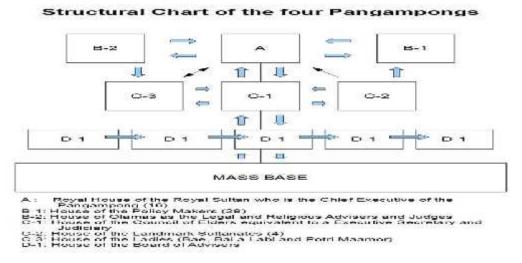


Figure 4: Structural Chart of the *Pat a Pangampong sa Ranao* (Four States of Lanao). Source: Sultan Monsing Macabando, Chairman of the Marawi Sultanate League, 2017. Marinaut, Marawi City.

### 3. AL-M WARD: LIFE, WORKS AND EXPERIENCES

### 3.1. Biography of al-M ward

Ab al- asan 'Ali Ibn Mu mm d Ibn Hab b al-M ward was born in 972 A.C. in the city of Basra, presently in Iraq and he passed away in 1058 in Basra. Al-M ward worked as a juridical adviser at the court of the *khal fa* (caliph)(Bannerman P. , 1988). Al-M ward wrote a book *al-A k m al-Sult niyyah w'al-Wil y t al-D niyya* (Book of the Principles of Government) in the 10th century. He set out his theory of government and the rights and duties of the ruler and the rules of delegated authority. The Caliphs and Buyids also recognized his diplomatic skills in the art of negotiation(Bannerman P. , n.a). There are other four written works of al-M ward that are relevant to the study political thought, namely, *Adab al-Duny wa'l-D n* (Ethics of this World and Religion), *Q w nin al-Wiz rah* (Book of Vizierate), *Tash l al-Nazar wa Ta'j l al- afar* (Facililating the Judgement and Hastening Victory), and *Nas hat al-Mul k* (Advice for Kings)(al. E. A., 2011). The book, *Adab al-Duny wa'l-D n* was published in 1898 in Cairo, Egypt by Mustafa al-Halab . The second one, *Qawanin al-Wiz ra* was published in 1929 in Cairo, Egypt by Maktab t al-Khanj . The rest of his work, *Tash l al-Nazar wa Ta'j l al- afar* was published in 1981, while *Nas hat al-Mul k* was published in 1986.

### 4. Findings And Analysis

### 4.1. On Administration of Zak t

The Maranao tribe in Lanao are adherents of Sunni Islam, and they follow the *madhab* (school) of Im m al-Sh fi- (Growing, 1968). The traditional governance of the Maranao tribe which is sultanate co-exists with the existing governance in the Philippines today. The foundation of the religion of the Maranaos is the Qur' n which is a universal message of All h (swt) that was revealed to Prophet Muhammad (pbuh). The *zak t* is one of the five essential duties of Muslims which they are bound to observe. According to Jastaniah Abdulazis Saddiq, in the history of Islam, there were eight major sources of wealth recognized in early Islamic state such as *zak t*, *al-'Ush r*, *Al-Jisyah*, *Al-Khar j*, *Al-Fay'*, *Al-Ghan i'm*, *Zar 'ib*, and *Al-'Usr*(Jastaniah, 1982). I will not discuss the sources of wealth in the early Islamic states except for *zak t* in relation to the Lanao Sultanate's *zak t* system.

Jastaniah Abdulazis Saddiq explain that *zak t* is mandatory and must be paid by adult Muslims. According to Peter G. Gowing, Islamically, it is obligatory for a free, sane, adult Muslim to pay annually, in cash or in kind, the *zak t* of 1/40 of the value of all property he owned for one year which is in excess of property required as necessities of life(Gowing G. P., 1979). *Zak t* is paid for the welfare of the poor and for the way of All h. The collected taxes must be spent wisely in all areas that promote social development, social welfare, and security of the state. In Lanao Sultanate, the Maranaos pay*zak t* to religious officials or to authorized *zak t* collectors in the community such as *im m*. The school of Sh fi- prescribed that only Muslims pay *zak t* on following property: (1) crops from the field which are planted for food; (2) among fruits, grapes and dates are mentioned in the tradition; (3) camels, cattle, sheep, and goats; gold and silver; and merchandise. It is permitted to handover the *zak t* directly to the persons who have claim to it(Tokhais I. A., 1982).

