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#### ПОЛИТИЧЕСКАЯ, ЭКОНОМИЧЕСКАЯ И РЕЛИГИОЗНАЯ СИТУАЦИЯ В РЕГИОНЕ МАВАРАНАХР ВО ВРЕМЯ АБУ МАНСУРА АЛЬ-МАТУРИДИ

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*В статье проанализирована политическая, экономическая и религиозная ситуация в регионе Мавераннахр, где жил имам Матуриди. Определены предпосылки и основные причины возникновения системных образовательных медресе, а также приоритета разума и философии в данной территории по сравнению с другими регионами Исламского мира того времени. Изучены политические причины внутреннего столкновения двух теорий познания таких как «ахл аль-хадис» и «ахл аль-рай», в том числе исследованы причины доминирования концепции «ахл аль-рей» в регионе Мавераннахр.*

*В статье описаны политические причины, вынудивших покинуть Багдад и Басру, подавляющее большинство мутазилитов, бежавших от правительства, нашли убежище в Хорасане и Мавераннахре и начали распространять свое учение в этих областях. Один из них, ученый-мутазилит Абу аль-Касим аль-Бали Матуриди, который спорил с имамом Матуриди и писал, опровергая его взгляды, служил при правительстве Самани в Самарканде, на родине Матуриди. Фактически, приверженность мутазилитов к ханафитской школе юриспруденции позволила им остаться среди ханафитов.*

**Ключевые слова:** Матуриди, Мауараннахр, Самани, Самарканд, теология.

#### POLITICAL, ECONOMIC AND RELIGIOUS SITUATION IN THE MAWARANNAHR REGION DURING THE TIME OF ABU MANSUR AL-MATURIDI

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*The article analyzes the political, economic and religious situation in the Mawarannahr region, where Imam Maturidi lived. It was identified the prerequisites and main causes of the origin of systematic educational madrassas, as well as the priority of intellect and philosophy in this territory in comparison with other regions of the Islamic world of that time. The political causes of the internal clash of two theories of knowledge such as “Ahl al-Hadith” and “Ahl al-Ray” were studied, including the reasons for the dominance of the concept of “Ahl al-Ray” in the Mawarannahr region*

**Key words:** Maturidi, Mawarannahr, Samani, Samarkand, theology.

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#### HISTORY OF ISLAMIC BANKING

**Abstract:** *The article examines the history of Islamic banking. For more detailed study the history of Islamic banking was reviewed from both the theoretical and practical perspectives. The article mentions various thinkers and scholars who developed theoretical base of Islamic financial system as alternative to the conventional western banks and researches numerous factors that advanced its development. Based on this article, we can conclude that the main reason for the formation of Islamic banking system was the religious beliefs of the Muslim society. It also mentions that financial operations applied by Islamic banks, established in XX century, date back to early days of Islam. The demand for Islamic banks grew as Muslim aspired to comply with their religious rules.*

**Key words:** *Islamic bank, conventional banks, interest, history, financial system.*

In the late nineteenth century, the interest-based western banks started their expansion across the Muslim world. It coincided with period of western colonization of Asian and African nations. European banks initially opened their branches in Istanbul and Cairo. However, opening of those banks in Muslim countries incited the local population resistance, which resulted in Islamic communities' refusal to work with the interest-based banks. The major reason for that was the religious prohibition on interest.

Having noticed the Muslim nations protest to the interest, International Monetary Fund suggested establishing Islamic banks in some Muslims states. Further, International Monetary Fund aimed to attract Muslims to the banks as this would allow central bank controlling money supply. Such suggestion was made not for religious, but economic purpose.

Hence, evolvement of Islamic banks was driven by Muslims' need for interest-free banking system. In addition, during that period some religious scholars issued fatwas saying "it is not sinful to work with western banks", "western banks's charged interest is not that interest prohibited in Islam". But this did not suppress the people's resistance to the interest as *riba* (interest) is issue clearly solved in religious texts. The interest prohibition was known not only to Islamic scholars, but also to ordinary persons.

Islamic banks evolved mainly thanks to Muslim nations' need. However, Islamic banks formation was not easy. The numerous laws were required to be amended to meet Islamic banking standards. This does not mean Arab countries laws restricted or suppressed Islamic banks operations.

Islamic banks were not compliant with applicable laws because they were made to meet needs of the western banks. That was a reason why Islamic banks initially were incorporated based on separate special laws. At early state it was difficult to regulate Islamic banking until systematization. There was no single sample or experience Islamic banks could rely on. Everything was created from scratch. Lack of special financial experts complicated the situation. Due to lack of Islamic banking specialists the Islamic banks initially would recruit those who worked in conventional western banking system.

