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CONTEXT

Članci i rasprave / Articles

Semantics of Leadership in the Qur'an: A Possible Reading

Mirza Sarajkić

Abstract

Although the notion of leadership is semantically inflated, its meaning and semiotic potential are fading; Muslim societies await a saviour, but detailed studies on leadership are scarce. The article opens new avenues of interpretation for this and other Qur'anic terms, configuring geographic considerations and interpretational hot spots, starting from universal laws (*sunnatullah*), and addressing leadership references in religious practice and daily life. It highlights the most prominent leadership concepts in the Qur'anic text, and questions their core meanings and extended semantic fields. The conclusions develop more inclusive approaches to plural exegesis, and broaden the discourse of Qur'anic Studies.

Key words: *al-khalifa*, *al-imam*, leadership, Moses, particular, Qur'an, universal

Leadership: A Topos and Depleted Concept

Leadership is one in a series of popular terms (such as democracy, freedom, identity, and project) that are overused today, resulting in quantitative inflation and the loss of meaning, both of the term and the concept in general. Studies that address the topic have a vast range of titles, and there are calls from academic, economic and social spheres for easy and practical instructions on various types of leadership.¹ Phrases such as the ten steps to effective leadership, principled leadership, and the seven secrets of strategic leadership are symptomatic examples of how the topic manifests in public opinion. At the time of writing in early 2022, Google offered nearly six billion search results for it.

This unstoppable trend of interest in the leadership phenomenon tells us that it is an issue of great importance to the public. In addition, the many problems that are being pushed under the guise of leadership indicate a considerable conceptual diversity. In his seminal study *Leadership: Theory and Practice*, Peter G. North asserts that the number of definitions of leadership is almost equal to the number of authors of such definitions. North's study offers a detailed and compelling overview and development of the definitions of leadership in the twentieth and twenty-first centuries.² In this diversity, several critical determinants help us better understand the concept of leadership, whose definitions inevitably mention cultivation, commitment, improvement, mission, tangible results, universal goals, and vision.

Most studies on leadership confirm that it is crucial to imply leadership through its process. The perception of leadership as a process expands the scope of its concept, and explains why there are so many related theories and definitions. As North states: "It emphasises that leadership is not a linear, one-way event, but rather an interactive event".³ Despite the many straightforward and monotonous approaches that surround it, leadership, like most processes, involves various factors, and a degree of complexity and development. Kevin Morrell emphasises that

... monolithic constructions of leadership restrict our scope to analyse complexity and criticise existing order and hegemonies, both of which are key

1 For detailed discussions, see: W.J. Duncan, K.G. LaFrance, and P.M. Ginter, "Leadership and Decision Making: A Retrospective Application and Assessment", *Journal of Leadership and Organizational Studies*, 9:4 (2003), pp. 1-20.; R.P. Vecchio, "Entrepreneurship and Leadership: Common Trends and Common Threads", *Human Resource Management Review*, 13 (2003), pp. 303-327; D. Vera and M. Crossan, "Strategic Leadership and Organisational Learning", *Academy of Management Review*, 29:2 (2004), pp. 222-240.; Y. Sankar, "Character Not Charisma is the Critical Measure of Leadership Excellence", *Journal of Leadership and Organizational Studies*, 9:4 (2003), pp. 45-55.

2 Peter G. North, *Leadership: Theory and Practice* (London: SAGE, 2016), pp. 2-5.

3 North, *Leadership: Theory and Practice*, p. 6.

to academic scholarship. This suggests that some move to more integrative accounts of leadership is worthwhile.⁴

A synthesis of the numerous definitions of the concept can be expressed through a parable, in which leadership is a journey through challenging terrain and difficult times. Leaders are those who know this mercurial terrain (the world and *Zeitgeist* in which they live), and have an internal compass that guides them through its aporia and navigates the future.

This article stems from the need to expand the field of analysis and understanding of leadership, in a small step towards new approaches to this critical yet disavowed term. Its primary interest is to question the concept of leadership in a Muslim context, which is certainly not exempt from the flood of leadership propaganda. It is, however, developing particular patterns of reading, understanding and analysing leadership, which are in turn most often conditioned by the centuries-old crisis and depression of Muslim communities. Leadership is a prevalent topic for Muslims, for various reasons, and this is especially evident in religious discourses that link leadership to notions that include the caliphate, mahdi, sultan, and ummah. Leadership is often portrayed as a one-man show and held as a naive hope that one person can cure all ills. This partially explains the dominance of autocratic regimes in such societies.

Because these topics deserve elaboration, this article focuses its discourse on leadership among Muslims with regard to the Qur'anic perception of the phenomenon. Before we turn to the Qur'anic text, however, three vast areas in which Muslims (have the opportunity to) recognise the concept of leadership will be discussed, from the most abstract to the most concrete.

The Three Levels of Leadership

The starting point of this research relates specifically to the Qur'anic perspective of the notion of leadership. It is about cosmology, religious sciences or duties, and everyday life. Before this is elaborated in more detail, other potential fields in which the phenomenon of leadership is of paramount importance will be explained.

4 Kevin Morrell, "Leadership, Rhetoric, and Formalist Literary Theory", *Journal of Leadership Studies*, 3:4, (2010), p. 87.

Leadership as a Universal Law

The cosmos, or God's creation, is a space in which the concept of leadership is clearly demonstrated. According to the Qur'an, the world around us is filled with signs from which we can read the meaning and messages of God, just as we do from the Qur'an itself. Natural phenomena are therefore identified with Qur'anic words, and the cosmos is a highly sophisticated system, in which numerous such phenomena occur: the planets move in precise orbits; the moon follows its own orbit; and the stars and celestial bodies in galaxies reveal intricate subsystems and processes that constantly contribute to the vast expanses of space. The primary feature of this system is that it functions according to precise coordinates. Leadership is the cornerstone of this system, and of the life process of the universe in general. By closely observing and reflecting on the cosmos, we can understand how everything in it found its place and path of movement. The universe is a mirror of the perfectly organised principle of leadership. This kind of leadership belongs to natural laws, or what is designated as *sunnatullah* in the Qur'an. Numerous verses show the perfect equilibrium of leadership in the cosmos, including Surah Ya-Sin (38-41):

The sun, too, runs its determined course laid down for it by the Almighty, the All-Knowing. We have determined phases for the moon until finally it becomes like an old date-stalk. The sun cannot overtake the moon, nor can the night outrun the day: each floats in [its own] orbit.⁵

These verses, which are a panorama of the perfect movement of celestial bodies governed by what we call divine leadership, contain parallel physical and spiritual conditions. The word "float" in Arabic (*yasbahūn*) also means glorifying the Lord (*tasbiḥ*). In this semantic coincidence, the connection between the process of leadership and celebration can be explored, starting from the hypothesis that the leadership process is simultaneously a sublime act of glorifying the Lord.

Leadership as a Religious Duty

The notion of leadership as a religious duty is especially evident in episodes of the Prophet Muhammad's life, and in his sayings.⁶ This article explains the potential elaboration of leadership in the religious sciences, especially in the science of hadith.

5 *The Qur'an (Oxford World's Classics)*, M. A. S. Abdel Haleem (trans.), (Oxford: Oxford University Press, 2004).

6 For more details, see Al-Azami, Nabeel, Muhammad (s): *11 Leadership Qualities that Changed the World* (Swansea: Claritas Books, 2019).

The Prophet's hadith about travel is significant; it explicitly states that a group must choose a leader when travelling, even if it is a group of only three people:

Abu Sa'id and Abu Hurayrah (may Allah be pleased with both of them) reported that the Prophet (may Allah's peace and blessings be upon him) said: "When three people set out on a journey, they should appoint one of them as their leader."⁷

In this hadith, the Prophet simultaneously emphasises the importance of travel, and of determining the leader of the journey. Leadership is a process, as is a journey, and neither, no matter how insignificant, can be realised without a leader, or without applying the principle of leadership. This hadith does not explain the detailed characteristics of a leader or how a leader is chosen, but rather focuses on the need to apply the principle of leadership. The choice of a leader in our activities (processes or affairs) is therefore given as an obligation that the Prophet decisively described.

Another hadith generalises the principle of leadership, in the words of the Prophet: "Every one of you is a shepherd, and everyone is responsible for his flock."⁸

An essential message of this hadith is that leadership is equated with responsibility. Because no one is exempt from this responsibility, no one can be absolved from the duty of leadership. In the second part of the hadith, the domains of each of us are explained in more detail. Many assume leaders to be presidents, generals, or mayors, and in this way, the leadership space is perceived as exclusive. This creates a space of self-abolition, which in turn leads to a negative social psychology, in which someone else is always responsible for the collective state.

According to the Prophet, leadership is a duty, as in the case of travel and other (life) processes, but above all, it is an inevitable state of responsibility. Some are responsible for collectives and communities, while others are responsible for families, households, tribes, and companies or other workplaces. The point of this attitude is that a conscientious individual (or a believer) within a society cannot be exempted from the responsibility of leadership. The believer is responsible for his domain, no matter how small it may be. He must find the answer and provide it within his area of responsibility, thereby forming a circle of answerability,⁹ which is an essential manifold concept in the religious worldview.

7 *Riyad as-Salihin*, Book 7, Hadith 5, p. 960. <https://sunnah.com/riyadussalihin:960>; (Accessed on: 07/03/2022)

8 *Sahih al-Bukhari* 7138; *Sahih Muslim* 1829; <https://sunnah.com/bukhari:7138>; <https://sunnah.com/muslim:1829a> (Accessed on: 03/03/2022)

9 For more on this topic, see: Ali al-Sharbagi, *Mas'uliyya fi al-islam ala daw' al-kitab wa al-sunna*, (Damascus: Dar al-Yamama li al-nashr wa al-tiba'a, 2002); and Mairaj U. Syed, *Coercion and Responsibility in Islam: A Study in Ethics and Law* (Oxford: Oxford Islamic Legal Studies, 2017).

Leadership as an Everyday Skill: Al-Ghazali

The previously mentioned hadith, in which every individual in a society is considered a shepherd or guardian (a kind of leader), alludes to the fact that the concept of leadership permeates all human life in the most general sense. In such a perspective, every adult becomes part of the life process of leadership, and each new day presents us with decisions we must make about our lives. The concept of daily leadership includes organising family life, arranging one's household, and going to work. The question is, how consciously or unconsciously do we do this, i.e., what is the intensity of our will? A glance at someone's desk, activity planner, wardrobe or simply the space in which they live can reveal much about their leadership style.

Classical Muslim authors also gave activities their attention to this aspect of leadership in everyday life. In the *Mublikat* or *Destructive Powers*¹⁰ volume of his seminal work, *The Revival of the Religious Sciences*, Abu Hamid al-Ghazali elaborates on the human character and its psychology, and represents man's mental structure as a complex kingdom-like system. To understand this perspective, it is critical to know how this system works, and to recognise the management and leadership patterns within it. Correctly understanding this relationship means properly understanding personal leadership. This results in a good life, exemplary deeds, and personal and social well-being.

Al-Ghazali believes that the believer's most important task is to understand the fundamental tool or, more precisely, the organ through which the Supreme God is known, which is undoubtedly the heart, and he devotes an entire chapter ("The Book of the Heart's Wonders") to this. The heart therefore occupies a leading position in the conception of man in general, with all other organs designated "servants of the heart" as Al-Ghazali vividly describes it:

Everything else is a means used and employed by the heart, as a master employs goods, as a shepherd uses his flock and as a craftsman uses his tools. Only a pure heart is received from Allah in which there is nothing but Allah.¹¹

He then develops a detailed geography of the heart and its armies, which can help the heart or kill it. The heart needs these parts of the body just as a man needs a driver and a chariot to travel the path that ultimately leads to the Lord. All other parts of the body should therefore be subordinated to the heart, and serve it. If this matrix is reversed, the heart begins to serve something else, like carnal desire. This violates the concept of authentic leadership in human cosmology, and the system collapses. In this case, man is ruled by the destructive

10 Al-Imam Abi Hamid Muhammad Ibn Muhammad al-Gazali, *Ihya' ulum al-din* (Beirut: Dar Ibn Hazm, 2005).

11 Al-Gazali, *Ihya' ulum al-din*, p. 876.

powers for which al-Ghazali entitled this volume of *The Revival of the Religious Sciences*. He also outlines plausible examples of how leadership operates in the inner kingdom of the human being:

An example of the soul in the body, I mean that subtle part of the man we talked about, as an example of a ruler in his country. The body is the kingdom of the soul, its home and homeland, and the organs and stimuli are like artisans and soldiers, and the power of reason is like a counsellor and a reasonable helper. The request is like a disobedient slave supplying the city with food and groceries, and anger and bias are like police commanders. The slave in charge of groceries is known as a liar, conspirator, deceiver and pervert who portrays himself as a benefactor, and his advice hides evil and deadly poison. It is his practice and custom to oppose the Minister's Adviser and to take the opposite view of any Minister's proposal. His opposition is daily and constant. Suppose the governor in his kingdom does not feel the need for a minister to act on his advice and opinion because he does not pay any attention to what this corrupt slave tells him because he believes, based on his experience, that it is best to act contrary to what the slave advises him. In that case, the police commander will punish that slave, take him to the minister, and force him to obey the minister. Then the slave will be the one who listens, not the one who is obeyed, the one who carries out orders, not the one who gives the orders.¹²

Al-Ghazali insists that leadership is held firm because it ensures that man, or his inner kingdom, is safe and able to provide prosperity and justice for himself and others. He identifies this as man's "great struggle" to recognise the agents and forces of leadership, and subdue all other elements of his being (such as instincts). This is a struggle to establish order in the human soul, overcome egoism, and exalt empathy and charity, and refers to the hadith of the Prophet, who said after a battle that he was returning from "a small fight and turning to the big one".¹³

In another example, al-Ghazali concretises the image of the human body as a city:

The reason by which one learns is the manager of that city, while the potentials by which one learns, that is, the external and internal senses, are like the army and helpers. The organs are like subjects, and the soul, prone to evil (*nafs*), which is passion, desire and anger, is like an enemy who wants to take over his kingdom and destroy his subjects. His body is like a tower of defenders, and his *nafs* is like those who reside there. Suppose he fights against his enemy, subdues and subjugates him to what he wants. In that case, he will become famous when he returns to the capital, as the Almighty says: *God has raised such*

12 Al-Gazali, *Ihya' ulum al-din*, p. 881.

13 Al-Gazali, *Ihya' ulum al-din*, p. 882.

people to a rank above those who stay at home (Surat al-Nisa': 95) If he loses what is entrusted to his care, and if he neglects his subjects, he will be disgraced and disgraced and will be sanctified before Allah on the Day of Resurrection and it will be said to him: "Bad shepherds, you ate meat and drank milk, but you did not find an apartment for the lost sheep, nor did you treat the sick. I will take revenge on you today" – as stated in one saying.¹⁴

Al-Ghazali's last example ends with the condemnation of a shepherd who did not fulfil his responsibilities. This refers to the previously mentioned hadith, which attributes leadership to each individual. In *The Book of Heart's Wonders*, al-Ghazali describes and interprets the vision of man's spiritual order, and the dynamic relationship between the forces within it. In everyday activities, individuals make decisions that critically determine the character of their leadership. Between getting out of bed and going to sleep, we adjust our inner world to external stimuli and realities. But whom do we choose as the primary referent when we are faced with major or minor decisions from cultural, political or practical spheres? Do we opt for the heart, or its inferior armies (desires, egos, instincts)? The answer we choose is illustrative of our daily leadership style.

Leadership in the Qur'an: The Main Concepts

The previous pages contain a cross-section of domains in which we can recognise and analyse the phenomenon of leadership, from more abstract categories to more concrete ones. But our fundamental question is how this term appears in the Qur'anic text as the source of the Muslim worldview. Most authors on the topic of leadership in Islam have not treated the concept of leadership in the Qur'an separately, or exclusively. Examples from the life of the Prophet,¹⁵ or broad analyses of leadership in Islam, are often given to provide a range of explanations of the religious principles that govern leadership.¹⁶ While such studies are welcome, and valuable for many reasons, they lack a comprehensive analysis of the phenomenon of leadership in the Qur'an. This applies not only to leadership, but is to an extent an established rule in Muslim academia, where the primary text is taken for granted, and rarely placed in the initial position of research. The main reason for this state of affairs is the unresolved question (tafsir) of the Qur'an as an open text, which was masterfully elaborated by the great al-Jurjani in his seminal work *Dalail al-'Igaz*. This situation causes excessive

14 Al-Gazali, *Ihya' ulum al-din*, pp. 881-882.

15 See: John Adair, *The Leadership of Muhammad* (London: Kogan Page, 2010).

16 See: Rafik Issa Beekun and Jamal A Badawi, *Leadership: An Islamic Perspective* (Maryland: Amana, 1999).

caution, and even fear, regarding any (new) interpretation or “additional possible reading of the [Qur’anic] text”.¹⁷

The Qur’an is, without a doubt, the fundamental font of the Muslim spirituality and worldview. In the context of leadership as a process or journey, the Qur’an should be the compass by which believers orient themselves in their time, and which informs their responses to present and future challenges. In this sense, the Qur’anic text is decisive: it is a universal guide, a catalogue of life, as emphasised in the first sentences of this Heavenly revelation:

This is the Scripture in which there is no doubt, containing guidance for those who are mindful of God.¹⁸

It was in the month of Ramadan that the Qur’an was revealed as guidance for mankind, clear messages giving guidance and distinguishing between right and wrong.¹⁹

In other parts of the Qur’an, the terms remedy (or solution) and grace are added to the guideline, as in verse 57 of Surah Yunus:

People, a teaching from your Lord has come to you, a healing for what is in [your] hearts, and guidance and mercy for the believers.²⁰

Finally, the theme of leadership is multifacetedly related to the identity of believers on a cosmic level, through religious duty to everyday acts. It would be logical to start from a book that reminds believers of their essence (Anbiya: 10): “And now We have sent down to you [people] a Scripture to remind you”.²¹

Formally, the Qur’anic text contains two terms that most directly refer to leadership: khalifa and imam.

The Ethical Background: The Leader as *al-Khalifa*

Al-khalifa is one of the most prominent leadership-related terms in the Qur’an. The story of the caliph describes the creation of man, and God’s decree that man be His steward on Earth. This episode is described in detail in several places in the Qur’an, and the term caliph is first mentioned decisively in the thirtieth verse

17 Sohaib Saeed, “Fights and Flights: Two Underrated ‘Alternatives’ to Dominant Readings in tafsir”, *Journal of Qur’anic Studies* 24:1 (2022), p. 46.

18 Sura al-Baqara: 2,3, in: *The Qur’an (Oxford World’s Classics)*, M. A. S. Abdel Haleem (trans.) (Oxford: Oxford University Press, 2004), p. 4

19 Sura al-Baqara: 185, in: *The Qur’an*, p. 20.

20 *The Qur’an*, p. 132.

21 *The Qur’an*, p. 203.

of Surah Baqara: “When your Lord told the angels, ‘I am putting a successor on Earth ...’”²²

Although Muslim literature speaks prolifically of this event and offers numerous interpretations, it primarily refers to the astonishment of the angels, the revolt of Iblis, the crossing of the borders into Eden, and the final descent to Earth.

At this point, a closer analysis of the semantics of *al-khalifa* and its possible repercussions on the concept of leadership is required. The word itself is complex – its three-consonant root points to ‘something behind’. Verb *khalifa* means to succeed, follow, come after, or come upon something. *Al-khalifa* is the vicar, deputy, successor, and caliph: in essence, a person in the background. In Tefir literature, the background is usually associated with the creation event, the healing in Eden, and the descent to Earth.

Here, it is necessary to investigate the semantic background of *al-khalifa*, and the semantic forces that more precisely determine the idea of a leader in the Qur’an. From a leadership perspective, it is essential to note that *al-khalifa* is a general determinant for man, who is a deputy, vicegerent and successor in the most sublime sense, and the representative of the Lord on Earth. His leadership position, in that sense, is inviolable. It aligns with the previous understanding of leadership as a comprehensive concept that applies to each individual, and the domain of his activism.

But what is behind *al-khalifa*, and what is the background of the Qur’anic model of leaders? According to Qur’anic teaching, the source and origin of man is His Creator. Man is a leader who came to Earth to present the Divine Message, and who should presume the kingdom of God over himself and his ephemeral desires. This is clearly stated in Surah Sad, which explicitly mentions the term *khalifa* for the second time, now in the context of the Prophet David:

David, We have given you mastery over the land. Judge fairly between people. Do not follow your desires, lest they divert you from God’s path: those who wander from His path will have a painful torment because they ignore the Day of Reckoning.²³

This verse emphasises that the path by which David, as a master, came to Earth must not be forgotten. *Al-khalifa*, or the Qur’anic model of a leader, speaks of one who always calls to the sublime and the heavenly. The determinants of this leader are not mundane or lowly; his vision is focused on the Day of Return to the Primordial Homeland (his ancestral home), or the Day of Reckoning.

²² *The Qur’an*, p. 7.

²³ *The Qur’an*, p. 291.

Man is a being whom the Creator designated the ultimate leader, and who came upon divine command. The essential determinant of the caliph is his spiritual background, with which the actions of believers should therefore be optimally aligned. The spiritual background of *al-khalifa* should also be sought in clear verses, such as that of Surah Baqara (198): "... Provide well for yourselves: the best provision is to be mindful of God."²⁴

Awareness of God does not refer solely to the inner strength of the Qur'anic model of leaders. This consciousness grows into its manifest part, according to the verse from Surah al-Araf (26): "... the garment of God-consciousness is the best of all garments – this is one of God's signs, so that people may take heed!"²⁵

The best provision and garment of *al-khalifa* is the living word of God, which is His revelation. There is a central spiritual background to *al-khalifa*, which is confirmed by the Prophet's description, as transmitted by Aisha. The companions of the Prophet asked her on occasion: "O Mother of Believers! How were the ethics of our Prophet?" She answered precisely: "His ethics were the Quran."²⁶

Al-Khalifa is a leader whose background is the divine message (Qur'an). The Qur'an is simultaneously his proactive response (to the world), and responsibility (towards the Creator). The vision and action of *al-khalifa* as the Qur'anic model of a leader are constantly imbued with the Divine message. This message is his origin, and the algorithm by which he processes all challenges before him. From this perspective, a parallel can be drawn between the scarcity of modern tafsirs, and the absence of true leaders in the Muslim world over the last few centuries.

Making a Difference: The Leader as *al-Imam*

Al-imam is another term that directly refers to a leader in the Qur'anic text, and is a known and established term in Muslim societies. *Al-imam* is mentioned more than *al-khalifa*, both in the singular and plural.

In a particular group of verses, the term imam refers to specific personalities, i.e., deputies or leaders of certain collectives:

Sura al-Baqara (124):

When Abraham's Lord tested him with specific commandments, which he fulfilled, He said, 'I will make you *a leader [imam]* of people.' Abraham asked,

24 *The Qur'an*, p. 22.

25 *The Qur'an*, p. 95.

26 Tirmizi, Birr and Sila, 69. <https://sunnah.com/tirmidhi>; (Accessed on: 27/02/2022)

‘And will You make leaders from my descendants too?’ God answered, ‘My pledge does not hold for those who do evil.’²⁷

Sura al-Isra (71):

On the Day when We summon each community, along with its *leader [imam]*
...²⁸

In the same sense, the term’s plural (*al-‘aimma*) is mentioned when the Qur’an refers to religious leaders, specifically prophets. Additionally, the Qur’an points to the leaders of the forces of evil and trouble, as seen in these verses:

Sura al-‘Anbiya (73):

We made all of the *leaders [al-‘aimma]*, guiding others by Our command, and We inspired them to do good works, to keep up the prayer, and to give alms: they were Our true worshippers.²⁹

Sura al-Qasas (5):

We wished to favour those who were oppressed in that land, to make them *leaders (al-‘aimma)*, the ones to survive, to establish them in the land ...³⁰

Sura al-Sajda (24):

When they became steadfast and believed firmly in Our messages, We raised *leaders [al-‘aimma]* among them, guiding them according to Our command.³¹

The leaders of the forces of evil are mentioned in the Qur’anic text in the following places:

Sura Al-Tawba (12):

But if they break their oath after having made an agreement with you, if they revile your religion, then fight *leaders [al-‘aimma]* of disbelief – oaths mean nothing to them – so that they may stop.³²

Sura Al-Tawba (41):

We made them *leaders [al-‘aimma]* calling [others] only to the Fire: on the Day of Resurrection they will not be helped.³³

27 *The Qur’an*, p. 14 (emphasis added).

28 *The Qur’an*, p. 179 (emphasis added).

29 *The Qur’an*, p. 206 (emphasis added).

30 *The Qur’an*, p. 245 (emphasis added).

31 *The Qur’an*, p. 265 (emphasis added).

32 *The Qur’an*, p. 117 (emphasis added).

33 *The Qur’an*, p. 248 (emphasis added).

The Qur'an associates a third meaning with the term *al-imam*: that of an instruction, record, or book:

Sura Ya-Sin (12):

We shall certainly bring the dead back to life, and We record what they send ahead of them as well as what they leave behind: We keep an account of everything in a clear Record [*imam*].³⁴

Sura Hud (17):

Can they be compared to those who have clear proof from their Lord, recited by a witness from Him, and before it the Book of Moses, as a guide [*imam*] and mercy?³⁵

Sura Ahqaf (12):

Yet the Scripture of Moses was revealed before it as a guide [*imam*] and mercy, and this is a scripture confirming it in the Arabic language to warn those who do evil and bring good news for those who do good.³⁶

These verses show the semantic panorama of *al-imam*. The meaning of the leader prevails, whether as a forerunner of good, such as the Prophet, or embodied in those who control the forces of evil. *Al-imam* is also mentioned in several places as a record (Surah Yasin) or divine guide. In Surah Al-Hijr, *al-imam* is noted in a more general sense, as a clear sign or explicit instruction of what happened to the tribe of Thamud, who lived north of Medina.³⁷

With *al-imam*, the Qur'anic text refers more specifically to the leaders of specific communities, unlike *al-khalifa*, which mainly refers to man as a unique creature of God. The fundamental meaning of the word 'imam' refers to the spatial determinant: in front of; in the presence of; forward, onward, and ahead. *Al-imam* is a leader, a master, which in the Muslim world predominantly means a leader of prayer or a prominent religious leader. In essence, this person should be an example of behaviour, a person who makes an extra effort or a step forward: a figure of orientation, or the leading light for a particular collectivity. *Al-imam* is one who makes a difference in his environment, being a step ahead of the collective.

