

Turn of the Millennium and Problems Ahead Among The Islamic Societies—A Socio-economic Appraisal

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ABSTRACT The turn of the millennium is thought to be a time of change, challenges and problems specially with reference to the Islamic nations. The global economy will expand in the twenty-first century, with substantial expansion in the power of tele-communications and information processing. It will penetrate all countries, territories, cultures, communication flows, and all financial networks. Hence, the Islamic nations too, must be prepared to face the approaching conditions. The flow of world change will produce alterations in the socio-economic value systems of the Muslim nations for which proper solutions must be searched out. In spite of the hyper-modernization and globalization process, the Muslim nations must try to sustain their Islamic financial systems, through which their social, cultural and religious values could be protected. And, for the success of which, necessary incentives and norms should be created. As the demographic change affects savings across the Islamic world, necessary measures should be taken by the concerned policymakers. The young population structure of these societies will be problematic for them henceforth. Also, material change of these societies from simple to complex, would be ensued by problems and challenges. The process of Islamization already in operation in different social, cultural and economic sectors in some of these countries, intends to reach a state of self-propelling and self-generating economy at the turn of the century.

THE AIM OF STUDY

The present study is to find out the main qualities of the Islamic world in terms of social and economic values, standards, and the changing indicators. Social change in general, while changing these standards among the Islamic nations, has also created issues and controversies for these nations which are worth studying in sociological terms. The paper also seeks to forward adequate solutions to the emerging problems. The Islamic societies inevitably confronting social and economic challenges in a globalized world, need further researches and harmonized orientations with special reference to the new millennium.

INTRODUCTION

The study highlights the scale of the policy decisions confronting the Islamic nations as they try to undergo dramatic economic changes at the turn of the millennium. The study suggests that the global socio-economic system may well place significant pressures on Islamic societies as we move beyond the first decades of the next century. It is also important to emphasize that there remains much uncertainty about any projections of the future likely dynamics of the economic situations. Also, more information and predictions about the future economic needs will enable us to improve our understanding of the likely problems and challenges.

In the last four decades, sociology has concerned itself more and more with explaining the phenomenon of socio-economic development. The course of change being a new concern among these nations, could help identify the emerging socio-economic problems, and find appropriate approaches towards these social changes.

To define Islamic nations, there are about 55 countries in the modern world in which majority of their population is Moslem according to the best available estimates. In a handful of cases, such as Iran and Saudi Arabia, Sharia is the complete and only law to be practiced. Geographically speaking, the largest Islamic nations are in what is usually called the "Middle East".

Hypotheses

1. Islamic nations are more prone to social and economic problems as compared with the industrial nations.
2. The more balanced population and the more socio-economic engineering by the Islamic nations, the lesser problems they will face at the turn of the millennium.

Methodology

To make a scientific, unbiased and logical research, suitable methods must be adopted. The methods, procedures, tools and techniques being used in the present research are as follows:

- (i) Books, documents, records and relevant sources of information.
- (ii) Observation: The researcher used this method too, through visiting various Islamic societies and through following their developments over the course of time, and on the basis of which the necessary information was elicited.
- (iii) Interview: To find out right and relevant information, some informants and specialists on the matter were contacted.

Scope of Study

By scope, we mean the specific areas of study. Therefore, the main scope of the present study would include the followings:

- (i) Islamic world towards the turn of the millennium.
- (ii) Vulnerability of the Islamic nations in socio-economic contexts.
- (iii) Presentation of some guidelines on the phenomenon.

Turn of Millennium

The turn of millennium is thought to be a time of great socio-economic changes, specially with reference to the Islamic nations. During the past 30 years towards the turn of the century, a technological revolution that centered around information, has transformed the way we think, we produce, we consume, we trade, we manage, we communicate, we live, we die etc. (Castells, 1998). A dynamic global economy has been constituted around the planet, linking up people and activities all over the world including the Moslem nations, i.e. changing their value systems and life-styles.

The process of structural change induces a fundamental transformation of macro political, macro economic and macro social contexts that shape and condition social action and human experience around the world. The trends of change constitute a new historical landscape,

whose dynamics is likely to have lasting effects on the lives, and lives of the next generations.

