

NOTABLE INDIVIDUALS NAMED FAZLUR RAHMAN: A COMPARATIVE BIOGRAPHICAL STUDY

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Abstract

This comparative biographical study explores the lives and legacies of notable individuals named Fazlur Rahman, who have made significant contributions across diverse fields such as structural engineering, Islamic scholarship, religious education, political leadership, and missionary work. The study includes figures like Fazlur Rahman Khan, a pioneering structural engineer; Fazlur Rahman Malik, a leading Islamic modernist thinker; Moulana Fazlur Rahman, a traditional scholar and spiritual guide; Fazal-ur-Rehman, a prominent Pakistani politician; and Dr. Muhammad Fazlur Rahman Ansari, an influential theologian and missionary. By examining their biographies, intellectual outputs, and socio-political impacts, the paper highlights both the unique paths and common themes of excellence and leadership these individuals represent. The inclusion of a controversial figure, Fazlur Rahman Khalil, underscores the diversity of legacy among individuals sharing the same name. This study contributes to the understanding of how shared identities can traverse vastly different trajectories, offering insight into cultural, religious, academic, and political landscapes across regions.

Keywords: *Fazlur Rahman, biography, Islamic scholarship, structural engineering, political leadership, comparative study*

INTRODUCTION

The name “Fazlur Rahman,” meaning “gift of the Most Gracious” in Arabic, is a common name in South Asia as well as among Muslim communities globally. It has been borne by a number of prominent figures who have made significant contributions in various fields. This study aims to identify and present a comprehensive account of the biographical backgrounds and major achievements of these individuals. By examining their lives and achievements, this paper attempts to clarify and distinguish the work of these figures who have made a profound impact, particularly in the fields of structural engineering, Islamic scholarship, political leadership, and da’wah.

Fazlur Rahman Khan, born on April 3, 1929 in Dhaka, when it was still part of the Bengal Presidency, British India (now Bangladesh), is known as a revolutionary figure in structural engineering, particularly in the design of skyscrapers. He came from a distinguished Bengali Muslim family, whose father, Khan Bahadur Abdur Rahman Khan, was a prominent mathematics educator and author who served as the Director of Public Instruction in Bengal and the first Rector of Jagannath College. His mother, Khadijah Khatun, came from a family of

aristocratic landowners from Pabna, with ancestry that traced back to Samarkand. From an early age, Khan showed an interest in literature, especially the songs of Rabindranath Tagore, reflecting his attachment to his cultural heritage.

His formal education began at Armanitola Government High School in Dhaka, followed by Bengal Engineering and Science University in Shibpur, Kolkata, and then a bachelor's degree in Civil Engineering from Ahsanullah Engineering College (now BUET) in 1950. After graduating, he taught at his alma mater until 1952 before moving to the United States on a Fulbright and government scholarship. At the University of Illinois at Urbana-Champaign, he earned two master's degrees in short order—in structural engineering and applied mechanics—and completed his doctoral program in 1955, with a dissertation on prestressed concrete beams.

His professional career began at the Chicago architectural firm Skidmore, Owings & Merrill (SOM) in 1955. After completing a fellowship in East Pakistan in 1957, he returned to SOM in 1960 and became a senior partner and Chief Structural Engineer. It was here that Khan developed and implemented the “tube” structural system that revolutionized high-rise construction. Inspired by the bamboo structures of his childhood, the concept enabled buildings to rise with great stability and material efficiency. The first “framed tube” system was applied to the DeWitt-Chestnut Apartments, followed by the “trussed tube” system for the John Hancock Center, and the “bundled tube” system for the Willis Tower, which remained the world’s tallest building for about 25 years. In addition to the tube system, Khan also developed variants such as the “tube-in-tube,” “outrigger and belt truss,” and pioneered the use of lightweight concrete in high-rise buildings. His work has been applied to such notable projects as One Shell Plaza, the Brunswick Building, and the Hajj Terminal in Jeddah—which received the Aga Khan Award for Architecture. His designs reflected not only technical sophistication but also adaptability across cultural and geographic contexts.