Despite Islamic banking system evolved in the twentieth century, their tools were used long before. Islamic banking financial operations are rooted in Islamic laws concerning trade and transactions. Hence, certain financial tools came to existence despite there were no Islamic banks. The prophet's companion Zubayr ibn al-Awam was a pioneer in Islamic banking. He was the first to take money as deposits, further invested and increased it. Zubayr ibn al-Awam was a companion who became well-known for trading skills and commitment to *Amanat* (entrusted property). For this reason, people would entrust their property to Zubayr. However, Zubayr took the people's assets not as trust but debt. There are two advantages of taking someone's property as debt. First, in line with Islamic law a person is not always responsible for keeping an entrusted property in the original form. For instance, a person will not be held liable in case of loss of entrusted property for reasons beyond his or her control. This means, entrusted person will not pay compensation in case of loss or damage for reasons beyond his or her control. Second, Islamic law prohibits using an entrusted property. Hence, according to *amanat* principle a property is entrusted for being kept, but not being used. Keeping it in his mind, Zubayr ibn al-Awam took property as debt. By taking property to trust he could not use for his own benefit and this ultimately would result in losses. That is why Zubayr would take someone's property as debt and used it to benefit. Such scheme has the following advantages:

- 1) Individual is responsible for entrusted property and consequently compensates in case of damage (unless for reasons beyond his or her control). This is good for property owner;
- 2) Debt agreement – property is handed over to borrower's possession and further can be used for making profit.

Hence, taking property as debt has advantages for both parties. In doing so, Zubayr ibn al-Awam used people' property for his trading activity and paid debts when due. Zubayr's actions laid foundation for modern day Islamic banking. His son Abdullah ibn Zubayr narrated: "To those who wanted to entrust property my dad answered: I do not accept property as *amanat* as I fear it may be lost. If you want to leave your property, leave it as debt. I will return you in original form". In addition, Abdullah ibn Zubayr narrated that his father left huge amount of debts after his death and certain portion of inherited property was used to pay off those debts [1].

Also, in the fifth decade hijri, securities were introduced into circulation when Marwan ibn Hakam was Medina governor. Medina administration would distribute securities which gave welfare recipients rights to take money from state budget at certain period. The securities had welfare recipient's full name, amount of money and issue date written on them. After a while some individuals started selling such securities at lower price before payment day and Aisha demanded to prohibit it. According to the religious ruling, selling securities at prices lower than their prices is considered an interest. The city governor banned to sell securities at prices lower than their price. Thus, the prophet companions' experience laid foundation for the modern-day Islamic bank operations and principles.

As for currency exchange, it evolved in the Islamic world in the eighth century. There were currency exchange officers in each Muslim city, namely Damascus, Badgad, Cairo, Aleppo, Mosul, Ray, Wasit and others. Even though the gold and silver were used simultaneously, sometimes one of them was used only for payment purposes. This created a huge demand for currency exchange officers. The currency exchange also facilitated international trade.

Back then, the currency exchange officers provided the following services:

- 1) Currency exchange;
- 2) Accept people's money for safekeeping. They would take traders' money and give them promissory cheques. The currency exchange officers did not deal with money entrusted by people;
- 3) they would give special document confirming amount of entrusted money. Each currency exchange officer had his own seal. This document was called in Arabic "صكّ – sakk". Hence, modern word "cheque" derived from Arabic "صكّ". Besides, before issuing cheques the currency exchange officers took samples of their owners' signatures. Those, who entrusted their money, used the cheques for settlement purposes in trading operations. In turn, traders handed over the cheques at end of week to currency exchange officers to take their due money.
- 4) Suftaja, confirming documents. They were alternatives to the modern day letter of credit applied in international trade. Suftaja required a currency exchange officer to give certain amount of money to another currency exchange officer coming from different country. Suftaja was widely applied by traders during their travel outside their countries as it was more secure to transfer documents for long distance trips rather than paper money.

In Muslim states currency exchange officers did not lend entrusted property as it was mentioned above the Islamic law prohibits using property given as amanat. However, few centuries later the western currency exchange officers turned entrusted property into source of profit by lending it at interest. To be specific, in X-XI centuries after the Europeans conquered the Mediterranean Muslim countries, they embarrassed the Muslim currency exchange and money saving principles. The first currency exchange activity started in the northern Italy. Italian currency exchange officers accepted having their clients sit on the benches. This is how Banco word appeared in Italian language meaning a bench. Europeans, engaged in currency exchange operations, over the years noticed those, who entrusted their money, did not money demand it back for long period. Thus, those bankers lent free money at interest without the owners' permission. This was the first pre-condition which resulted in evolvement of modern era interest-based banks [2].