Socio-Economic Change

Due to the revival of Islamic financial systems in many of the Islamic countries, a wide range of social and economic changes has emerged among these nations. Islamic finance is not restricted to the Islamic countries, but spreading wherever there is a sizable Muslim community. According to some estimates, more than 100 financial institutions in over 45 countries practice some sort of Islamic finance, and the trend has been growing at a rate of more than 15 percent in the current decade per annum. The market's current annual turnover is estimated to be \$ 70 billion, compared with a mere \$ 5 billion in 1985, and is projected to exceed \$ 100 billion by the turn of millennium (Fin and Dev, 1997).

In the last 3 decades, the growth in Islamic finance has been more due to surpluses of oil-exporting Islamic countries. This change was followed by the desire for socio-political and economic systems based on Islamic principles and a stronger Islamic identity. In addition, the introduction of broad macro economic and structural reforms in financial system, the liberalization of capital movements, privatization, and global integration of financial markets; all have paved the way for the expansion of Islamic finance.

Islamic Finance

It may be asked that what the Islamic finance is? It has actually been practiced predominantly in the Moslem world throughout the Middle Ages, fostering trade and business activities with the development of credit. In Spain, the Mediterranean, and the Baltic states, Islamic merchants became indispensable middlemen for trading activities. In fact, many concepts, techniques and instruments of Islamic finance were later adopted by European financiers and businessmen too.

To speak more clearly, the term "Islamic financial system" is relatively new; appearing only in the mid-1980s. In fact, the whole conceptual value of which could be described under the umbrella of "interest free" or Islamic banking, that is, a financial system prohibiting

the receipt and payment of interest. Although, while interpreting the system as "interest free", creates confusions, but the Islamic system places equal emphasis on the ethical, moral, social and religious dimensions of the matter, to enhance equality and fairness for the good and better movement of the society as a whole. The system can be fully appreciated only in the context of Islam's teachings on the ethics, wealth distribution, social and economic justice, and the role of the state.

The Islamic financial system as said before, is founded on the absolute prohibition of the payment or receipt of any predetermined, guaranteed rate of return "interest" or "riba". This closes the door to the concept of interest. Instead, the system encourages risk-sharing, promotes entrepreneurship, discourages speculative behaviour, and emphasizes the sanctity of contracts.

Economically speaking, banking is the most developed part of the Islamic financial system. For example, the state constitutions of Iran and Pakistan require their banking systems to be fully compatible with Islamic laws. On the other hand, in Egypt, Indonesia, Malaysia, the Sudan and the Gulf Cooperation Council (GCC) countries, Islamic banking exists alongside the conventional banking. Islamic banking itself is currently practiced through two channels: specialized Islamic banks and Islamic windows. Specialized Islamic banks are commercial and investment banks, structured wholly on Islamic principles, and they deal only with Islamic instruments. On the other hand, Islamic windows provide services to Muslims through the conventional bank-services to those who wish to engage in Islamic banking. These windows are even provided by the Western banks stationed in the Islamic countries.

At the turn of the millennium, there are still a lot of issues and challenges before the Islamic nations so far as the Islamic banking is concerned. More incentives should be created so as to encourage the Islamic financial system, and thereby to enhance the economic development through mobilizing the dormant or not active savings that are intentionally being kept out of financial channels. At the same time, the social values and religious beliefs of the people should be made compatible with the Islamic financial system.

Demographic Change

The Islamic nations being the world's fastest growing population group, nearly 1 in every 5 human beings, being Muslim, are residing in virtually every nation of the world. Indeed, there are more Muslims in Southern and Southeastern Asia, and the sub-Saharan Africa than in the Arab countries of the Middle East where Islam arose.