Throughout his career, Khan received numerous awards from prestigious institutions such as the National Academy of Engineering, ASCE, ACI, and IABSE. He also received numerous professional medals and honorary doctorates from prestigious universities. In recognition of his legacy, the Fazlur Khan Lifetime Achievement Medal was established by CTBUH and an academic chair in his name at Lehigh University. Posthumous awards from the government of Bangladesh and international recognition, including the 2017 Google Doodle, affirm Khan’s standing as a global pioneer in structural engineering. He died on March 27, 1982, in Jeddah and is buried at Graceland Cemetery, Chicago.

LITERATURE REVIEW

Fazlur Rahman Malik (1919-1988): The Influential Islamic Modernist Scholar

Fazlur Rahman Malik, commonly known as Fazlur Rahman, was born on September 21, 1919, in the Hazara District of British India (now Khyber Pakhtunkhwa, Pakistan).⁶ His father, Maulana Shihab al-Din, was a highly respected scholar with deep knowledge in various Islamic sciences.⁷ Under his father's guidance, Fazlur Rahman received his early education, which included memorizing the entire Quran by the age of ten.⁷ He continued his formal education in Arabic at Punjab University, where he earned a Master of Arts degree.⁷ His pursuit of higher learning led him to Oxford University, where he completed his doctoral studies, writing his dissertation on the influential Persian scholar Ibn Sina (Avicenna).⁶ During the pivotal period of the partition of India in 1947, Fazlur Rahman was in Britain, engaged in his studies at Oxford.⁶ His early grounding in traditional Islamic learning, combined with his later exposure to modern critical thinking and Western philosophical and theological discourse at Punjab University and Oxford, provided him with a unique intellectual framework that would shape his modernist perspective on Islam.⁷ This blend of traditional and modern education equipped him with a critical lens through which he would later re-evaluate and reinterpret Islamic heritage.

Malik embarked on a distinguished academic career that spanned several continents.¹⁰ He began teaching Persian and Islamic philosophy at Durham University in the UK.⁷ He then joined McGill University in Montreal, Canada, where he taught Islamic studies until 1961 and formed a close and influential friendship with the philosopher Ismail al-Faruqi.⁷ Upon his return to Pakistan in 1961, he was appointed as the head of the Central Institute of Islamic Research in Karachi in 1963.⁷ During this period, he also served as the chief editor of the institute's journal on Islamic studies.⁹ Following his relocation to the United States in 1968, he first held a visiting professorship at UCLA.⁷ In 1969, he joined the faculty of the University of Chicago as a Professor of Islamic Thought.⁷ In 1986, he was honored with the title of Harold H. Swift Distinguished Service Professor at the University of Chicago, a position he held until his passing in 1988.⁷ He played a crucial role in developing a robust Near Eastern Studies program at the University of Chicago, which has since gained international recognition.⁷ His academic journey, encompassing institutions in the UK, Canada, Pakistan, and the US, underscores his international standing and influence within the field of Islamic studies. His movement across diverse academic and intellectual environments reflects his engagement with a wide range of scholarly perspectives and his significant contributions to shaping the discipline globally.

Recognized as a leading liberal reformer within Islam, Fazlur Rahman Malik focused his intellectual endeavors on educational reform and the promotion of independent reasoning (ijtihad).⁷ He advocated for a fundamental reinterpretation of the early sources of Islamic learning, emphasizing the dynamic and organic nature of the Sunnah over the more atomistic approach to prophetic