From the verses mentioned, we understand leaders to be among the promoters of good and evil forces. In both cases, these individuals have made an extra effort forward, and thereby positioned themselves as beacons in their

34 *The Qur'an*, p. 281.

35 *The Qur'an*, p. 137.

36 *The Qur'an*, p. 328.

37 See: *The Qur'an*, p. 164.

communities. Because *al-'aimma* represent the elite in terms of values, the Qur'an indicates that we should emulate the best forerunners of the good (the Prophets), while fighting and resisting those who promote evil and destruction.

It is critical to consider what makes a leader so prominent. What is the power that inspires *al-imam* to go a step further, and sacrifice himself? The answer can be found in another meaning of the term in the Qur'anic text: each leader must have his own spiritual and intellectual guide. In the Qur'anic semantic universe, these two concepts merge into the concept of *al-imam*.

The holy book and the chosen people permeate each other. Moses, for instance, exemplifies spirituality, as a Prophet and a leader (*imam*), but the Book of Moses is also a guide (*imam*). The Qur'an unequivocally states that leaders are guided by a divine command (*al-amr*), i.e., they are inspired by the revelation and the living word of God. A divine source of inspiration is the only guarantee that a person can take a substantial step forward (*ila amam*), and thus make a valuable difference to the society in which he lives. A separate study is needed to examine those verses that speak of the leaders of the good and their qualities, as that goes beyond the scope of this paper. Additionally, those on the other side should not be forgotten: the leaders of evil are similarly inspired by sources of corrupt spirituality (egoism, Satan, carnal desire), and make a difference in the world by destroying it morally and physically.

Finally, we must remember that the root of *al-khalifa* also refers to the space behind, or the background. The word *al-imam* in this sense is contrasting, because it refers to something advanced, or the space in front. These two fundamental Qur'anic concepts of leadership oppose each other in their semantic originality. This creates a unique semantic tension, or semiotic paradox, which is a common strategy of the Qur'anic text as a whole. But what in particular about the spiritual background of *al-khalifa* makes *al-imam* a leader: divine revelation, or God's record? The two central notions of leadership in the Qur'anic text are firmly linked to the word of God, and the semiotic and stylistic crescendo within the Qur'an manifests as a divine message. Above all, the appreciation of this semantic strategy through the figure of paradox opens a venue for textual decolonisation, which "can allow for new" ecologies of knowledge "that recognise the validity of multiple perspectives to develop".³⁸

38 Joseph E. B. Lombard, "Decolonising Qur'anic Studies", *Religions* (2022), p. 187.

The Qur'an's Main Hero: The Prophet Moses as a Leader

Having addressed the fundamental concepts of leadership in the Qur'anic text, it is necessary to point out, at least briefly, its concrete examples of leaders. The Qur'an is much more than a book: it is a divine narration. In essence, it, like other revelations of God, is a medium of living divine communication.

In terms of presence, the Prophet Moses is the most prominent individual in the Qur'an. The frequency of his story is remarkable: Moses is mentioned 136 times, which is more than any other prophet. His story is present in fifty chapters, mostly al-Qasas, Taha, al-Shu'ara, al-Araf, and al-Baqara. Because these factors give him special status in the Qur'an, he requires special attention when discussing the Qur'anic concept of leadership.

A detailed story about Moses' life and mission allows us to learn about his characteristics and actions, and provides a sufficient reference from which to extrapolate the peculiarities of leadership in the Qur'anic paradigm. This is a topic that deserves special study, but as we approach the end of this paper, it is appropriate to mention some illustrative episodes from Moses' life. Is it possible to think about the structure of Moses' work with people by reading the twelve tribes or sources in Surahs al-Araf (160), al-Ma'ida (12) and al-Baqara (16)? His encounter with Khidr is described in detail in Surah al-Kahf (60-83), in which different levels of world perception and interpretations of (historical) events can be analysed. An essential topic of this episode is the attitude (leader) towards knowledge, i.e., the hierarchy of leadership. The problem of making quick judgments is apparent when Moses helps his compatriot (al-Qasas, 14-22). In this episode, we follow the dialectic of the leader as one who teaches, and as one who condemns. The Midian phase of Moses' life as a servant is crucial to the process of his maturity, and can be considered a preparatory phase for independent leadership. In this context, Moses' constant striving to be proactive can be seen as a fundamental virtue of his leadership. This is particularly significant at a time when his mission is seemingly defeated, as described in Surah al-Shu'ara (60-62):

Pharaoh and his people pursued them at sunrise, and as soon as the two sides came within sight of one another, Moses' followers said, 'We shall definitely be caught.' Moses said, 'No, my Lord is with me: He will guide me ...'³⁹

Moses was adorned with a staunch faith in God during the most momentous crises of his life, and the greatness of his leadership was hidden in his unwavering confidence in God's guidance. With such confidence, invoking miracles with complete commitment to the mission was possible.

39 See: *The Qur'an*, p. 234.

Conclusion

Leadership is simultaneously an over-exploited and under-researched phenomenon. This is a paradox especially felt in the Muslim world, which has dreamt of a saviour for centuries. This article therefore offers a semantic-semiotic analysis of the concept of leadership, with a focus on areas where it could be examined closely. The range of these areas is broad, from the study of space, through the analysis of religious texts, to the questioning of everyday human activities and their connection with leadership. The impeccable fibre of the universe reflects the marvellous tenets of divine and cosmic leadership. All this, and the Qur'anic concept of universal laws (*sunnatullah*) requires a separate study. Although hadith sources contain unequivocal statements about leadership as a duty and an inherent trait, great scholars of Islam, like al-Ghazali, focus just on the necessary variants of leadership in daily life activities. If we do not establish a clear leadership principle in our spiritual geography (with the heart at the top), however, our lives will be disrupted.

This article addressed questions related to the concept of leadership in the Qur'an, starting with the most apparent terms *al-khalifa* and *al-imam*. It established the rich semantics of these terms, which crucially determine the concept of leadership from a Qur'anic perspective. A creative semantic tension exists between *al-khalifa* and *al-imam*, in their contrasting forward and backward directions. Although paradoxical at first glance, these fundamental notions of leadership are firmly connected by the determinant Divine message, the background against which a human appears as a leader. At the same time, the Divine message makes a person a leader because it inspires him to take a step forward, and establish an ethical difference in the world around him. To fully concretise the image of a leader in the Qur'an, the article examined Moses, and his specific position in the Qur'anic text. In this way, it circled from the most general spheres to concrete examples of leadership, while emphasising the concept from the Qur'anic perspective. In the Qur'anic universe, leadership is presented as a process or dynamic journey. Guides on this path are the bearers of change, who step forward (*ila amam*) carried by the primordial determinant and spiritual background (*khalfiyya*), and the universal compass of the Qur'an. This article is both initial and initiating: although its aim was to open new potential interpretations of leadership in the Qur'anic text, this is just one of a vast array of Qur'anic concepts that should be contextualised in the current and future challenges of Muslims and their world.

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Semantika vođstva u Kur'anu: moguće čitanje

Sažetak

Semantika pojma vođstva je u velikoj inflaciji, dok njegovo značenje i semiotički potencijal blijede; Muslimanska društva iščekuju neku vrstu spasitelja, ali detaljne studije o vođstvu su rijetke. Ovaj članak nudi novi interpretativni okvir za ovaj i druge kur'anske pojmove, konfigurirajući neuralgične tačke vezane za geografiju i tumačenje vođstva. U članku se ovaj pojam analizira od univerzalnih zakona (*sunnatullah*) preko vjerske prakse pa sve do svakodnevnog života. Markirani su najizraženiji koncepti vođstva u kur'anskom tekstu, propitana njihova temeljna značenja ali i proširena semantička polja ovog pojma. U zaključcima su ponuđeni inkluzivni pristupi pluralnoj egzezezi koji proširuju diskurs studija o Kur'anu.

Ključne riječi: partikularno, univerzalno, halifa, imam, vođstvo, Musa, Kur'an

Blaming Muslim Women: Intersectionality and the Headscarf in the Army of Bosnia and Herzegovina

Đermana Kurić

Abstract

Through the concept of intersectionality, this paper examines the marginalisation, exclusion and disciplining by dominant institutions and systems, of Muslim women in Bosnia and Herzegovina who wish to wear the headscarf in the country's public service. It contributes to the conceptualisation of a larger situational framework that captures the complex positions and lived experiences of Bosniak Muslim women, through the case of Emela Mujanović Kapidžija of the Armed Forces of Bosnia and Herzegovina. Mujanović Kapidžija's repeated requests to wear the headscarf while in uniform triggered reactions that revealed the underlying Islamophobic and sexist culture that has long dominated the country's social, political, legal and psychological spheres.

Key words: headscarf, intersectionality, Islamophobia, anti-Muslim racism, FoRB, ECHR

Introduction

Intersectionality has predominantly been introduced to and envisaged in theoretical and practical discussions by a Black American feminist law professor Kimberle Crenshaw, in two articles that explained the problem, and the need for such a concept. The first, “Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics” was published in 1989 in the *University of Chicago Legal Forum*,¹ and the second, “Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color”,² in 1991 in the *Stanford Law Review*. Since then, intersectionality has been discussed, broadened, amended, applied and understood in various ways³. This paper will briefly present the concept as envisaged by Crenshaw, highlight its trends in relation to the conceptualisation of Islamophobia as anti-Muslim racism, and introduce the facts of the case that will be further analysed.

Literature Review

Intersectionality

Crenshaw’s point of departure was “a problematic consequence of the tendency to treat race and gender as mutually exclusive categories of experience and analysis”.⁴ She then examined how this tendency “is perpetuated by a single-axis framework that is dominant in antidiscrimination law”,⁵ and is reflected in feminist and antiracist theory and practice. Her intention was to centre the multidimensionality of Black women’s experiences, and show how their exclusion or erasure occurred in works on anti-discrimination, and in feminist and anti-racist theory and practice more broadly. Crenshaw suggests that the single-axis framework applied in discrimination erases Black women in the conceptualization, identification and

1 Kimberle Crenshaw, “Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics”, *University of Chicago Legal Forum*, 1:8 (1989), pp. 139-167.

2 Kimberle Crenshaw, “Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color”, *Stanford Law Review*, 43:6 (1991), pp. 1241-1299.

3 For more information, see Nina Lykke, *Feminist Studies: A Guide to Intersectional Theory, Methodology and Writing*, (New York/London: Routledge, 2012); and Helma Lutz et al. (eds.), *Framing Intersectionality: Debates on a Multi-Faceted Concept in Gender Studies* (Surrey: Ashgate Publishing, 2011).

4 Crenshaw, *Demarginalizing*, p. 139.

5 Crenshaw, *Demarginalizing*, p. 139.

remediation of race and sex discrimination by limiting inquiry to the experiences of otherwise-privileged members of the group⁶.

Or:

in race discrimination cases, discrimination tends to be viewed in terms of sex- or class-privileged Blacks; in sex discrimination cases, the focus is on race- and class-privileged women.⁷

Crenshaw believes that such focus centres the most privileged and marginalises the multiply-burdened, thereby obscuring claims that cannot be understood to result from such discrete sources of discrimination. She further asserts that

this focus on otherwise-privileged group members creates a distorted analysis of racism and sexism because the operative conceptions of race and sex become grounded in experiences that actually represent only a subset of a much more complex phenomenon.⁸

Her work examines the doctrinal manifestations of the single-axis framework, and how it contributes to the exclusion and marginalisation of Black women in feminist and antiracist theory and practice. The experience that occurs at the intersection of these systems of exclusion and oppression (i.e. racism and sexism) is “greater than the sum of racism and sexism” [and] “any analysis that does not take intersectionality into account cannot sufficiently address the particular manner in which Black women are subordinated”.⁹ Crenshaw explains the harm racism and sexism can do to Black women through the image of a traffic intersection where in the analogy, the two streets, namely the racism street and sexism street intersect.

Lykke defines intersectionality as

a theoretical and methodological tool to analyze how historically specific kinds of power differentials and/or constraining normativities, based on discursively, institutionally and/or structurally constructed socio-cultural categorizations such as gender, ethnicity, race, class, sexuality, age/generation, dis/ability, nationality, mother tongue and so on, interact, and in so doing produce different kinds of societal inequalities and unjust social relations. As this is an umbrella definition, it is important to notice that the societal mechanisms at stake here are defined in different ways by different branches of feminist theorists. Depending on the theoretical framework, they can be theorized as dominance/subordination, in/exclusion, recognition/misrecognition,

6 Crenshaw, *Demarginalizing*, p. 140.

7 Crenshaw, *Demarginalizing*, p. 140.

8 Crenshaw, *Demarginalizing*, p. 140.

9 Crenshaw, *Demarginalizing*, p. 140.

power/disempowerment, possession/dispossession, privilege/lack of privilege, majoritizing/minoritizing and so on.¹⁰

This paper explores the extent to which intersectionality can be applied to interpretations of marginalisation and exclusion of Bosnian and or Bosniak Muslim women who wish to wear the headscarf in Bosnia and Herzegovina's public service. It does so through the case study of non-commissioned officer, Sergeant (*podoficir, vodnik*) Emela Mujanović Kapidžija, born in Sarajevo in 1985. Mujanović Kapidžija has served in the Armed Forces of Bosnia and Herzegovina (BiH) since 2008, and her repeated requests to wear the headscarf while in uniform have not been granted either by her employer or the Court of BiH. To discuss this case, the conceptualisation of Islamophobia as anti-Muslim racism must first be examined.

Islamophobia as anti-Muslim Racism

Studies on Islamophobia have long explored the term itself, and its formations and manifestations. Such studies were mostly, although not exclusively, influenced by theoretical approaches to the phenomenon, from the perspective of race critical studies, prejudice studies or decolonial studies.¹¹ In their introduction to a special issue of *Critical Sociology* on "Islamophobia and the Racialization of Muslims", Garner and Selod offer an overview of the contributions, with a focus on the connection between racialisation, racism and Islamophobia. They rebut the oft-employed argument of "Islam not being a 'race', hence Islamophobia cannot be racism",¹² by offering a 5-point response that conceptually clarifies how 'Muslims' are racialised, and that Islamophobia is therefore a specific form of racism:¹³

(1) 'Race' has historically been derived from both physical and cultural characteristics: the long 19th century of body-fixated race theory is an anomaly in a longer history that evidences various combinations of culture and phenotype being combined to define racial characteristics.

10 Lykke, *Feminist Studies*, pp. 50-51.

11 Farid Hafez, "Schools of Thought in Islamophobia Studies: Prejudice, Racism, and Decoloniality", *Islamophobia Studies Journal*, 4:2 (2018), pp. 210-225.

12 See also: Nasar Meer and Tariq Modood, "Refutations of Racism in the 'Muslim Question'", *Patterns of Prejudice*, 43:3-4 (2009), pp. 335-354

13 According to Garner, the core of racism comprises three elements: "1) A set of ideas [ideology] in which the human race is divisible into distinct 'races', each with specific natural characteristics derived from culture, physical appearance or both. 2. A historical power relationship in which, over time, groups are racialized, that is, treated as if specific characteristics were natural and innate to each member of the group. 3) Forms of discrimination flowing from this [practices] ranging on spectrums from denial of access to material resources at one end to genocide at the other" (Garner in Steve Garner and Saher Selod, "The Racialization of Muslims: Empirical Studies of Islamophobia", *Critical Sociology*, 1:11 (2014), p. 3.).

(2) On the basis of these definitions, groups thus racialized (made into either *de jure* or *de facto* ‘races’) are assigned to a hierarchy with white Europeans (later ‘Caucasians’) at its summit, and other groups in their wake. The process of racialization entails ascribing sets of characteristics viewed as inherent to members of a group because of their physical or cultural traits. These are not limited to skin tone or pigmentation, but include a myriad of attributes including cultural traits such as language, clothing, and religious practices. The characteristics thus emerge as ‘racial’ as an outcome of the process. Racialization provides the language needed to discuss newer forms of racism that are not only based on skin colour, as well as older forms.

(3) Muslims have historically been one of these groups that experience racism, as have other faith-based groups, most obviously Jews. Their racialization is accomplished not only by reference to religion but other aspects of culture such as physical appearance (including but not limited to dress).

(4) Muslims can be racialized, and the ways (plural) in which this occurs can be understood as constituting Islamophobia.

(5) Islamophobia is therefore a specific form of racism targeting Muslims, and racialization is a concept that helps capture and understand how this works, in different ways at different times, and in different places.¹⁴

The European Islamophobia Report uses a working definition of Islamophobia that theorises it as anti-Muslim racism:

When talking about islamophobia, we mean anti-Muslim racism. [...] Islamophobia is about a dominant group of people aiming at seizing, stabilizing and widening their power by means of defining a scapegoat – real or invented – and excluding this scapegoat from the resources/rights/definition of a constructed ‘we’. Islamophobia operates by constructing a static ‘Muslim’ identity, which is attributed in negative terms and generalized for all Muslims. At the same time, Islamophobic images are fluid and vary in different contexts, because islamophobia tells us more about the Islamophobe than it tells us about the Muslims/Islam.¹⁵

Similarly, Carr sees anti-Muslim racism as a tool that racialises Muslims and Muslim communities as the ‘Other’. Consequently,

Muslim individuals and communities are subjected to exclusionary practices resulting from specifically anti-Muslim racism, manifesting itself as discriminatory practices in accessing goods, employment and services, and/or acts of hostility be they verbal, physical and/or emotional.¹⁶

14 Garner and Selod, “The Racialization of Muslims: Empirical Studies of Islamophobia”, p. 4.

15 Enes Bayrakli and Farid Hafez, “Introduction”, in *European Islamophobia Report 2015*, Enes Bayrakli and Farid Hafez (eds.) (Istanbul: SETA Foundation, 2016), pp. 5-8.

16 James Carr: *Experiences of Islamophobia: Living with Racism in the Neoliberal Era* (Oxon/New York: Routledge, 2015), p. 53.

The process of racialisation

draws a line around all the members of the group, instigates ‘group-ness’, and ascribes characteristics [...] This is not due to them all looking vaguely the same, but is because of the unity of the ‘gaze’ itself. In other words those who produce, absorb and reproduce representations of [...] Muslims, can transform [...] dissimilar individuals [...] into a homogeneous bloc: this is the basis of the racialization of Muslims (the process), and of Islamophobia (the snapshot of outcomes of this process).¹⁷

Sayyid and Vakil identify ‘Muslimness’, rather than the Muslim identity itself, as the crucial element of racism in the scope of Islamophobia. ‘Muslimness’ describes a cluster of features (from the names people use to the clothes they wear; the food they do or do not eat; the places they live; and their mannerisms and habits) by which in a given situation a person is perceived to be Muslim.

It matters little whether the features on which such identifications are made are real or imagined; nor are such features fixed, but rather historically and contextually different, and often highly contradictory. As with all stereotypes, it is not their truth that is at stake but their currency as a way people make sense of the world.¹⁸

In essence, one does not have to be Muslim to be the target of Islamophobia; one only needs to be imagined or perceived as a Muslim, or “mistakenly perceived to be Muslim such as turbaned Sikh men, for example.”¹⁹ Bayrakli and Hafez have a point when they state that “Islamophobia tells us more about the Islamophobe than it tells us about the Muslims/Islam”.²⁰ Garner and Selod, referencing Gilroy, found that one striking element of the literature on Islamophobia was the degree to which “theoretical nationalism”²¹ imposed itself. Discourses that examine the ideas of ‘normativity’, ‘belonging to the nation’, ‘loyalty’ and ‘citizenship’ emerge as an underlying thread in the analysis, and this allows us to understand and conceptualise Islamophobia as anti-Muslim racism better in Bosnia and Herzegovina, and the region. Discussions of racism in this region have not traditionally sought a broader understanding of racism, or of the underlying process of racialisation. As Catherine Baker explains in *Race and the Yugoslav Region*:

17 Garner and Selod, “The Racialization of Muslims”, p. 6.

18 Salman Sayyid and AbdoolKarim Vakil, “Foreword”, in *Defining Islamophobia: A Contemporary Understanding of How Expressions of Muslimness are Targeted* (Tabetha Bhatti, ed.) (London: The Muslim Council of Britain, 2021), p. 10

19 Tabetha Bhatti (ed.), *Defining Islamophobia: A Contemporary Understanding of How Expressions of Muslimness are Targeted*, (London: The Muslim Council of Britain, 2021) p. 12.

20 Bayrakli and Hafez, “Introduction”, in *European Islamophobia Report 2015*, pp. 5-8.

21 Garner and Selod, “The Racialization of Muslims”, p. 6.

The Yugoslav region [...] apparently has nothing to do with race, and race apparently has nothing to do with the Yugoslav region. The region has ethnicity, and has religion; [...] Like south-east Europe and Europe's ex-state socialist societies in general, the Yugoslav region has legacies of nation formation, forced migration and genocide that invite seeing its past and present through the lens of ethnopolitical and religious conflict.²²

She quotes feminist media scholar Aniko Imre:

Race and racism continue to be considered concepts that belong exclusively to discourses of coloniality and imperialism, from which Eastern Europe [...] continues to be excluded, and from which East European nationalisms are eager to exclude themselves.²³

During her research on antigypsyism (the marginalisation of Roma) as racism, Imre's interlocutors insisted that racial politics in the US and ethnic minority issues in Eastern Europe stem from separate, incomparable historical conditions.

According to Baker:

Some writers on European racisms had also used the region's inter-ethnic relations in arguments that late-twentieth-century racisms were becoming reoriented around constructed cultural difference not skin colour, with John Solomos (2003: 251) perceiving "new types of cultural racism based on the construction of fixed religious and cultural boundaries" in the break-up of Yugoslavia. Even the fixing of ethnicised boundaries between South Slavs acquired racialised dimensions during the violence, when ethnicised myths of certain nations standing at the 'bulwark of Christianity' (antemurale Christianitatis) during European wars against the Ottoman Empire cast Muslim or 'Balkan' Others as the new threat from the East (Žanić 2005).²⁴

Baker further asserts that the post-9/11 Bosniak ethnicity stood at a specific intersection of identity and marginalisation:

While Bosniaks' skin colour would racialise them as white-but-'ethnic' in the US, and white-but-linguistically-visible-as Eastern-European in Europe, their religious heritage positioned them in the racialised, stigmatised and securitised category of 'Muslim'.²⁵

22 Catherine Baker, *Race and the Yugoslav Region: Postsocialist, Post-conflict, Postcolonial?* (Manchester: Manchester University Press, 2018), p. 1.

23 Baker, *Race and the Yugoslav Region*, p. 11.

24 Baker, *Race and the Yugoslav Region*, p. 20.

25 Baker, *Race and the Yugoslav Region*, p. 85.

According to Al-Ali, “many urban Bosniaks’ grand narratives of state socialism, modernity and the urban/rural divide associated religious practice with unmodernity”, while “many more rural Bosniaks practiced religious tradition”, and “some of this thinking [has remained] true until today”.²⁶ It is, however, important to remember that racial ideas and practices, and related phenomena, change both temporally and spatially. In the long historical evolution of Islamophobia

it may be more apt to speak of ‘Islamophobias’ rather than of a single phenomenon. Each version of Islamophobia has its own features as well as similarities with, and borrowings from, other versions.²⁷

The theorisation of Islamophobia as racism in the Balkans is becoming increasingly coherent, and is opening new avenues of discussion, understanding and analysis. These trends in the conceptualisation of Islamophobia as racism are key to understanding the facts of the case study, which will be discussed in the next section.

The Case Study

Background

Non-commissioned officer, Sergeant (*podoficir, vodnik*) Emela Mujanović Kapidžija, a Bosniak Muslim woman, born in Sarajevo in 1985, has served in the Armed Forces of BiH since 2008.²⁸ A promising young soldier, her employers sent her to attend a military academy in Greece for three years. While there, she was housed with other students, mostly young men, many of whom were from Serbia and Montenegro. Mujanović Kapidžija claims that they would occasionally insult her with Islamophobic and sexist slurs, and would have heated exchanges with her, which included genocide denial, about Bosniaks and the nature of the war in Bosnia and Herzegovina. These incidents prompted her to learn more about the 1992-1995 war against BiH, including the systematic rape of women, and the denigration of Muslims and Islam. Until that point, Mujanović Kapidžija had not been a pious or practicing Muslim, but she soon started to pray regularly, and observe Islamic rituals and practices, including in her outward appearance. When

26 Baker, *Race and the Yugoslav Region*, p. 85.

27 Garner and Selod, “The Racialization of Muslims”, p. 3.

28 Notes from a series of conversations between the author and Emela Mujanović Kapidžija in 2021 and 2022.

she returned from Greece in 2011, she went to work wearing a headscarf with her uniform. Since then, her employer has not allowed her to wear the headscarf, citing internal rules that prohibit the combination of civilian and military clothing, as the headscarf is not an approved part of the official uniform of the Armed Forces of BiH.²⁹ Mujanović Kapidžija claimed that the Army's *Rulebook*³⁰ did not explicitly prohibit the wearing of the headscarf, and, further, guaranteed the right to freedom of religion or belief to all its employees,³¹ as evidenced by the existence of the Offices of Military Chaplaincy. She followed official internal channels, and petitioned to be allowed to wear a headscarf in a suitable form and colour; to wear a winter under cap (which is in the official uniform) outside of winter; and for the design of a summer under cap (that would cover the same part of the head as her headscarf). These petitions called for specific amendments to the *Rulebook*, as outlined by the book's own procedure, to accommodate her needs.³² Mujanović Kapidžija approached the Institution of the Ombudsman of BiH, which in 2012 issued a recommendation asking the Armed Forces of BiH to remove the "discriminating practice, especially multiple discrimination based on religion and sex so that everyone can have even-handed position".³³ Understanding the gravity of the situation, the Armed Forces of BiH's Islamic Community Office of the Military Chaplaincy (*Vojno muftijstvo*)³⁴ gave its opinion on the wearing of the headscarf for Muslim women, and suggested to the Ministry of Defence how it could be integrated into the uniform.³⁵ These efforts have, however, so far been in vain. In the meantime in November 2011 Mujanović Kapidžija was sanctioned for a "breach of military discipline",³⁶ for insisting on wearing her headscarf with her uniform. She was consequently prohibited to advance through the ranks, and could not be promoted for a duration of three years.³⁷ In 2015, she was officially transferred from her barracks in Sarajevo to the Ustikolina Military Campus,

29 Ministry of Defence of BiH, Decision No. 16-15-14-03-34-5-375-6/10, 26 September 2011.

30 Rulebook on the Service in the Armed Forces of Bosnia and Herzegovina, No. 06-02-3-4958/12

31 Emela Mujanović, "Appeal Due to Problems and Discrimination in Relation to Manifestation of Religion at Work", 1 September 2011.