In this context different viable questions are raised such as: what are the Islamic rules in paying *zak t*? Who is responsible in collecting *zak t*? Who appoints the person in-charge in collecting *zak t*? And what are his qualifications?

Al-M w rd, says that zak t collector can be delegated or appointed by the authority i.e. caliph or delegated governor. The qualifications of zak t collector are: he must be free (not a slave), Muslim, just, and he must be knowledgeable with the Islamic rules of collecting and distributing the zak t. These qualifications are expected from a delegated poor-rate collector. However, such knowledge on poor-rate may not be required if the poor-rate collector is appointed by the authority(Al-Mawardi, 1996). Al-M w rd explains that "the office of legal management, therefore, has to do with collection and distribution, with pertinent to each." This means that the judge may also collect and distribute the poor-rate if there is no delegated or appointed person to collect and distribute the poor-rate. The office of legal management may give instructions on zak t rules to whomever is appointed by the state to collect and distribute it.

Al-M w rd says, "if the alms officer enjoys delegated powers [meaning he is delegated to collect poor-rate], he may follow his own judgement on points of disagreement among jurists, neither following the opinion of the leader nor that of public; the caliph may not specify for him how much to collect." This means that the delegated alms officer or poor-rate collector may follow his knowledge on poor-rate rules as long as the basis of his knowledge on poor-rate does not violate the Islamic rules on poor-rate. Ibrahim Abdulrahman Tokhais says that a caliph or sultan may collect *zak t*. Caliph Ab Bakar himself collects *zak t* during his time as caliph(Tokhais I. , n.a). Ab Bakar says, "I swear to God that if they were to refuse me a female kid (sheep or camel or cow) which they used to pay to God's messenger, I would fight with them over refusal of it."(Tokhais I. , n.a). This means that paying *zak t* is important religious obligation, hence it was mandated to pay *zak t*. It is paid in favour of the poor and the needy. It is a state institution; hence the state is mandated to collect and distribute *zak t*(Tokhais I. , 1908).

In comparison, in Maranao societies in Lanao, Peter G. Gowing says that in the Maranao people pay zak t to the zak t collectors particularly the religious leaders i.e. im m and kali which they pay at the mosque(Gowing P., n.a). This practice corresponds to al-M w rd's view on paying the poor-rate to mosque officials. The im m and kali are trustworthy, respected and generally obeyed by the people. They have immense knowledge on the teachings of Islam including the Islamic rules on poor-rate so that they are entrusted to collect the poor-rate and distribute it.

There is no *zak t* laws in the Philippines Constitution, hence, there is no government agency in the Philippines that regulates and manages the *zak t* system in the Philippines(Ariff, The Islamic Voluntary Sector in southeast Asia: Islam and the economic development of southeast Asia, 1991). Peter G. Gowing explains that "some pious Muslims prefer to distribute the *zak t* directly to the poor people in their communities. Muslim Filipinos recognize that beyond the duty of the annual *zak t*, it is meritorious to give voluntary alms ( *adaq h*) to the needy-and this is done especially in connection with *Hariraya Puasa* festival, often in the form of rice or money distributed to the poor." This means that in Lanao,

there is no restriction to people, in case, if and when, the people would directly give *zak t* and *adaq h* to the needy individuals.

In Lanao context, paying zak t was fixed, in case, the source of zak t is rice. According to Manganacan M. Orogan, diyakat (giving of zak t) "is religiously fixed to provide 1 ganta for every 10 gantas of rice. Before measuring the cleaned rice, the farmer would whisper: imanto na pagasad ako na isibay aken so diyakat ka, which means, I will start measuring and I will set aside the portion for the alms. The distribution of the diyakat for the poor signals the end of whole process of farming." (Manganacan, 1980). Rice is the most common commodity in Lanao and it is the main product of the Maranao farmers. The individuals whose wealth is not from rice or farming, usually, consult the 'ulam (scholars) or the im m on how much amount of money or value, which is to be deducted from their wealth i.e. gold, merchandize, livestocks, rents from agricultural land, income garnered from rents of their business establishments or shops, salary, business, etc. for zak t.