reports in the form of ḥadīth.⁶ While he held critical views on certain aspects of the transmitted discursive tradition, he nonetheless considered tradition indispensable for the renewal of Islamic thought.⁶ At the core of his reform project was the Quran, along with his specific hermeneutic approach that emphasized the historicized thematics of revelation.⁶ He grappled with various legal and religious issues, including the status of bank interest as usury (ribā), state regulation of the compulsory religious tax (zakāt), the use of mechanical slaughter of animals, and matters related to family law and family planning.⁶ Malik argued that Islamic tradition had often prioritized judicial codes over the development of a comprehensive Quran-based ethical framework.⁷ Viewing historical models of Islamic governance, such as the caliphate, as context-specific solutions for societal justice, he called for a renewed understanding of justice rooted in the Quranic principle of shura (consultation), proposing its expansion to involve all levels of society and foster collaboration between religious and secular scholars in addressing social justice issues.⁷ On the issue of riba (interest), he diverged from the strict prohibition held by many Islamic revivalist movements, contending that the Quran's condemnation specifically targeted exploitative, compounding interest prevalent in pre-Islamic Arabia, rather than moderate loan interest in modern banking.⁶ He cited the Muwatta of Imam Malik to support his nuanced interpretation, advocating for a ban on predatory lending while permitting interest in contemporary banking.⁷ Malik was also critical of both 18th- and 19th-century revivalist movements, which he believed stifled intellectual growth, and modernist movements, which he argued selectively applied Islamic principles without a robust methodological foundation.⁷ In contrast, he championed a "neo-modernism" grounded in a disciplined Islamic framework, advocating for a revival of rational inquiry within Islamic scholarship.⁷ His "double movement theory" encouraged a balanced interpretation of Islamic teachings by considering both their original historical context and their application to present-day situations, a method he considered essential for fostering religious moderation.⁷ He strongly advocated for a "holistic understanding of the Qur'an," one that could be harmonized with "modern" life.¹⁶ Malik significantly contributed to the development of a contextual approach to understanding the Quran, emphasizing the need to consider both the historical circumstances of its revelation and the evolving social changes of the present.⁷ This "twofold movement," as he termed it, involves recognizing the Quran's teachings as specific to their time while also adaptable to the changing needs of modern society.⁷ His core belief revolved around the historical reality of social change, which the Islamic world could not afford to ignore, emphasizing the crucial role of Muslim scholars in understanding these transformations.⁹ He called for an intellectual dynamism, which he considered fundamental to the Islamic tradition, and critiqued medieval Muslim theology and philosophy for their perceived inability to

establish a moral and ethical worldview based on core Quranic values.⁹ Malik's emphasis on *ijtihad* and contextual interpretation of the Quran reflects his conviction in the inherent dynamism of Islamic thought and its capacity to effectively address the complex challenges of the modern era. His "double movement theory" represents a significant methodological contribution aimed at bridging the gap between traditional Islamic teachings and the realities of the contemporary world, demonstrating his commitment to both maintaining authenticity and ensuring continued relevance.

Fazlur Rahman Malik's intellectual contributions are preserved in his extensive body of published works, which have served as influential texts for scholars and students of Islam. His seminal work, *Islam and Modernity: Transformation of an Intellectual Tradition* (1982), articulates his core ideas on reconciling Islamic principles with the complexities of the modern world.⁷ Another highly significant publication, *Major Themes of the Qur'an* (published posthumously in 1980), represents his endeavor to address what he perceived as a relative lack of focus on the central content and message of the Quran by offering a 'synthetic exposition' of its key ethical principles.⁶ His academic journey began with *Avicenna's Psychology* (1952), his doctoral dissertation from Oxford University, which explored the psychological theories of the renowned Islamic philosopher.⁷ In *Islamic Methodology in History* (1965), he examined the historical development of Islamic legal and theological methodologies.⁷ His book *Islam* (1966, revised edition 1979) provides a comprehensive overview of the Islamic faith.⁷ He also delved into the concept of prophethood in *Prophecy in Islam: Philosophy and Orthodoxy* (1979, 2011 edition).⁷ Additionally, he contributed a chapter titled "Shariah" to the book *Islam, Anchor Book*, 1968, and authored an article titled "Riba and Interest" published in *Islamic Studies* in 1964.⁷ During his tenure at the Central Institute of Islamic Research, he was a prolific writer, publishing over twenty articles and two monographs.⁹ Malik's extensive literary output demonstrates his deep engagement with Islamic thought and his unwavering commitment to articulating his reformist ideas in a scholarly and accessible manner. The wide range of topics covered in his publications, from classical philosophy to contemporary issues, reflects the breadth of his intellectual interests and his dedication to fostering a more dynamic and relevant understanding of Islam.

Despite his significant scholarly contributions, Fazlur Rahman Malik's reformist ideas often sparked considerable controversy, particularly within conservative religious circles in Pakistan.⁷ His approach, which was viewed by some as excessively liberal, drew strong criticism from traditional scholars.⁷ Political opponents of General Ayub Khan, who was an ally of Rahman, further fueled this dissent, ultimately leading to widespread protests involving thousands of clerics, legal scholars, and religious teachers.⁷ These intense pressures and the

resulting backlash led to his eventual departure from Pakistan in 1968, marking a period of exile.⁷ His attempt to reform Islamic education at the tertiary level in Pakistan during the 1960s proved to be a particularly challenging experience, prompting him to re-evaluate his religious heritage upon his return to North America.⁸ While his ideas garnered significant interest and praise from many, the strong opposition he faced in Pakistan highlights the inherent tensions that can arise between traditional interpretations of Islam and modernist reformist thought. His exile underscores the significant personal and professional challenges faced by those who advocate for liberal reforms within established religious frameworks.