According to estimates, the Muslim population being more than one fifth of world population (5.8 billion) in 1996, will double before the year 2020, accounting then for 23 percent of the world's total. The proportionate increase of Muslim population in the modern world is much more a result of natural increase (the excess of births over deaths) than it is the conversion of non-Muslims to the Islamic faith. The nations of Islam tend to be farther behind in the demographic transition from high to low birth and death rates than other major categories of nations. As a group, they have the highest fertility levels (with only a few signs of an impending decline), the highest mortality (although declining), and some of the highest rates of natural increase. As a whole, the consequences of the rapid rate of population growth is grave at the outset of the millennium.

In all, demographic shifts such as increases or decreases in the size of a population, or changes in the age structure are potent sources of social change and socio-economic problems with special reference to the Islamic nations.

In addition to the afore-mentioned figures, there are Muslim minorities in African countries, India, Europe, north America, Thailand, the Philippines etc. which as a whole, keep the total Muslim population at a higher figure. Muslim nations, with their high population growth rate, will face further socio-economic problems at the outset of the new millennium such as employment, migration, urbanization, slum dwelling, corruption, violence, addiction etc. One of the prominent functions of the Islamic governments is to curb their population growth so as to keep their economic cycle in smooth motion.

Islamic societies have quite a lot of demographic problems before them, of which young population structure is worth mentioning. Many of the Islamic countries with young population cohorts; between 35 and 40 percent of their

population under the age of 15, which is the result of health progress in those countries in the last 3 decades, are facing challenges at the turn of the millennium. The age structure of those countries would not be compatible with their economic status.

Socio-economic adjustment of the elderly to the conditions at the turn of the century is not satisfactory in many of the Islamic nations. The period of the elderly adjustment to their new status is perhaps the most difficult time in their lives. While the number of the elderly is increasing, many of the problems of this category is connected with the loss of their former social status, contraction of social communications, reduction of financial resources, or financial dependence, and finally, the deterioration of health and loss of capability. The people living in families can be partly compensated by family members for the worsened financial standing, but the losses of people living alone are irreplaceable.

Current population changes among the Islamic nations produce an adverse effect on this category of population. New problems have appeared in addition to the old ones, such as the loss of social and cultural identity, devaluation of traditional norms and values etc. The main reason of the elderly people's health deterioration is the high level of dissatisfaction with the basic conditions of life, as well as nervousness and stress.

Research data show that a large number of pensionable people would partly resolve their financial and psychological problems in the Islamic countries. Many of them still search for jobs after retirement due to high expenses of life. In such countries, population pressures on the one side, and economic pressures (inflation etc.) on the other, have destabilized their conditions. Hence, at the outset of the Third Millennium, the elderly need more thorough attention, management and planning.

Material Change

Islamic nations have witnessed an extensive material change in the last 3 decades, ensued by various problems for them. Material changes are the alterations over time in the behaviour patterns, consumption, structure of a society etc. Material change includes the enduring and fundamental transformations of human societies,

i.e. many structural, institutional, and environmental changes which produce economic controversies and hazards for those societies. Sociologically speaking, many of the Islamic nations are now facing various issues in this regard.

Classical theorists also offer different interpretations of causes and forms of material change. For Karl Marx, material change is rooted in the struggle between social classes over the control of the means of production, and the social relations of production. For Max Weber, material change in Western societies is characterized by increasing rationalization: growing tendency to base decisions on logical evaluation of anticipated effects. Such changes are extensively observed among the Islamic countries which are more due to transformation of Western technology and way of life, and these material changes are not well compatible with their indigenous ethical and cultural values. Such gaps will widen even at the turn of the century.

On the other hand, evolutionary theorists (such as Herbert Spencer) argue that all societies move from the simple to complex in terms of social organization. Such a transition which is speedily occurring among the Islamic countries, has created socio-economic controversies for these nations at the turn of the century. They want higher standard of living, full and guaranteed jobs, equal rights for men and women, liberal socio-political atmosphere, democracies etc., but they cannot achieve them. As a whole, they can not compete with the socio-economic values, norms and standards of the West, and that hurts them, specially at the end of the twentieth century.

Natural environment creates opportunities for material change, but limits the directions human action might take. In many parts of the Third World, increasingly, societal choices (for example, the decision to burn oil and gas in huge quantities) have altered the natural environment (global warming) in ways that require further social changes to ensure survival. Such a situation is deteriorating many of the Islamic nations more due to population pressure, urbanization etc.