To know who are individuals entitled to receive *zak t*? All h (swt) says in the Qur'n, '*Asadaq h* (here it means *zak t*) are only for the *fuqar* (poor) and *al-Mas kin* (the needy), and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and those in debt; and for the All h's Cause (i.e *mujahid n*) – those fighting in a holy battle), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by All h. And All h is All-Knower, All-wise.¹ This means that aside from the poor or needy individuals, the slaves, debtors, travellers, *zak t* collectors, and those who are engaging in struggle in the cause of All h are entitled to receive *zak t*.

The social gap and economic gap are wide in Lanao, hence, high poverty. The Maranaos also give voluntary alms or *sadaq h*. The poor and the needy receive voluntary alms i.e. cash, food or in kind from their relatives who have means of support. Other needy individuals, usually, go to their neighbors, or they go around to different places, from house to house, they would then inform the household owner of their dire situation, and would ask sincerely from them any amount, voluntarily, which is from their heart, meaning not by force or intimidation.

The Maranao tribe adhere to their belief system which supports this kind of method i.e. asking for voluntary support from others, to elaborate on this, the Maranaos believe in *tulak balah*, in this belief, they give money, food or in kind voluntarily to the poor or to the stranger, by doing this, this would block any bad omen or bad lucks that are coming to their way. Hence, giving little amount of money voluntarily to the poor comes easy and smoothly. The Maranaos also believe that doing simple act of kindness to others will be rewarded in the hereafter and increases their wealth and blessings. Slavery was abolished long time ago since the coming of the Americans to the Moro land during the  $2^{nd}$  World War in 1945. Thus, there were no slaves in the Maranao areas who would be entitled to receive 2ak t.

In the 1970s, during the height of the Mindanao conflict in the Philippines, there were rampant human rights violations against Muslims in Mindanao in the Philippines. These

<sup>&</sup>lt;sup>1</sup>Qur' n, S rah At-Taubah, 9:60.

violations were committed by the armed forces of the government, the military. The Muslim or Moro rebels who fought in the cause of All h were *mujahid n*. The leaders and members of the Moro National Liberation Front (MNLF) were entitled to receive *zak t* in cash or in kind(Ariff, n.a). The Moros who were victims of human rights violations saw the *mujahid n* as heroes.

When the Moro separatist movement was declined due to the aggressive peace talks between the leaders of the MNLF and the National government, the collection of zak t for the *mujahidin* got stopped,, as a result, the zak t payers gave their zak t to the mosque officials like the im m. The rest dropped their zak t and their voluntary alms to the donation boxes or *baital mal* in the mosques. Since the Philippines government does not allocate funds for the construction of mosques, some of the collectibles in the mosques were used for the construction of mosques, improving the mosque, and repairing the mosques.

The Maranaos give other forms of voluntary alms i.e. in kind, cook food, raw food and voluntary service to others. In Maranao societies, the im ms do not receive salary from the treasury of the national government, however, they were considered as zak t collectors, thus, they may take a portion of the zak t collectibles, justly. Islamically, the zak t collectors are entitled to receive a portion of zak t.

### 5. Recommendations

This study recommends that the *zak t* system of the Lanao Sultanate in the old days, and the contemporary Maranao societies, be further investigated by scholars and researchers under the lens of the Islamic views of the contemporary and classic Muslim scholars on *zak t* system.

The Philippines Constitution does not provide laws on zak t system in the Philippines, hence, there is no government institution in the Philippines that regulates and manages the zak t system in the Philippines. Thus, it is recommended that the policy-makers in the Philippines shall enact laws on establishing zak t institution in the Philippines that applies to the Filipino Muslims only. These laws shall include the collection of zak t and its distribution.

It is also recommended that the Maranao communities may elect among themselves the most qualified trusted-scholars and physically fit educated individuals who have immense knowledge on zak t system, whom, they would be in charge in the collection of zak t and its distribution to those who have moral rights to receive it.

