



# Pioneer Islamic Economics and Banking Experience in Tsarist Russia

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## 10.1 INTRODUCTION

The essays on the history of Islamic economic, banking, and financial thought take as their point of departure the Arabic, Urdu, and English writings that appeared in the middle of the twentieth century. However, several important activities were already present well before. An interesting essay appeared early in Algeria, in 1904, on the Islamic economy, by two Muslim theologians Abdelqadir al-Mijāwī (1848–1914) and ‘Umar Brīhmāt (1859–1909),<sup>1</sup> but this masterful production remains in the context of individual activities. On the other hand, Russia Tsarist recognized a great collective activity held by the Muslim Tatars elite whose colossal contribution so far remains silent and suffocated under the dust of time and the lids of language and space.

<sup>1</sup>Abdelqadir al-Mijāwī & ‘Umar Brīhmāt: *Al-Mirṣād*, reedited by Abdelrazzak Belabes, Center of scientific publications, King Abdelaziz University, 2014.

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After the Tsarist regime fell, the Soviet Union introduced a policy of state atheism, which impeded the practice of Islam and led to the execution and suppression of various Muslim leaders. Following the collapse of the Soviet Union, Islam regained a prestigious, legally recognized space in Russian politics. More recently, President Putin consolidated this trend, subsidizing the creation of mosques and Islamic education, which he called an “integral part of Russia’s cultural code”,<sup>2</sup> encouraging immigration from Muslim-majority former Soviet bloc states and condemning what the Russian state considers criminal anti-Muslim hate speech, such as caricatures of the Prophet Muḥammad.<sup>3</sup>

Indeed, Islam is deeply rooted in Russia (Sect. 10.2) in which we can see the seeds of the first unprecedented experiences in history of Islamic economics. The “Muslims of Russia”, or simply “Muslims”,<sup>4</sup> have contributed greatly to Islamic economic thought (Sect. 10.3). Their efforts led to the appearance of the first known journal dedicated to the Islamic economy (Sect. 10.4) and developed theoretical and practical models of Islamic banking (Sect. 10.5).

## 10.2 ISLAM’S DEEP ROOTS IN RUSSIA

The development of Islamic finance in Russia is motivated by historical Islamic presence and local Muslim communities in Tsarist Russia. The position of Islam as a major Russian religion, alongside Orthodox Christianity, dates from the time of Catherine the Great, who sponsored Islamic clerics and scholarship through the Orenburg Assembly.<sup>5</sup> So, Russian Muslims differ from Muslims in EU countries by their origins, they are part of Russian historical heritage, and the Russian government

<sup>2</sup> Melina Delkic: “Putin says Islamic Schools can help stop destructive ideas”, online on: <https://www.newsweek.com/putin-pledges-support-islamic-schools-russia-791561> (seen on June 2018).

<sup>3</sup> Vladislav Davidzon: “Why Russia is no place to be Charli”, online on: <https://www.tabletmag.com/scroll/188502/why-russia-is-no-place-to-be-charlie> (seen on June 2018).

<sup>4</sup> Despite being published in Tatar with Arabic script, the magazine constantly uses the notion of “Russian Muslims” and “Muslim”, and almost never the word “Tatar”, neither as a noun nor as an adjective.

<sup>5</sup> Azamatov, Danil: “The Muftis of the Orenburg Spiritual Assembly in the 18th and 19th Centuries: The Struggle for Power in Russia’s Muslim Institution”, in Anke von Kugelgen; Michael Kemper; Allen J. Frank, *Muslim culture in Russia and Central Asia from the 18th to the early 20th centuries*, 1998, vol. 2: Inter-Regional and Inter-Ethnic Relations, Berlin: Klaus Schwarz Verlag, pp. 355–384.

subsidizes Islam.<sup>6</sup> That's why Islam is recognized under the law and by Russian political leaders as one of Russia's traditional religions.<sup>7</sup>

Given the Early Muslim Conquest, it is hard to determine when Islam really arrived in Russia because the lands that Islam entered early in its expansion were not part of Russia at the time.<sup>8</sup> In mid-seventh century, Islamic conquest of Persia helped spread Islam into the Caucasus countries, which later became permanently part of the Russian Empire.<sup>9</sup>

Dagestani people in Derbent region became the first Muslim people within current Russian territory. The first Muslim state in the future Russia lands was Volga Bulgaria.<sup>10</sup> Later, the Lesghiens (who were located in the north of Dagestan and the south of the current Azerbaijan) embraced Islam followed, in 737, by the Tatars of the Khanate of Kazan who inherited the population of believers from that state. Later most of the European and Caucasian Turkic peoples also became followers of Islam.<sup>11</sup>

The Tatars of the Crimean Khanate, the vassal of Ottoman Empire and last remaining successor to the Golden Horde, kept its dominion on southern Russia and burned down Moscow in 1571.<sup>12</sup> Crimea was conquered by the Russian Empire in 1783.