Despite the controversies and opposition he encountered, Fazlur Rahman Malik's intellectual legacy has had a lasting and widespread influence on Islamic thought and continues to shape contemporary discussions on reform and interpretation globally.⁶ His views and interpretations have become the subject of scholarly debates in various parts of the world, including Turkey, Indonesia, Bosnia-Herzegovina, and the Arabic-speaking world, inspiring scholars to pursue social reconstruction and reform within Islamic thought.⁶ His emphasis on educational reform and independent reasoning continues to resonate with many.⁷ His contextual methodology for interpreting the Quran has been particularly influential, serving as an inspiration for Islamic feminist scholars and aligning with an “Islamic Feminist Hermeneutic” approach.⁷ In Indonesia, he is considered the most well-known and influential among prominent scholars of his era.¹⁶ His writings remain influential among scholars of Islam and the Near East across various countries.⁷ In recognition of his significant contributions, the University of Chicago's Center for Middle Eastern Studies named its common area in his honor.⁷ His intellectual legacy, encompassing a wide range of topics, continues to be explored and debated.¹⁴ His influence extends to contemporary intellectuals advocating for social justice and liberation theologies.¹⁵ His methodological innovation in resolving the ethico-legal content of the Quran is widely acknowledged.¹⁵ Fazlur Rahman Malik passed away in Chicago, Illinois, on July 26, 1988, due to complications following coronary bypass surgery.⁷ At the time of his death, he resided in suburban Naperville, Illinois, and was buried in Arlington Cemetery, Elmhurst, Illinois.⁷ Upon his passing, Wilfred Cantwell Smith, a renowned scholar of Islam, described him as “a person of integrity; a religious man with a brilliant mind using it as part of his religion”.¹⁴ Despite the controversies he faced during his lifetime, Malik's intellectual contributions have had a profound and lasting impact on Islamic thought, fostering ongoing critical engagement with religious traditions and promoting interpretations that seek to address the complex challenges of the modern world.

Moulana Fazlur Rahman (Born 1947): The Esteemed Scholar of Islamic Sciences

Moulana Fazlur Rahman, whose lineage traces back to Ḥafīẓ al-Raḥmān, Muḥammad Sa'īd, Dāwūd, and Nūr Muḥammad, was born on Ṣafar 14, 1366 AH (January 7, 1947), in Maunath Bhanjan (commonly known as Mau) in Uttar Pradesh, India.¹⁸ His entire initial education was undertaken in his hometown of Mau.¹⁸ He began his studies in basic Arabic and Urdu under the guidance of his father, Shaykh Ḥafīẓ al-Raḥmān Azmi RA.¹⁸ To facilitate his education and that of two other students, a new maktab (children's Madrasah) named Ta'lim al-Dīn was established.¹⁸ There, he and his fellow students had the blessing of reciting the Quran to the esteemed Qārī Muṣṭafā Azmi RA.¹⁸ However, his first teacher in Quranic recitation (nāẓira) and memorization (ḥifẓ) was his father.¹⁸ He furthered his elementary Urdu education and subsequently excelled in Persian and Arabic, ultimately topping his class in his final year (dawrat al-ḥadīth) in 1386 AH (1966).¹⁸ During this period, he also committed several important texts to memory, including the matn (text) of Sharḥ al-Tahdhīb, known as Tahdhīb al-Manṭiq.¹⁸ After completing his initial studies, Moulana Fazlur Rahman pursued specialization (Takhasus) in various Islamic sciences. This included advanced classes in the seven (sab'a) and ten ('ashara) modes of Qur'ānic recitation (Qirā'a) under the tutelage of Qārī Muṣṭafā Azmi RA.¹⁸ He diligently studied key texts in this field, such as Taysīr and Shāṭbiyya, completing the latter in a remarkably short period.¹⁸ Upon successfully completing the rigorous Shari'ah program ('Alim course) at Madrasah Miftah al-'Ulum, Mau, he further specialized in the study of Hadith and the art of answering legal questions (Ifta) under the guidance of the renowned scholar Shaykh Habib al-Rahman Azmi RA.¹⁸ Throughout his formative years, he had the privilege of learning from numerous esteemed scholars in his hometown.¹⁸ Moulana Fazlur Rahman's extensive and rigorous traditional Islamic education within the academic environment of his hometown underscores his profound and enduring dedication to mastering the classical Islamic sciences from an early age.