It is recommended that the national government units of the Philippines must coordinate with the local government units in the Muslim areas in the Philippines to create an accessible institution that caters the *zak t* collection and *zak t* distribution. In doing so, it would solve the widening social gap and economic gap among Muslims. This will eradicate poverty among the Muslim tribes in the Philippines. This will also create equality and economic equity among the Muslim tribes in the Philippines.

### 6. Conclusion

The existing practices on zak t system among the Maranao people in Lanao del Sur today and in the old days corresponds to the Sunni Islamic perspectives of al-M ward on zak t system.

The zak t system and practices of the Lanao Sultanate in the  $17^{th}$  century did not change until the  $21^{st}$  century. This study shows that rice is the most common commodity available in Lanao and it is the main product of Maranaos. Thus, the rice farmers gave their zak t in the form of rice. The Maranaos consult the scholars and the im m on the amount or value to be taken out from their wealth i.e. gold, merchandize, livestocks, agricultural land, income from rents, salary, business, etc. for zak t. In the Maranao societies, zak t is also given directly to zak t recipients i.e. the poor, etc.

It was not mentioned in the Qur'n and in the Ha ith that the collected zak t cannot be used for mosque construction. In addition, the Qur'n and the Ha ith do not prohibit the use of zak t for mosque construction. So, in the Maranao societies, the collectibles in the mosques were used for the construction of mosques, improving the mosque, and repairing the mosques. This practice is common among the Maranao societies due to the fact that the Philippines government does not allocate funds for the construction of mosques. It shows in the study that the collection of zak t and its distribution to the members and leaders of the Moro National Liberation Front (MNLF) facilitated the operation of the MNLF in the 1970's. The MNLF members were mujahid n, thus they became instant recipients of zak t. This study shows that there is a need and demand for creating an institution that cater the collection of zak t and its distribution can solve the wide-ranging social gap and economic gap among the Muslim tribes in the Philippines. The collection of zak t and its distribution will eradicate poverty among the Muslim tribes in the Philippines.

### **REFERENCES**

- A. Mohd, M. H. (2010). Sukuk Structure and Underlying Risks: Lesson from Malaysia. *Paper presented at 4th Islamic Banking, Accounting and Finance* .
- Abid Hussain\*, H. M. (2016). Impact of Macroeconomic Variables on GDP: Evidence from Pakistan. *European Journal of Business and Innovation Research*, 38-52.
- Ahmed Imran Hunjra, S. A. (2013). Impact of Macroeconomic Variables on Foreign Direct Investment in Pakistan. *Bulletin of Business and Economics*, 40-52.
- al., C. A. (1974). The Muslim Filipinos. *Manila, Philippines, Solidaridad Publishing House*, 27-28.
- al., E. A. (2011). Al-Marawardi's Theory of State in the book Islamic Political Thought and Governace, Critical Concepts in Political Science. *Taylor & Francis Group*, 221-222.
- al., R. H. (1982). The filipino Nation A Concise History of the Philippines. *Philippines: Grolier International Inc*, 109.
- Al-Mawardi. (1996). The Ordinances of Government . Gamet Publishing Limited, 128.
- Ariff, M. (1991). The Islamic Voluntary Sector in southeast Asia: Islam and the economic development of southeast Asia. *Pasir Panjang, Singapore: Institute of Southeast Asian Studies*, 36.
- Ariff, M. (n.a). 35-36.
- Arshad, N. (2016). Islamic banking and Economic Growth case of pakistan. *Islamic Banking and Finance Review*, 14-28.