Between the early sixteenth century and the course of the nineteenth century, the region of South Caucasus (Transcaucasia) and southern Dagestan was controlled by alternate Iranian empires (the Safavids, Afsharids, and Qajars) and their main rivals, the Ottoman Turks. Shia Islam and Sunni Islam were spread all over Caucasia leading to constant conversion even in the neighboring territories.

The era of Russian expansion from Ivan the Terrible (conquest of Kazan in 1552) to Catherine the Great (ascended in 1762) always resulted in oppression of the Muslim community throughout discrimination and unjust treatment and exclusion, as well as the destruction of Muslim

<sup>6</sup> Imogen Bell: *Eastern Europe, Russia and Central Asia 2003*, Europa Publications, 3rd edition 2002, p. 47.

<sup>7</sup> Ibidem.

<sup>8</sup> Shireen Tahmasseb Hunter, Jeffrey L. Thomas, Alexander Melikishvili: *Islam in Russia: The Politics of Identity and Security*. Routledge, 2004, p. 3

<sup>9</sup> Ibidem.

<sup>10</sup> Mako, Gerald: "The Islamization of the Volga Bulgars: A Question Reconsidered", in *Archivum Eurasiae Medii Aevi*. 18 (2011), pp. 199–223, see p. 208.

<sup>11</sup> Shireen Tahmasseb Hunter, Jeffrey L. Thomas, Alexander Melikishvili: "*Islam in Russia*", Routledge, 2004.

<sup>12</sup> Solovoyov: *History of Russia from the Earliest Times*. AST. 2001, pp. 751–809.

culture by the elimination of outward manifestations of Islam such as mosques.<sup>13</sup> To appear as tolerant towards Muslim communities, particularly on Kazakhs towards whom they have a great aversion, the Russians first allowed Muslim clerics to preach to their people. However, they made sure to introduce pre-Islamic element of collective consciousness<sup>14</sup> such as praising pre-Islamic historical figures, diminishing and belittling Kazakhs, and sending them to high élite military institution to be humiliated.<sup>15</sup> In response, Kazakh religious leaders attempted to bring religious fervor by espousing pan-Turkism, although many were persecuted as a result.<sup>16</sup>

The Cossack institution recruited and incorporated Muslims from different ethnic groups in Russian Empire, Non-Muslim and Siberian Muslim could have the same military status.<sup>17</sup> Even Muslim Cossacks in Siberia requested an Imam.<sup>18</sup> Muslim soldiers, especially Baskirs and Kalmyks, fought bravely against Napoleon's army<sup>19</sup> and were engaged in the war of France.<sup>20</sup>

While total expulsion, as practiced in other Christian nations such as Spain, Portugal, and Sicily, was not feasible to achieve a homogeneous Russian-Orthodox population, other policies such as land grants and the promotion of migration by other Russian and non-Muslim populations into Muslim lands displaced many Muslims, making them minorities in places such as some parts of the South Ural region and encouraging emigration to other parts such as the Ottoman Turkey and neighboring Persia, and almost annihilating the Circassians, Crimean Tatars, and various Muslims of the Caucasus. They were given a choice as to where to be resettled: in the Ottoman Empire, in Persia, or in Russia far from their old lands.

<sup>13</sup> Frank, Allen J. *Muslim Religious Institutions in Imperial Russia: The Islamic World of Novouzensk District and the Kazakh Inner Horde, 1780–1910*, Vol. 35. Brill, 2001.

<sup>14</sup> Hunter, Shireen: *Islam in Russia: The Politics of Identity and Security*, Routledge, 2004, p. 14.

<sup>15</sup> Ibidem, p. 14.

<sup>16</sup> Farah, Caesar: *Islam: Beliefs and Observances*, Barron's Educational Series Inc., 5th édition, 1994, p. 304.

<sup>17</sup> Allen J. Frank: *Muslim Religious Institutions in Imperial Russia: The Islamic World of Novouzensk District and the Kazakh Inner Horde, 1780–1910*, BRILL, 2001, p. 87.