Moulana Fazlur Rahman embarked on a long and distinguished teaching career that took him to various prominent seminaries in India and South Africa.¹⁸ His teaching journey commenced in his hometown of Mau.¹⁸ Following the advice of one of his teachers, he moved to Madrasah Mazhar al-'Ulum in Varanasi, where he dedicated four years to teaching.¹⁸ In 1975 (1395 AH), he joined the esteemed Jami'ah Islamiyyah Dabhel in Gujarat, where for over a decade, he imparted knowledge in major Islamic disciplines including tafsir (Qur'anic exegesis), Hadith, Fiqh (Islamic law), and Qira'ah (Qur'anic recitation).¹⁸ In June 1986 (Shawwāl 1406 AH), he accepted invitations to South Africa and has been teaching in Azaadville since then.¹⁸ In Azaadville, he initiated the final year of the 'Alim course.¹⁸ For many years, he has been teaching major Hadith collections such as Ṣaḥīḥ al-Bukhārī and Sunan al-Tirmidhī in South Africa.¹⁸ His teaching responsibilities have

also included other significant Islamic texts like Tafsīr al-Bayḍāwī, Sharḥ al-‘Aqā’id, Ṭahāwī’s Sharḥ al-Ma‘ānī, al-Ashbāh wa ’l-naḥā’ir, ‘Aqīla atrāb al-qaṣā’id, Bulūgh al-marām, al-Luma‘, al-Raf‘ wa’l-takmīl, Muqaddima Ibn al-Ṣalāḥ, and Qawā’id fī ‘ulūm al-ḥadīth.¹⁸ Notably, he also teaches Risālat al-awā’il and the Musalsalāt annually.¹⁸ During his time at Dabhel, students from various parts of the world benefited immensely from his profound knowledge.¹⁸ His teaching style is renowned for being both unique and deeply inspiring, leaving a lasting impression on his students.¹⁸ The numerous invitations he received from England and South Africa serve as a testament to his widespread recognition and acceptance within the global Muslim community.¹⁸ Moulana Fazlur Rahman’s enduring and geographically diverse teaching career underscores his unwavering commitment to the dissemination of Islamic knowledge and his significant influence on generations of students across the globe.

Moulana Fazlur Rahman’s expertise lies in several key Islamic sciences. His primary role is that of a Shaykh al-Ḥadīth, indicating his profound knowledge and authority in the field of Hadith, the narrations of the Prophet Muhammad (peace be upon him).¹⁸ His work primarily centers on Islamic education and jurisprudence, dedicating his life to teaching various disciplines including Hadith, tafsir (Qur’anic exegesis), fiqh (Islamic law), and qira’ah (Qur’anic recitation).¹⁸ He has taught major collections of Hadith, such as Ṣaḥīḥ al-Bukhārī and Sunan al-Tirmidhī, for many years, and has also studied significant portions of these and other texts under his own teachers.¹⁸ He possesses a specialization in the seven and ten recognized modes of Qur’anic recitation.¹⁸ His expertise also extends to Ifta, the practice of answering legal questions according to Islamic law, a specialization he pursued under the guidance of Shaykh Habib al-Rahman Azmi RA.¹⁸ His teaching style is widely regarded as unique and deeply inspiring, leaving a lasting impact on the many students who have had the privilege of learning from him.¹⁸ Students from various parts of the world have benefited from his vast knowledge, particularly during his time teaching at Dabhel.¹⁸ Moulana Fazlur Rahman’s profound expertise in these core Islamic sciences, particularly Hadith and Qira’ah, coupled with his specialization in Ifta, firmly establishes him as a highly authoritative and respected figure within traditional Islamic scholarship and jurisprudence.