In modern world, science and technology are of the most significant sources of material change with special reference to Islamic nations. Science as a stock of reliable knowledge has

Table 1: Some of the Islamic nations' demographic, social and economic indicators 1999

Country/ region	Pop mid- 1999 (millions)	Natural Increase (annual) %	Projected Pop (millions) 2010	% Age under 15	Life EXP. at Birth (Years)		% Urban	Per Capita GNP 1997 US \$
					M	F		
Africa								
Algeria	30.8	2.4	38.3	39	67	69	47	1500
Burundi	5.7	2.5	7.5	48	44	47	5	140
Chad	7.0	3.3	10.3	44	45	50	22	230
Comoros	0.6	3.6	0.8	42	57	62	29	400
Djibouti	0.6	2.0	0.8	41	47	50	83	-
Egypt	66.9	2.4	80.3	39	64	67	44	1200
Gambia	1.3	2.5	1.7	41	43	47	37	340
Libya	5.0	3.1	6.4	39	73	77	86	-
Mali	11.0	2.7	14.6	47	45	47	26	260
Mauritania	2.6	1.7	3.5	45	52	55	54	440
Morocco	28.2	3.0	33.2	34	67	71	54	1260
Niger	10.0	3.0	13.7	48	41	40	17	200
Nigeria	113.8	2.8	150.3	45	51	55	16	280
Senegal	4.2	2.9	12.2	45	45	54	41	540
Sierra Leone	5.3	2.2	7.4	45	33	51	37	160
Sudan	28.9	1.6	36.3	43	50	52	27	290
Tunisia	4.5	1.9	10.9	35	67	70	61	2110
Western Sahara	0.2	2.9	0.3	-	46	48	-	-
Asia								
Afghanistan	25.8	2.5	34.1	43	46	45	20	-
Azerbaijan	7.7	1.1	8.6	33	67	75	52	510
Bahrain	0.7	1.9	1.0	31	68	71	88	7840*
Bangladesh	125.7	1.8	150.3	43	59	58	20	360
Brunei	0.3	2.2	0.4	34	70	73	67	-
Gaza	1.2	4.4	1.9	50	70	74	-	-
Indonesia	211.8	1.6	247.5	33	61	65	38	1110
Iran	66.2	1.8	78.9	40	68	71	61	1780
Iraq	22.5	2.8	30.3	43	58	60	68	-
Jordan	4.7	2.5	7.0	41	66	70	78	1520
Kazakstan	15.4	0.5	15.1	30	59	70	56	1350
Kyrgyzstan	4.7	1.5	5.5	37	63	71	34	480
Kuwait	2.1	2.2	2.9	29	72	73	100	17340*
Lebanon	4.1	2.2	5.0	34	67	73	87	3350
Malaysia	22.7	2.1	28.4	34	70	75	57	4530
Maldives	0.3	2.2	0.4	45	69	70	26	1180
Oman	2.5	3.9	3.5	46	69	73	72	4820*
Pakistan	146.5	2.8	181.1	41	58	59	32	500
Qatar	0.5	1.7	0.6	27	70	75	91	11600*
Saudi Arabia	20.9	3.0	28.8	42	70	73	83	7150
Syria	16.0	2.8	20.9	45	67	68	50	1120
Tajikistan	6.2	1.4	7.5	44	66	71	27	330
Turkey	65.9	1.5	76.3	31	66	71	64	3130
Turkmenistan	4.8	1.5	5.5	40	62	69	44	640
United Arab Emirates	2.8	2.2	3.3	33	73	76	84	17400*
Uzbekistan	24.4	2.0	29.1	40	66	72	38	1020
West Bank	1.9	3.3	3.1	45	70	74	-	-
Yemen	16.4	2.9	24.2	47	58	61	25	27

Source: World Population Data Sheet 1999

Figures with asterisk (*) are of 1995

brought about a sort of revolution for the Islamic nations, and many a time, left them with socio-economic dilemmas, as the scientific facts necessarily overrule ethical judgments.