<sup>18</sup> Ibidem, p. 122.

<sup>19</sup> John R. Elting: *Swords Around a Throne: Napoleon's Grande Armée*, Perseus Books Group, 1997, p. 237.

<sup>20</sup> Dominic Lieven: *Russia Against Napoleon: The True Story of the Campaigns of War and Peace*, Penguin Publishing Group. 2010, p. 504.

The ideological opposition between Islam and Christian-Orthodox widened with the Caucasian wars, ended in 1864, when Circassian leaders endorsed a loyalty oath. However, many of them refused to be ruled by a Christian monarch and decided to leave for Ottoman Empire. Many other Caucasian Muslims ended up in neighboring Iran—sizeable numbers of Shia Lezgins, Azerbaijanis, Muslim Georgians, Kabardians, and Laks.<sup>21</sup> Many historians agreed on a number of 500,000 residents of the highland Caucasus behind deported in the 1860s. A large proportion of them died in transit from disease. Those who stayed loyal to Russia were allowed to settle into the lowlands. The Russian nationalist politics carried on for many years at different levels, during Tsarist and Soviet periods. In 2014, Tatars lived outside the Republic of Tatarstan than inside it.<sup>22</sup>

In the same way, traditional and conservative Islamic education schools with Islamic ideology were willingly imposed by Russians in order to keep Muslim communities under control, destroy any kind of opposition, and prevent them from taking power.<sup>23</sup>

Communist rule oppressed and suppressed Islam, like other religions in the Soviet Union. The communist atheist Soviet laws reinforced this control and gave the occasion to destroy over 25,000 mosques between 1917 and 1991, leaving the number at 500 of which 27 in the Republic of Dagestan. Many mosques (for some estimates, more than 83% in Tatarstan<sup>24</sup>) were closed. For example, the Märçani Mosque was the only acting mosque in Kazan during the communist era.

Islam in Russian Federation is the nation's second most widely professed religion. According to a nationwide survey conducted in 2012,<sup>25</sup> Muslims in Russia numbered 9,400,000 or 6.5% of the total population. However, the populations of two federal subjects with Islamic majorities were not surveyed due to social unrest, which together had a population of nearly 2 million, namely Chechnya and Ingushetia,<sup>26</sup> thus the total number of Muslims may be larger.

<sup>21</sup> A. G. Bulatov. *Laktsy (XIXe-début du XXe siècle). Essais historiques et ethnographiques*, Makhachkala, 2000.

<sup>22</sup> Shireen Hunter, Jeffrey L. Thomas, Alexander Melikishvili: *Islam in Russia*, op. cit.

<sup>23</sup> Andrew D. W. Forbes: *Warlords and Muslims in Chinese Central Asia: A Political History of Republican Sinkiang 1911–1949*, Cambridge University Press, 1986, p. 16.

<sup>24</sup> For more details, see: I.A. Zaripov, M.A. Safarov: *Akhmetzyan Mustafin: Extrait de l'histoire de l'islam en URSS*, Medina, Moscou, 2017.

<sup>25</sup> Arena: *Atlas of Religions and Nationalities, Russian Federation*, Среда (Sreda). 2012, realised in cooperation with the All-Russia Population Census 2010 (Всероссийской переписи населения 2010) and the Russian Ministry of Justice (Минюста РФ).

<sup>26</sup> Ibidem.

As for their actual repartition, Muslims form a majority of the population of the republics of Bashkortostan and Tatarstan in the Volga Federal District, and predominate among the nationalities in the North Caucasian Federal District located between the Black Sea and the Caspian Sea: the Circassians, Balkars, Chechens, Ingush, Kabardin, Karachay, and numerous Dagestani peoples. Also, in the middle of the Volga Region reside populations of Tatars and Bashkirs, the vast majority of whom are Muslims. Other areas with notable Muslim minorities include Moscow, Saint Petersburg, the republics of Adygea, North Ossetia-Alania and Astrakhan, Moscow, Orenburg, and Ulyanovsk oblasts.<sup>27</sup>

This large Muslim community reflects no doubt the large potential market for Islamic financial products. However, the large repartition of Muslims in different parts of the vast Russian territories, through different republics, marks another difficulty for presenting Islamic financial solutions. Islamic products launched and distributed in Volga-Ural region remains unknown in Caucasian regions, as we will see below.