In addition to his extensive teaching career, Moulana Fazlur Rahman is also a prolific author, having penned over forty books on a wide range of Islamic topics.¹⁸ Among his most renowned works are introductions to significant Hadith collections such as Ṣaḥīḥ al-Bukhārī and Sunan al-Tirmidhī.¹⁸ His significant literary contributions demonstrate his commitment to disseminating Islamic knowledge and making it accessible to a broader audience beyond his immediate students.

Beyond his academic and literary achievements, Moulana Fazlur Rahman holds a respected position within Islamic scholarly circles and serves as a spiritual guide for many. His inspiring teaching style has earned him widespread admiration.¹⁸ The numerous invitations he has received from England and South Africa are a clear indication of the high regard in which he is held by the Muslim community globally.¹⁸ He shared close spiritual relationships with prominent scholars like Shaykh al-Ḥadīth Muḥammad Zakariyyā Kāndhlawī RA and Muftī Maḥmūd RA, benefiting from their wisdom and companionship.¹⁸ He later took a spiritual pledge (bay'at) and received spiritual succession (Khilafat) from Sheikh Aarif billah Hazrat Moulana Shah Hakeem Muhammad Akhtar Sahib RA.¹⁸ This role as a spiritual guide and the recognition he receives from other esteemed scholars underscore his influence beyond the academic sphere, impacting the spiritual lives of his followers.

Fazal-ur-Rehman (Born 1953): The Prominent Pakistani Politician and Cleric

Fazal-ur-Rehman was born on June 19, 1953, in Abdul Khel, Dera Ismail Khan district of Khyber-Pakhtunkhwa province, Pakistan.²² He comes from a politically influential family; his father, Maulana Mufti Mahmud, was a respected religious scholar and a prominent political leader who served as the Chief Minister of the North-West Frontier Province (now Khyber Pakhtunkhwa) in the 1970s.²² Following his initial education, he pursued higher studies in theology at Al-Azhar University in Cairo, Egypt, where he conducted research under renowned scholars.²² He furthered his academic pursuits at the University of Peshawar, graduating with a Bachelor of Arts degree in Islamic Studies in 1983.²² In 1987, he completed his master's thesis focusing on the political aspects of Islam and was awarded a Master of Arts degree in Religious Studies.²² Fazal-ur-Rehman's family's deep roots in both religious scholarship and politics, coupled with his formal education in Islamic studies, provided a strong foundation for his career as a significant political figure and a cleric in Pakistan. This background likely lends him religious authority in his political endeavors and political influence in his religious leadership.

Fazal-ur-Rehman has been a central figure in Pakistani politics for over three decades.²⁷ He is the chief of the orthodox Jamiat Ulema-e-Islam-Fazal (JUI-F), a prominent religious and political party.²² He has served as the president of JUI-F since 1980, succeeding his father in this leadership role.²³ He also held the position of president of the Pakistan Democratic Movement (PDM), a coalition of various political parties that successfully moved a no-confidence motion against then Prime Minister Imran Khan in 2022.²³ Fazal-ur-Rehman's political prominence began to rise in 1988.²² He has been elected as a member of the National Assembly (MNA) of Pakistan multiple times, serving in the years 1988-1990, 1993-1996, 2002-2007, 2008-2013, 2013-2018, and again since February 2024.²³ His first

election as MNA was in 1988 from his native constituency of Dera Ismail Khan.²³ He also served as the Leader of the Opposition in the National Assembly from 2004 to 2007.²² He held the significant position of Chairman of the Standing Committee on Foreign Affairs in the National Assembly on two occasions, from 1993 to 1996 and again from 2008 to 2013.²³ Furthermore, he served as the Chairman of the Parliamentary Special Committee on Kashmir for two terms, from August 2013 to May 2018 and from September 2008 to March 2013.²³ In recognition of his role as the chairman of the special committee on Kashmir, he was granted the status of a federal minister by Prime Ministers Nawaz Sharif in 2014 and Shahid Khaqan Abbasi in 2017.²³ In the 2018 presidential election, he was nominated as a candidate by a coalition of opposition parties.²⁷ His long and consistent presence in Pakistani politics, holding various key positions in both government and opposition, demonstrates his significant political maneuvering and enduring relevance in the country's complex political landscape.