32 Notes from a series of conversations between the author and Emela Mujanović Kapidžija in 2021 and 2022.

33 Institution of the Human Rights Ombudsman of Bosnia and Herzegovina, "Recommendation in Connection to the Appeal submitted by Mujanović Emela, No. Ž-SA-06-1212/11", 28 June, 2012.

34 The post-war formation of the Armed Forces of BiH in 2005 integrated two armies: the Army of the Federation of Bosnia and Herzegovina, and the Army of Republika Srpska. It included the establishment of Military Chaplaincies for the three dominant religious communities – Roman Catholic, Serbian Orthodox and Islamic and involved the appointment of military chaplains (priests and imams), the creation of prayer spaces, and the observation of communal prayers and celebrations.

35 Court of BiH, "Minutes from the Continuation of the Main Hearing" (testimony of Nesib Hadžić), 27 January 2021.

36 Ministry of Defence of BiH, "Decision on the Promulgation of the Disciplinary Sanction, No. 16-15-14-03-34-5-383-21/11", 15 November 2011.

37 Ministry of Defence of BiH, "Decision on the Promulgation of the Disciplinary Sanction, No. 16-15-14-03-34-5-383-21/11", 15 November 2011.

90 km from her place of residence, despite the fact that she was now a mother of three girls, one of whom had a disability. She filed an appeal with the Court of BiH, claiming that her right to freedom of religion had been violated and that she had been discriminated against as a Muslim and a woman, and requested a review of the *Rulebook*. The Court of BiH³⁸ dismissed her claims in 2021, and accepted the justification her employer offered during the hearing, which was that this limitation had a legitimate aim (as per Article 9.2. of the European Convention on Human Rights),³⁹ i.e., that:

the wearing of the headscarf could lead to the deterioration of social relations, and represents a danger to the functioning of the Armed Forces of BiH as well as public order in Bosnia and Herzegovina. ”⁴⁰

She then took her case to the Constitutional Court of BiH in 2021 to request a constitutional review, for which she was awaiting a final judgement at the time of writing.⁴¹ In 2021, Bakir Izetbegović, Deputy Speaker of the House of Peoples of the Parliamentary Assembly of BiH,⁴² submitted a parallel case to the Constitutional Court, requesting a constitutional review of the same *Rulebook* that would lift its restriction on men growing beards. A group of Bosniak Muslim men from the Armed Forces of BiH approached Izetbegović and requested he officially initiate the constitutional review, since his position authorised him to do so.⁴³ Izetbegović did not mention the headscarf at any point in the proceedings, even though Sergeant Mujanović Kapidžija had been fighting her case for more than 10 years, and it had been widely publicised in the media. In Izetbegović’s case, the Constitutional Court ruled that

the absolute prohibition of the growing of the beard for soldiers in the Armed Forces of BiH while in service and uniform violates their right to private life and the right to freedom of religion or belief guaranteed by Article II/3.f) and

38 The judge in this case, Dragica Miletić, was sanctioned in September 2022 by the High Judicial and Prosecutorial Council of BiH, for her actions in a case before the Court of BiH in March 2020, in which, after plaintiff Mehdi Jakubović stated that he survived “a genocide”, she insisted the term be changed to “a crime” (Disciplinary Council Decision: 11-07-6-541-12/2022), <https://detektor.ba/2022/10/14/drzavna-sutkinja-zbog-mijenjanja-termina-genocid-kaznjena-smanjenjem-plate/>.

39 According to the Constitution of BiH, the European Convention of Human Rights is directly applicable in BiH. Its Article 9.2 states: “Freedom to manifest one’s religion or beliefs shall be subject only to such limitations as are prescribed by law and are necessary in a democratic society in the interests of public safety, for the protection of public order, health or morals, or for the protection of the rights and freedoms of others”.

40 Court of BiH, “No. S1 3 P 035228 20 P, Judgement”, 23 February 2021.

41 In May 2023

42 At the time of writing, Izetbegović was a former member of the Presidency of Bosnia and Herzegovina, current president of leading Bosniak political party the Party of Democratic Action (SDA). He is also the son of Alija Izetbegović, the first president of Bosnia and Herzegovina and of the SDA. The SDA is the biggest political party in the country, and claims to represent the interests of Bosniak Muslims.

43 *Review of Constitutionality of Laws*, https://www.ustavnisud.ba/en/review-of-constitutionality-of-laws?force_locale=true, accessed on 11 May 2022.

g) of the Constitution of Bosnia and Herzegovina and Articles 8 and 9 of the European Convention, since the current measure is not aligned to the general aims prescribed in Item 2 of Articles 8 and 9 of the European Convention.⁴⁴

The Court thereby ordered the Ministry to amend the *Rulebook* regarding the beard (which it did), but not the headscarf.

The issues discussed in the preceding sections, i.e., intersectionality as envisaged by Crenshaw, the concept of Islamophobia as racism, and the inherent characteristics of the case, provide a solid foundation on which the second part of this paper, which contains a more detailed discussion and analysis of the case, is built.

Discussion

The point of this paper is not to argue a clear case of indirect discrimination on the grounds of sex and religion; this is well stated in the opinion issued by the Institution of the Human Rights Ombudsman of Bosnia and Herzegovina, which indicates that the restriction predominantly and disproportionately harms Muslim women. The Ombudsman argues that this barrier could be removed with minor corrections to the *Rulebook*, which would allow Muslim women to wear the headscarf when they work, earn and serve⁴⁵. Rather, the paper argues that underlying and intersecting individual and institutional Islamophobic/racist and sexist beliefs, tendencies and actions have allowed for the unequal treatment of Muslim women to go unchecked. This has resulted in their institutional and systemic exclusion, neglect, marginalisation and discrimination, which is manifested in “indirect discrimination involving both grounds of sex and religion”.⁴⁶ To make this point, it will first discuss institutional Islamophobia/racism and sexism, then follow with an examination of the broader culture of systemic Islamophobia in Bosnia and Herzegovina.

44 Constitutional Court of BiH, Case No. U-9/21, “Decision on Admissibility and Merits”, 2 December 2021.

45 Institution of the Human Rights Ombudsman of Bosnia and Herzegovina, “Recommendation in Connection to the Appeal submitted by Mujanović Emela, No. Ž-SA-06-1212/11”, 28 June 2012.

46 Institution of the Human Rights Ombudsman of Bosnia and Herzegovina, “Recommendation in Connection to the Appeal submitted by Mujanović Emela, No. Ž-SA-06-1212/11”, 28 June 2012.

Institutional Islamophobia and epistemic racism

Despite Sergeant Mujanović Kapidžija's claims, and those of the Islamic Community of BiH through the Islamic Community Office of the Military Chaplaincy, and witnesses in the hearings (including Director of the Nahla Center for Education and Research Sehija Dedović),⁴⁷ both the Ministry of Defence and Court of BiH failed to acknowledge the nature of the headscarf, and the meaning it has in the lives and beliefs of some Muslim women. Both the Ministry and the Court accepted the prejudices expressed by some members of the other two ethnic groups⁴⁸ (i.e. Serbs and Croats) as more authentic, factual and relevant. According to the testimony of Adil Pašić (senior staff member, advisor to the Minister and legal expert) when the *Rulebook* was drafted, some members of these groups did not consent to the headscarf being part of the uniform, saying that "they are bothered and insulted by the wearing of the headscarf"⁴⁹. Pašić stated during the hearing, on behalf of the Ministry, that this is the reason it (the wearing of the headscarf) would therefore "damage the unity of the Armed Forces" and "public order and existing interpersonal relations",⁵⁰ and was consequently not permitted. At no point did the Ministry offer evidence to substantiate such claims, and there are no studies or findings that indicate such a potential outcome. The material presented indicates that the Ministry recognised these attitudes, and accepted them as valid. This is despite the fact that at the beginning of this case in 2011, in the Ministry's own pronouncement of disciplinary action against Sergeant Mujanović Kapidžija, it accepted as a mitigating factor that

the wearing of civilian clothing did not stop her from fulfilling her regular duties in her unit, that this breach of discipline did not cause harm or damage to her unit, that by committing this mistake or transgression she did not deprive nor minimize other rights of the members of the Army.⁵¹

This is similar to Crenshaw's argument about the Black rapist: the dominant population exploit the alleged danger, even if (as in most cases) a rape is not even alleged, and use it to legitimise the practice of lynching; the mere claim of fear is enough.⁵² Pašić, on behalf of the Ministry, asserted that some of those who opposed the idea during these discussions countered it by stating that if the

47 A CSO that caters to the diverse needs of women, with programs that focus on Muslim women.

48 Court of BiH, "Minutes from the Continuation of the Main Hearing" (testimony of Adil Pašić), 27 January 2021.

49 Court of BiH, "Minutes from the Continuation of the Main Hearing" (testimony of Adil Pašić), 27 January 2021.

50 Court of BiH, "Minutes from the Continuation of the Main Hearing" (testimony of Adil Pašić), 27 January 2021.

51 Ministry of Defence of BiH, "Decision on the Promulgation of the Disciplinary Sanction, No. 16-15-14-03-34-5-383-21/11", 15 November 2011.

52 Crenshaw, "Mapping the Margins", p. 1272.

headscarf were allowed, they would come to work in *šajkača*.⁵³ When asked by Sergeant Mujanović Kapidžija's lawyer whether he was equating the wearing of the headscarf and with that of the *šajkača*, Pašić responded that it was not up to him to decide issues of the Serbian Orthodox or Roman Catholic faiths.⁵⁴ In doing so, he confirmed that a religious community should have the right to define the elements of its faith, an option consistently denied the Islamic Community of BiH and the Islamic Community Office of the Military Chaplaincy, as their suggestions and opinions about the headscarf were not taken seriously.⁵⁵ Pašić insisted on the need for consensus among the three ethnic communities on all issues. In doing so, however, he omitted the frequently repeated fact that the Islamic Community does not consent to the content of the *Rulebook* in this regard. Further, he did not present any evidence in which either the Serbian Orthodox or Roman Catholic Church, or any individual soldier, officially petitioned the Ministry for a *šajkača* to be an official part of the uniform. The Interreligious Council of Bosnia and Herzegovina backed Sergeant Mujanović Kapidžija on their Facebook page, stating that her stance was in line with many of their projects, and that they extended their "full support to Mrs. Emela Mujanović-Kapidžija in her fight for the right to freedom of religion or belief".⁵⁶

Nesib Hadžić, Chief Imam of the Islamic Community Office of the Military Chaplaincy, testified during the hearing that he had worked on the drafting of the *Rulebook* in 2012, and that he was aware it violated Muslim women's right to wear the headscarf. He stated that he and other members of the Islamic Community Office spoke up on the issue on several occasions, and suggested solutions "similar to those in Western countries",⁵⁷ which used fabric and colours appropriate to the military. They even submitted photographs. Hadžić explained that after the *Rulebook* was adopted, some Muslim women and many Muslim men had complained to the Islamic Community Office about violations of their rights (at this point the *Rulebook* prohibited growing a beard, which had previously been allowed). He further stated that he had written to the Chief of Staff asking that the *Rulebook* be aligned with existing legislation allowing for the freedom of religion or belief, but did not receive a reply. Hadžić said he was

53 *šajkača*: a Serb national (predominantly) military cap.

54 Court of BiH, "Minutes from the Continuation of the Main Hearing" (testimony of Adil Pašić), 27 January 2021.

55 The Court rejected all Mujanović Kapidžija's claims, and repeated that the headscarf was part of civilian clothing, not part of the uniform. It asserted that her rights were being respected, and that no one intended to discriminate against her. To Mujanović Kapidžija's request that the Court involve the Islamic Community and the *Vojno muftijstvo*, they replied: "they have been informed about the case" (Ministry of Defence of BiH, "Decision No. 16-15-14-03-34-5-375-6/10", 26 September 2011).

56 Facebook page of the Interreligious Council of BiH, <https://www.facebook.com/mrvbih/posts/1737660233111629/>, accessed on 15 May 2022.

57 Court of BiH, "Minutes from the Continuation of the Main Hearing" (testimony of Nesib Hadžić), 27 January 2021.

orally informed that “the headscarf would endanger interpersonal relations in the Army”.⁵⁸ He added:

During the drafting of the *Rulebook*, there were people involved in the drafting process who claimed that the headscarf was a religious symbol, which was in direct opposition to what we were telling them, namely that that this was a legal Islamic norm, and not a crescent moon and a star on a necklace.⁵⁹

He also confirmed that the existing under cap, with slight alterations and a lighter fabric for summer, would be acceptable from the Islamic perspective, according to him.⁶⁰ When Sergeant Mujanović Kapidžija first returned to the Armed Forces of BiH from Greece, Standard Operating Procedures (SOPs) were in force, and a new *Rulebook* was to be drafted imminently. In her exchanges with the Ministry at that time, Mujanović Kapidžija argued that the SOPs allowed men to grow beards, but not women to wear headscarves.⁶¹ When the new *Rulebook* was adopted in 2012, it retained the prohibition of combining civilian clothing with the uniform, did not include the headscarf as an official part of the uniform, and no longer allowed men to grow beards. It made an exception for the clergy, as it is required by the Serbian Orthodox Church that members of its clergy grow beards. The Chief Imam expressed his approval of this exception as it also allowed the Muslim clergy to grow beards, although this is not a strict Islamic requirement, but was disappointed that a similar accommodating principle was not granted to the Islamic Community of BiH in relation to the headscarf.⁶²

At the time this issue first arose, when Sergeant Mujanović Kapidžija was responding to her first disciplinary sanction, she stated that she should have the right to work, and that she felt discriminated against; she should have the same right as other women to wear what she chose, and that she was capable and smart,

58 Court of BiH, “Minutes from the Continuation of the Main Hearing” (testimony of Nesib Hadžić), 27 January 2021.

59 Court of BiH, “Minutes from the Continuation of the Main Hearing” (testimony of Nesib Hadžić), 27 January 2021.

60 Court of BiH, “Minutes from the Continuation of the Main Hearing” (testimony of Nesib Hadžić), 27 January 2021.

61 Mujanović Kapidžija complained to the General of the Armed Forces of BiH that many of her colleagues violated the *Rulebook* (e.g., by wearing makeup, or not being clean shaven), but there had been no disciplinary procedures against them (Emela Mujanović, “Appeal Due to Problems and Discrimination in Relation to Manifestation of Religion at Work”, 1 September 2011). In her statement, addressing her violations of the SOPs, she asserted that they did not ensure her rights according to existing legislation and the constitution. The women’s uniform did not envisage headscarves, so women who did not wear the headscarf were not impacted. She further stated that the fact that men, including Muslim men, were allowed to grow a beard represented a double standard (Ministry of Defence of BiH, “No. 16-15-14-18-04-34-5-183-3/11, Minutes of the Statement Given in Relation to Establishment of Disciplinary Responsibility (Sergeant Emela [Fadil] Mujanović)”, 3 October 2011).

62 Court of BiH, “Minutes from the Continuation of the Main Hearing” (testimony of Nesib Hadžić), 27 January 2021,.

and did her job well.⁶³ The Ministry of Defence replied that “her claims that she felt discriminated against were neither confirmed nor proven with any evidence or established facts during the course of the hearing”.⁶⁴

The failure to acknowledge and validate the experience, beliefs and knowledge of Muslims as Muslims (women or men, e.g., Sehija Dedović, Emela Mujanović Kapidžija, and Nesib Hadžić), speaking either in their personal capacities or on behalf of an institution (e.g., the Islamic Community of BiH, or CER Nahla) by undervaluing a Muslim way of life (in this case, manifested in the wearing of the headscarf and the meaning it has for some Muslims), and meeting them with unwarranted disbelief are indicative of (systemic and epistemic) anti-Muslim racism and injustice.⁶⁵ This amounts to a marginalisation of Islamic ways of knowing, believing and living, and deems the needs of Muslims (as Muslims) insufficiently important for the Court or Armed Forces to accommodate.

Sergeant Mujanović Kapidžija’s individual human rights (of a Bosniak Muslim woman) to freedom of religion or belief and private life were barely considered. She was seen primarily as a member of a collective, whose beliefs and ways of life (epitomised in the statements and opinions of the Islamic Community Office of the Military Chaplaincy, and complaints presented by other Muslims), were not respected or accepted.

Sexism and Gendered Islamophobia

When sex-based discrimination was discussed throughout the case, the Court stated that Mujanović Kapidžija was not treated differently to other women and men in the Armed Forces of BiH in the same or similar situations. The Court did not at any point acknowledge that her situation was not comparable to anyone else’s, nor did it problematise the fact that her 2015 transfer to Ustikolina was, according to the testimony of Major Jasmina Omerbegović, “very badly received by other women in the Armed Forces of BiH, since a woman with three children cannot be moved from her current place of residence.”⁶⁶ Major Omerbegović stated that she understood the transfer occurred as a result of the headscarf issue,

63 Ministry of Defence of BiH, “Decision on the Promulgation of the Disciplinary Sanction, No. 16-15-14-03-34-5-383-21/11”, 15 November 2011.

64 Ministry of Defence of BiH, “Decision on the Promulgation of the Disciplinary Sanction, No. 16-15-14-03-34-5-383-21/11”, 15 November 2011.

65 Ramón Grosfoguel and Eric Mielants, “The Long-Duree Entanglement Between Islamophobia and Racism in the Modern/Colonial Capitalist/Patriarchal World-System: An Introduction”, *Human Architecture: Journal of the Sociology of Self-Knowledge* 5(1):1-12 (2006), p. 8.; and Ramon Grosfoguel et al., “‘Racism’, Intersectionality and Migration Studies: Framing Some Theoretical Reflections”, *Identities*, 22:6 (2014), p. 646.

66 Court of BiH, “Minutes from the Main Hearing” (testimony of Jasmina Omerbegović), 7 October 2020.

and that Ustikolina was chosen because it is “a mono-ethnic (i.e. Bosniak) unit with Muslims only”.⁶⁷

The issue of indirect discrimination was not mentioned at any point, although this is a clear case in which a general prohibition disproportionately targets a particular group, i.e., (headscarf-wearing) Muslim women, and does not affect men or non-headscarf wearing women (similar to Crenshaw’s argument in relation to Black men or White women previously discussed⁶⁸). The Court stated

allowing for different treatment of anyone would damage the unified system, and then different requests from different people would lead the Armed Forces to become unrecognisable, where “one has a beard, one a headscarf, one another kind of cap”.⁶⁹

In doing so, the Court presented this potential situation as one of chaos or anarchy, as if no Armed Forces in the world allow for such religious accommodations, or have clear rules on the subject.⁷⁰ This claim for the necessity of a unified system, uniformity among individuals, and strict universal standards falsely universalises a particular type of person as the norm, while excluding others, in this case Muslims. This is similar to the neutrality debate in some Western European countries, where

in practice, such dress codes disproportionately affect Muslim women and discriminate against them. Neutrality dress codes are not neutral but [...] rely on Islamophobic discourses that portray Islamic dress as incompatible with neutrality. While neutrality, in its conception, aims to achieve equality and preserve freedom, the way it is understood and implemented today inherently discriminates against certain groups by determining the boundaries of what one should look like to be considered “neutral”. While some groups are assumed to be neutral, other groups are cast as different, suspect, and face the task of constantly having to prove their “neutrality.” The vagueness and flexibility of the concept of neutrality raise questions about the legitimacy of neutrality dress codes. If both the state and private businesses can justify such dress codes by simply invoking “neutrality,” against the backdrop of widespread Islamophobia, the risk that neutrality is abused to justify the exclusion of “visible” Muslim women, or other groups for that matter, is real.⁷¹

The Court here does not acknowledge the reasonable need expressed by a Muslim woman who (as a woman) requires a headscarf as a part of her uniform, not only

67 Court of BiH, “Minutes from the Main Hearing” (testimony of Jasmina Omerbegović), 7 October 2020.

68 Crenshaw, “Demarginalizing the Intersection of Race and Sex”, p. 150.

69 Court of BiH, “No. S1 3 P 035228 20 P; Judgement”, 23 February 2021.

70 For example: “Guide on Religion and Belief in the Armed Forces of the United Kingdom”: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/281271/guide_religion_belief.pdf, accessed 5 May 2022.

71 Willem Hutten and Nawal Mustafa, *Contesting Neutrality Dress Codes in Europe* (New York: Open Society Foundations, 2022), pp. 2-3.

in everyday activities, but also as a prerequisite for performing Islamic rituals organised by the Islamic Community Office of the Military Chaplaincy. Nor does the Court consider a situation in which the Islamic Community Office of the Military Chaplaincy itself would employ a headscarf-wearing woman as a chaplain, which this limitation renders impossible. The Court dismissed the idea that “Muslim women who wear the headscarf or would potentially opt for practicing their faith in this way” represented a special category or a group that has received different treatment, although clergymen can grow beards, Muslim men can practice their rituals, and women who do not wish to wear a headscarf (for religious rituals or in public life) are unrestricted. The Court fails to recognise institutional discrimination and exclusion and the barriers that prohibit Muslim women from joining the Army, and thereby perpetuates a narrow normative image of a desired and acceptable woman, into which a Muslim woman wearing a headscarf does not fit. This is seen in its claim that “the plaintiff has not been treated differently to other male or female members of the Armed Forces”, as the Armed Forces of BiH has a uniform for women.⁷² That this uniform does not include a headscarf is not considered.

Responses from (mostly Bosniak) Muslims in Bosnia and Herzegovina themselves have been varied. The most dominant message comes from the patriarchal perspective, in which men, and consequently women, do not seem to see this issue as a priority for Muslims, Bosniaks and/or Bosnians. For most, this is not seen as an important issue for them, related to the institutional inclusion of Muslim women in the Armed Forces of BiH (and their presence in public institutions more broadly), but rather as an individual and ‘women’s’ issue: an afterthought undeserving of more serious social or political effort than occasional quite performative solidarity. No serious political or social initiative in this vein has been undertaken by any political party or organisation that claims to represent the rights of its (Bosniak Muslim or Muslim) citizens. Many, including on social media, blamed Sergeant Mujanović Kapidžija for wanting to be a soldier or a working mother, or were interested in her husband’s thoughts on the issue. Some, including some officials from the Islamic Community, questioned her motives.⁷³ As previously mentioned, Bakir Izetbegović’s parallel initiation of a constitutional review (submitted to the Constitutional Court of BiH in 2021) in relation to the growing of beards in the Armed Forces of BiH did not mention the headscarf, or Mujanović Kapidžija. This is despite the fact that she had fought her case (which has been widely publicised), for more than 10 years, and that the prohibition of beards in the current *Rulebook* was a direct consequence of

72 Court of BiH, “No. S1 3 P 035228 20 P, Judgement”, 23 February 2021.

73 Notes from a series of conversations between the author and Emela Mujanović Kapidžija in 2021 and 2022.

her contestation of the rules. This was indirectly confirmed in the subsequent judgement of the Constitutional Court of BiH, which ordered the Armed Forces of BiH to remove absolute prohibition, because “the motive behind the adoption of such a restrictive action remains unclear, due to the fact that the beard was previously allowed in the Armed Forces of BiH”.⁷⁴

Mujanović Kapidžija was not contacted or involved, either by Izetbegović, or the men who approached him. In this case, the Constitutional Court ruled that the absolute prohibition of beards among soldiers in the Armed Forces of BiH violated their rights to a private life and to freedom of religion or belief, and the Ministry consequently amended the *Rulebook*. Sergeant Mujanović Kapidžija’s case, however, has still not been addressed, although it was submitted earlier. This disregard for Muslim women’s needs, avoidance of proximity or association to the ‘unmodern’ headscarf issue, and prioritisation of (Bosniak) Muslim men’s needs is in accordance with a perspective that views the articulation of Muslim women’s interests as dangerously divisive. This is comparable to Crenshaw’s claim that “Black women’s particular interests are [...] relegated to the periphery in public policy discussions about the presumed needs of the Black community”⁷⁵ and that the focus is narrowly on “sex- and class- privileged Blacks”,⁷⁶ which in this case translates to sex- and class- privileged Bosniak Muslim men. This is not to say that Bosnian and/or Bosniak Muslim men are not subjected to Islamophobia and Islamophobic secessionist nationalism in BiH, and that balancing the groups’ priorities is easy. The struggle against Islamophobic secessionist nationalism remains an immense challenge, and has been the primary oppositional force in the lives of Bosnian and/or Bosniak Muslims (as racism in Crenshaw’s analysis is still seen by many as the primary oppositional force in Black lives.)⁷⁷

Muslim women, like Crenshaw’s Black women, can find themselves in two opposing groups, with a need to split their political energies⁷⁸ between fighting Islamophobia and fighting sexism. It is not much help to them that diverse feminist and women’s organizations and collectives, as well as official institutional gender mechanisms in BiH, international organisations, and embassies have generally remained “strategically silent”⁷⁹ on this issue. Despite claims and slogans that evoke solidarity, and the funds poured into the implementation of, for example, UN Security Council Resolution 1325 on Women in the Armed Forces, almost no representatives from these organisations (except the rare ones like CEI Nahla),

74 Constitutional Court of BiH, Case No. U-9/21, “Decision on Admissibility and Merits”, 2 December 2021.

75 Crenshaw, *Demarginalizing*, p. 139.

76 Crenshaw, *Demarginalizing*, p. 140.

77 Crenshaw, *Demarginalizing*, p. 140.

78 Crenshaw, “Mapping the Margins”, p. 1252.

79 Crenshaw, “Mapping the Margins”, p. 1253.

official institutional gender mechanisms, or embassies have reached out to Sergeant Mujanović Kapidžija⁸⁰. It is beyond the scope of this paper to engage in a deeper analysis of these positions, which could reveal more of the reasons why Black feminists (and others) felt the need to critique secular and liberal theories, the limitations of liberal feminism, and responses to its exclusionary nature of for example Black or Muslim women. Projecting an idea of universal womanhood that erases power relations among women and universalises a particular experience at the expense of minoritized experiences is little more than an exercise in power and privilege.