### 10.3 CONTRIBUTION OF TATAR THEOLOGIAN IN ISLAMIC ECONOMICS

In the late nineteenth and early twentieth century, theoretical and practical experience took place in Tsarist Russia. The Tatar scholars were in fact the “pioneers” of the revival of the economic thinking of the entire Islamic world.

It was precisely during this period that the economic treatises of H Abdel-Hallyam Faizkhanov (1850–1910) and Moussa Akegetzade (1864–1923) appeared. Religious figures, such as Moussa Bigiyev (1875–1949), Galimdzhan Baroudi (1857–1921), Rizaetdin Fahretdin (1859–1936), Zakir Ayukhanov (1889–1961), and so on, did not stay away from economic problems: in their publications, they call upon Muslims to a dynamic economic activity, the development of industry and financial institutions, implementing the Coranic prohibition of *ribā* and conceptions of the organization and functioning of an Islamic bank.<sup>28</sup>

The Tatar press has made a huge contribution to the publication of economic works. In the pages of the many pre-revolutionary newspapers

<sup>27</sup> Arena: *Atlas of Religions and Nationalities, Russian Federation, op cit.*

<sup>28</sup> I. Zaripov: “Review of publications of Tatar theologians on the Islamic economy”, *Journal of the Russian Islamic Institute “Minbar”*, 2011, N°1 (7), pp. 33–44.

and magazines, various issues relevant to the Tatar community of the period are discussed. One of the main themes was economics. In various periodical collections of social or religious inspiration, such as “Shuro” (the “Council”), “al-Din wa al-Adab” (“Religion and morality”), “Al-Islah” (“Reformation”), and so on, they published various articles on economic questions, and opened economic rubrics.<sup>29</sup>

#### 10.4 FIRST KNOWN “ISLAMIC ECONOMIC JOURNAL” IN HISTORY

In addition to the diverse writings of the Tatar scholars, a particular journal is in a leading position in this theme. The magazine *Iqtisad* (literally “Economy”) became the first economic magazine for Muslims in Russia and seems to be the first Islamic economic journal throughout the Muslim world. Indeed, no peer was found in the Arab and Turkish press of that period.

The magazine *Iqtisad* was published from 1908 to 1913. Its founder, chief editor and publisher, was Imam in the city of Samara, Muhammad-Fatih Murtazin (1875–1938). He had received his religious education in the *madrassa* “Marjaniyya” in Kazan.<sup>30</sup> In addition to his religious teaching and writing-editing activities, Mr. Murtazin has been a member of the Samara Credit Bank Board of Directors.<sup>31</sup>

The magazine, published in Tatar language with Arabic script was widely distributed, from Kazan to Chistopol, Simbirsk, Astrakhan, Ufa, Sterlitamak, Orenburg, Troitsk, Guryev, Kokand, and Makaryevskaya Fair.<sup>32</sup> The editorial office was located in Samara, but lacking a printer suitable for Arabic writing, the edition was done in typolithography at “Karimov, Khusainov and Co.” in Orenburg.<sup>33</sup>

The structure of the journal remains unchanged throughout the six years of its publication by carrying the following sections: economy, trade, production (crafts and industries), agriculture, public affairs, letters, and ads. More than half of the articles in each issue have been devoted to different issues of the economy.

<sup>29</sup> Ibidem.

<sup>30</sup> I. Zapiro: ““Iqtisad” – The first Russian magazine on Islamic Economics”, *ФИЛОЛОГИЯ И КУЛЬТУРА. PHILOLOGY AND CULTURE*. 2013. №1(31), pp. 193–197, p. 193.

<sup>31</sup> Gazizullin F.G.: *Tatar economic thought on the way to Marxism, 1880–1917*, PhD thesis in history, Kazan, 1980, p. 36.

<sup>32</sup> I. Zapiro: ““Iqtisad” – The first Russian magazine on Islamic Economics”, *art. cit.*, p. 193.

<sup>33</sup> Ibidem, p. 194.

In their contributions to this magazine, Tatar scholars have witnessed a vast culture. They presented to readers the opinions of ancient Greek philosophers, such as Aristotle, Plato, and Xenophon, but also European economists of the eighteenth–nineteenth centuries, such as Adam Smith, John Stuart Mill, David Ricardo, Jean-Baptiste Say, and others. The themes of the magazine were examined in the light of the peculiarities of Tatar life and the precepts of Islamic Law. Thus, the magazine constitutes in its own way a new economic doctrine, based on a synthesis of classical economic theory and Islamic Law.