The attempts to bring economic, financial and banking system into compliance with Islamic law can be examined based on 3 major periods: 1) until 1950; 2) 1950-1990; 3) from 1990 to modern days. In the XIX and early XX centuries in Malaysia, Pakistan, India and other states were the western colonies. During the colonial period these countries were deprived of their century-long national traditions and religion. Under slogan of modernization the old customs were replaced by new legal tradition. Having gained their independence from the western colonialism, the Muslims countries immediately started reviving their cultural traditions and introducing Islam in all aspects of life, especially into economy. The first opposition to interest-based system dates to XIX century when Barclays Bank raised funds for the Suez Canal construction in Egypt. The Muslims protested to the interest-based bank opening. The next protest sparked in 1903 after the religious ruling was issued. It prohibited taking profit accrued on the postal saving scheme applied at that time. Following such protests, Anjuman Imdad-e-Bahmi Qardh Bila Sud (Interest-free credit society) was established in Indian city Hyderabad in 1923. This financial institution lent interest-free money to low-income population from the donations and profit generated after selling skins of sacrifice animals. In the early XX century the Muslim society protest to interest-based banks intensified day by day. This situation stimulated establishing alternative banking system within Islamic law.

Ultimately, the financial expert launched researches to create Islamic law-based banking system. Islamic scholars such as Ahmad al-Najar (Egypt), Muhammad Bakir al-Sadr (Iraq), Anwar Iqbal Kureshi (Pakistan), Muhammad Nejatullah Siddiqi (India), Muhammad Uzair contributed extensively to lay down theoretical foundation of Islamic economy and banking system [3, 838 p.]. In late 1950 Muslim scholars and economy experts founded theoretical base of Islamic model for financial transactions. In 1953 Islamic economy experts first defined interest-free banking based on bilateral agreement called *mudaraba* and *wakala*. In 1954 Muhammad Uzair's book "Interest Free banking" was published in English in Pakistan. The book was translated into Arabic and published in 1956 in Damascus. Afterwards, in 1961 Muhammad Baqir Sadr's book was published in Beirut. In his book Muhammad Baqir suggested introducing Islam compliant agreements instead interest-based contracts applied by the conventional banks. In addition, similar books were published in English, Arabic and Urdu. These books helped to shape theory for Islamic banking [2].

The demand has been rising for Islamic banking services since 1960. In 1958 after gaining its independence Malaysia started reviving Islamic traditions, the nation demonstrated huge interest in its ancestors' religion. In particular, saving money for pilgrimage was extremely critical. For solving this issue, the Malaysian government established a saving fund. As the fund was meant to enable people to save money for the pilgrimage, it was important to ensure its compliance with Islamic rules. The special effort was made to prevent interest when investing the clients' money. In 1962 жылы Tabung Hajji Saving Fund was established in Malaysia. Tabung Hajji can be labeled the first modern Islamic bank because it raised clients' money, meant for the pilgrimage, and increased it by investing into agriculture, production and stock market. Besides, the fund offered current, saving and infant saving accounts to low-income people.

During that period other Muslim nations also had idea of investing the clients' money in various projects to generate profit. Pakistan and other Muslim states attempted to incorporate small investment institutions to implement such ideas. The good example is local saving and investment institutions established in Mit Ghamr town, Egypt. Those institutions were established at initiative of Ahmad Abdulaziz an-Najjar, Cairo University professor. Ahmad Abdulaziz an-Najjar called this project saving and investment banks. The first bank opened in Mit Ghamr town in 1963 [2]. This bank would accept farmers' little capital and used it to invest in traders based on *mudaraba* scheme. Afterwards, the bank launched its branches in neighboring towns and villages, increased range of services. 9 branched were opened for short period. Sometime later for political reasons the Egyptian government shut down the bank in 1967. The bank clients reached 251 152 within four years. 61 % of the bank clients were ordinary persons without any savings [4].