Subsequent to the discussion of institutional Islamophobia/racism and sexism in this section, a broader picture emerges in which the systemic elements of Islamophobia/anti-Muslim racism in Bosnia and Herzegovina become apparent. These will be discussed in the next subsection.

Systemic Islamophobia

Islamophobia or anti-Muslim racism is, like many other kinds of racism, not reflected only in individual attitudes, but is systemic in nature. This means it is maintained at the micro (e.g., individual interactions) and macro (e.g., policy) levels.⁸¹ As previously stated, the process of racialisation draws a line around all the members of a group and ascribes them characteristics, not because they are all the same, but because the ‘gaze’ is unifying: those who produce, absorb and reproduce representations of ‘Muslims’ transform dissimilar individuals into a homogeneous group.⁸² Racialisation is therefore a “key analytical concept [that] allows us to make sense of the fact that regardless of physical appearance, country of origin and economic situation” individuals⁸³ are homogenised and degraded by Islamophobic discourse; their everyday practices are essentialised; and their bodies transformed into racialised Others.⁸⁴ The process of racialisation entails

ascribing sets of characteristics viewed as inherent to members of a group because of their physical or cultural traits. These are not limited to skin tone or pigmentation, but include a myriad of attributes including cultural traits such as language, clothing, and religious practices. The characteristics thus emerge as ‘racial’ as an outcome of the process.⁸⁵

80 U.S. Department of State in their Annual Report on International Religious Freedom, in Reports for 2021 and 2022 for Bosnia and Herzegovina included a brief description of the case, wrongly attributing the appeal submitted to the Constitutional Court of BiH to the Islamic Community of Bosnia and Herzegovina, <https://ba.usembassy.gov/our-relationship/official-reports/>

81 Garner and Selod, “The Racialization of Muslims”, p. 7.

82 Garner and Selod, “The Racialization of Muslims”, p. 6.

83 Garner and Selod, “The Racialization of Muslims”, p. 9.

84 Garner and Selod, “The Racialization of Muslims”, p. 9.

85 Garner and Selod, “The Racialization of Muslims”, p. 4.

Critically, this process is not without an end: it serves a political, social or economic purpose of a group that aims to widen its power by means of defining a scapegoat (real or invented), and excluding this scapegoat from resources and the constructed ‘we’.⁸⁶ As mentioned, this case began when soldier Mujanović Kapidžija returned from Greece, and started wearing the headscarf to work. During this time she was ridiculed by some of her colleagues, who she said took photos of her and sent them to the press.⁸⁷ Sensationalist reporting in the media at that time included headlines such as “The Army is under the hijab”, and statements like

Young soldier who continuously ignores orders and does not want to stop wearing prohibited clothing is breaking the rules and making a caricature of the Army, which seems to be preparing itself to enter NATO in a hijab.⁸⁸

Some even called her “a supporter of Ghadaffi”.⁸⁹ In her early exchanges with the Ministry, Mujanović Kapidžija urged her General to acknowledge the discrimination against her, which jeopardised her privacy and safety.⁹⁰ Privately, in the Army people compared her wearing of the headscarf with the ‘U symbol’ (which stands for *Ustaša*)⁹¹ or the *Četnik*⁹² cockade,⁹³ worn on the *šajkača*⁹⁴.

Unsurprisingly, once the news about the 2021 filing of appeals before the Constitutional Court of BiH regarding the beard and the headscarf was out, sensational statements from leading Republika Srpska politicians quickly followed. These statements weaponised the situation, and racialised the beard and headscarf as deviant and unacceptable, and a dangerous security threat. This is a continuation of Islamophobic narratives that essentialise, produce and reproduce ‘the Muslims’ as ‘the racial Other’, with whom it is consequently not possible to live or cooperate. Accordingly, Republika Srpska is not inclined to share joint institutions with the Federation of BiH, but prefers to be independent from it.

86 Bayraklı and Hafez, “Introduction”, in *European Islamophobia Report 2015*, pp. 5-8.

87 Notes from a series of conversations between the author and Emela Mujanović Kapidžija in 2021 and 2022.

88 Notes from a series of conversations between the author and Emela Mujanović Kapidžija in 2021 and 2022.

89 Notes from a series of conversations between the author and Emela Mujanović Kapidžija in 2021 and 2022.

90 Emela Mujanović, “Appeal Due to Problems and Discrimination in Relation to Manifestation of Religion at Work”, 1 September 2011.

91 A predominantly Croat ultranationalist movement from the Second World War, with contemporary influence.

92 A predominantly Serb ultranationalist movement from the Second World War, with contemporary influence.

93 A cockade is generally a badge worn on a cap to show political, national or other allegiance, but in the Balkans it is specifically associated with Serbian nationalist allegiance.

94 Notes from a series of conversations between the author and Emela Mujanović Kapidžija in 2021 and 2022.

This is mirrored in Milorad Dodik's statement:

We do not want a Muslim army, and all of this is leading us there. The Court in Sarajevo recently adopted a judgement that allows Muslims to grow beards and women to cover themselves in the Armed Forces of BiH, while some countries in Europe prohibit such things in public spaces.⁹⁵

He goes on to repeat his claim that Republika Srpska has a constitutional right to its own army, stating that such an army existed until 2005, when the “foreigners lied to us that it would be better for BiH to have a joint army, and now it is completely clear that that was wrong”.⁹⁶ In an *Informer* article, Dodik explains: “I can understand that a person grows a beard as a personal choice, but not as a religious choice. If it is a religious choice then that is in accordance with Wahhabi standards”.⁹⁷ He argues that this confirms his requested redefinition of the Armed Forces of BiH is justified:

As far as I understand there is also an appeal to allow women to cover their faces in line with their religious beliefs [...] That is not good, and I think that the Constitutional Court lost its right to judge a long time ago [...] The Constitutional Court favours Muslims. That is why we will soon dismiss that Court and its decisions⁹⁸.

Similarly, Dušanka Majkić asserts:

Izetbegović is asking that like in every Islamic country the soldiers in the Armed Forces should be able to grow beards or wear headscarves⁹⁹. This is beyond reason in a country in which there are three constituent peoples living together [...] It is impossible to imagine that in the future on our military campuses we might see soldiers with beards and hijabs [...] Chaos is being introduced into the Armed Forces of BiH, and the two other ethnic groups will find it very difficult to accept this manner of functioning. Instead of decently clean-shaven soldiers, we would have those who remind us of the civil war in BiH, or those who participated in the terrorist attack against the USA in 2001 [...] Everything that is not done to us by the High Representative is done by

95 “We do not want a Muslim Army in which Muslim women can cover themselves”, <https://ba.n1info.com/vijesti/dodik-necemo-muslimansku-vojsku-u-bih-cije-se-pripadnice-mogu-prekriti/>, accessed 15 May 2022.

96 “We do not want a Muslim Army in which Muslim women can cover themselves”, <https://ba.n1info.com/vijesti/dodik-necemo-muslimansku-vojsku-u-bih-cije-se-pripadnice-mogu-prekriti/>, accessed 15 May 2022.

97 “Bakir gets his own way, Wahhabis have their grand entry to the Army of BiH! Dodik is bitter: This will only cause intolerance!”, <https://informer.rs/planeta/balkan/657173/dodik-vehabije-brade-vojska-bih>, accessed 15 May 2022.

98 “Bakir gets his own way, Wahhabis have their grand entry to the Army of BiH! Dodik is bitter: This will only cause intolerance!”, <https://informer.rs/planeta/balkan/657173/dodik-vehabije-brade-vojska-bih>, Accessed 15 May 2022.

99 despite the fact that the headscarf was not included in the process initiated by Izetbegović.

the Constitutional Court of BiH. Republika Srpska cannot and shall not put up with this anymore, and will search for its own way.¹⁰⁰

In a statement in *Blic*, Dragan Mektić states: “Soldiers in the Armed Forces of BiH could look like the Taliban in Afghanistan”.¹⁰¹ An article in Serbian daily *Politika* entitled “The Armed Forces of BiH should not become the Army of the Mujaheddins”¹⁰² explains that certain political officials from Republika Srpska saw Izetbegović’s constitutional review as the an evidence for the argument that RS should re-establish its own Armed Forces. These officials quote self-professed counter-terrorism expert Dževad Galijašević who explains that Izetbegović’s actions indicate his desire for a Muslim army, which in turn means he supports the dissolution of the Armed Forces of BiH.

Everyone understands that in such an Islamic army there is no place for Serbs and Croats, [and that] [...] Such appeals confirm that Sarajevo today represents the biggest and the most radical Islamic metropolis in Europe, where there are more Arabs than Serbs and Croats together [...] neither NATO nor the EU need such an Army, nor such a BiH.¹⁰³

The inclusion of these statements is intended solely to express how secessionist nationalism racialises a group of people – that of homogenous ‘Muslims’, with a fixed and inherently dangerous identity – for its own political purposes. It does not matter that these people are not only Muslims, or not all of them are Muslims, or practicing or pious Muslims, nor that there is no sign of terrorism or illegal activity in this case, and not even that many of these allegations are untrue. It is enough to produce and reproduce a necessary image in the discourse, and project it onto whomever is envisaged as a scapegoat, thereby recasting oneself as standing at the ‘bulwark of Christianity’ (*antemurale Christianitatis*), defending “the West” from the “Islamic threat”.¹⁰⁴ This amounts to an intentional exploitation of European Islamophobic sentiment, while promoting one’s own political aims.

100 “Open Threats by Dušanka Majkić: RS Will Not Put Up With This Anymore, RS Will Go Its Own Way”, <https://www.oslobodjenje.ba/vijesti/bih/dusanka-majkic-otvoreno-prijeti-rs-ovo-vise-nece-trpiti-trazit-ce-svoj-put-713020>, accessed 15 May 2022

101 “Our Soldiers would Look Like the Taliban: The Hijab and Beard before the Constitutional Court of BiH”, <https://www.blic.rs/vesti/republika-srpska/vojnici-bi-nam-izgledali-kao-talibani-pred-ustavnim-sudom-bih-hidzab-i-brada/m2tcbp7>, accessed 15 May 2022.

102 “The Armed Forces of BiH should not become the Army of the Mujaheddins”, <https://www.politika.rs/sr/clanak/493617/Oruzane-snage-BiH-ne-smeju-postati-vojska-mudzahedina>, accessed 15 May 2022.

103 “The Armed Forces of BiH should not become the Army of the Mujaheddins”, <https://www.politika.rs/sr/clanak/493617/Oruzane-snage-BiH-ne-smeju-postati-vojska-mudzahedina>, accessed 15 May 2022.

104 Baker, *Race and the Yugoslav region*, p. 20.

Conclusion

This paper explored the extent to which the concept of intersectionality proposed by Kimberle Crenshaw could be used to gain a better understanding of the treatment of Muslim women who want to wear the headscarf in the public service of Bosnia and Herzegovina. It illustrated its point through the case study of Sergeant Emela Mujanović Kapidžija, and her long struggle for the right to wear the headscarf in the Armed Forces of BiH. To do so, it first introduced the details of the case and its main stakeholders, and explained its components, which included (anti-Muslim) racism, intersectionality, Islamophobia, and the process of racialisation. The application of intersectionality allowed a unique dissection of the multitude of oppressions and exclusions that overlap in this particular case, at individual, institutional and systemic levels. The different layers and forces at play were exposed, revealing how they feed into each other to stigmatise and marginalise Muslim women, and encourage unchecked Islamophobic and sexist actions. One of the many specificities of this case is the fact that Sergeant Emela Mujanović Kapidžija started wearing her headscarf while already employed, which allowed the tracing of reactions that would otherwise have been precluded. In the entire case, it was only the Institution of the Ombudsman that offered a balanced and reasonable response, grounded in the principles of non-discrimination and human rights, and the context of the case. The Ombudsman recognised the headscarf as part of the clothing worn by Muslim women, and saw the case as one of multiple discrimination, stating that the SOPs left room for arbitrariness and manipulation. It invoked the principle of equal opportunities, which should be granted to all, and pronounced that Mujanović Kapidžija had been placed in a position unequal to others. It further stated that the Armed Forces of BiH failed to ensure the comprehensive and systematic regulation and enjoyment of the right to freedom of religion. Additionally, because other soldiers photographed her and sent the images to print and electronic media, where they were subsequently published, her right to privacy was violated. The Ombudsman looked favourably upon the fact that Mujanović Kapidžija was willing to fully align her headscarf with the colour, fabric and form determined by the Armed Forces of BiH. It stated that despite this, her superiors ignored her, and she was additionally exposed to victimisation as a result of her religion. During the court hearing, Adil Pašić, acting on behalf of the Ministry, stated that he was not familiar with the Ombudsman's pronouncement, nor did the Court itself find this opinion relevant in its judgement. Both the Ministry and the Court of BiH succumbed to Islamophobic, sexist and ethnicised images, and consequently not only deprived Mujanović Kapidžija of her rights, but also perpetuated the idea

that people of different backgrounds, religions or beliefs cannot live and work together, nor negotiate conditions of acceptance and inclusion for all.

These outcomes illustrate how patterns of subordination intersect in particular women's experiences. They also highlight why the adoption of such a concept and methodological tool as intersectionality is beneficial, and is applicable to the BiH context. The paper focused not on intersectionality as the intersection of identity traits, but the intersection of inequality structures or systems. As a result, any researcher genuinely interested in theoretical and practical intervention strategies in diversity, equity, inclusion and non-discrimination should consider mainstreaming such contextualised analysis in their work. Unfortunately, this analysis also showed that Sergeant Mujanović Kapidžija has been neglected, excluded and denied her rights for more than 10 years, without any institutional, organisational or systemic support for her financial, legal, mental, spiritual or family situation. This neglect has allowed the weaponization and racialisation of her claims, by forces that aim to destabilise Bosnia and Herzegovina.

Conflict of interest, ethical approval and informed consent

I have followed this case since its very beginning in 2011, first as Head of the Commission for Freedom of Religion of the Islamic Community of BiH, and then as an activist and researcher. I have attended, and taken notes at, the hearings before the Court of BiH as a public representative, and had numerous conversations with Sergeant Emela Mujanović Kapidžija (and took notes of them), who was fully informed about this paper. She shared with me the documentation quoted in the paper, and gave her consent for its use. I thank her for her courage, perseverance, and readiness to share her story with me. All translations in the paper are my own.

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Prebacivanje krivice na muslimanke: Intersekcionalnost i marama u Oružanim snagama Bosne i Hercegovine

Sažetak

Ovaj rad propituje u kojoj mjeri je koncept intersekcionalnosti primjenjiv na tumačenje marginalizacije, isključivanja i discipliniranja muslimanki zainteresiranih za nošenje marame u javnoj službi u Bosni i Hercegovini – od dominantnih, često preklapajućih institucija i sistema. Rad predstavlja jedan segment u širem pokušaju koncipiranja okvira za situacionu analizu koji ima za cilj obuhvatiti kompleksnost pozicija i iskustava Bošnjakinja muslimanki od Drugog svjetskog rata do danas. Rad se fokusira na slučaj jedne Bošnjakinje muslimanke zaposlene u Oružanim snagama BiH čiji su opetovani zahtjevi za prilagođavanjem uniforme kako bi joj se omogućilo da nosi maramu dok je u uniformi, aktivirali lančanu reakciju koja je objelodanila prethodno postojeću, podrazumijevajuću islamofobnu i seksističku kulturu koja već dugo dominira društvenim, političkim, pravnim i psihološkim sferama u Bosni i Hercegovini.

Ključne riječi: marama, intersekcionalnost, islamofobija, anti-muslimanski rasizam, pravo na slobodu vjere ili uvjerenja, Evropska konvencija o ljudskim pravima

Beyond Quantitative Measures: Researching Identity Formation and Development through the Qualitative Paradigm

Amina Isanović Hadžiomerović

Abstract

The main objective of this paper is to explore the potential of the qualitative research paradigm in addressing complex topics related to identity formation and development. There has been a shift in conceptualizations of education's purpose, with scholars arguing that the *paradigm of identity formation* (rather than the *paradigm of preparation*) should be promoted in educational contexts. This implies that education should aim to enhance personhood and facilitate the formation of personal identities in young individuals. Traditional quantitative studies, relying on statistical analyses of numerical data, are becoming less effective in providing insights into the increasingly diverse pathways of human development and the dynamic environments in which they take place. Quantification of human experience and development is encountering a growing pushback in the postmodernity. Conversely, the qualitative research paradigm offers a fresh and authentic perspective by delving into real-life biographies and encompassing the entirety of human experience. However, it is important to note that the qualitative paradigm has specific epistemological characteristics that define the scope of inquiry it generates.

Key words: qualitative research paradigm, quantitative research paradigm, purpose of education, identity formation, identity development

Introduction

Since the beginning of humankind, individuals have felt the imperative *to know thyself*, an idea that has had different meanings across eras and cultures. As Baumeister observes, in ancient times, it might have meant “to know your place and act appropriately”,¹ while today it tackles the most complex identity questions, requiring profound insight into oneself and one’s context. The world of modernity and postmodernity² is obsessed with identity perhaps more than any previous era, since its diverse, complex realities, lifestyles, orientations, and values make it difficult, if not impossible, to achieve a definitive knowledge of oneself. Development is no longer seen as a normative process with definite descriptors of attainment, as presented in earlier conceptualisations (e.g., Havighurst’s Developmental Task Theory from the 1930s). Today, identity markers and borders are more liminal than ever before.

The infatuation with identity and its many forms and facets has resulted in an abundance of different conceptualisations and theoretical positions. Despite this, at times it seems that identity is no more than a catchword, void of specific meaning and denoting almost anything, and that theories of identity have only made the discussions discourse more complicated and confusing. In the current climate we speak of identities in the plural, for they are multiple and many-layered. This results from the fact that identity is bound to one’s place in the social system, including one’s roles and attachments.³ A person has as many identities as roles in distinct social contexts,⁴ and because there are multiple social systems to which an individual might belong, there are many roles that he or she can perform.

Notwithstanding its complexity, identity plays a central role in many issues related to individuals’ psychological and social functioning. In a synthesis of other theorists’ writings, Vignoles et al.⁵ describe personal identity as the sum of a person’s goals, values and beliefs, behavioural standards and decision-making, self-esteem and self-evaluation, future selves, and overall *life story*. The centrality of self-awareness and self-definition in the notion of identity has led to the promotion

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- 1 Roy F. Baumeister, “The Self”, in *The Handbook of Social Psychology*, Susan T. Fiske, Daniel T. Gilbert, Gardner Lindzey (eds.) (New York: McGraw-Hill, 1998), pp. 680-740.
 - 2 Zygmunt Bauman, “From Pilgrim to Tourist – Or a Short History of Identity”, in *Questions of Cultural Identity*, Stuart Hall, Paul du Gay (eds.) (London: SAGE, 2011), pp. 18-36.
 - 3 Roy F. Baumeister, “The Nature and Structure of the Self: An Overview”, in *The Self in Social Psychology*, Roy F. Baumeister (ed.) (Philadelphia: Psychology Press, 2011), pp. 1-20.
 - 4 Ross Macmillan, “‘Constructing Adulthood’: Agency and Subjectivity in the Transition to Adulthood” in *Constructing Adulthood: Agency and Subjectivity in Adolescence and Adulthood*, Ross Macmillan (ed.) (Oxford-Amsterdam: Elsevier, 2007), p. 14.
 - 5 Vivian L. Vignoles, Seth Schwartz and Koen Luyckx, “Introduction: Toward an Integrative View of Identity” in Seth Schwartz, Koen Luyckx and Vivian L. Vignoles (eds.). *Handbook of Identity Theory and Research* (New York: Springer, 2011), p. 3.

of identity formation and development as the main purpose of education, as viewed from an educational-humanist perspective, as opposed to an economic and utilitarian one. This makes the study of identity relevant to education as a whole. The pursuit of suitable methodologies and research paradigms for the study of identity formation and development, particularly in light of the current shifts between quantitative and qualitative paradigms, is ongoing. This article contributes by questioning the potential of qualitative methods to explore and understand the subject. It focuses on the position of theory; theoretical sampling; biographical methods; research techniques; ensuring data reliability and validity; and key elements of qualitative data analysis.

The article will first elaborate identity formation and development as the main purpose of education. It will then clarify how identity is conceptualised as opposed to the self, before revisiting the processes of identity formation and development. The main section discusses elements that need to be developed within a qualitative research approach.

Identity Formation and Development as the Main Purpose of Education

In its essence, education is a process of cultivation, in which individuals acquire specific valuable knowledge, skills and competencies for purposeful living and effective functioning in demanding social and professional domains. Recent developments in education, however, reflect a restraint from the humanistic vision of education, and conform more to economic demands; education is witnessing the entrance of business principles, which are reflected by its mission and consumerist logic in how it treats knowledge and students. The value of education to students is assessed through its capability to prepare them for the world of work, by developing their occupational identities and work readiness. Yesterday's world of work, however, is by no means similar to today's, and it is naive to expect education to thoroughly prepare graduates to confront all the complexities of tomorrow's labour market. Some views hold that consumerist orientation in education could hinder students' development:

Approaching education as something to be served and consumed encourages a hedonic, extrinsic motivation for participating (e.g., Wexler, 1992), as opposed to an intrinsic motivation based on a love of learning, self-discipline, and mastery of experience (which are essential ingredients for ego strength).⁶

6 James E. Côté, Charles G. Levine, *Identity Formation, Agency, and Culture: A Social Psychological Synthesis* (Mahwah: Lawrence Erlbaum Associates, 2002), p. 149.

Arnold⁷ argues that the paradigm of *students' preparation* should be replaced with the paradigm of *identity formation*, suggesting that the aim of education should be to strengthen personhood and help form the identities of young people.

Educational experience can hinder or discourage the key processes in identity formation. Studies that examine the role of educational settings in the process of students' individual identity development have shown "the potency of identity as a concept at the core of educational processes",⁸ which opens space for discussing identity formation processes in various educational contexts. The literature has not, however, fully addressed how educational contexts shape the perception of identity, or contribute to its cultivation.⁹ Cooper et al.¹⁰ argue that many researchers assume youth to have unrestricted opportunities for identity exploration. In reality, as Erikson states, youth encounter both resources and challenges for identity formation in multiple contexts: individual, social, communal, and institutional. The educational context, through its structures and processes, provides a framework for students to explore their identities and ask new questions about who they are. To describe the processes of identity formation and development, it is first necessary to distinguish between the notions of self and identity.

Self and Identity

In the classical theory of identity formation, Erikson argues that identity denotes "the sense of personal sameness and historical continuity";¹¹ it is the force that enables an individual to live with purpose and orientation. According to Erikson, the seminal period for identity formation is adolescence, when an individual is faced with a conflict between identity attainment and role confusion. The process does not, however, begin in adolescence, nor does it end with it. Erikson also sees identity as "a configuration of the self that integrates a person's talents, identifications, and roles",¹² and contributes to "the individual's awareness of his

7 Rolf Arnold, *Escape from Teaching*, (Lanham: Rowman & Littlefield, 2019).

8 Hanoeh Flum and Avi Kaplan, "Identity Formation in Educational Settings: A Contextualized View of Theory and Research in Practice", *Contemporary Educational Psychology*, 37 (2012), p. 244.

9 Moin Syed and Kate C. McLean, "The Future of Identity Development Research: Reflections, Tensions, and Challenges" in Kate C. McLean and Moin Syed (eds.), *The Oxford Handbook of Identity Development* (Oxford: Oxford University Press, 2015), pp. 562-573.

10 Catherine R. Cooper, Elizabeth Gonzalez and Antoinette R. Wilson, "Identities, Cultures, and Schooling: How Students Navigate Racial-Ethnic, Indigenous, Immigrant, Social Class, and Gender Identities on Their Pathways Through School", in Kate C. McLean and Moin Syed (eds.), *The Oxford Handbook of Identity Development* (Oxford: Oxford University Press, 2015), p. 301.

11 Erik Erikson, *Identity: Youth and Crisis* (New York: Norton, 1968), p. 17

12 Dan P. McAdams, "Narrative Identity" in Seth Schwartz, Koen Luyckx and Vivian L. Vignoles (eds.), *Handbook of Identity Theory and Research* (New York: Springer, 2011), p. 101.

or her strengths and weaknesses facilitating thus personal functioning and well-being”.¹³ In the same vein, James Marcia defined identity “as a self-structure, that is, as person’s internal representation of who he/she is in terms of life goals, attitudes, and abilities”.¹⁴ An important marker of identity formation, in addition to the previously mentioned sense of sameness and continuity, is the sense of comprehensiveness and awareness of an individual’s experiences.

In the broadest sense, the self has physical and psychological characteristics. It “exists at the interface between the physical body and the social system, including culture”,¹⁵ and consists of “reflexive consciousness, interpersonal roles and reputation, and executive function”.¹⁶ Since William James’ late nineteenth-century writings, it has been accepted that the self consists of two main parts: the “I” (the knower, active perceiver) and the “Me” (the known aspect of selfhood). The former is an “unsocial individual, a relatively uncomplicated package of needs, wants, and desires”;¹⁷ the latter is the social side, the “ability to see oneself as others see you”.¹⁸ Erikson sees the self “as an innate and natural *process* that guides one toward integrated and optimal functioning”.¹⁹ Unlike identity, which is conceived in a multiplicity of forms and dimensions, the self is seen as a single unique structure, unless a person is suffering from a pathological state.²⁰ The self is mostly biological, and is almost independent of the “Me”. At the same time, identity arises from the processes of cultivation, socialisation, upbringing and education, in which the “I” gains knowledge of thyself and takes evaluative dimensions.

Identity formation and development

The process of gaining a personal identity includes identity formation and development. In the Eriksonian tradition, identity formation starts in late adolescence, and extends until a strong adult identity is formed, commonly by committing to adult roles and tasks. Identity development continues throughout an individual’s life, reflecting changes encountered along the way via social roles,

13 Koen Luyckx, Seth Schwartz, Luc Goossens, Wim Beyers and Lies Missotten, “Processes of Personal Identity Formation and Evaluation” in Seth Schwartz, Koen Luyckx and Vivian L. Vignoles (eds.), *Handbook of Identity Theory and Research* (New York: Springer, 2011), p. 78.