The main purpose of the publication of the magazine, as stated in the programmatic article of the first issue,<sup>34</sup> is to “*make Muslims aware of their economic situation, equipping them with scientific knowledge in commerce, agriculture, production, and industry, demonstrate economic methods for allocating national wealth, and thus serve to achieve their happiness and progress*”.<sup>35</sup> In the same programmatic article, the editorial staff notes that the magazine does not represent the views of any political party and will look at all the issues from the point of view of the economy and “*weigh them in the balance of the sharīʿa*”.<sup>36</sup>

In his article analyzing the magazine *Iqtisad*, I. Zapirov rallied the articles of the magazine dealing with economic subjects according to the following sections<sup>37</sup>:

- Relations between the Islamic religion and the economy (e.g., the article “Islam and economy”, 1909, N°1 – pp. 1–2).
- A description of the economic situation of Muslims in various regions of Russia and throughout the country (e.g., the article “Islamic wealth bursts in Russia”, 1909, N°7, pp. 195–196).
- A description of the economic situation of Muslims in other countries (e.g., the article “Muslims of China” 1911, N°8 – 9 – 10 – p. 294).
- The questions of the Bank and the problem of the creation of a Muslim bank (e.g., a series of articles, “banking issues”, 1909, N°6 – pp. 169–171; N°7, pp. 203–205, N°9, pp. 266–267).

<sup>34</sup> Cet article fut intitulé “Maqsad wa-maslak” ce qui signifie “Objectif et méthodologie”.

<sup>35</sup> “Objectif et méthodologie”, *“Iqtisad” Magazine*, 1908, N°1, p. 1.

<sup>36</sup> Ibidem.

<sup>37</sup> I. Zapirov: ““Iqtisad” – The first Russian magazine on Islamic Economics”, *art. cit.*, p. 195.



- The position of Islam on shares, bonds, debt securities, loans, and promissory notes (e.g., the article “Types of Credit”, 1910, N°3, pp. 74–75).
- Insurance (e.g., the article “Insurance [of trading companies]”, 1910, N°5, pp. 133–134).
- The ethical issues of the Islamic economy (“Influence of the profession on the moral life” 1913, N°1, pp. 13–14).
- The religious and legal justification of the lawfulness or prohibition of new products, materials, and technologies in the industry (e.g., the article by Minushev Mirzagabdrahman “Manufacture of horn and bone articles”, 1912, N°8, pp. 243–246).
- The creation of credit unions (e.g., the article by Iskhakov Mahmoud “Opening companies for small debts [Bugulma district, Almetyevsk village]”, [the author of this article is the imam in a village called “Shirdan Kbir”] 1912, N°3, p. 88).
- Education issues (e.g., article “Program for Muslim Schools”, 1911, N°3 – pp. 94–95).

A special place in the magazine is given to banking and credit issues. *Iqtisad* writes that “banks are the heart and the most important blood vessels of economic life”.<sup>38</sup>

The present lines highlight the need to study this journal as a remarkable initiative in the history of Islamic economic thought and in the history of Islamic Law. Finally, we can say that all the ideas proposed by the magazine have not been implemented. The 1917 revolution stopped the development of the economic and theological thinking of the Tatar people and destroyed the national bourgeoisie, the main target audience of the magazine, which alone could bring these ideas to life.<sup>39</sup> However, *Iqtisad* was not limited to theoretical reflections; some of the ideas mentioned in this journal were an analysis of the mutual banking practice that began to appear in Russia before the Bolshevik revolution, which gave rise to an unprecedented Islamic banking activity.

<sup>38</sup> Ibidem.

<sup>39</sup> Ibidem.

## 10.5 PIONEER ISLAMIC BANKING INITIATIVES

As we have already mentioned, the magazine *Iqtisad*'s authors made sure to study the subject of banks in Islam. They pushed their reflection to the limit, evoking, for the first time, the notion of "Islamic bank".<sup>40</sup>

In addition, an author has particularly developed the idea of the Islamic bank. The famous theologian Musa Bigiyev, known in the Muslim world under the nickname Musā Jārallah and as having the title of "Last Shaykh al-Islam of Russia", wrote an interdisciplinary book entitled *Zakāt*. This book was published in Petrograd in 1916 in Tatar language with Arabic script.<sup>41</sup> The author of this book was the first scholar (not only in the Russian Empire but also worldwide) who described the concept of Islamic bank.