The Malaysian and Egyptian experience inspired and encouraged Muslims of that time to establish Islamic banking system. In those days, Arab world press claimed the conventional banks did not have alternative and there was no other way than using their services. Such opinions made Muslims lose their courage. However, the Malaysian and Egyptian experience broke down those stereotypes and proved it was possible to establish interest-free banking model. This was a huge stimulus to progress ahead. Based on Mit Ghamr town experience the Egyptian government established Nasr Social Bank. The bank financed small projects, raised and allocated zakat to people in need. Thus, the bank dealt with social issues. Nasr Social Bank put its efforts to comply with Islamic rules during its operations.

The modern era Islamic banking model was first created in July 1975. In 1973 during Islamic Conference Organization summit in Jeddah to finance big projects several Muslim countries heads suggested establishing an international bank taking as example the European, Asian African banks of reconstruction and development. This initiative was supported and endorsed by eight members of the Islamic Conference Organization on December 15, 1973. The special work group was created to prepare international agreement on Islamic bank. The agreement was signed by 25 members of the Islamic Conference Organization in 1974. The agreement allowed the bank to operate in member states of the Islamic Conference Organization. The most important moment was that the second paragraph of the agreement requires the Islamic bank to strictly comply with Sharia. Each member state paid 2 billion USD worth contribution to form capital of the bank. In 2011 the bank capital reached 60 billion USD. The bank is governed by board made up by 11 states' delegates. The board has six permanent and five rotating elected member states. The permanent member states are Kingdom of Saudi Arabia, Kuwait, United Arab Emirates, Libya, Turkey and Iran. The other five are elected among other member states with minor shareholding. Islamic Development Bank was established in 1975 and started its operations

in 1976. The first financial transaction was trading Algerian crude oil to Bangladesh using murabaha scheme. The bank mainly dealt with governments, not individuals [2].

Islamic banks, established in Dubai, were pioneers in servicing individuals. Dubai Islamic Bank was incorporated based on UAE Central Bank permission in 1994 and started its operation the same year. The bank accepts individuals' money for saving to current accounts based on lending agreement. For those who intended to make profit, it offered deposits with period of no less than three periods. The accumulated financial resources are further used to finance various projects based on mudaraba scheme. The bank was mainly engaged in buying lands in Dubai.

Faisal Egypt Islamic Bank was established upon special permission of Egyptian President Muhammad al-Faisal in 1977. The bank was incorporated based on special law drafted by Egyptian Government as Egypt did not have laws back then to comfort Islamic banking.

Sami Hamud established Jordan Islamic Bank that year. Salih Kamil, founder of giant financial enterprise Dalla al-Baraka, promoted opening of this bank. Sami Hamud personally managed Jordan Islamic Bank and made murabaha as its major financial tool. In a follow-up Kuwait Financial House and Faisal Jordan Islam Bank, other Islamic banks and financial institutions evolved. The number of Islamic banks increased during the eightieth. In 1980 Berhad Malaysia Islam Bank, in 1981 Bahrain Islam Bank were established. Islamic financial institutions were incorporated in Sudan, Bangladesh, Guinea, Turkey and other Muslim countries. Since 1983 some Muslims states have been attempting to move from conventional to Islamic banking system. Pakistan was the first Muslim state to have put such effort. At initial stage Pakistani banks started with introducing deposits based on Profit and Loss Sharing scheme. Afterwards, the law was passed to make domestic banking operations compliant with Islamic rules. Thus, the country's banking system became totally Islamic. At that time Pakistan National Bank developed twelve various Islamic banking tools and their use guidance for the second-tier banks. The guidance was developed at proposal of Pakistan Islamic Council. However, in early XX century the banking laws were amended again with Pervez Musharraf coming to office in Pakistan. The law introduced by Pervez Musharraf entitled the domestic banks to opt between Islamic and conventional banking system. This resulted in state banks return to the conventional financial system.

In the 80s of last century Iran changed its banking system totally to Islamic standards. Such step was also made by Sudan National Bank in 1992.

Islamic banks evolved in big numbers starting the nineties in UAE, Saudi Arabia, Kuwait, Turkey, Malaysia, Pakistan, Egypt, Tunisia. In addition, Kazakhstan, Kyrgyzstan, Indonesia and Brunei started focusing on Islamic banking. The conventional banks initiated providing Islamic banking services to meet needs of the local Muslims in numerous countries.

At early stage Islamic banking services were not transparent due to lack of special Islamic banking audit system. International Accounting and Auditing Standards were not in compliance with Islamic banking principles as they did not include religious principles and specifics of Islamic finance. In a follow-up Accounting and Auditing Organization for Islamic Financial Institution (AAOIFI) was established, approving 18 standards at the beginning. However, AAOIFI service is applied in limited number of countries only despite having high standards.