14 Bart Soenens and Maarten Vansteenkiste, “When is Identity Congruent with the Self? A Self-Determination Theory Perspective” in Seth Schwartz, Koen Luyckx and Vivian L. Vignoles (eds.), *Handbook of Identity Theory and Research* (New York: Springer, 2011), p. 383.

15 Baumeister, “The Nature and Structure of the Self: An Overview”, p. 49.

16 Baumeister, “The Self”, p. 683.

17 Macmillan, “‘Constructing Adulthood’: Agency and Subjectivity in the Transition to Adulthood”, p. 13.

18 Macmillan, “‘Constructing Adulthood’: Agency and Subjectivity in the Transition to Adulthood”, p. 14.

19 Soenens and Vansteenkiste, “When Is Identity Congruent with the Self? A Self-Determination Theory Perspective”, p. 382.

20 Baumeister, “The Nature and Structure of the Self: An Overview”, p. 52.

expectations, and overall living conditions. The substance of identity, which is to be developed and formed, is the sum of self-defining characteristics, such as, abilities, attitudes, purposes, life goals and the attribution of meaning to significant life events and choices.

When the ‘identity work’ an individual undertakes is discussed in the literature, two formulations appear: identity discovery and identity construction.²¹ The latter focuses on the pragmatic value of identity processes, and culminates in the successful construction of an identity that enables an individual to function appropriately and confront challenges in various social contexts. This model denies the existence of the true self, and the substance inside a person that needs to be nurtured.²² It instead focuses on the utilitarian value of identity processes, and takes the social system as its point of reference. Unlike the construction model, identity discovery or formation focuses on identity “as a person’s internal representation of who he/she is in terms of life goals, attitudes, and abilities”.²³ It is a process of cultivating the self and discovering who one truly is.

Researching Identity Formation and Development

Limitations of the quantitative approach

In their discussion of a variety of qualitative and quantitative methods employed in identity research to date, Vignoles et al. maintain that “the differences in methodological preferences can partially account for the differences in how identity has been conceptualized across traditions”.²⁴ Because conceptualisations of identity constantly evolve, more methodological approaches are expected to emerge in the future.

A relatively well-established quantitative research line is better founded in theoretical concepts than qualitative studies, and has myriad available techniques. The shortcoming of quantitative studies, however, is that they produce aggregated results, which implies “hiding the heterogeneity of individual pathways”.²⁵ Quantitative studies commonly explore a limited number of identity

21 Alan S. Waterman, “Identity Formation: Discovery or Creation?” *Journal of Early Adolescence*, 4, (1984), pp. 329-341.

22 Soenens and Vansteenkiste, “When is Identity Congruent with the Self? A Self-Determination Theory Perspective”, pp. 381-382

23 Soenens and Vansteenkiste, “When is Identity Congruent with the Self? A Self-Determination Theory Perspective”, p. 383.

24 Vignoles, Schwartz and Luyckx, “Introduction: Toward an Integrative View of Identity”, p. 12.

25 Nicolas Robette, “The Diversity of Pathways to Adulthood in France: Evidence from a Holistic Approach”, *Advances in Life Course Research*, 15:2/3 (2010), p. 90.

dimensions, and use large samples. They follow research designs that enable precise identification of relationships between variables, such as experimental or quasi-experimental studies, and are suitable for confirmatory studies, in which variables can be controlled rigorously. According to Erikson,²⁶ such studies create clear reconstructions and prognostic formulation incongruent with the nature of identity processes. Variables are defined to enable objective measurements and uniqueness across different individuals, and reveal patterns, typologies, and expected processes in identity formation. The quantitative approach does not, however, resolve the question of whether it is possible to quantify identity while remaining true to its complex nature.

The qualitative approach

The qualitative approach maintains that there is no objective reality, and that identity is such a nuanced concept that it cannot be defined in a single methodological framework. A researcher can strive to capture identity-relevant processes as accurately as possible, but can never do so wholly. Further, qualitative studies provide openness and exploratory possibilities that expose the subjective, inner aspect of the phenomenon. In qualitative research, identities are treated mainly as discursive resources that “float free” of the individuals and groups who use them. In contrast, phenomenological approaches can be used to understand individuals’ personal, subjective experiences of their identities.²⁷ Some authors,²⁸ however, warn against the weaknesses of qualitative approaches, such as the exclusion of demographic markers, and the lack of rigor during data collection and analysis.

The Elements of a Qualitative Research Approach

The position of theory

When conveying the research, it is crucial to openly acknowledge and clarify the researcher’s familiarity with the problem. One way of achieving this is “by means of a critical discussion and appropriation of relevant theories, concepts,

26 Erik Erikson, *Childhood and Society* (New York: Norton, 1963), pp. 44–46.

27 Vignoles, Schwartz and Luyckx, “Introduction: Toward an Integrative View of Identity”, p. 12.

28 Megan Andrew, Jennifer Eggerling-Boeck, Gary D. Sandefur and Buffy Smith, “The ‘Inner Side’ of the Transition to Adulthood: How Young Adults See the Process of Becoming an Adult”, *Advances in Life Course Research* 11 (2007), p. 230.

empirical studies and other sources regarding the issue”.²⁹ To ensure the value of data obtained, it is necessary to maintain a sensitising framework throughout the research process, to utilize “elastic theoretical concepts, which are developed at the beginning of the research process and kept open during it.”³⁰

The position of theory in qualitative research is widely disputed. Some authors³¹ argue for minimal theoretical input in research design, to reduce presumptions and presuppositions in the process of data interpretation. This line of thinking maintains that qualitative research theory emerges from collected data in the form of grounded theory.³² According to the principle of openness, which is a property of qualitative studies, the main research objective is not to formulate hypotheses in advance, but to organise the research process around “relatively open theoretical concepts specifying the research question”.³³

Other authors³⁴ advocate theoretical input from the outset, to ensure “understandings of methodology and epistemological dispositions”.³⁵ This involves a reliance on the literature when defining the conceptual framework and research goals and objectives, and guiding the methodological design and data analysis procedures. An inclusive definition of the theoretical framework sees it as “any empirical or quasi-empirical theory of social and/or psychological processes, at a variety of levels (e.g., grand, midrange, explanatory), that can be applied to the understanding of the phenomena”.³⁶ How the position of theory is defined in a study is reflected in its data coding strategy, which can be theory- or data-driven, or a combination of the two.³⁷

Theoretical sampling

The concept of theoretical sampling originates from the grounded theory of Glaser and Strauss, who proposed the strategy to ensure the emergence of theory

29 Andreas Witzel and Herwig Reiter, *The Problem-Centred Interview* (London: SAGE, 2012), p. 24.

30 Witzel and Reiter, *The Problem-Centred Interview*, p. 21.

31 Kathy Charmaz, *Constructing Grounded Theory: A Practical Guide through Qualitative Analysis* (London: SAGE, 2006).

32 Barney G. Glaser, *Emergence vs. Forcing: Basics of Grounded Theory Analysis* (Mill Valley: Sociology Press, 1992).

33 Witzel and Reiter, *The Problem-Centred Interview*, p. 19.

34 Sharon M. Ravitch and Nicole Mittenfelner Carl, *Qualitative Research: Bridging the Conceptual, Theoretical, and Methodological* (Los Angeles: SAGE, 2016).

35 Christopher S. Collins and Carrie M. Stockton, “The Central Role of Theory in Qualitative Research”, *International Journal of Qualitative Methods*, 17:1 (2018), p. 1.

36 Vincent A. Anfar and Norma T. Mertz, *Theoretical Frameworks in Qualitative Research* (Thousand Oaks: SAGE, 2015), p. 15.

37 Moin Syed and Sarah C. Nelson, “Guidelines for Establishing Reliability When Coding Narrative Data”, *Emerging Adulthood*, 3:6 (2015), p. 379.

from obtained data.³⁸ Additions to theoretical sampling define it as aiming “to develop, refine, or fill out the properties of tentative theoretical categories”.³⁹ This means that researchers start with tentative categories, and concentrate on data collection to “answer specific questions about the properties of their theoretical categories”.⁴⁰ The sample is considered complete when the researcher finds increasingly less variation in the relationship between codes, categories and the core category. At this stage, the categories, codes and emergent theory have reached ‘saturation’.⁴¹ Theoretical sampling “offers a way of designing the variation of the conditions under which a phenomenon is studied as broadly as possible”.⁴² As a result, it can cope with “the social distribution of perspectives on a phenomenon or a process”.⁴³ This further affects the criteria for defining the sample structure, which are based on theoretical knowledge of the problem, and are modified throughout the research process. Accordingly, theoretical sampling becomes congruent with focused and thematic coding. It entails inductive logics, but also includes elements of deduction in the form of tentative theoretical categories, and their testing against the data found. This process is described by Miller and Brewer as “an oscillation between induction and deduction”,⁴⁴ in which a researcher continually balances data and theory, “revising the theory by means of more data and onwards to the refinement of the theory”.⁴⁵

The biographical method

Social studies in general, and education in particular, have recently witnessed a “biographical turn”,⁴⁶ both in research and teaching practices. This has the potential to transform lives by provoking introspection and meaning-making. It gives voice to “ordinary people”, and makes them relevant social actors. Biographical elements, in addition to their personal dimension, are often linked to context, i.e., to specific circumstances in the social environment, which can be cultural, economic, or political in nature. Erikson uses the biographical method in his major theoretical works on identity formation, to analyse the life events of

38 Imelda T. Coyne, “Sampling in Qualitative Research: Purposeful and Theoretical Sampling; Merging or Clear Boundaries?”, *Journal of Advanced Nursing*, 26 (1997), pp. 623-624.

39 Kathy Charmaz, “Grounded Theory: Methodology and Theory Construction”, *International Encyclopaedia of the Social & Behavioral Sciences* (New York: Elsevier, 2015), p. 406.

40 Charmaz, “Grounded Theory: Methodology and Theory Construction”, p. 406.

41 Robert L. Miller, John D. Brewer, *The A-Z of Social Research: A Dictionary of Key Social Science Research Concepts* (London: SAGE, 2003), p. 134.

42 Flick, *An Introduction to Qualitative Research*, p. 407.

43 Flick, *An Introduction to Qualitative Research*, p. 308.

44 Miller and Brewer, *The A-Z of Social Research: A Dictionary of Key Social Science Research Concepts*, p. 68.

45 Miller and Brewer, *The A-Z of Social Research: A Dictionary of Key Social Science Research Concepts*, p. 68.

46 Monica McLean and Andrea Abbas, “Introduction to Biographical Methods”, *Enhancing Learning in the Social Sciences*, 3:3, (2011), pp. 1-3.

notable individuals such as Sigmund Freud, Mahatma Gandhi, Maxim Gorky, Martin Luther, and Bernard Shaw. He brings forth the *triple bookkeeping* method, which involves keeping biographical accounts of multiple developmental processes and influences in the identity formation and development processes. This strategy for navigating data collection is consistent with theoretical sampling, which will be discussed later. Participants in qualitative research are selected based on a non-statistical, purposeful strategy, which relies on the specific theoretical framework chosen.

The biographical method is a generic term, which encompasses techniques for researching an individual's biographical experience (challenges, paths and trajectories, and transitions), presented in a narrative way.⁴⁷ Here, Flick echoes Ricoeur's perspective on the mimetic relationship between life stories and narratives, noting that "[t]he narrative, in general, provides a framework in which experiences may be located, presented, and evaluated – in short, in which they are lived".⁴⁸ The concept of mimesis is used here to denote a process of framing, rather than mirroring, experiences. This is exemplified by the distinction between a life history lived by a person, and a life story told in an interview:⁴⁹ it is essential to distinguish between the chronologically ordered story in a life story interview, and the experiences and meanings exposed in a problem-centred interview (PCI). The most common biographical methods include various types of interviews and focus groups.

Qualitative research techniques

The advantage of interviews and focus groups is that they are not oblivious to the complexities and processes of identity problems. Even structured interview protocols leave room for unanticipated categories to emerge in the research process, bringing qualitative techniques closer to the "phenomenological aspects of the experience in a holistic manner and commonly from the perspective of participants themselves".⁵⁰ A variety of interview techniques can be used, but this article refers to the life story interview, the PCI and the focus group, as they have the most potential to effectively research identity formation and development processes.

47 Joanna Bornat, "Biographical Methods" in Alasuutari Pertti, Leonard Bickman and Julia Brannen (eds.), *The SAGE Handbook of Social Research Methods* (London: SAGE, 2008), pp. 344-356.

48 Flick, *An Introduction to Qualitative Research*, p. 81.

49 Flick, *An Introduction to Qualitative Research*, p. 347.

50 Jane Kroger, Monica Martinussen and James E. Marcia, "Identity Status Change during Adolescence and Young Adulthood: A Meta-Analysis", *Journal of Adolescence*, 33:5 (2010), p. 686.

The life story interview methodology is specifically directed to obtain “the story a person chooses to tell about the life he or she has lived”.⁵¹ Life stories eventually reflect *choice biographies*,⁵² which are central to understanding identity formation. According to McAdams, the life story interview assumes that people will picture their lives as a book or novel, complete with characters, themes, and high, low and turning points. Despite criticism for the use of book chapters as a metaphor for life stories, McAdams maintains that for most people in Western cultures, they are a plausible “organisational format”⁵³ to reflect upon and narrate their lives. This kind of interview assumes that the individual has “the narrative competence”⁵⁴ to tell his or her story, and effectively contribute to the data collection required for the study. Arnett demonstrates how interview data can describe subjects’ “different situations and perspectives”,⁵⁵ by provoking self-focus and self-reflection. Collected data can be presented in a way that preserves the interviews’ authenticity and individuality, while enabling the formation of typologies.

The problem-centred interview (PCI) is commonly used to collect “biographical data with regard to a certain problem”.⁵⁶ It is appropriate in research focused on “evaluations from the perspective of the moment of the interview”,⁵⁷ and “the analysis of individual reconstructions and their structuring conditions”.⁵⁸ The PCI’s application rests on the three principles:⁵⁹

1. Problem centring (orientation to the problem, which has been previously investigated and presented in the *sensitising framework*, to gain awareness of prior theories and concepts before entering into the discursive-dialogic process with research participants);
2. Process orientation (flexible production and analysis of data, a combination of inductive and deductive logic, e.g., dialectics of theoretical and practical knowledge);
3. Object-orientation (the PCI complies with the nature of the research problem, in the sense of adjusting interview questions).

51 Robert Atkinson, “The Life Story Interview”, in J.F. Gubrium and J.A. Holstein (eds.), *Handbook of Interview Research* (Thousand Oaks: Sage, 2002), p. 125.

52 Andy Furlong, Fred Cartmel and Andy Biggart, “Choice Biographies and Transitional Linearity: Re-Conceptualising Modern Youth Transitions”, *Universitat Autònoma de Barcelona*, 79 (2006), pp. 225-239 <https://ddd.uab.cat/record/13024> [December 5, 2021].

53 Dan P. McAdams and Jane Guo, “Narrating the Generative Life”, *Psychological Science*, 26:4 (2015), p. 478.

54 Witzel and Reiter, *The Problem-Centred Interview*, p. 31.

55 Witzel and Reiter, *The Problem-Centred Interview*, p. 25.

56 Flick, *An Introduction to Qualitative Research*, p. 162.

57 Elisabeth Scheibelhofer, “A Reflection Upon Interpretative Research Techniques: The Problem-Centred Interview as a Method for Biographic Research”, in Nancy Kelly et al. (eds.), *Narrative, Memory & Everyday Life* (Huddersfield: University of Huddersfield Press 2005), p. 26.

58 Scheibelhofer, “A Reflection Upon Interpretative Research Techniques: The Problem-Centred Interview as a Method for Biographic Research”, p. 27.

59 Witzel and Reiter, *The Problem-Centred Interview*.

The PCI is “designed so that the researcher’s *prior knowledge* defining and structuring the research interest in a preliminary way enters into a discursive dialogue with the respondent’s *practical everyday knowledge* about a relevant issue”.⁶⁰ In studies on identity formation and development, the PCI is centred around obtaining interpretative accounts of the developmental process an individual has undergone, including contexts, facilitators, influences, and pitfalls. It is also suitable for creating structural conditions in which the interview partners can gain experience.⁶¹ Besides integrating the self diachronically (across time dimensions), the PCI can achieve synchronic integration by combining a person’s social roles, values, and attitudes. One of its distinctive features is its dialogic-discursive practice, which reconstructs “actions and experiences, their justification and evaluation, as well as individual opinions”.⁶²

Focus groups allow for more flexible data collection, and give researchers the opportunity to inquire about dynamics that might be overlooked in a quantitative questionnaire. They are not, however, without their drawbacks. Analysing a large corpus of data gathered concurrently by several entities is challenging; the moderator may have difficulty keeping the discussion on track as members interact, with the potential for digression or a lack of clarification of opinions. Power relations in the group may be a source of coercion, causing participants to feel compelled to align themselves with positions that do not necessarily reflect their true feelings. Focus group data are based on reported attitudes and opinions that do not necessarily map directly onto, or predict, actual observed behaviour. Despite these deficiencies, data obtained from focus groups nonetheless reflect the core features of the experience shared by a particular group. Focus groups may trigger processes that reveal inner aspects of identity formation beyond objective markers and measures, and initiate dialectics between theoretical and personal conceptions.

Ensuring reliability and validity

The questions of reliability and validity are anchored differently in qualitative than quantitative research, and acquire certain features depending on the data collecting methods and techniques. It is now accepted that validity, reliability, and generalisability do not have the same “authority to legitimate the data”⁶³ when obtained in qualitative studies as they do in quantitative ones. It is therefore

60 Witzel and Reiter, *The Problem-Centred Interview*, p. 15.

61 Scheibelhofer, “A Reflection Upon Interpretative Research Techniques: The Problem-Centred Interview as a Method for Biographic Research”, p. 20.

62 Witzel and Reiter, *The Problem-Centred Interview*, p. 8.

63 Robert L. Miller and John D. Brewer, *The A-Z of Social Research: A Dictionary of Key Social Science Research Concepts* (London: SAGE, 2003), p. 101.

necessary to define precisely what the two terms mean in the former. To do so, two key issues should be determined:⁶⁴

- the genesis of the data (ensuring clear demarcation between subjects' statements and the researcher's interpretations);
- interview procedures (ensuring all steps in the process are described and documented).

Reliability can also be obtained during data analysis and interpretation, as coded segments are assessed in the context of the interview as a whole, and alongside other interviews and passages⁶⁵. This process of thematic coding allows for comparison of cases to distinguish shared and dissimilar characteristics, and such checks within and between interviews can be facilitated by qualitative data analysis software, such as *Atlas.ti*, *Maxqda* and *Nvivo*. Another strategy for maintaining data validity is for the interviewer and interviewee to revise the transcripts. This ensures authenticity and demarcation between the experiences of the narrator and researcher.

In terms of validity, the first conundrum that arises when dealing with biographical narrative techniques is ensuring that research participants are selected according to clear criteria, and that the research methods selected fit best. Validity relates to the soundness of a person's stories, and the researcher's interpretations. In qualitative research, validation is conducted by checking interpretations with participants and against data as the research evolves. Although interviews commonly include subjective constructions of events and experiences, the researcher's role is not to investigate the veracity of these accounts, but to facilitate the emergence of a personal story by not imposing preconceptions or attitudes on the interviewee. The richness and validity of the interview depend upon the degree of social biases at play in the interaction, and on the ability of participants to manage their (possibly multiple) roles.

In addition to maintaining validity and reliability, Flick⁶⁶ emphasises transparency during the research process. Witzel & Reiter⁶⁷ cite two validation strategies for the former: using the text or case as a source of control; and using the opinions of multiple interpreters as a source of control. The latter is often difficult to implement in single-researcher studies, as it involves the development of various interpretations and counter-interpretations, and their intra- and inter-textual confrontation throughout the analytical process. The authors note that "PCI is particularly suitable to being subjected to this kind of validation because of its *dialogic reconstruction of problems*".⁶⁸

64 Flick, *An Introduction to Qualitative Research*, p. 387.

65 Flick, *An Introduction to Qualitative Research*, p. 387.

66 Flick, *An Introduction to Qualitative Research*, p. 391.

67 Witzel and Reiter, *The Problem-Centred Interview*.

68 Witzel and Reiter, *The Problem-Centred Interview*, p. 83.

In their discussion of reliability, Lincoln and Guba⁶⁹ present the concept of the *trustworthiness* of data, which has four key characteristics: credibility, transferability, dependability and confirmability. One way to establish credibility is to include a thorough description of the entire research process. Another is to ask the same questions to different interviewees, to verify their subjective accounts against the broader context, while keeping in mind the subjective quality of the data gathered from biographical research.

It is difficult to establish the complete veracity of the accounts told by individuals, however; because they are exclusively subjective experiences, such biographical approaches are limited in terms of data credibility. Transferability is ensured by choosing interview participants from similar contexts; dependability illustrates how results are bound to the specific context; and confirmability affirms that results are based on actual data, as seen from the coding, and from authentic quotes by interviewees.

Data analysis

The essence of data analysis in qualitative research is to ensure valid interpretation, and conclusions that are founded in empirical findings. To this end, the researcher faces the challenge of understanding participants' referential frameworks, which form their experiences and unique perspectives on life as authentically as possible. The researcher should prioritise the "participant's subjective consciousness",⁷⁰ thereby evoking the meaning-making process and reflexive knowledge production. The data analysis and interpretation process should therefore take into account the subjectivity, authenticity and reflexivity of the material obtained from participants.

Data analysis can be performed in three parts. The first is the data collection process, in which interviews are transcribed and notes are taken, to saturate the study with information and centre the process on the research questions. The second part applies data analysis methods, and produces initial research findings, and the third involves revision of the findings, and the achievement of internal data coherence. There are three major data analysis methods: thematic analysis, type-building, and concept mapping. Figure 1 illustrates how these methods interact, with the results of one method leading to the next. Integration and internal coherence between sets of research results can be accomplished in this way.

69 Yvonna S. Lincoln and Egon G. Guba, *Naturalistic Inquiry* (Newbury Park: SAGE, 1985).

70 Magdalena Suárez-Ortega, "Performance, Reflexivity, and Learning through Biographical-Narrative Research", *Qualitative Inquiry*, 19:3 (2012), p. 191.

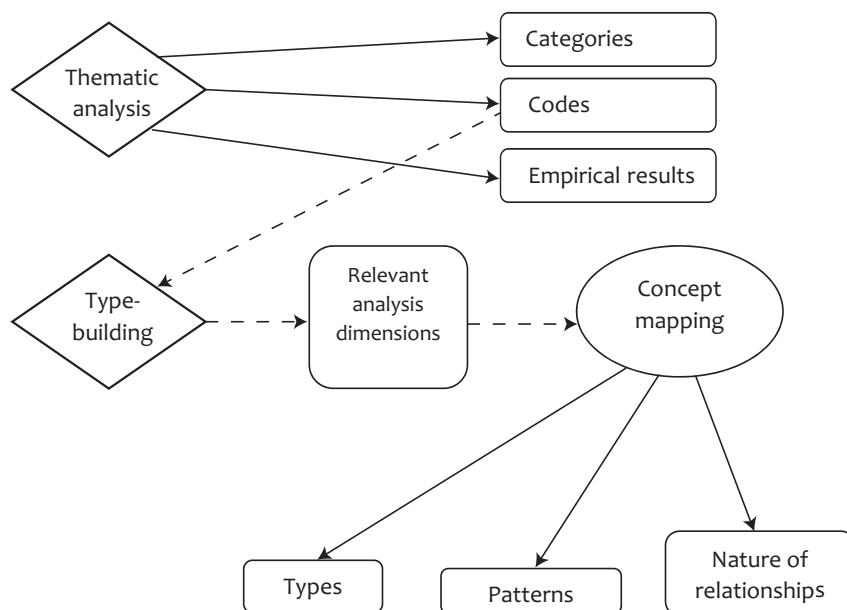


Figure 1: The relationship between qualitative data analysis methods⁷¹

Analysis begins with the thematic scrutiny of transcripts, to identify relevant passages. At this stage, larger interview segments are extracted, before being reduced and organised into categories and sub-categories in subsequent stages. Categories are first deductively derived from existing themes in theory and research, while the sub-codes are extracted inductively from the interviews. Category-based analysis provides answers to the descriptive sets of questions⁷² asked about the phenomena, their properties and components, and how they can be categorised.

Concept mapping is a visualisation of the interconnectedness of the concepts in the empirical material. It is applicable as a method of both data collection and data analysis⁷³, and in the latter, it enables synthesis, organisation and the identification of relationships between concepts.⁷⁴ Because it locates cognate data sets and ensures comparability between codes and categories, it is compatible with both theoretical sampling and thematic analysis. Concept mapping starts with the identification of a core concept (e.g., an assessment of the identity formation process), to which other concepts are joined based on identified relationships.

71 Source: the author's own presentation.

72 Julian Meltzoff, *Critical Thinking about Research: Psychology and Related Fields*, (Washington: APA, 1999).

73 David L. Morgan and Heather Guevara, "Concept Mapping" in Lisa M. Given (ed.), *The SAGE encyclopaedia of qualitative research methods* (Thousand Oaks: SAGE, 2008), pp. 108-109.

74 Simone Conceicao, Anita Samuel and Susan Yelich Binięcki, "Using Concept Mapping as a Tool for Conducting Research: An Analysis of Three Approaches", *Cogent Social Sciences*, 3:1 (2017), pp. 1-18.

For the sake of data transferability, codes are first *dimensionalised*,⁷⁵ and relations between them are coded and presented in the matrix. The analysis of *meaningful relationships* is first based on participants' own comments about the links they identified that led to the development of their current identity. Those comments are later analysed across different cases to find *properties* and *dimensions*,⁷⁶ which are then used for the comparison of cases, and eventually type-building. In identifying relationships between factors, the principle of *triple book keeping* is implemented, in the sense that the analysis of relationships simultaneously tracks the occurrence of various factors and iterative processes. Through concept mapping, it is possible to create linkages between identity-forming factors.