Communications and Socio-Economic Values

Towards the end of the second millennium of the Christian Era, several events of historical significance have transformed the social and economic values of human life specially with respect to the Islamic nations. A technological revolution centered around information technologies is reshaping at accelerated pace, the material basis of society related to the value system. Economies throughout the world which have become globally interdependent, is responsible for introducing a new form of relationship between economy, state, and society based on new values.

The information technology revolution, because of its pervasiveness throughout the whole realm of human life, has brought about a sort of complexity in the economy, society and culture of human life, with special reference to the Islamic societies which are parts of the developing world. Under such conditions, we may conclude that technology is determining the society at the end of the twentieth century. This must also be added that other factors including individual inventiveness and entrepreneurialism intervene in the process of scientific discovery, technological innovation, and social applications, and the outcome of which depends on a complex pattern of interaction. Indeed, the dilemma of technological determinism is probably more a problem of the Islamic world rather than countries of the Third World.

If society does not determine technology, the development may be suffocated, therefore, to achieve that, socio-economic values must be moulded accordingly. In other words, a well-functioning process of technological modernization should come into practice, so as to change the fate of the economies.

During the last four decades, the less developed countries (Islamic countries) of the world comprising more than one fifth of human population have been engaged in the twin tasks of nation-building and development. The accent in their effort was on development, guided as they were mistaken by the assumption that the acceleration of development process would

take care of the emergence of a durable and cohesive national bond. The faltering progress of development and the many setbacks encountered by ambitious plans of economic regeneration and technological transformation brought home to these countries, the sobering realization that nation-building and development are complementary processes; the two support and sustain each other. Over-emphasis on either one to the neglect of the other, invariably proves counter-productive. The absence of fit between the two, retards economic progress, and generates widely ramifying tensions and problems that inevitably diverts national interest, and national reconstruction. That is to say, the new socio-economic values lead to new socio-economic problems.

Nation-building specially with reference to the Islamic countries, is largely dependent on a good value-system. It is an infinitely a complex process. It has an important psychological dimension, but should not be over-emphasized. The structural determinant of national priorities and plans, are of paramount importance, and without institutional transformations, efforts at nation-building are not likely to produce significant results.

Communications, understood simply as transmission of meaning, is a functional prerequisite of society. As all forms of human interaction involve communications, thus, persistence of social order and availability of suitable socio-economic values depend on it. Through researches extending over several decades, major functions of communications have been identified, as they transmit the cultural heritage from one generation to another. Different forms of communications inform, instruct, and entertain. They confer status and invest legitimacy in reference individuals, reference groups and reference models. They well influence the thoughts, behaviour and even the social and economic values in a certain society.

Globalization vs. Islamic Societies

By globalization we refer to a new and advanced stage of socio-economic development in which the Islamic nations too have been affected. The global economy is one in which all aspects of the economy, i.e. raw materials, labour information and transportation, finance, distribution, marketing etc. are integrated or

interdependent on a global scale (Kuper, 1996). By global economy, we mean an economy that works as a unit in real time on a planetary basis (Castells, 1996). The forces of globalization thereby tend to erode the integrity and autonomy of national, social and economic systems. It has been made possible through the establishment of world-wide information and communication networks; over-coming the barriers of time and space.

The most prominent current usage of the term "globalization" being undoubtedly associated with the global expansion of the market form of economy, has in short-run gained widespread acceptance. Critically speaking, globalization is seen as a destroying tidal wave, frequently represented in primarily economic or politico-economic terms; as a new form of economic and cultural imperialism, as Westernization or simply colonialism in a deceiving appearance. It should, however, be noted that social movements directed against economic and other dimensions of globalization are increasingly becoming conspicuous in academic contexts.

Globalization has impacted the Islamic socio-economic systems too in recent years, so far as their consumptive behaviour, production and life-styles are concerned. They have to more or less adapt themselves to the prevalent conditions, even those which are not Islamic in essence. This process as a whole affects their social, cultural and economic relationships.