Having observed development of Islamic financial system, the western banks decided to open Islamic windows. Islamic window is a department providing Islamic financial services in western banks. In doing so, the western banks intended not to lose their clients. Islamic windows were then opened even by the leading banks, one of them being Hongkong and Shanghai Bank (HSBC). The bank is penetrating Islamic financial market. In 1996 in Bahrain the Citibank opened City Islamic Investment Bank. Afterwards, UBS Bank incorporated Swiss Union Bank Noriba. In a follow-up the conventional banks opened numerous Islamic banks in the Gulf region. American Express Bank Ltd., American bank, ANZ Grindlays, BNP - Paribas, Chase Manhattan, Kleinwort Benson opened their own Islamic windows. Saudi Arabia National Bank, Kuwait United Bank, Riyadh Bank were banks which have opened the highest number of Islamic windows [6].

Islamic financial system gained importance in Kazakhstan over the last years. In his speech on IOC 38th session in Astana in 2011 former President Nursultan Nazarbayev noted "Islamic economic model demonstrated stability and viability during global financial crisis". On February 12, 2009, former President signed the law to regulate operations of the Islamic banking and other Islamic financial institutions. Some Islamic banks were incorporated under supported of former President Nursultan Nazarbayev, with approving road map. In 2010, Kazakhstan and UAE agreed to establish Al Hilal Bank, the first Islamic Bank in Kazakhstan and CIS. Al Hilal Bank was

incorporated in 2008 by Abu Dhabi Government investment department to offer banking products and services in line with Sharia principles and rules. Having demonstrated high results Al Hilal Bank opened its branch in Kazakhstan to expand internationally. In Kazakhstan Al Hilal has a head office in Almaty. Also, the bank has branches in Nur-Sultan and Shymkent. In first seven years Al Hilal dealt with corporate clients only. In 2017 it started servicing individual clients. Having launched its operation on Kazakh market in 2010, the Al Hilal is recognized as stable and reliable bank. It was assigned A+ by Fitch Rating and A2 by Moody's. Al Hilal provides the below services:

- 1) Debit and Debit Hajj Cards;
- 2) Money operations (cash banking services and money transfer);
- 3) Deposits (Waqala and mudaraba).

In addition, in late 2018 Al Hilal Bank launched Islamic mortgage program in Kazakhstan [7].

Zaman Bank is the second Islamic bank operating in Kazakhstan. It was established as Zaman private bank in Almaty on June 6, 1991. In 1998 it was dislocated from Almaty to Pavlodar due to change of its shareholders. In 2003 its branch was opened in Almaty. In 2013 Zaman Bank started shifting from conventional to Islamic banking model. Ultimately, in late 2013 it built partnership with Islamic Corporation for the development of the private sector (ICD). In 2014 in cooperation with UAE Al Maali Islamic Financial Consulting Company and Malaysian Zicolaw Law Firm the Zaman Bank JSC managed to develop procedure and mechanism of shifting to Islamic banking system on legal basis. In doing so, Zaman Islamic Bank promoted to the banking law to be amended in 2016. The law allows the conventional banks shift from conventional to Islamic banking system. On July 13, 2016 Zaman Bank received permission from the Kazakhstan National Bank to shift to Islamic Banking system on its own and subsequently it was granted a license of Islamic bank on August 17, 2017. The bank currently offers mudaraba and waqala Islamic deposits to its clients [8]. Apart from the above-mentioned banks there are Al-Saqr finance, Kazakhstan Ijara Company and other Islamic financial institutions.

To conclude, Islamic banks are developing rapidly. Islamic financial system drew attention of the western banks especially after 2008-2010 global financial crisis that shook the world. At that time Islamic banks efficiently overcame the crisis and demonstrated sustainability. Each their financial operation is backed with real asset and this ensured their resilience. Following that global financial crisis, the western economists re-examined principles of the capitalist system and turned their eyes on Islamic economic model. Some European countries even considered establishing Islamic banks as alternatives to the conventional banks. Such proposals also included amending numerous laws and normative standards to comfort Islamic banking system. Thus, Islamic banks became widespread not only in Muslim states, but also in the western world, which shows they offer huge perspectives.

Nowadays more than 700 Islamic financial institutions are operating in 90 countries of the world. Islamic finance is expanding rapidly on the global financial market. Islamic banks operate in line with Islamic law.