At this stage, *meaningful relations* that form combinations of attributes are created, which paves the way to type-building. This set of questions identifies types and describes relationships between identity forming factors. Type-building as a strategy of data analysis provides “multi-dimensional patterns and models that enable researchers understand a complex subject or field”.⁷⁷ It obtains knowledge of typical manifestations, and is often referred to in the literature⁷⁸ as the qualitative counterpart of generalisations that characterise quantitative studies. It is argued that generalisation in qualitative research is achieved through “the gradual transfer of findings from case studies and their context to more general and abstract relations, for example a typology”.⁷⁹ Kuckartz⁸⁰ goes as far as to assume that the main goal of social science research is to understand what is typical.

Conclusions

After reviewing the key features of the qualitative paradigm in researching identity formation and development, we can infer that qualitative studies do not formulate generalisations, but are rather concerned with understanding the individual circumstances of identity formation and development. The biographical method employs a range of research techniques to deal with biographical material, such as the lived experiences of individuals, their interpretations of life events, and the process of meaning-making. It is specifically applicable in newly evolving

75 Juliet Corbin and Anselm Strauss, *Basics of Qualitative Research: Grounded Theory Procedures and Techniques* (Thousand Oaks: SAGE, 2018).

76 Corbin and Strauss, *Basics of Qualitative Research: Grounded Theory Procedures and Techniques*.

77 Udo Kuckartz, *Qualitative Text Analysis: A Guide to Methods, Practices & Using Software* (London: SAGE, 2014), p. 103.

78 Kuckartz, *Qualitative Text Analysis: A Guide to Methods, Practices & Using Software*, p. 68.

79 Flick, *An Introduction to Qualitative Research*, p. 408.

80 Kuckartz, *Qualitative Text Analysis: A Guide to Methods, Practices & Using Software*, p. 105.

identity domains, where concepts and processes are not yet fully operationalised and where multiple influences are at work. Viewing quantitative and qualitative studies in the context of ego identity formation, Kroger concludes that the latter are more frequent “alongside other, more varied, dimensions of identity”,⁸¹ which are yet to be explored and fully described. In ensuring the validity and reliability of data collected and analysed via the qualitative methodology, it is crucial to describe the strategy of selecting participants, establishing relationships between the interviewer and interviewees, and ensuring participants’ reflexivity and deliberation for the soundness of data.

As discussed, a variety of individual and group interview types can be used in the study of identity processes. The PCI evokes elaborate narrations, especially since interviewees often express uncertainty and the need to provide additional explanation when talking about their own developmental processes. This might compromise the validity of results in the quantitative method, but gives qualitative research an emancipatory and awareness-raising dimension. The PCI allows the focus to remain on the topic of identity formation, and to maintain *planned openness* when conducting interviews. Such methodological tools do not, however, allow for rigorous variable control or correlation analysis.

Qualitative thematic analysis enables the preservation of interviewees’ individuality, and opens the way to comparing and contrasting characteristics of participants, to identify regularities and patterns. The process of data analysis becomes an epistemological journey that questions the researcher’s prior theoretical and intuitive knowledge, to feed existing conceptions with empirically-based results. This affects the nature of the knowledge gained, as starting sensitising concepts are “loosely defined, general concepts, rather than those that have specific, precise definitions”.⁸² The obtained results can be formulated so as to illustrate patterns and regularities bound to the context of the research, but their actual value to the wider population should be complemented with large-scale research projects that yield more controlled insights into the developmental process, such as longitudinal or cross-sectional studies.

Further limitations stem from the theoretical sampling strategy, and the selection of participants based on pre-assumed fit to the research intention. Sometimes participants’ personal biases cannot be controlled, and researchers may favour certain individuals over others. Consequently, the qualitative results speak only for a relatively small and highly selective research sample, and disadvantaged groups tend to be out of reach. Interviewing individuals using qualitative analysis

81 Jane Kroger, “Identity Development in Adolescence and Adulthood”, <https://oxfordre.com/psychology/view/10.1093/acrefore/9780190236557.001.0001/acrefore-9780190236557-e-54>, accessed 30 October 2021.

82 Charmaz, “Grounded Theory: Methodology and Theory Construction”, p. 405.

methods also results in voluminous empirical material, which can be difficult to handle in all its subtleties. Here, rationalisations through categorisation or typification – while giving order and meaning to the empirical material – may reduce the incidence of elements that do not fit to the overall pattern. In smaller research samples, it may be possible to address the minutiae, and even to analyse the detailed adult identity formation factors in each participant. In such cases, however, the inclusion of individuals from diverse backgrounds is less likely to be achieved in a balanced way.

By using type-building and concept mapping for data analysis, it is possible to group similar cases according to the manifestation of identity-forming factors, and the relationships between them. These relationships can be reconstructed on the basis of personal narrations, and the relevance individuals assign to certain events. Because self-assessments necessarily contain subjective biases, and tendencies to over- or underestimate particular factors, it is methodologically justifiable to include mixed-method data collection, to ensure more accurate assessments of developmental paths and influences.

Based on the results of this article, it can be concluded that the epistemological value of the qualitative paradigm in identity formation and development research is in its multidimensionality, orientation to the meaning-making process, and preservation of the uniqueness of data. If appropriate data collection and analysis procedures are employed, the value of the obtained data transgresses subjective meanings, making it applicable to the wider context of human life.

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Dalje od kvantitativnih mjerenja: Istraživanje formiranja i razvoja identiteta kroz kvalitativnu paradigmu

Sažetak

Glavni cilj ovog rada je analizirati potencijal kvalitativne istraživačke paradigme u pristupu kompleksnim temama formiranja i razvoja identiteta. Pitanje identiteta je u srcu novijih konceptualizacija svrhe obrazovanja, pri čemu autori argumentiraju značaj paradigme *formiranja identiteta* (umjesto *paradigme pripreme*). Ovo implicira da cilj obrazovanja treba biti jačanje ličnosti i oblikovanje ličnih identiteta mladih osoba, budući da je zahtjeve budućnosti teško predvidjeti i za njih se pripremiti. Istraživanja u području obrazovanja približavaju se tački u kojoj kvantitativne studije temeljene na statističkim podacima nisu u mogućnosti donijeti vrijedno znanje o sve raznolikijim putanjama ljudskog razvoja i dinamičnim okruženjima u kojima se on događa. Kvantifikacija ljudskog iskustva i razvoja nailazi na sve veći otpor u postmodernom dobu. S druge strane, kvalitativna istraživačka paradigma, dok navodno pruža nov i autentičan pogled na stvarne biografije i cjelinu ljudskog iskustva, ima specifične epistemološke karakteristike koje definiraju domete i ograničenja istraživanja koje generira.

Ključne riječi: kvalitativna istraživačka paradigma, kvantitativna istraživačka paradigma, svrha obrazovanja, formiranje identiteta, razvoj identiteta

Religijsko obrazovanje u sekularno uređenom državnom sistemu: primjer islamskog obrazovanja u Saveznoj Republici Njemačkoj

Said Topalović

Sažetak

Sekularni model u Saveznoj Republici Njemačkoj važi kao povoljan pravno regulisani model saradnje države s religijskim zajednicama. Religijske zajednice djeluju kao javnopravne korporacije koje uživaju autonomiju u svom djelovanju. To obuhvata i religijsko obrazovanje koje je zastupljeno u javnim obrazovnim institucijama, unatoč tome što su njegova organizacija i provedba u odgovornosti religijskih zajednica. Muslimani koji žive u Njemačkoj stoje pred izazovom da pronađu odgovore prema ovakvom tipu sekularizma i promisle o reformama i konceptima religijskog obrazovanja.

Ključne riječi: religijsko obrazovanje, religijske zajednice, Njemačka, sekularizam, sekularna država

Uvod

U predgovoru knjige *Islam i sekularizam*, malezijskog autora Muhammada Naquiba al-Attasa, Enes Karić konstatuje sljedeće: „Stari koncepti obrazovanja u povijesnom islamu su u krizi, a novi nisu domišljeni.“¹ Kada je u pitanju islamsko obrazovanje u sekularno uređenom državnom sistemu, ova konstatacija ukazuje na nekoliko važnih činjenica, koje bi trebale biti istaknute na samom početku ove studije: jedna od prvih jeste da je stalno okretanje prošlosti i nedostatak promišljanja o trenutnoj stvarnosti, kako i Karić primjećuje, ostavilo jedan nepopunjen prostor, gdje sekularizam uviđa mjesto za djelovanje, s ciljem reorganizacije islamskog obrazovanja.² Druga činjenica jeste da su islam i sekularizam prema viđenju nekih muslimanskih autora nespojivi jer imaju različite izvore. Islam je zasnovan na posljednjoj Božijoj objavi Kur'anu, dok sekularizam vuče svoje korijene iz manje ili više religijsko-kritičke tradicije. Iako sekularizam u zapadnoj Evropi počiva na različitim modelima i nije uvijek striktno kritički, ili pak neprijateljski, nastrojen prema religiji, jedna od njegovih karakteristika jeste svakako podjela sekularne i religijske sfere u političkim i društvenim okolnostima. Glavni tokovi tumačenja islama uglavnom su iz navedenog razloga odbijali prihvatiti sekularizam kao moguće društveno-političko uređenje, jer bi to bilo u suprotnosti s ulogom religije u javnom i društvenom životu. Isto tako, muslimanskim autorima ponekad nedostaje opširan pogled na različite modele sekularizma, a s tim u vezi raširena je pretpostavka o sekularnoj državi kao opće *bezbožnoj* ili *neprijateljski nastrojenoj* prema religiji. To je usko povezano s trećom činjenicom koja glasi da obrazovanje na principima sekularnosti od islamskih naučnika biva ili u potpunosti odbačeno³ ili se, s druge strane, muslimanska stvarnost doživljava na takav način da rezultira pozivom na traženje rješenja između „islamskog idealizma i evropskog sekularizma“.⁴ To za rezultat ima da, kako uviđa i Edina Vejo, postoje dvije osnovne linije u konceptualizaciji i praksi obrazovanja među muslimanima: to su koncepti koji su se potpuno priklonili „sekularnim modelima obrazovanja i oni koncepti i obrazovne prakse koji su težili kreiranju alternative zapadnim modelima obrazovanja“.⁵

Sve navedeno svakako je rezultat (post-)modernog doba, koje je opće gledano muslimane zateklo u nedostatku odgovarajućih priprema na polju odgoja i obrazovanja. Kada je u pitanju religijsko obrazovanje u sekularnim društvima, muslimanima nedostaje iskustva te izazovi s kojima se suočavaju traže promišljen i

1 Vidjeti Muhammad Naquib al-Attas, *Islam i sekularizam* (Sarajevo: Bosančica-print, 2003), str. 19.

2 Attas, *Islam i sekularizam*, str. 19.

3 Vidjeti npr. Attas, *Islam i sekularizam*, str. 193-234.

4 Mustafa Cerić, „Spas je u odgoju i obrazovanju“, *Novi Muallim*, 1 (2000), str. 8.

5 Edina Vejo, „Idearij uvoda u Religijsku pedagogiju“, *Novi Muallim*, 22:83 (2020), str. 38.

izbalansiran odgovor. Jedan od nedostataka je i taj, kako analizira Nedžad Grabus, da „ne postoji ni institucionalno ni akademsko tijelo na evropskom nivou koje bi koordiniralo i definiralo procese s kojim se muslimani suočavaju u evropskom prostoru“.⁶ Ovo predstavlja izazov u svakom pogledu, ali istovremeno otvara i nove perspektive jer procesi transformacije obično nastaju tamo gdje staro više ne djeluje, a ono novo još nije nastalo.

Religijsko obrazovanje mlađih generacija muslimana u Njemačkoj organizira se, pored porodičnog odgoja, u sklopu džamijskih struktura, ili već nešto više od dviju decenija kao vjeronauka u javnom školskom sistemu. Ovo prvo kao tradicionalno okarakterizirano vjersko obrazovanje, u okviru džamija i muslimanskih udruženja, a sudeći prema empirijskim istraživanjima, teško da je potpuno u stanju odgovoriti trenutnim zahtjevima modernog doba i konteksta u kojem mladi svijet živi i odrasta. Zakašnjeli procesi profesionalizacije u džamijskim strukturama, posebno na polju obrazovanja, doveli su do određenih deficita, prije svega, na polju pedagoških djelovanja.⁷ Iz tog razloga se školskoj vjeronauci u aktuelnom naučnom diskursu pridaje velika pažnja: školska vjeronauka prema rezultatima prvih istraživanja posjeduje pedagoški potencijal da upotpuni tradicionalno vjersko obrazovanje i da, pored podsticanja znanja o religiji, njenoj tradiciji, normama i principima, isto tako podstiče one kompetencije koje će mladima pomoći da dubinski razumiju stečeno znanje, kritički ga preispitaju i u konačnici po sopstvenom izboru sprovedu u praksu.⁸ Međutim, poredeći ove dvije obrazovne institucije Bülent Ucar naglašava: problem sa školskom vjeronaukom odnosi se na procjenu da trenutno samo nekih deset posto učenika muslimanske vjeroispovijesti pohađa ovu nastavu. Problem obrazovanja unutar džamijskih struktura nalazi se opet u činjenici da obrazovanje često ne odgovara vremenu i zahtjevima mlađih generacija.⁹

Imajući navedeno u vidu, u ovom se radu najprije analizira odnos sekularnog društva poput njemačkog i ustava prema religijskom obrazovanju, naročito islamskom religijskom obrazovanju. U skladu s tim, tokom rada predstavlja se trenutno stanje religijskog obrazovanja u javnom školskom sistemu i džamijama te se aktuelizira pitanje profesionalizacije nastavnog osoblja u ovim institucijama. Zatim se rasprava usmjerava na status religijske pedagogije kao naučne discipline,

6 Nedžad Grabus, „Muslimanska vjerska pismenost u pluralnom društvu“, *Novi Muallim*, 83 (2020), str. 4.

7 Vidjeti: Rauf Ceylan, *Cultural Time Lag: Moscheekatechese und islamischer Religionsunterricht im Kontext von Säkularisierung* (Wiesbaden: Springer VS, 2014), str. 243-384; Rauf Ceylan, *Imamausbildung in Deutschland. Perspektiven aus Gemeinden und Theologie* (Frankfurt: AIWG, 2019), str. 13-20.

8 Vidjeti: Selcen Güzel, *Potenziale des Islam-Unterrichts: Eine empirische Untersuchung zur Selbsteinschätzung muslimischer Kinder und Jugendlicher* (Baden-Baden: Nomos, 2022); Tarek Badawia, Said Topalović, Aida Tuhčić, *Von einer »Phantom-Lehrkraft« zum »Mister Islam«: Explorative Studie zur Professionalität von Islamlehrkräften an staatlichen Schulen* (Weinheim: Beltz Juventa, 2023).

9 Vidjeti: Bülent Ucar, „Minenfeld Imam-Ausbildung“, dostupno na: <https://www.gew.de/aktuelles/detailseite/neuigk-eiten/minenfeld-imam-ausbildung/>, pristupljeno 24. 6. 2021.

odnosno na odnos između teologije i pedagogije kao akademskih disciplina. U konačnici slijedi diskusija o izazovima i perspektivama islamskog religijskog obrazovanja u Njemačkoj.

Religijsko obrazovanje u sekularno uređenom državnom sistemu

Sekularizam i religija – (ne)prijateljski odnos

Razumijevanje sekularnog poretka u zapadnoj Evropi razlikuje se od zemlje do zemlje i rezultat je raznovrsnih procesa modernizacije društava iz prethodnih stoljeća. Sekularizam je, između ostalog, karakterističan po odnosu između države i religije, odnosno državnih institucija i religijskih zajednica. U nastavku navedena ustavnopravna rješenja s vremenom su se ukazala više nego potrebna, s tim da su se teoretske pretpostavke da će važnost religije u modernom društvu slabiti i da će je modernizacija s vremenom učiniti beznačajnom ukazale kao pogrešne. Teorija sekularizacije, koja je duži period bila jedan od najvažnijih modela modernih naučnih istraživanja, proživljava trenutno duboka osporavanja, pri čemu religija doživljava jednu vrstu preporoda. Govori se o „povratku religija“¹⁰ i raspravlja o „postsekularnom društvu“,¹¹ ili pak promišlja o „kraju teorije sekularizacije“.¹² Thomas Luckmann, relativizirajući obje strane, religiju vidi kao osnovnu antropološku konstantu, te zaključuje da zbog „konstitutivne religijske prirode ljudskog života, teško je moguće da religija potpuno nestane iz javnog života“.¹³ Kada se cjelokupno pogleda, navedeno saznanje izazov je kako za sekularnu državu, tako za religijske zajednice da pronađu prikladna rješenja saradnje za obje strane. Analizirajući rješenja, Richard Potz uočava da u Evropi postoje tri sljedeća modela:¹⁴ (1) *spojenost (Verbindungssystem)* – sistem u kojem su sačuvani elementi stare državne crkve, te iako je vjerska sloboda zagarantovana, odvajanje crkvenih institucija od države nije dosljedno sprovedeno; 2. *odvojenost (Trennungssystem)* –

10 Vidjeti: Martin Riesebrodt, *Rückkehr der Religionen: Fundamentalismus und der Kampf der Kulturen* (München: C.H.Beck, 2001).

11 Vidjeti: Jürgen Habermas, *Zwischen Naturalismus und Religion: Philosophische Aufsätze* (Frankfurt: Suhrkamp, 2005).

12 Vidjeti: Hans Joas, „Gesellschaft, Staat und Religion: Ihr Verhältnis in der Sicht der Weltreligionen“, u *Säkularisierung und die Weltreligionen*, Hans Joas, Klaus Wiegandt (ur.) (Frankfurt: Fischer, 2007), str. 13-14.

13 Vidjeti: Thomas Luckmann, „Privatisierung und Individualisierung. Zur Sozialform der Religion in spätindustriellen Gesellschaften“, u *Religion und Gesellschaft: Texte zur Religionssoziologie*, Karl Gabriel / Hans-Richard Reuter (ur.) (Paderborn: Ferdinand Schöningh, 2004), str. 164.

14 Richard Potz, „Religionsunterricht und säkularer Staat im europäischen Vergleich“, u *Religionsunterricht und säkularer Staat*, Farid Hafez / Amena Shakir (ur.) (Berlin: Frank&Timme, 2012), str. 13-30.

model koji polazi od toga da neutralnost država treba postići kroz očuvanje javnog prostora od religije i religijskih utjecaja, a tipičan primjer jeste Francuska, u kojoj doduše postoje raznovrsni oblici saradnje s religijskim zajednicama i 3. *kooperacija* (*Kooperationssystem*) – model po kojem religijske zajednice uživaju određeni pravni status, koji je u Njemačkoj izražen kroz položaj javnopravnih korporacija (*Körperschaften des öffentlichen Rechts*).¹⁵ Sekularni ustavni poredak Njemačke, kako analizira Mathias Rohe, zasnovan je na međusobnoj saradnji između države i religijskih zajednica: religija nije zabranjena u javnom prostoru, smije i može biti vidljiva te se uključiti u javnu društvenu raspravu. Ona je važan dio univerzitetskih istraživanja i učenja te ima mjesto u nastavi u državnim školama. Religija se ne doživljava kao moguća prijetnja državi i njenim sekularnim principima, već kao pozitivan resurs za miran suživot i dobročinstvo. Država i njene institucije ne miješaju se u aktivnosti religijskih zajednica. Državni ustavni poredak ima konačno pravo odlučivanja o zaštiti neutralnosti, mira, ljudskih prava itd.¹⁶ Iako je ovakav princip sekularnosti pogodan temelj za jednakost i neutralnost u sekularnom i pluralnom društvu, to ne znači da u javnom prostoru ne nastaju mimoilaženja i određena sučeljavanja. Uzmimo za primjer Jehovine svjedoke, koji smatraju da je transfuzija krvi zabranjena, što je opet u suprotnosti s tendencijom spašavanja života. Za državno pravo temeljno je pitanje da li ono može ili treba intervenirati u pitanju transfuzije krvi kako bi zaštitilo život maloljetnika, ili treba roditeljima ustupiti pravo na religijsku slobodu, iako to može biti opasno po život djeteta. Anton Pelinka navodi da ovakva pitanja¹⁷ proizlaze iz usporednog djelovanja obiju institucija u smislu vlastitih odgovornosti, tj. proizlaze iz prava države da sačuva osnovne vrijednosti kao što su zaštita neutralnosti, mira i ljudskih prava, te iz prava religijskih zajednica na religijsku slobodu i samoodređenje.¹⁸

15 Ovaj status temelji se na takozvanom crkvenom kompromisu iz 1919. godine (član 137, WRV), iz doba Vajmarske republike (*Weimarer Republik*), koji je Temeljni zakon Njemačke usvojio kao ustavni zakon.

16 Mathias Rohe, „Scharia und deutsches Recht“, u *Handbuch Christentum und Islam in Deutschland. Grundlagen, Perspektiven und Erfahrungen des Zusammenlebens*, Mathias Rohe i dr. (ur.) (Freiburg: Herder, 2015), str. 194-195.

17 U prethodnim godinama ovo pitanje se odrazilo i na post učenika islamske vjeroispovijesti, jer su se pojedini učitelji žalili na manjkavost pažnje učenika prilikom nastave zbog posta (Vidjeti: Said Topalović, „Das rituelle Fasten zwischen Normativität und Selbstbestimmung: Religionspädagogische und didaktische Perspektiven“, u *Normativität des Korans im Zeichen gesellschaftlichen Wandels. Theologische und religionspädagogische Perspektiven*, Fahimah Ulfat/Mouez Khalouei/Mohammed Nekroumi [ur.] [Baden-Baden: Nomos, 2021], str. 137-166). Pojedini pozivi u javnim medijima na zabranu ili uskraćivanje posta ignorišu pravo na religijsku slobodu, tako da je Njemačka islamska konferencija (Deutsche Islam Konferenz) izdala saopštenje da se učenicima muslimanske vjeroispovijesti prema zakonu o religijskoj slobodi ne smije uskratiti pravo na post, međutim isto tako zbog posta ne bi trebalo doći do zanemiravanja školskih obaveza, gdje se u konačnici trebaju pronaći za obje strane zadovoljavajuća rješenja (Vidjeti: Deutsche Islam Konferenz, *Religiös begründete schulpraktische Fragen: Handreichung für Schule und Elternhaus* (Berlin: Deutsche Islam Konferenz, 2009, str. 9-10).

18 Anton Pelinka, „Der säkulare Staat im Spannungsfeld zwischen Religionsfreiheit und Grundwerten“, u *Religionsunterricht und säkularer Staat*, Farid Hafez i Amena Shakir (ur.) (Berlin: Frank&Timme, 2012), str. 33-36.

Muslimanska udruženja u Njemačkoj trenutno nisu u stanju koristiti sva prava koja nudi sekularni ustavni poredak ove države.¹⁹ Pojedina od njih podnose zahtjev za priznanje još od 1970-ih, međutim bezuspješno, tako da su sve do danas ostala registrirana kao udruženja po građanskom pravu, bez pravnog legitimiteta javnopravne korporacije.²⁰ Ovo itekako ima utjecaj i na pitanje religijskog odgoja i obrazovanja: iako se ova činjenica odnosi manje na odgojno-obrazovne procese unutar samih udruženja, ona je svakako izazov za religijsko obrazovanje u javnom prostoru. Iz tog razloga prvi časovi islamske školske vjeronauke održat će se tek kasnih 1990-ih, prvenstveno kao pilot-projekti u pojedinim pokrajinama Njemačke. Istovremeno i vezano za obrazovanje nastavnog kadra, Islamska teologija i s tim religijska pedagogija doživljava svoje univerzitetsko etabliranje tek početkom 2011. godine, o čemu će u nastavku biti više govora.

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- 19 Broj muslimana u Njemačkoj procjenjuje se na više od pet miliona (oko 6,5 posto od ukupne populacije). Oko 47 posto su njemački državljani, kod mladih od 18 godina ta brojka čini čak 68 posto (Vidjeti: Deutsche Islam Konferenz, *Studie Muslimisches Leben Deutschland 2020* [Nürnberg: Bundesamt für Migration und Flüchtlinge, 2020]). Institucionalna organizacija muslimana uglavnom se odvija u okviru etničke pripadnosti, tako da je usko povezana sa zemljama porijekla. Ukratko, muslimani su većinom organizovani u slijedećim udruženjima: 1. DITIB (Turska islamska unija za religiju), kao najveće udruženje, podređeno Državnom predsjedništvu za religijska pitanja Republike Turske. Osnovana je 1984. godine sa sjedištem u Kölnu. Pod krovom DITIB-a nalazi se preko devet stotina džemata. 2. IGMG (Islamska zajednica Milli Görüş), sa sjedištem u Kerpenu, sa tristo pedeset do četiristo džemata. IGMG je drugo po veličini udruženje i isto kao i DITIB ima tursku etničku pozadinu. 3. VIKZ (Udruženje islamskih kulturnih centara), sa sjedištem u Kölnu sa otprilike tristo pedeset džemata. VIKZ se uglavnom pripisuje mističnom pravcu islama. 4. ZMD – Centralno vijeće muslimana, kao multietničko udruženje, koje svoje sjedište isto ima u Kölnu i uglavnom svoje aktivnosti, u poređenju s navedenim udruženjima, sprovodi na njemačkom jeziku. U ZMD-u djeluju udruženja različite etničke pripadnosti. Bošnjaci su većinom organizovani pod krovom Islamske zajednice Bošnjaka u Njemačkoj (IZBNJ), koja broji nešto manje od stotinu džemata. Postoje naravno i druga ali brojčano uveliko manja udruženja.
- 20 Postoji više razloga koji otežavaju priznanje, kao što su: (1) pravno-ustavni temelji (vidjeti: Heinrich De Wall, *Verfassungsrechtliche Rahmenbedingungen eines islamischen Religionsunterrichts* [Berlin: Deutsche Islam Konferenz, 2008, str. 1-4]), koje muslimanska udruženja, iz perspektive politički odgovornih, nisu dosad bila u stanju ispuniti (vidjeti: Michael Kiefer, „Drei Schritte vor, einer zurück – Islamischer Religionsunterricht. Ein Unterrichtsfach mit Hindernissen“, *Hikma Zeitschrift für Islamische Theologie und Religionspädagogik*, 8 [2017], str. 85-89); (2) društveno-političke debate o utjecaju na muslimane iz inostranstva, istovremeno otežavaju i procese priznavanja; aktuelni primjer odnosi se na saradnju pokrajine Hessen s udruženjem DITIB u sklopu školske vjeronauke: naime, postojeća saradnja iz 2012. godine prekinuta je, a kao argument navodi se sumnja da DITIB ne ispunjava potrebne kriterije neovisnosti od države Turske; (3) stalne javne debate o islamu i muslimanima, koje stvaraju jednu negativnu atmosferu u širem društvu, što potvrđuju i mnogobrojna istraživanja koja ukazuju na rasprostranjeni skepticizam i islamofobiju prema islamu i muslimanima. U tom kontekstu, Riem Spielhaus i Martin Herzog konstatuju: „Djelomično skeptična klima prema islamu predstavlja poseban izazov za proces pravne jednakosti“ (vidjeti: Riem Spielhaus, Martin Herzog, *Die rechtliche Anerkennung des Islams in Deutschland* [Berlin: Friedrich-Ebert-Stiftung, 2015], str. 8); (4) nedostatak profesionalnih organizacionih struktura unutar muslimanskih udruženja; (5) etnička raznolikost i s tim u vezi etničko orijentirane organizacione strukture unutar muslimanskih udruženja, što – između ostalog – ponekad rezultira i međusobnim nepovjerenjem, koje utječe i na samu saradnju, jer izostaju zajednički ciljevi i udruženo djelovanje. Jedino muslimansko udruženje čijem je zahtjevu udovoljeno jest udruženje *Ahmedija* (*Ahmediyya Muslim Jamaat*), i to u pokrajinama Hessen (od 2013. godine) i Hamburg (od 2014. godine).