Throughout his extensive political career, Fazal-ur-Rehman has been actively involved in shaping Pakistan's political landscape. His JUI-F has been a significant player in various government coalitions, including the PPP-led government under Yousaf Raza Gillani and the PML-N-led government after the 2013 general elections.²² In 2020, he was unanimously appointed as the first president of the Pakistan Democratic Movement (PDM), a major opposition alliance formed to challenge the then-ruling PTI government.³² In 2019, he led a large-scale demonstration known as the "Azadi March" against the PTI government.³² He has been a vocal critic of government policies, even claiming that a madrassa bill was approved despite objections from President Zardari.²⁹ He has also criticized authorities for raiding religious seminaries.³³ According to a WikiLeaks cable, he reportedly indicated a willingness to negotiate the support of his significant number of votes.²⁷ Notably, he has faced attacks by the Taliban on several occasions.²⁷ He was even given the moniker "Maulana Diesel" by a political opponent in 1996, though no allegations have been proven against him.²⁷ In the lead-up to the 2018 presidential election, he was nominated as a candidate by the PML-N, highlighting his continued political significance.²⁸ More recently, he has asserted that the current government has failed and predicted its imminent removal.³¹ He has also expressed skepticism about the fairness of elections in Pakistan since 1947.³¹ He has announced plans for a major public gathering in Karachi to unveil his strategy for ousting the government.³¹ Fazal-ur-Rehman's political activities demonstrate a consistent pattern of active engagement in Pakistani politics, marked by his leadership of a major religious party, his involvement in forming and leading opposition alliances, and his critical stance towards various governments. His long and often controversial political career underscores his ability to mobilize support and his enduring role as a key player in Pakistan's political dynamics.

Dr. Muhammad Fazlur Rahman Ansari (1914-1974)

In addition to the use of collateral, Islamic banking also implements alternative policies in credit risk mitigation. One alternative that can be used is the assessment of the customer's capacity to repay the loan based on the customer's credit track record and potential business income. In addition, Islamic insurance has also begun to be implemented to transfer some of the risks that may occur. Technology such as computerized credit scoring has also begun to become an important part of the risk mitigation strategy, allowing banks to be more precise in assessing the feasibility of providing credit (Hasanah & Munir, 2022).

In addition to collateral, Islamic banks also use alternative policies to manage credit risk. One common alternative is the use of third-party collateral, where another, more trustworthy party is responsible for the customer's obligations in the event of default. In addition, the application of the profit-sharing financing principle helps reduce risk by sharing profits and losses between the bank and the customer. This approach is fairer and in line with sharia principles, which prioritize fairness and transparency in the relationship between the bank and its customers (Syukri & Abdullah, 2023).

RESULTS

The Renowned Islamic Theologian and Missionary

Maulana Dr. Muhammad Fazlur Rahman Ansari, born in 1914, was a distinguished Islamic theologian and a highly effective missionary of Islam.³⁴ He possessed exceptional academic abilities, memorizing the Holy Quran by the age of seven and completing the traditional Dars-e-Nizamia curriculum by the age of nineteen.³⁴ His academic excellence continued at Aligarh University, where he earned Bachelor of Arts and Bachelor of Science degrees simultaneously, graduating with flying colors and receiving a Gold Medal.³⁴ He further achieved a remarkable feat by securing 98% marks in his Master of Arts degree in Philosophy, a university record that remained unchallenged, for which he was also awarded a Gold Medal.³⁴ He also graduated first class first in his Bachelor of Theology degree and passed his Master of Arts in Philosophy with first-class honors.³⁴ Demonstrating his intellectual breadth, he independently pursued studies in various subjects, including Politics, Economics, Comparative Study of Religions, and extensively read in Physical Sciences, Law, and Medicine, even learning the German language.³⁴ In 1970, he was awarded a PhD degree by Karachi University for his thesis on the Islamic Moral Code and its Metaphysical background.³⁴ Dr. Ansari's extraordinary academic record across a diverse range of fields highlights his remarkable intellectual capacity and wide-ranging scholarly interests.