In modern era Islamic banks serve as alternatives to the conventional banks: current and saving accounts, deposits; offers financial tools, cash banking, payment services, money transfer, treasury and others, make investments in various economy sectors such as manufacturing, trading, agriculture and other Islamic-compliant purposes. Within more than fifty years of incorporation the Islamic banks have been operating based on principles of honesty, sincerity, sustainability, morality. In Islamic finance each transaction is backed with real asset and this is its key features. This facilitates the real economy growth.

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### ИСЛАМ БАНКИНГІНІҢ ТАРИХЫ

Н. Стамбакиев

Мақалада ислам банктерінің қалыптасу тарихы және оған ықпал еткен факторлар қарастырылады. Ислам банктерінің қызметі тек қана мұсылмандарға емес барлық адамдарға арналған. Сондықтан ислам банктері батыс елдеріне де кең таралып жатыр. Әсіресе 2008 жылдары орын алған әлемдік қаржы дағдарысына жақсы төтеп берген исламдық банк жүйесі көптеген капиталистік елдердің қызығушылығын оятты. Мақалада батыстық қаржы жүйесіне балама ретінде құрылған исламдық қаржыландыру жүйесінің теориялық базасын қалыптастыруға үлес қосқан ойшылдар мен ғалымдар тілге тиек етіліп, аталған саланың дамуына әсер еткен түрлі факторлар зерттелді. Нәтижесінде ислам банктеріне деген сұраныстың өсуіне түрткі болған себептердің негізгісі – мұсылман қауымының шариғат талаптарын орындауға деген құлшынысы екендігі айқындалды.

**Түйін сөздер:** Ислам банкі, дәстүрлі банктер, пайыз, тарих, қаржы жүйесі.

### ИСТОРИЯ ИСЛАМСКОГО БАНКИНГА

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В статье рассмотрен вектор развития исламского банкинга с точки зрения его исторического становления, а также факторов, влияющих на него. Становление исламского банкинга, включая теоретические и практические части, состоит из трёх этапов. Услуги исламских банков предназначены не только для мусульман, но и для всех людей в целом. Поэтому на Западе увеличился спрос на них. Особенно это стало заметно после того, как в 2008 году, когда исламская система финансирования стойко выстояло во время всемирного экономического кризиса. В статье представлены учёные и мыслители, которые приложили руки к созданию альтернативы западным современным институтам финансирования, а также факторы, повлиявшие на развитие данной уникальной системы финансирования. Главным фактором бурного развития исламского банкинга является стремление мусульман соблюдать предписания шариата в экономических вопросах жизни.

**Ключевые слова:** Исламский банк, традиционные банки, процент, история, финансовая система.

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### СЕМЕЙ ӨҢІРІНДЕ АВТОТРАНСПОРТ САЛАСЫНЫҢ ҚАЛЫПТАСУЫ МЕН ДАМУ ТАРИХЫ (1950-1960 жж.)

**Аңдатпа:** Мақалда 1950-1960 жж. Отандық, соның ішінде Семей өңіріндегі автотранспорт саласының қалыптасуы мен дамуының проблемалары, материалдық-техникалық базасы және тікелей транспорт саласының дамуымен байланысты елдің әлеуметтік-экономикалық дамуы қарастырылды. Оған себеп қазақстанның бірден бір ірі аймағы Семей өңіріндегі өндіріс саласының дамуымен қатар халық санының күрт өсуі автотранспорт саласындағы туындаған проблемалар болды. Транспорт саласының осы кездегі дамуы халық санының күрт өсуімен басталды. Ал ол өз кезегінде жалпыға ортақ автотранспортпен байланысты проблемалар тікелей экономикалық шығындарға, әлеуметтік стресспен ұштасып жатты, тіпті қоғамдағы шиеленістерді де туындатып отыруына итермеледі. Автотранспорт саласы XX ғасырдың 20-30-шы жылдары дами бастаса да 50-60-шы жылдардағыдай даму қарқынынан әлдеқайда төмен еді. Дегенмен бұндай қарқынмен дамудың өзінде де қоғамда проблема ретінде осы кездегідей резонанс тудырмаған болатын. Мақалада осы мәселелердің себеп-салдары қарастырылды.

Тақырыпты қарастыру барысында кеңестік және отандық зерттеулерге және архив материалдарына сүйене отырып жазылды, объективті тарихи анализ жасалынды.

Мақланың өзектілігі қарастырылып отырған географиялық аймақтың ерекшеліктеріне сай, саяси-әлеуметтік, экономикалық жан-жақты баға бере отырып, терең тарихи баға беру.

Зерттеу архив материалдары негізінде жүргізілді.