Religijsko obrazovanje između religijske tradicije i sekularne modernosti

Sekularizacija evropskih društava itekako je utjecala na religijsko obrazovanje. Tako s vremenom dolazi do postepenog umanjenja religijskog i istovremeno jačanja sekularno orijentiranih koncepata obrazovanja u javnom prostoru.²¹ U modernoj pedagogiji religija postepeno gubi na značaju, diskurs o religijskom obrazovanju prebacuje se u novoosnovanu naučnu disciplinu *religijsku pedagogiju*, koja se od 1960-ih godina pa nadalje počela razvijati kao zaseban akademski predmet. U fokusu istraživanja ove nove discipline bila je, prije svega, školska vjeronauka, iako to ne znači da su ostala polja religijskog odgoja i obrazovanja izgubila na značaju. Opći pogled na područja Religijske pedagogije otkriva različite oblike odgoja i obrazovanja te raznolikost odgovarajućih institucija. Ključni nazivi poput porodičnog (*Familienbildung*), predškolskog (*Elementarbildung*) i školskog obrazovanja (*Religionsunterricht*) kao i odgoja i obrazovanja u okviru religijskih zajednica (*Gemeindepädagogik*) omogućuju uvid u širinu odgojno-obrazovnog područja.²² Dok porodica označava vrlo usko područje koje obuhvata nekoliko osoba i gdje se procesi obrazovanja odvijaju uglavnom neformalno, škola i vjerske institucije jesu mjesta obrazovanja kojima osobe pristupaju svjesno i samovoljno. Nije slučajno da fokus naučnih istraživanja čine ove dvije institucije, posebno kada je u pitanju naučno promišljanje o tome šta i kako treba učiti i podučavati.

Religijske zajednice u Njemačkoj uživaju autonomiju kada su u pitanju odgojno-obrazovni procesi unutar njihovih struktura. Isto tako, one uživaju određenu autonomiju kada je u pitanju vjeronauka u javnom školskom sistemu, koja je pravno utemeljena kao možda nijedan drugi školski predmet.²³ Iako se odvija u javnim državnim institucijama, u odgovornosti je religijskih zajednica i one same odlučuju o nastavnom planu, nastavnom sadržaju i imenovanju nastavnog osoblja. Međutim, u trenutnom naučnom diskursu postoji saglasnost da se školska vjeronauka ne može opravdati samo na osnovu zakonskih privilegija religijskih zajednica, već treba biti naučno utemeljena. Savremena pedagogija koristi sljedeću argumentaciju koja religiju karakterizira kao nezamjenjiv doprinos školskom obrazovanju:²⁴ (1) *Antropološki* pristup identifikira religiju kao konstitutivnu dimenziju ljudske prirode koja je u stalnoj potrazi za porijeklom, naravi čovjeka i traganjem za ciljem ovosvjetskog života. (2) *Sistemska-teorijski* argumenti opisuju religiju kao poseban društveni sistem. Poput npr. politike ili

21 Vidjeti: Helmut Fend, *Neue Theorie der Schule. Einführung in das Verstehen von Bildungssystemen* (Wiesbaden: Springer VS, 2008), str. 24.

22 Vidjeti: Bernd Schröder, *Religionspädagogik: Neue Theologische Grundrisse* (Tübingen: Mohr Siebeck, 2012).

23 Prema članu 7 stav 3 njemačkog Temelnog zakona (Art 7 Abs. 3 GG).

24 Vidjeti: Gerhard Mertens i dr., *Allgemeine Erziehungswissenschaft I: Handbuch der Erziehungswissenschaft I* (Paderborn: Ferdinand Schöningh, 2011).

ekonomije, religija slijedi određeni kodeks, na osnovu kojeg se formiraju i djeluju određene institucije. (3) *Obrazovno-teorijske* strategije uglavnom se oslanjaju na empirijski utvrđene činjenice, posebno na one rezultate koji ukazuju na sve uočljiviju religijsku pluralnost u zapadnom društvu. Društvo koje karakterizira pluralnost ima potrebu za suočavanjem s tom pluralnošću, što je jedan od važnijih zadataka obrazovanja. 4. U pogledu potrebe religijskog obrazovanja, Dietrich Benner se poziva na opći interes društva, s obzirom na potencijale religije, kako za mir, tako i za određene vrste nasilja. U tom smislu potreban je kritički pristup religiji, tj. promišljanje potencijala iz vlastite perspektive dotične religije. Vjeronauka u javnom školskom sistemu može po tom pitanju dati poseban doprinos.²⁵

U novijim naučnim promišljanjima govori se i o legitimaciji religijskog obrazovanja kao nezamjenjivog pristupa svijetu i okolini. Poznato je da se na jednu te istu situaciju, isti društveni problem može gledati iz različitih perspektiva. Iz tog razloga zadatak obrazovanja jeste omogućiti različite pristupe razumijevanju svijeta i društva, koji nisu međusobno zamjenjivi.²⁶ Stoga je, prema Bernhardu Dressleru, zadatak općeg obrazovanja da omogući različite pristupe svijetu, znanju, spoznaji, da otvori različite horizonte razumijevanja svijeta, koji – i to je ključno – nisu međusobno zamjenjivi i u osnovi ne isključuju jedni druge.²⁷ Vjeronauka se tako percipira kao perspektiva koja proširuje opće obrazovanje novim i njoj posebnim društvenim i životnim pitanjima. Lišavanje učenika mogućnosti susretanja s religijskim sadržajima u javnom školskom sistemu vodilo bi svojevrsnim pukotinama pri tumačenju svijeta i okoline.

Kao posljedica navedenog u vezi s islamskom školskom vjeronaukom, postavlja se pitanje razumijevanja religije i religijskog obrazovanja u sekularnom i pluralističkom društvu. To istovremeno otvara pitanje dimenzija islamskog učenja relevantnih za obrazovne procese te važnosti religije kao dijela općeg obrazovanja muslimana. U konačnici, to otvara i pitanje potencijala i granica školskog obrazovanja i njegovog doprinosa, kako općem, tako i vjerskom obrazovanju, o čemu će u nastavku biti govora.

25 Vidjeti: Dietrich Benner, *Bildung und Religion: Nur einem bildsamem Wesen kann ein Gott sich offenbaren* (Paderborn: Ferdinand Schöningh, 2014), str. 10-12.

26 Vidjeti: Jürgen Baumert, „Deutschland im internationalen Bildungsvergleich“, u *Die Zukunft der Bildung*, Linda Reisch, Jürgen Kluge, Nelson Killius (ur.) (Frankfurt: Suhrkamp, 2002), str. 7.

27 Bernhard Dressler, *Religionsunterricht: Bildungstheoretische Grundlegungen* (Leipzig: Evangelische Verlagsanstalt, 2018), str. 50.

Islamsko religijsko obrazovanje u Njemačkoj

Religijsko obrazovanje u džamijskim strukturama

Već niz godina slika džamija koja prevladava u javnom društvenom i političkom diskursu u Njemačkoj povezana je s konzervativnim razumijevanjem islama i njegovih propisa. U toj slici dominiraju imami, koji određuju religijske propise muslimanske zajednice, koja uglavnom nepromišljeno prima takvo znanje i sprovodi ga u praksu. Ovakva slika nije rezultat objektivnih naučnih istraživanja, nego se više temelji, kako uviđa Rauf Ceylan, „na predrasudama i nagađanjima, koja u velikoj mjeri odražavaju opću društvenu klimu o islamu i njegovim lokalnim strukturama“.²⁸ Zahvaljujući novim istraživanjima, ovakvi i slični stavovi o ulozi džamije postepeno se mijenjaju. Tako je npr. Ayşe Almıla Akca mogla dokazati da se aktivnosti unutar džamijskih struktura neprestano mijenjaju, kako bi se prilagodile vremenu i zahtjevima muslimanskih zajednica. Odras religioznosti onih muslimana koji posjećuju džamije i djeluju u njima ne može se ni u kom slučaju povezati sa slijepim slijedenjem religijskih propisa. Umjesto toga, u džamijskim aktivnostima dolazi do izražaja spona između religijskog ubjeđenja i etičko-moralnog djelovanja, koje između ostalog rezultira u neumornom volonterskom radu članova zajednice.²⁹ Tako muslimani u većini slučajeva održavaju svoje džamije kroz samostalne aktivnosti i vlastite novčane napore, bez bilo kakve pomoći državnih institucija, ili pomoći iz inostranstva. Džamije nadalje kroz mnogobrojne aktivnosti ulažu velike napore u procese integracije, što dodatno ukazuje na njihovu važnu ulogu, iako ovo posljednje u javnosti ostaje uveliko nezapaženo. Budući da su džamije u sklopu migracijskih procesa početkom 1960-ih godina nastale kao potreba za susretima u poznatom i povjerljivom prostoru u manje-više stranom okruženju, one su isto tako s vremena na vrijeme bile suočene s različitim izazovima. Svi ti procesi doveli su do toga da se džamije otvore prema raznolikim zahtjevima muslimanskog života i tako svoje aktivnosti usklade s društvenim okolnostima i životnom svakodnevicom.

Ovakvo razumijevanje uloge džamija omogućava istovremeno objektivan pogled na polje odgoja i obrazovanja. Džamije se u javnosti s vremena na vrijeme etiketiraju kao „škole Kur’ana“ (*Koranschulen*), čiji medijski prikaz bude popraćen slikama iz azijskih ili afričkih područja, na kojima se vide kružoci djece

28 Rauf Ceylan, „Raus aus den Koranschulen: Das Verhältnis von Moscheekatechese und Islamischem Religionsunterricht. Zur Notwendigkeit einer öffentlichen und innerislamischen Debatte“, *Theo-Web: Zeitschrift für Religionspädagogik*, 14:2 (2015), str. 169.

29 Ayşe Almıla Akca, *Moscheeleben in Deutschland: Eine Ethnographie zu Islamischem Wissen, Tradition und religiöser Autorität* (Bielefeld: Transcript Verlag, 2019), str. 373-384.

koja uče Kur'an, čime se aludira na isključivo učenje napamet, pri čemu izostaju procesi koji bi podsticali na promišljanje o Kur'anu i njegovim porukama. Ovakve slike iritiraju širu javnost, međutim one nikako ne odslikavaju pravo stanje unutar džamija i još manje su rezultat naučnih istraživanja. Obrazovanje unutar džamijskih struktura obuhvata pored učenja arapske abecede, čitanja Kur'ana (uključujući pravila recitovanja i učenja određenih sura napamet), i uvod u osnovne znanosti islama, koje se tradicionalno stječu tokom rane mladosti, tj. kroz odgoj i obrazovanje. Pored toga mlade generacije uče o temeljnim moralnim vrijednostima i upoznaju se sa značajnim ličnostima iz povijesti islama.³⁰ Džamije obrazovanje shvataju kao osnovnu obavezu, ono u razumijevanju džamijskog osoblja nije prvenstveno skućeno na religijske, tj. teološke teme, već uključuje širi spektar ponuda, kao što su sportske, kreativne i kulturne aktivnosti.³¹ Džamije kod muslimana uživaju poseban status u odgojno-obrazovnom procesu, prije svega, zbog povjerenja prema ovoj tradicionalnoj instituciji kao i prema imamima kao religijskim autoritetima. Ovo je razlog, kako navodi Ayşe Uygun-Altunbaş, zašto roditelji očekuju profesionalizaciju obrazovnih procesa u džamijama i isto tako nastavnog osoblja. Oni nadalje ističu potrebu za razvojem savremenog nastavnog materijala i usavršavanjem pedagoških aktivnosti. Altunbaş stoga u završnici studije apelira da kod (do)kvalifikacije imama i nastavnog osoblja treba uzeti u obzir i očekivanja roditelja.³²

Budući da živimo u vremenu konstantnih promjena i neprestanih izazova, potrebno se itekako osvrnuti na trenutno stanje u džamijama i obrazovanje imamskog, pedagoškog osoblja. Imami generalno rečeno u – skoro cijeloj – zapadnoj Evropi, kako uviđa i Ahmet Alibašić, „djeluju u vrlo osjetljivim okolnostima i vrše više funkcija, mnogi [od njih] nemaju formalno islamsko obrazovanje, ne govore lokalni jezik, slabo poznaju lokalnu kulturu i nisu profesionalno zaposleni“.³³ Kad je riječ o Njemačkoj, Ceylan je u svojoj studiji analizirao određene deficite, koji su usko povezani s pedagoškim kvalifikacijama imama i tiču se odgoja i obrazovanja. Ovi se deficiti istovremeno ne odnose samo na imame, već općenito obuhvataju nastavno osoblje u džamijama. Jedan od deficita odgojno-obrazovnog rada jeste taj da mladi u određenoj dobi prestaju posjećivati obrazovne aktivnosti u džamijama i da kod njih imami gube na autoritetu. Imami su također opterećeni postojecom pluralnošću koja se reflektuje na socijalnu

30 Vidjeti: Ceylan, *Cultural Time Lag: Moscheekatechese und islamischer Religionsunterricht im Kontext von Säkularisierung*, str. 243–384.

31 Vidjeti: Sahide Cingöz, „Bildungskonzepte in Moscheen – eine qualitative Betrachtung“, u *Lebendiger Islam: Praxis- und Methoden-Reflexion der islamisch-theologischen Studien in Deutschland*, Ertugrul Sahin, Katharina Völker (ur.) (Berlin: Peter Lang, 2021), str. 103-122.

32 Vidjeti: Ayşe Uygun-Altunbaş, *Religiöse Sozialisation in muslimischen Familien: Eine vergleichende Studie* (Bielefeld: Transcript, 2017), str. 418-458.

33 Ahmet Alibašić, „Obrazovanje imama i islamskih teologa u Evropi“, *Novi Muallim*, 78 (2019), str. 20.

raznolikost članova zajednice. Nove okolnosti, kultura i društveni odnosi stavljaju imame pred mnoštvo novih izazova. S druge strane, kad je riječ o samim članovima, zajednicu ponekad karakteriziraju različita razumijevanja islama, kulturne razlike itd.³⁴ Slijedi da se proces obrazovanja imama u Evropi, na što upozorava i Nusret Isanović, „ne bi smio odvijati daleko od realnih društvenih okolnosti i životnog svakodnevlja, bez senzibiliteta za potrebe modernog doba“.³⁵ Kao posljedica navedenih razvoja i izazova, u Njemačkoj je krajem 2019. godine sa sjedištem u Osnabrücku i na inicijativu nekoliko muslimanskih udruženja, teologa, naučnika i javnih ličnosti osnovan islamski koledž (*Islamkolleg Deutschland*), koji bi u budućnosti na univerzitetskom nivou trebao preuzeti ulogu obrazovanja i (do) edukacije džamijskog radnog osoblja, između ostalog i imama.³⁶ Do sada su se imami uglavnom obrazovali u inostranstvu i kroz postojeće džamijske strukture dolazili na rad u Njemačku. Iako su neka muslimanska udruženja povremeno pokretala i sprovedla obrazovanje imama i nastavnog osoblja unutar svojih struktura (kao npr. DITIB³⁷), takve inicijative nisu baš privukle prikladnu pažnju u široj javnosti i naučnim krugovima. Tako je Islamkolleg zasnovan na ideji da je muslimanima u Njemačkoj potrebno radno osoblje koje je u njoj rođeno, odraslo i socijalizirano, kako bi profesionalno moglo odgovoriti na potrebe muslimana i muslimanskih zajednica. Iz ovog razloga ne čudi da je na dan početka projekta u medijima dominirao naslov „Imame made in Germany“.³⁸

Islamkolleg je svakako pored teološkog i politički projekat. To se ne odnosi samo na finansiranje samog projekta, koje su preuzele državne institucije, već i na pravno utemeljenje samog projekta. Namijenjen je, bar iz perspektive uključenih političkih zastupnika, smanjenju utjecaja iz inostranstva na džamije na području Njemačke, prije svega utjecaja Turske kroz udruženje DITIB.³⁹ Budući da se ovakvom inicijativom obrazovanje i (do)edukacija imama i džamijskog osoblja pomjerila u državne strukture, pojedina muslimanska udruženja, kao DITIB i IGMG, kritična su prema ovakvom vidu ili, bolje rečeno, ovakvom načinu obrazovanja džamijskog osoblja. Ta kritika popraćena je između ostalog primjedbom da se država ovom inicijativom miješa u interna pitanja i aktivnosti muslimana i muslimanskih

34 Vidjeti: Ceylan, *Imamausbildung in Deutschland: Perspektiven aus Gemeinden und Theologie*, str. 17-20.

35 Nusret Isanović, „Potreba za promjenom paradigme u razumijevanju imama i njegovom obrazovanju“, *Novi Muallim*, 78 (2019), str. 34.

36 Vidjeti: <https://www.islamkolleg.de/das-islamkolleg/>, pristupljeno 23. 6. 2021.

37 Vidjeti: <https://www.ditib-akademie.de>, pristupljeno 23. 6. 2021.

38 Vidjeti npr.: <https://www.zeit.de/2021/24/imam-ausbildung-deutschland-islamische-gemeinden-finanzierungislam-kolleg-osnabrueck>; <https://taz.de/Muslimen-in-Deutschland/15775079/>; <https://de.qantara.de/inhalt/start-des-islamkollegs-in-osnabrueck-imame-made-in-germany>. <https://www.ndr.de/kultur/Imame-made-in-Germany-Islamkolleg-start-et-in-Osnabrueck,freitagforum898.html>; <https://www.dw.com/de/ausbildungsprojekt-islamische-imame-made-in-germany/a-57879191>, pristupljeno 23. 6. 2021.

39 Vidjeti: https://www.deutschlandfunk.de/ausbildungsbeginn-am-islam-kolleg-der-imam-gehoeert-zu.724.de.html?dr:article_id=494311, pristupljeno 23. 6. 2021.

udruženja.⁴⁰ Ova kritika ukazuje istovremeno na još uvijek nerješiv problem i na opću strukturu saradnje između države i muslimanskih udruženja u Njemačkoj. U osnovi je obrazovanje imama i općenito teološkog kadra odgovornost muslimanske zajednice. Prema tome, država i religijske zajednice zajednički uspostavljaju teologiju i teološke univerzitetske institute. S obzirom na to da muslimani Njemačke (osim udruženja ahmedija) ne posjeduju religijsku zajednicu sa statusom javnopravne korporacije, kao kompenzacija tog deficita, uspostavljena su takozvana vijeća (*Beiräte*), koja se sastoje kako od predstavnika muslimanskih organizacija i udruženja, tako i od muslimana pojedinaca, koji između ostalog sudjeluju i u odlukama o angažmanu profesora i izradi nastavnog plana.⁴¹ Prema tome projekat Islamkolleg ima podršku sljedećih muslimanskih udruženja: Saveza malikijskih kongregacija u Njemačkoj (BMG), Udruženja muslimana u Donjoj Saski (MiN), Islamske zajednice Bošnjaka u Njemačkoj (IGBD), Centralnog vijeća Marokanaca u Njemačkoj (ZRMD) i Centralnog vijeća muslimana u Njemačkoj (ZMD). Jedan od inicijatora Islamkollega Bülent Ucar prema tome i u općem smislu kritiku koja dolazi od DITIB-a i IGMG-a smatra opravdanom. Međutim, on istovremeno naglašava da finansiranje od strane države ne znači istovremeno i miješanje u sadržaj obrazovnih procesa. Izrada istih prepuštena je univerzitetkom osoblju i orijentira se prema naučnim principima određenih disciplina,⁴² koje su dio nastavnog plana.⁴³ Ova konstatacija ipak više ukazuje na određeno iskustvo i manje na općevažeće pravilo ako uzmemo u obzir kritiku koja dolazi od političkih predstavnika u Njemačkoj, da finansiranje neminovno ukazuje i na mogućnost utjecaja. Treba shodno tome naglasiti da su ovakvi oblici saradnje privremena rješenja, trajno rješenje jeste svakako uspostava cjelovite muslimanske zajednice kao javnopravne korporacije, kako bi bila u stanju koristiti sva ona prava koja nudi ustavno-pravni poredak Njemačke. Pitanje koje se trenutno artikulira u diskursu jest i to kako će se odvijati procesi zapošljavanja imama i drugog osoblja, tj. svršenika Islamkollega,⁴⁴ imajući u vidu da većina džemata u Njemačkoj ima slabu infrastrukturu i ograničene finansijske resurse. Isto tako, uzimajući u obzir navedenu kritiku, postavlja se pitanje prihvatanja svršenika Islamkollega i upošljavanja u džemate. Na sve ovo je u datom momentu teško dati odgovor. Ostaje da se sačekaju određeni razvojni procesi, koji bi omogućili adekvatnu analizu.

40 Vidjeti npr.: <https://www.igmg.org/staatliche-intervention-bei-imam-ausbildung/>; <https://www.ditib.de/default1.php?p?id=11&sid=29&clang=de>; <https://www.schura-niedersachsen.de>, pristupljeno 23. 6. 2021.

41 Vidjeti: Wissenschaftsrat, *Empfehlungen zur Weiterentwicklung von Theologie und religionsbezogenen Wissenschaften an deutschen Hochschulen*, str. 78-79.

42 Treba naglasiti da je u sklopu obrazovanja i (do)edukacije imama i džamijskog radnog osoblja na Islamkollegu pedagoški smjer jedan od važnijih smjerova.

43 Vidjeti: https://www.deutschlandfunk.de/ausbildungsbeginn-am-islam-kolleg-der-imam-gehoert-zu.724.de.html?dram:article_id=494311, pristupljeno 23. 6. 2021.

44 Vidjeti: <https://www1.wdr.de/mediathek/audio/wdr5/wdr5-diesseits-von-eden/audio-ungewisse-zukunft-fuer-deutsche-imame-100.html>, pristupljeno 23. 12. 2022.

Religijsko obrazovanje u javnom školskom sistemu

Zahtjevi za školskom vjeronaukom (*Islamischer Religionsunterricht*) za učenike islamske vjeroispovijesti sežu u kasne 1970-e godine. Uspostavljanju školske vjeronauke prethodi priznanje dotične religijske zajednice kao javnopravne korporacije. Zbog izostanka priznanja prvi časovi islamske vjeronauke održat će se tek kasnih 1990-ih, prvenstveno kao pilot-projekti u pojedinim pokrajinama Njemačke.

Krajem 2001. godine odgovorna politička tijela donijela su jednoglasnu odluku o uvođenju islamske vjeronauke u javni školski sistem. Značajan korak ka postepenom uvođenju učinjen je 2006. godine, nakon implementacije institucije Njemačka islamska konferencija.⁴⁵ Tako je radna grupa zadužena za islamsku vjeronauku već polovinom 2007. godine izradila ustavni okvir. U samom uvodu izričito je naglašeno da uvođenje islamske vjeronauke u škole podrazumijeva nadležnu religijsku zajednicu, pri čemu su predstavljene i ustavne norme koje jedna religijska zajednica treba ispuniti.⁴⁶ Iako ispunjenje tih normi važi kao preduslov, treba naglasiti da njemački zakon omogućava različite pravne oblike za uspostavu i djelovanje religijskih zajednica i da posebnu odgovornost o ovom pitanju preuzimaju pokrajinske vlade.⁴⁷ Tako su pojedine od njih uspostavile različite oblike saradnje s muslimanskim udruženjima i omogućile školsku vjeronauku, prvenstveno kao pilot-projekte s vremenskim ograničenjem. Četiri godine kasnije na konferenciji „Islamska vjeronauka u Njemačkoj – perspektive i izazovi” donijeti su sljedeći zaključci:⁴⁸ uvođenje vjeronauke, prema članu 7 stavu 3 Temelnog zakona Njemačke zahtijeva dvije primarne oblasti za daljni rad: prvo, kvalitetniju saradnju između države i muslimanskih udruženja te, drugo, pronalaženje rješenja na polju obrazovanja nastavnog kadra kao i izrade nastavnih planova i materijala.

Trenutno su u nastavi islamske vjeronauke u pojedinim pokrajinama prisutna četiri različita modela:⁴⁹ (1) Islamska konfesionalna vjeronauka (*Islamischer Religionsunterricht*) u saradnji države i muslimanskih udruženja (prema čl. 7 st.

45 Ovdje se radi o državnoj inicijativi, koja želi uspostaviti institucionaliziran dijalog između političkih predstavnika i muslimana, odnosno njihovih udruženja. Konferencija se održava kontinuirano i ima za cilj pronalaženje rješenja za svakodnevne izazove koji se tiču muslimana, kao što je npr. školska vjeronauka, izgradnja džamija, sprečavanje islamofobije, rastućeg religijskog ekstremizma itd. (Više o Njemačkoj islamskoj konferenciji vidi: https://www.deutsche-islam-konferenz.de/DE/Startseite/startseite_node.html).