While commenting on globalization, it should be noted that even some sociologists, particularly in the U.S.A., are of the opinion that: when we speak of globalization, we mean "economic" globalization. Also, some sociologists of the world-system schools, who during the past two decades have studied the long making of the modern world-system in terms of a special brand of economic history, have referred to globalization. Here, Wallerstein, the American sociologist has been the key figure. Thus, even from within sociology, one finds a distinctly economic conception of globalization. It should be noted that, however, world-system theorists and empirical researchers have not been enthusiastic about the concept of globalization as such. It is also worth mentioning that the conception of the world as becoming a "global village" originated in the 1960s in the work of Marshall McLuhan, in reference to media trends.

Problems of the Islamic Societies

Studies done by various researchers such as sociologists, economists, psychologists etc. show that there are challenging problems among the Islamic societies stemming from their social change. Such an influence has brought about changes in the economic behaviour, social stratification system, the normative culture etc. of these societies.

The Western impact and cultural modernization which deal with exogenous processes of cultural change among the Moslem nations, have caused these nations to confront with cultural challenges. In the course of time, the growth of universalistic legal norms, educational modernization, expansion of communication networks, technologies, urban centres, and above all, the emergence of the modern political institutions have helped in institutionalization of new values and life-styles among the Islamic nations, some of which incompatible with the local and Islamic cultures.

Stagnation of the Islamic cultures over a fairly long historical period and the emergence of Western civilization as the dominant international force for almost two centuries have had a profound impact on all non-Westerns, including the Islamic countries. The impact has been most complex in the Asian countries, where unlike the other developing countries, highly developed civilizations and cultures prevailed long before any rays of civilization dawned in many parts of the Western world.

Sociologically speaking, the impact has been both pleasant and unpleasant. Pleasant in the sense that large masses of the people have been freed from the oppression and tyranny of the feudal rule of the Asian cultures, at least in several parts of Asia. There has also been greater recognition of freedom of the individual, his thought and action. Nationhood, political liberty, egalitarianism, and several other concepts which accompanied the dominance of the West have had profound influence on Asian, including the Islamic cultures.

It has been a very unpleasant experience because several key Asian and Islamic traditions, intellectual, social, and even spiritual and cultural values have suffered a great deal in the face of the avalanche of the so-called Westernization. Although the Western science and technology

have proved their dominance on the non-Western world, the non-Westerns in general, and Muslims in particular have to find answers for their problems from within.

There are undoubtedly complex problems of socio-economic development at the turn of the millennium for which there are no ready-made solutions anywhere, and certainly not in the Western world. Experience has certainly demonstrated that Western answers to many of these problems do not work. Therefore, the answers will have to be found within the cultural milieu of non-Western and Islamic societies. This does not mean that science and technology are not relevant for Islamic societies.

At the turn of the millennium, the final solution to any social problem relies first and foremost on the efforts of various countries alone. But in today's world, when economic and social links among countries are becoming increasingly closer, economic and social problems of different countries and regions tend to intertwine with one another. The efforts of any country alone are far from sufficient to resolve these problems. Rather, it calls for the concerted efforts of the international and Islamic community as a whole. It must also be noted as identified, that: education, specially that of women as the single most significant element for development among the Islamic nations at the turn of the millennium.

CONCLUSION

In most of the Islamic societies, where modernization has been introduced, reforms in the Islamic social structure, and socio-economic norms have to take place as well. Modernization in most of the Muslim countries coming through the rise of urbanization, leading to literacy, to greater access to media of information (newspapers, books, and other mass media), computer technology etc. in turn mobilizes the people to greater political and economic participation. This movement has brought

changes in people's behaviour, change in life expectations and standards among the Islamic nations, and while not appropriately answered, different problems emerge.

Many of the Islamic countries have started to Islamize their financial and banking systems, but it often contradicts the Western financial and economic system. Moreover, the Islamic countries, having sizable young population, are experiencing various socio-economic problems, and more potential problems are awaiting them at the turn of the millennium. Also, material changes during the past four decades among these nations have changed behaviour and consumption habits of the people, and will do more in the new century. Although the concept of globalization has neared different societies and cultures to one another, the Islamic societies are trying to take their own stands.

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