This theoretical activity was parallel to a practical activity that took place in Tsarist Russia. At the beginning of the twentieth century, mutual credit societies spread to Russia. Their owners are the member-borrowers themselves; they are bound by mutual accountability. The purpose of these companies was to provide cheap loans to their members, mainly in the short term (six months) and to meet the needs of businesses. Some authors of the magazine *Iqtisad* attest the legitimacy of these mutual banks in Islamic Law and encouraged Muslims to participate.<sup>42</sup> Others challenged this legitimacy by proposing the constitution of an "Islamic bank" and using perhaps this notion for the first time.<sup>43</sup>

According to the articles of *Iqtisad*, it is obvious that Russian Muslims have been present in this banking model. For example, M. Murtazin, an imam working in Samara and chief editor and publisher of the magazine *Iqtisad*, was a member of the board of directors of one of these banks. He has repeated this again and again in the pages of the magazine *Iqtisad*.<sup>44</sup>

<sup>40</sup>For example:

"Issues related to the Islamic Bank", *"Ikatisad" magazine*, 1909, N°6, pp. 169–171.

"Issues related to the Islamic Bank", *"Ikatisad" magazine*, 1909, N°7, pp. 203–205.

"Issues related to the Islamic Bank", *"Ikatisad" magazine*, 1909, N°9, pp. 266–267.

<sup>41</sup>M. Bigiyev: *Zakāt*, published by Muhammad Alim Maksudov, Petrograde, 1917.

<sup>42</sup>For example: "Mutual bankers [loan association – cooperation]", *Magazine Iqtisad*, 1911, N°3, pp. 73–74.

<sup>43</sup>Comme Mahmoud Iskhakov: "Issues related to the Islamic Bank", *Magazine Iqtisad*, 1913, N°5–6, pp. 141–143.

<sup>44</sup>Par example:

"Mutual loaning Bank in Samara", *Magazine "Iqtisad"*, 1913, N° 3, pp. 74–75.

"How we organized the Bank", *Magazine "Iqtisad"*, 1913, N°4, pp. 104–105.

On the other hand, other evidence indicates the constitution of an “Islamic bank”. One author mentions sources that an “Islamic bank” was established in 1912 in St. Petersburg.<sup>45</sup> However, we have no other indications about this banking experience or whether it adopted as a model the mutual banks known at the time.

Thus, several Islamic banking experiments took place at the time: the Islamic version of the mutual banks like that of the city of Samara and the “Islamic Bank” founded in St. Petersburg in 1912. However, no analysis can be made because we do not have sufficient data.

These experiences and writings have fallen into oblivion of history and are not mentioned in the writings concerning the history of Islamic banking and financial activity because of the barrier of time, space, political situation, and language. These succinct lines are intended to highlight the need to study them as a remarkable initiative in the history of Islamic economics and in the history of Islamic Law.

## 10.6 CONCLUSION

The Islamic banking activity in Russia dates back well into Tsarist Russia where the scholars of the Tatar Muslims developed an unprecedented intellectual reflection on economic fields. Their theoretical writings in Islamic economics were disseminated in the Tatar press of the time, a large number of newspapers had columns dedicated to the Islamic economy. In addition, a journal dedicated to the Islamic economy, named *Iqtisad*, was published and was published for six years from 1908 to 1913. Moreover, this theoretical reflection was parallel to a practical experience, the mutual banks appeared in Russia Tsarist and the Muslims have adopted this banking model. An inedited experience remains little known and unclear, a so-called Islamic bank has emerged. This trans-historical experience from the Tsarist era deserves deep reflection and recognition as a pioneering activity in the history of Islamic economics, Islamic banking, and Islamic Law.

<sup>45</sup> Gazizullin F.G.: *Tatar economic thought on the way to Marxism, 1880–1917*, PhD thesis in history, Kazan, 1980.

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- Zaripov & Safarov: *Akhmetzyan Mustafin: Extrait de l’histoire de l’islam en URSS*, Medina, Moscou, 2017.

#### “IQTISAD” ARTICLES (IN HISTORICAL ORDER)

- “Objective and methodology”, *“Iqtisad” Magazine*, 1908, N°1, p. 1.
- “Issues related to the Islamic Bank”, *“Ikatisad” magazine*, 1909a, N°6, pp. 169–171.
- “Issues related to the Islamic Bank”, *“Ikatisad” magazine*, 1909b, N°7, pp. 203–205.
- “Issues related to the Islamic Bank”, *“Ikatisad” magazine*, 1909c, N°9, pp. 266–267.
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