- bank, W. (2018). Retrieved from https://data.worldbank.org: https://data.worldbank.org/country/pakistan
- bank, W. (n.d.). https://data.worldbank.org. Retrieved from https://data.worldbank.org: https://data.worldbank.org/country/pakistan
- Bannerman, P. (1988). Islam in Perspective: A Guide to Islami Society, Politics and Law. *The Royal Institute of International Affairs*, 267.
- Bannerman, P. (n.a). 267.
- Bredht-Dorouart, B. (2011). The Influences of the National Question and the Revival of Tradition on Gender Issues Among Maranaos. 213.
- Dietmar Meyer, A. S. (2017). The impact of remittances on economic growth: An econometric Model. *ELSEVIER*, 147-155.
- Din, E. G.-u. (2006). The Impact of Public Investment on Economic Growth in Pakistan. *The Pakistan Development Review*, 87-98.
- Evans Agalega, S. A. (2013). The Impact of Macroeconomic Variables on Gross Domestic Product: Empirical Evidence from Ghana. *International Business Research*.
- Fischer, S. (1991). Growth, Macroeconomics, and Development. Chicago Journals, 329-364.
- Fischer, S. (1992). Macroeconomic stability and Growth. Cuadernos de Economía, 171-186.
- Forgha Godfrey NJIMANTED, D. A. (2016). The Impact of Key Monetary Variables on the Economic Growth of the CEMAC Zone. *Expert Journal of Economics*, 54-67.
- Gazdar, R. G. (2012). The determinants of the development of the Sukuk market in GCC countries. *International Conference on Islamic Capital Markets*.
- Gowing, G. P. (1979). Muslim Filipinos Heritage and Horizon. *Quezon City, Philippines:* New day Publishers, 62.
- Gowing, P. (n.a). Muslim Filipinos. 62.
- Growing, P. G. (1968). Mandate in Moroland: The American Government of Muslim Filipinos. Syracuse University, University Microfilms, Inc. Ann Arbor, Michigan, 95.
- Hayase, S. (2007). Mindanao Ethohistory Beyond Nations. *Ateneo De Manila University Press*, 44-47.
- Hayase, S. (n.a). 47.
- Jamel Boukhatem, F. B. (2018). The effect of Islamic banks on GDP growth: Some evidence from selected MENA countries. *Borsa Istanbol review*, 231-247.
- Jastaniah, A. S. (1982). The Islamic State in Light of the quran and Sunnah. *University of colorado*. Ann Arbor, Michigan, USA: University Microfilms International A Bell & Howell Information Company, 101.
- Jen-Te Hwang, C.-P. C.-H. (2010). Debt overhanging, Financial Sector Development and Economic Growth. *Journal of Hitotsubashi University*, 13-30.
- Kassim, S. (2016). Islamic finance and economic growth: The Malaysian experience. *Global Finance Journal*.
- Kryeziu, A. (2016). The Impact Of Macroeconomic Factors In Economic Growth. *European Scientific Journal*.

- Laarhoven, R. (1986). We are Many nations: The Emergence of Multi-Ethnic Maguindanao Sultanate. *Philippine Quarterly of Culture & Society*, 34-35.
- Luengnaruemitchai, B. E. (2004). Why Doesn't Asia have Bigger Bond Marke? *Cambridge, Massachusetts: National Bureau of Economic Research*.
- Luigi, G. R. (2001). Financia systems, industrial structure and growth. *Oxford review economic policy*, 467-482.
- Macabando, S. M. (2005). Brief Hisstory of the Balindong Dynasty of the dominion state (Sultanate) of Pungampongan-a-Masiu. *Marawi City, Marawi Sultanate League*.
- Macabando, S. M. (2008). Bried History of the Maranao Mineanao, Maranao Salsila (Genealogy). *Philippines: Marawi Sultanate League*, 18.
- Madale, T. N. (2002). Manila: National Comission for Culture and Arts, 6.
- Madale, T. (n.a). Maranao. 3.
- Majid, S. a. (2010). Islamic finance and economic growth: the Malaysian experience. *Paper presented in Kuala Lumper islamic Finance Forum*.
- Manganacan, M. O. (1980). Traditional Farming, Cookery and Crafts. *Mindanao Art and Culture*, 39.
- Mbulawa, S. (2015). Macroeconomic Determinants of Economic Growth in Zimbabwe. *Research Journal of Finance and Accounting*.
- Mohammad Abduh, M. A. (2012). Islamic Banking and Economic Growth: the Indonesian Experience. *International Journal of Islamic and Middle Eastern Finance and Mangement*, 35-47.
- Muhamad Abduh, S. B. (2012). A Study on Finance-Growth Nexus in Dual Financial System Countries: Evidence from Bahrain. *World Applied Sciences Journal*, 1166-1174.
- Muhammad Shahbaz, K. A. (2009). Economic Growth and Its Determinants in Pakistan. *Pakistan Institute of Development Economics, Islamabad*, 471-486.
- Muhammad Waqas Chughtai, M. W. (2015). Impact of Major Economic Variables on Economic Growth of Pakistan. *Journal of ACTA UNIVERSITATIS DANUBIUS*, 94-106.
- Mulya, B. (2010). Indonesian economy: recent development and challenges. *paper presented* at the ov ersea chinese banking corporation global treasury economic and business forum.
- Musleh-ud Din, E. G. (2003). Openness and Economic Growth in Pakistan. *The Pakistan Development Review*, 795-807.
- Nawaz, N. I. (2010). Investment, Inflation and Economic Growth Nexus. *The Pakistan Development Review*, 863-874.
- p. Abdefir, I. H. (2016). Finance-growth nexus and dual-banking systems: Relative importance of Islamic banks. *Journal of Economic Behavior and Organization*, 198-215.
- P. Imam, K. K. (2013). Isalmic banking: How has it expanded? *Emerging Markets Finance and Trade*, 112-137.