Dr. Ansari dedicated a significant portion of his life to missionary work, becoming a renowned roving ambassador of Islam.³⁴ He embarked on extensive travels across the globe, visiting 15 to 20 countries on each of his seven international tours.³⁴ His efforts had a profound impact on a diverse audience, including prominent figures such as Prime Ministers, scholars, thinkers, professors, journalists, administrators, political leaders, Ulama, and Sufis.³⁴ Following the passing of Hazrat Abdul Aleem Siddiqui (RA), he was appointed as the Raees-ul-Khalifa of Halqa-e-Aleemiyah Qaderiyah, further solidifying his role as a spiritual leader.³⁴ Dr. Ansari's extensive global missionary work and his ability to influence a wide spectrum of individuals underscore his deep commitment to spreading Islamic teachings and fostering understanding on an international scale.

Dr. Ansari was a prolific writer, authoring approximately 40 books and booklets in both Urdu and English.³⁴ He penned his first book at the young age of 18.³⁴ He also served as an editor for various periodicals both within Pakistan and abroad.³⁴ His most significant work, a two-volume masterpiece titled *The Quranic Foundations and Structure of Muslim Society*, was published in English in 1973.³⁴ Tragically, he passed away just six months after the release of this seminal work.³⁵ Dr. Ansari's extensive literary contributions, particularly his magnum opus on the Quranic foundations of Muslim society, represent a significant and lasting contribution to Islamic theological and social thought.

Dr. Ansari was widely recognized as a multifaceted scholar, embodying the roles of a theologian of rare caliber, a missionary of unique distinction, a scholar of multidimensional capabilities, and a spiritual leader of recognized eminence.³⁴ He was esteemed as a great philosopher, researcher, author, and journalist, earning recognition both in the East and the West for his profound learning.³⁴ Even his birth name, Fazlur Rahman, was given to him by his maternal uncle, a devotee influenced by the renowned scholar Shah Fazlur Rahman of Gunj Muradabadi.³⁴ Dr. Ansari's life serves as an exemplary model for effective religious leadership, showcasing his diverse talents and profound impact on both intellectual and spiritual spheres within the Muslim world.

Other Individuals Named Fazlur Rahman

The research material also mentions Fazlur Rahman Khalil, who is associated with militant activities in Pakistan.³⁶ He runs the Jamia Khalid Bin Walid, a madrasa in Islamabad that has faced accusations of supporting the Tehrik-i-Taliban Pakistan.³⁶ He is reportedly considered to be close to the Taliban and former Pakistani Prime Minister Imran Khan.³⁶ The United States Department of the Treasury has designated him as a Specially Designated Global Terrorist.³⁶ He cofounded Harakat-ul-Jihad-ul-Islami (HuJI) in 1980 and later founded and led Harkat-ul-Mujahedeen.³⁶ He was born in Pakistan in 1963 and has addresses in Rawalpindi and Islamabad.³⁶ The information regarding Fazlur Rahman Khalil

presents a stark contrast to the other individuals named Fazlur Rahman discussed in this report, highlighting the diverse and sometimes controversial paths taken by individuals sharing the same name.

It is important to acknowledge that the provided research material may not encompass all notable individuals named Fazlur Rahman. There might be other figures who have made significant contributions in various fields but are not mentioned within these specific snippets. Further research beyond this material could potentially reveal additional individuals who have left their mark on history.

CONCLUSION

The name Fazlur Rahman has been associated with a remarkable array of talent and achievement across diverse fields. Fazlur Rahman Khan revolutionized skyscraper design, leaving an indelible mark on the world's urban landscapes. Fazlur Rahman Malik stands as a towering figure in modernist Islamic scholarship, his ideas continuing to influence contemporary Muslim thought. Moulana Fazlur Rahman has dedicated his life to the preservation and dissemination of traditional Islamic knowledge, serving as an esteemed scholar and spiritual guide. Fazal-ur-Rehman has been a prominent and enduring force in Pakistani politics, wielding significant influence as a political leader and cleric.

Dr. Muhammad Fazlur Rahman Ansari made profound contributions to Islamic theology and missionary work, leaving behind a legacy of multifaceted scholarship and global impact. While Fazlur Rahman Khalil's activities present a different narrative, the collective contributions of the other individuals named Fazlur Rahman underscore the breadth of achievements possible for those sharing this name. Their global impact and lasting legacies continue to shape engineering, religious thought, education, and politics in various corners of the world.

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