- Racman, M. S. (2018). *International Journal of Sciences: Basic and Applied Research* (IJSBAR), 205.
- Radzewicz-Beeck, A. &. (2009). What Determines Bond Market Development in sub-Saharan Africa. *International Monetary fund working paper*.
- Rahman, S. M. (2015). Financing Universities through Waqf, Pious Endownment: Is It Possible. *Humanomics*, 1-29.
- Rehana Siddiqui, A. M. (2001). Debt and Economic Growth in South Asia. *Journal of Pakistan Institute of Development Economics, Islamabad*, 677-688.
- Republic of the Philippines, T. P. (2017, August 1). Retrieved from https://lanaodelsur.gov.ph/about/history/
- S, U. O. (2015). Economic Growth in Nigeria: An Empirical Investigation of Determinants and Causal Relationship (1980 2012). *American Journal of Economics*, 9-20.
- Saber, M. (1980). Maranao Resistance to Foreign Invasions. *University Research Center, Mindanao State University*, 23.
- Said, A. (2011). Does the Use of Sukuk (Islamic bonds) Impact Islamic Banks Performances? A Case Study of Relative Performance during 2007-2009. *Middle Eastern finance and Economics*, 66-76.
- saim Kaya Dibi, I. T. (2014). The Growing Prominence of urkey in the Global sukuk Market: An overview. *Proceeding of the 2nd International Conference on global Business, Economics, Finance and Social Sciences*.
- Saira Faheem Khan, I. U. (2016). Analysis of GDP and Macroeconomic Variables on Economic Growth of Pakistan. *College of Management Sciences*.
- Somwaru, S. S. (2008). Impact of Foreign Direct Investment and Trade on Economic Growth: Evidence from Developing Countries. *American Journal of Agricultural Economics*, 795-801.
- Tamano, M. S. (1985). Decision-Making and Social change in Rural Moroland. *Marawi City: Mindanao Journal*, 68.
- Tamano, M. S. (n.a). 62-63.
- Temple, V. S. (2009). Macroeconomic Stability and the Distribution of Growth Rates. *The World Bank Economic Review*, 443-479.
- Tokhais, I. (1908). Leiden, 24:1.
- Tokhais, I. A. (1982). Social Justice in Islam. 81.
- Tokhais, I. (n.a). 82-83.
- Tokhais, I. (n.a). Mishkal al-Masabih, 376.
- Turkhan Ali Abdul Manap, M. A. (2012). Islamic Banking-Growth Nexus: Evidence from Toda-Yamamoto and Bootstrap Granger Causality Test. *Journal of Islamic Finance*, 59-66.
- Umar Kibria4, M. U. (2014). Exploring the Impact of Macro Economic Variables on GDP Growth of Pakistan. *Research Journal of Management Sciences*.

- V. sundararajan, D. M. (1998). Moneary Operations and Government Debt Management under Islamic banking. *Washington, DC:IMF*.
- Zafar Iqbal, G. M. (1998). Macroeconomic Determinants of Economic Growth in Pakistan. *The Pakistan Development Review*, 125-148.
- Zingales, G. R. (2001). Financial system, industrial structure and growth. *Oxford review economic policy*, 467-482.