46 De Wall, *Verfassungsrechtliche Rahmenbedingungen eines islamischen Religionsunterrichts*, str. 1-4.

47 De Wall, *Verfassungsrechtliche Rahmenbedingungen eines islamischen Religionsunterrichts*, str. 5.

48 Mathias Rohe, „Schlussbetrachtung zur Tagung der DIK am 13. und 14. Februar in Nürnberg“, u *Islamischer Religionsunterricht in Deutschland: Perspektiven und Herausforderungen*, Deutsche Islam Konferenz (ur.) (Berlin: Deutsche Islam Konferenz, 2011), str. 131-132.

49 Vidjeti: Jan Felix Engelhardt/Fahimah Ulfat/Esra Yavuz, *Islamischer Religionsunterricht in Deutschland: Qualität, Rahmenbedingungen und Umsetzung* (Frankfurt: Akademie für Islam in Wissenschaft und Gesellschaft, 2020), str. 14-27.

3) njemačkog Temeljnog zakona). Poput kompenzacija za religijsku zajednicu uspostavljeni su različiti oblici saradnje, kao npr. saradnja države s muslimanskim udruženjima, koja su organizovana u „vijeću“ (u pokrajinama Porajnje-Falačkoj i Saarlandu), u „komisiji“ (u Sjeverna Rajna-Vestfaliji), u „šuri“ (u Donjoj Saskiji), i u „fondaciji“ (u Baden-Württembergu). 2) Islamska vjeronauka (*Islamischer Unterricht*) isključivo u odgovornosti države, bez lokalne saradnje s muslimanima i muslimanskim udruženjima, kao što je slučaj u Bavarskoj i Schleswig-Holsteinu. 3) Mješavina, bez saradnje i sa saradnjom s muslimanskim udruženjima kao što je slučaj s pokrajinom Hessen. Tako se konfesionalna vjeronauku odvija u saradnji države i udruženja *ahmedija*. Pored toga postoji i projekat „Islamska nastava“ (*Islamunterricht*), koji je nakon ukidanja saradnje sa DITIB-om pod isključivom odgovornošću države. 4) Model „Vjeronauka za sve“ (*Religionsunterricht für alle*) u Hamburgu do prije nekoliko godina bio je u nadležnosti Protestantske crkve, međutim trenutno i muslimanska udruženja učestvuju u ovom projektu. Ovu vrstu školske vjeronauke mogu posjećivati učenici svih vjerskih pripadnosti. Ona se sastoji od konfesionalnih časova i časova međureligijskog ili dijaloškog karaktera. Ovaj model u ostalim pokrajinama i nije baš tako rado prihvaćen.⁵⁰

U preostalim pokrajinama Njemačke kao što su Brandenburg, Bremen, Mecklenburg-Zapadno Pomorje (*Mecklenburg-Vorpommern*), Saska (*Sachsen*), Saska-Anhalt (*Sachsen-Anhalt*) i Tirinška (*Thüringen*) ne održavaju se časovi islamske vjeronauke. U školskoj 2020/2021. godini islamsku vjeronauku pohađalo je nešto više od 60.000 učenika (oko 10% ukupne populacije učenika islamske vjeroispovijesti),⁵¹ s tim da se taj broj u zadnje dvije godine vjerovatno umnogome povećao. Islamska vjeronauka je prema istraživanjima pozitivno prihvaćena, kako od školskog osoblja, tako i od učenika i njihovih roditelja.⁵²

Pored svih navedenih izazova, prije svega pravnog karaktera, islamska vjeronauka je u posljednje dvije decenije uspjela izgraditi jedinstven profil islamskog obrazovanja, koji se umnogome razlikuje od dosad poznatih formi tradicionalnog religijskog obrazovanja. Potencijali školskog islamskog obrazovanja

50 Više o kritici navedenog modela vidjeti: Friedrich Schweitzer / Fahimah Ulfat, *Dialogisch – kooperativ – elementarisiert: Interreligiöse Einführung in die Religionsdidaktik aus christlicher und islamischer Sicht* (Göttingen: Vandenhoeck & Ruprecht, 2022), str. 265-267.

51 Vidjeti: Mediendienst Integration, *Islamischer Religionsunterricht in Deutschland* (Berlin: Mediendienst Integration, 2020).

52 Vidjeti: Doris Holzberger, *Evaluation des Modellversuchs „Islamischer Unterricht“: Bericht zur Datenerhebung im Schuljahr 2013/2014* (München: Staatsinstitut für Schulqualität und Bildungsforschung, 2014); Imran Schröter, *Die Einführung eines Islamischen Religionsunterrichts an öffentlichen Schulen in Baden-Württemberg* (Freiburg im Breisgau: VIBE, 2015); Haci Halil Uslucan, „Zwischenbericht zur wissenschaftlichen Begleitung der Einführung des islamischen Religionsunterrichts (IRU) im Land Nordrhein-Westfalen“, dostupno na: <https://www.landtag.nrw.de/portal/WWW/dokumentenarchiv/Dokument/MMV16-3701.pdf>, pristupljeno 24. 6. 2021.; Haci Halil Uslucan/Cem Serkan Yalcin, „Abschlussbericht zur wissenschaftlichen Begleitung der Einführung des islamischen Religionsunterrichts (IRU) im Land Nordrhein-Westfalen“, <https://www.landtag.nrw.de/portal/WWW/dokumentenarchiv/Dokument/MMV17-1035.pdf>, pristupljeno 24. 6. 2021.

i empirijski su potvrđeni. S tim u vezi, želim u nastavku predstaviti rezultate dvaju aktuelnih istraživanja koja su imala za cilj istražiti izazove, potencijale i granice islamske vjeronauke.⁵³

Za razliku od drugih polja vjerskog obrazovanja, školska vjeronauka ima „suštinski drugačiji karakter“.⁵⁴ Ona je konceptualno drugačije osmišljena, odvija se u školskom kontekstu i zbog svog pravnog statusa u modelu saradnje između države i religijske zajednice podliježe pravnim i pedagoškim standardima koji važe za sve školske predmete. Shodno tome, njen cilj, pored podsticanja znanja o religiji, religijskoj tradiciji, normama i principima, jeste i podsticanje onih kompetencija koje će mladima pomoći da dubinski razumiju stečeno znanje, kritički ga preispitaju i u konačnici sprovedu u praksu.⁵⁵ Nadalje, školska vjeronauka možda je jedino mjesto gdje učenici prilaze islamu na jedan objektivnan način, gdje se islam ne doživljava kao regionalno, kulturno ili povijesno ograničen, pri čemu se također može promišljati o različitim mišljenjima i konceptima unutar islamske tradicije. Iako se ovo saznanje prvenstveno odnosi na Njemačku, ono ne isključuje i druge zemlje zapadne Evrope, ili općenito evropskog prostora. Školska vjeronauka vezano za to ima zadatak da kritički analizira vrijeme i kontekst u kojima učenici odrastaju te da posvećuje posebnu pažnju savremenim potrebama koje oni imaju i pitanjima s kojima se susreću jer se u osnovi razumijevanje vjere i vjerskih principa, normi, može dostići onda kada se uspostavi veza između temeljnih izvora vjere (Kur'ana i sunneta) i stvarnih životnih uslova i izazova u kojima mladi žive i odrastaju. Iz navedenog možemo zaključiti da je cilj školske vjeronauke da kroz podsticanje znanja, vještina i kompetencija prvenstveno osposobi učenike da se samostalno i odgovorno nose s vlastitom religioznošću u pluralnom društvu, tj. ona želi pomoći učenicima da zauzmu odgovoran položaj kako prema vlastitoj religijskoj tradiciji, tako prema muslimanskoj zajednici i cjelokupnom društvu. U Njemačkoj trenutno ne postoji okvir obrazovanja koji je strukturno uporediv, religijsko-pedagoški stručno definisan i koji uključuje sve učenike islamske vjeroispovijesti, nezvezano za njihovu etničku pozadinu i vjerska ubjeđenja. S tim u vezi, školska vjeronauka je više nego bilo koje drugo mjesto odraz raznolike muslimanske zajednice u Njemačkoj.

53 Vidjeti: Selcen Güzel, Potenziale des Islam-Unterrichts; Tarek Badawia, Said Topalović, Aida Tuhčić, „Explorative Erkundungen strukturtheoretischer Professionalität von Islamlehrkräften an staatlichen Schulen“, *Forum Islamisch-Theologische Studien*, 1, str. 25-46; Badawia, Topalović, Tuhčić, *Von einer »Phantom-Lehrkraft« zum »Mister Islam«*.

54 Vidjeti: Badawia, Topalović, „Kontextbezogen – Vernunftbasiert – Lebensweltorientiert. Bildungstheologische und didaktische Bestimmungen des Islamischen Religionsunterrichts“, u *Neuermessung des Religionsunterrichts nach Art. 7 Abs. 3 GG, Zur Zukunft religiöser Bildung*, Andreas Kubik, Susanne Klinger, Coskun Saglam (ur.) (Göttingen: V&R unipress, 2022), str. 300.

55 Said Topalović, „Wissen ohne Tat ist Torheit und eine Handlung ohne Wissen ist undenkbar – der kompetenzorientierte Ansatz für den Islamunterricht“, u *Islamunterricht im Diskurs: Religionspädagogische und fachdidaktische Ansätze*, Tarek Badawia, Said Topalović (ur.) (Göttingen: Vandenhoeck & Ruprecht, 2023) 197-200.

U ovakvom jednom okruženju, kako naglašava i Enes Karić kada govori općenito o islamu u sekularnom kontekstu, islam se sve više tumači kao vjera, etika i moral, tj. kao nazor mnogolikih etičkih normi.⁵⁶ S tim u vezi, školska vjeronauka ima potencijal podstaći učenike da uče i promišljaju o trenutnim izazovima pluralnog društva i shodno tome o načinu na koji religija doprinosi miru i međuljudskim odnosima. Učenici u sklopu školske vjeronauke imaju i mogućnost, kroz različite forme susreta, upoznati druge religije i tako stupiti u direktan dijalog, što nedvosmisleno vodi boljem razumijevanju drugoga i drugačijeg i boljem suživotu. Svakako da časovi vjeronauke imaju i socijalno-integrativni karakter jer se na taj način učenici islamske vjeroispovijesti osjećaju prihvaćeni u okruženju u kojem žive jer doživljavaju nastavu u javnim školama i na njemačkom jeziku, što istovremeno jača osjećaj da islam kao vjera ima mjesto kako u školi, tako i u širem društvu. Učenici na časovima vjeronauke najčešće postavljaju pitanja koja su manje-više normativnog karaktera, tj. šta je u islamu dozvoljeno (*halal*, *ḥalāl*), a šta zabranjeno (*haram*, *ḥarām*). Vjeroučitelji pokušavaju ovakva pitanja dubinski tematizirati i podstaći dublje razumijevanje islamskih principa i normi. Učenici školsku vjeronauku doživljavaju kao zaštićen prostor (*safe space*) u kojem mogu promišljati o svim pitanjima vezanim za religiju, čak i onim pitanjima koja su u odgoju, kako u porodicama, tako u široj muslimanskoj zajednici u većini slučajeva tabuizirana, kao što su pitanja vezana za intimnost, bračne odnose i tome slično. S tim u vezi imamo kontinuirani i posredni utjecaj školske vjeronauke na samu muslimansku zajednicu i teološke teme, koje su možda svjesno, ili nesvjesno potisnute te kroz pitanja učenika ponovo dobijaju na važnosti. Samim tim što studij priprema vjeroučitelje za školsku vjeronauku, njegov zadatak se ne svodi samo na pedagošku edukaciju, već i na podsticanje teološkog znanja i didaktičkih metoda pomoću kojih to, ponekad opširno i kompleksno znanje, treba prenijeti na učenike. Ovo pitanje itekako predstavlja izazov i istovremeno podstiče dublje i kritičko promišljanje o određenim temama, kako na naučnom nivou, tako i u pedagoškoj praksi.

Navedeni potencijali školske vjeronauke istovremeno ukazuju i na njene granice, koje svakako postoje i kojih su sami vjeroučitelji svjesni. Granice se prije svega odnose na strukturu i sam odgojno-obrazovni profil. Tako školska vjeronauka nema za cilj obuhvatiti opširno sva polja islamskog obrazovanja jer je ograničena brojem nastavnih sati. U većini slučajeva nedostaje vremena za detaljno obrađivanje brojnih tema koje nalazimo u nastavnim planovima mekteba, kao što su učenje Kur'ana, tedžvid, sufara, detaljni i opširni uvod u praktične dimenzije vjere kao što su obavljanje namaza, abdesta itd. Tako se ove dvije obrazovne institucije međusobno ne isključuju, već više upotpunjavaju. Iz tog razloga je potrebna međusobna saradnja, koja u Njemačkoj uglavnom većinski izostaje.⁵⁷

56 Enes Karić, „Islam i sekularizam“, *Novi Muallim*, 39 (2009), str. 62.

57 Ceylan, „Raus aus den Koranschulen“, str. 181-182.

Islamska religijska pedagogija kao naučna disciplina

Pitanje religijskog obrazovanja u javnom prostoru usko je povezano s pitanjem *islamske teologije* kao naučne discipline. Da bi se moglo udovoljiti potrebama za nastavnim osobljem školske vjeronauke, širom Njemačke osnovani su instituti za islamsku teologiju. Vijeće za nauku (*Wissenschaftsrat*) je 2010. godine pozvalo odgovorne političare da aktivno promoviraju uspostavljanje islamskih studija na univerzitetima u Njemačkoj,⁵⁸ a zahtjev je nakon nekoliko godina sproveden u praksu.⁵⁹ Pravo na univerzitetsku teologiju⁶⁰ izvodi se indirektno iz prava na religijsku nastavu u školama u skladu s načelima religijskih zajednica.⁶¹ U principu, školska vjeronauka pretpostavlja denominacijsku teologiju koja će biti suočena sa zadatkom obrazovanja vjeroučitelja. Uspostavljanje teologije se, kao što je navedeno, odvija u saradnji države i religijskih zajednica – u slučaju muslimana umjesto religijske zajednice uspostavljena su takozvana vijeća (*Beiräte*).⁶²

Ovakav proces nije mogao proći bez napetosti, utoliko što su prisutna različita očekivanja od studija teologije, kod profesora i naučnog osoblja s jedne i članova pojedinih muslimanskih udruženja s druge strane.⁶³ Tako u izvještajima pojedinih muslimanskih udruženja prevladavaju stavovi o teologiji koja bi trebala biti fokusirana na očuvanju tradicije i jačanje islamskog identiteta kod muslimana koji žive na području Njemačke. Također ako postoji svijest da islamske naučne discipline imaju potrebu za određenim reformama, fokus (novih) teoloških istraživanja ipak bi trebao biti na očuvanju tradicije, jačanju identiteta i na izbjegavanju tenzija koje bi mogle nastati kao rezultat određenih tumačenja islama.⁶⁴ Naučnici s druge strane ističu činjenicu da je refleksija tradicije glavni dio naučnih istraživanja, međutim i kritično promišljanje tradicije jeste konstitutivna karakteristika moderne nauke. Stoga u prvom planu naučnih

58 Vidjeti: Wissenschaftsrat, *Empfehlungen zur Weiterentwicklung von Theologie und religionsbezogenen Wissenschaften an deutschen Hochschulen* (Köln: Geschäftsstelle des Wissenschaftsrates, 2010).

59 Islamska teologija trenutno se predaje na sedam univerzitetskih lokacija (Berlin, Osnabrück, Münster, Paderborn, Erlangen-Nürnberg, Frankfurt i Tübingen). Islamska religijska pedagogija dodatno se predaje na nekoliko viših obrazovnih institucija (Freiburg, Karlsruhe, Ludwigsburg i Weingarten).

60 Član 7 stav 3, prema Weimarovom ustavu (WRV – Weimarer Verfassung).

61 Prema članu 7 stav 3 njemačkog Temelnog zakona (Art 7 Abs. 3 GG).

62 Vidjeti: Wissenschaftsrat, *Empfehlungen zur Weiterentwicklung von Theologie und religionsbezogenen Wissenschaften an deutschen Hochschulen*, str. 78-79.

63 Vidjeti: Jan Felix Engelhardt, „Islamische Theologie an deutschen Hochschulen“, u *Viele Götter, ein Staat: Religiöse Vielfalt und Teilhabe im Einwanderungsland. Jahresgutachten 2016 mit Integrationsbarometer*, SVR (ur.) (Berlin: Sachverständigenrat deutscher Stiftungen für Integration und Migration, 2016), str. 115-118.

64 Vidjeti npr.: DITIB, „Stellungnahme zu den Diskussionen über Herrn Prof. Dr. Mouhanad Khorchide und sein Buch „Islam ist Barmherzigkeit“, dostupno na: <https://www.ditib.de/detail1.php?id=371&lang=de>, pristupljeno 13. 6. 2021; KRM – Koordinationsrat der Muslime, „Gutachten zur ‚Theologie der Barmherzigkeit‘ von Mouhanad Khorchide, dem Leiter des Zentrums für Islamische Theologie Münster“, dostupno na: http://koordinationsrat.de/media/File/gutac_hnten_krm_17122013.pdf, pristupljeno 13. 6. 2021.

istraživanja stoji kritička analiza tradicije, a ne nekritičko preuzimanje tradicije i tradicionalnog znanja. Tenzije se odnose i na pitanja autonomije: predstavnici novih instituta za islamsku teologiju slažu se s tim da je islamska teologija pitanje muslimanske zajednice u cjelini. S tim u vezi, oni kritikuju sudjelovanje pojedinih muslimanskih organizacija i udruženja smatrajući to uplitanjem u autonomiju, koja je važan dio naučnih istraživanja.⁶⁵ Autonomija i sloboda bez sumnje su neminovani temelji za objektivno naučno istraživanje, međutim ne smiju se zanemariti ustavnopravne činjenice i uloga religijske zajednice pri uspostavljanju i nadziranju naučnih procesa univerzitetske teologije. Ovo pitanje je itekako osjetljivo, jer ukazuje na već spomenutu problematiku saradnje između države i muslimanskih udruženja. Nadalje se napetosti odnose i na strukturu muslimanskih udruženja i na zajedničku međusobnu saradnju, gdje ponekad izostaju zajednički ciljevi i djelovanja. O ovom pitanju dominira isti pogled kada je u pitanju uloga države. Pored toga što teološka istraživanja uživaju visok stepen autonomije, država insistira na tome da religijske znanosti budu podvrgnute kritici drugih naučnih disciplina. S tim u vezi, povezan je interes države da „religiozne orijentacije vlastitih građana urode plodom za stabilnost i dalji razvoj društva“.⁶⁶

Pored navedenih tenzija pri početku uspostavljanja islamske teologije kao univerzitetske nauke, treba naglasiti da je islamska teologija doživjela dinamičan razvoj na polju naučnih istraživanja, koji se pozitivno odrazio i na religijsko obrazovanje. Iako je možda prerano pokušati utvrditi naučni profil islamske teologije, ipak se mogu izdvojiti određene karakteristike: s jedne strane, islamska teologija temelji se na klasičnom kanonu islamskih tradicionalnih znanja koji je popunjen dvama novim područjima, naime islamskom religijskom pedagogijom i ekumenizmom (*Ökumene*). S druge strane, ona je otvorena prema susjednim disciplinama. Prema analizi Jana Felixa Engelhardta, veliki dio istraživanja i publikacija vezanih za islamsku teologiju dolazi iz pera naučnika, koji nisu prvenstveno islamski teolozi. Drugo navedeno zasigurno je jedan od nekoliko aspekata koji razlikuje islamsku teologiju u Njemačkoj od klasične tradicionalne teologije.⁶⁷

Islamska religijska pedagogija čini važnu granu islamske teologije, s naučnim kadrom usmjerenim isključivo na religijsko obrazovanje. To ne treba iznenaditi s obzirom na to da su školska vjeronauka i s tim povezana potreba za obrazovanjem vjeroučitelja značajno doprinijeli uspostavljanju islamske teologije kao akademske discipline. Svi naučni naponi muslimanskih pedagoga trenutno su fokusirani na etabliranje islamske religijske pedagogije kao zasebne naučne discipline. Islamska

65 Vidjeti: Engelhardt, „Islamische Theologie an deutschen Hochschulen“, str. 118.

66 Wissenschaftsrat, *Empfehlungen zur Weiterentwicklung von Theologie und religionsbezogenen Wissenschaften an deutschen Hochschulen*, str. 56.

67 Vidjeti: Engelhardt, „Islamische Theologie an deutschen Hochschulen“, str. 114.

religijska pedagogija ima potrebu za određenom autonomijom, kako njen zadatak ne bi bio ograničen samo na prenošenje znanja iz teoloških nauka. U takvom slučaju, kako naglašava Tuba Isik, to bi umanjilo i obezvrijedilo njenu važnost u akademskom diskursu, jer sama njena definicija obuhvata šire polje i nije ograničena na puko prenošenje teoloških znanja.⁶⁸ Kao autonomna naučna disciplina, mogla bi donijeti važan doprinos na polju religijskog obrazovanja jer upravo u njenoj autonomiji leži potencijal za modernu obrazovnu kulturu, koja je s jedne strane vjerna svojoj tradiciji, ali s druge strane isto tako kritična prema toj istoj tradiciji, kako bi što efikasnije ponudila obrazovna rješenja za pripremu mladih naraštaja za život u modernom i pluralnom kontekstu. Ovakvo razumijevanje islamske religijske pedagogije čini osnovu za uspješno uspostavljanje i primjenu islamske vjeronauke u državnim školama. To je zadatak kojem u islamskoj povijesti nedostaje relevantno iskustvo jer ni islamska tradicionalna naučna kultura ni njezina tradicionalno gledano pomoćna disciplina, islamska pedagogija (*tarbiya al-islāmiya*) nisu se suočili s ovakvim pedagoškim oblikovanjem procesa učenja i podučavanja u većinski nemuslimanskom, sekularnom društvu i to u sklopu institucionalnog obrazovanja. Islamska religijska pedagogija koja se suočava s ovakvim izazovima pokušava pronaći adekvatna rješenja, djeluje kao posrednik između tradicije i sadašnjosti. Ona ostaje tradicionalna korištenjem teološkog potencijala za samoodređen i samoodgovoran način života u sadašnjosti, a s druge strane je pedagoška jer se zalaže za moderne obrazovne standarde i usmjerava svoj fokus na mlade generacije muslimana i njihovu trenutnu životnu stvarnost.⁶⁹

Izazovi i perspektive

Sa nešto više od pet miliona, tj. 6,5 posto ukupnog stanovništva, muslimani i muslimanski načini življenja postali su dio javnog života u Njemačkoj. S obzirom na činjenicu da oblik sekularizma koji nalazimo u ovoj državi pruža mogućnost prosperitetnog i slobodnog života svih građana, bez obzira na njihovu vjeru, ili vjerska opredjeljenja, muslimani u jednom takvom okruženju pronalaze kako priliku, tako i izazov kada su u pitanju moderna tumačenja i institucionalizacija islama kao i načini življenja u jednom sekularnom i pluralnom društvu. Sam tradicionalni svijet islama ne poznaje ovakvu vrstu sekularizma, međutim muslimani koji žive na ovim prostorima u većini prihvataju ovakav sistem

68 Tuba Isik, *Die Bedeutung des Gesandten Muhammad für den Islamischen Religionsunterricht: Systematische und historische Reflexionen in religionspädagogischer Absicht* (Paderborn: Ferdinand Schöningh, 2015), str. 14.

69 Vidjeti: Badawia, Topalović, „Kontextbezogen – Vernunftbasiert – Lebensweltorientiert“, str. 291-316.

državnog uređenja i nastoje tome prilagoditi kako svoju svakodnevnicu, tako i svoje organizacione strukture.⁷⁰ Isto tako mnogi muslimanski teoretičari gledaju više nego pozitivno na oblike sekularizma kakve nalazimo u većini zemalja zapadne Evrope. Posebna poruka šalje se muslimanskim intelektualcima koji žive i djeluju na području zapadne Evrope „da u svojim tumačenjima islama osiguraju pretpostavke za slobodno uključivanje muslimana u tokove evropskih sekularnih društava i za svestrano iskazivanje islama i njegovo kohabitiranje sa evropskim sekularnim društvima“.⁷¹ Posljedica toga jeste mogućnost da muslimani ostvare svoje ciljeve i interese, koje dijele s drugim građanima u sekularnim društvima.

Pored zagarantovane slobode vjerovanja i ispovijedanja vjere, sekularna društva izgradila su posebne vrste saradnje između državnih institucija i religijskih zajednica. Muslimanska udruženja u Njemačkoj djeluju kao legitimna i registrovana udruženja, međutim još uvijek bez pravnog legitimiteta kao javnopravna korporacija, što istovremeno sa sobom povlači određene deficite, prije svega na onim poljima gdje zakon nalaže potrebu saradnje između državnih institucija i religijskih zajednica. U to spada školska vjeronauka i izučavanje teoloških disciplina na univerzitetima. Dosad uspostavljeni i ovdje predstavljeni načini saradnje shvataju se kao privremeni. Tako uspostavljanje bolje i kvalitetnije saradnje između države i muslimanskih udruženja ostaje obostrana dužnost: muslimanska udruženja imaju obavezu i odgovornost, pored oslanjanja na ustavno pravo, da pokrenu procese reforme unutar svojih struktura i da u saradnji s drugim muslimanskim udruženjima uspostave temelje za profesionalnu saradnju sa državom. Država ima obavezu, pored iznalaženja alternativnih rješenja, da garantuje muslimanima ustavna prava koja im pripadaju i tako uspostavi jednakost s drugim religijskim zajednicama. Ipak treba naglasiti da se pored pravnih nedostataka na polju međusobne saradnje već nekoliko godina unazad razvio progresivni teološki i pedagoški diskurs, koji je kako teoretski, tako i empirijski postavio odgovarajuće temelje za budućnost islamskog religijskog obrazovanja, kako u državnim školama, tako i u muslimanskim udruženjima. To je, prije svega, rezultat rada i istraživanja na novim institutima za islamsku teologiju i religijsku pedagogiju: mnogobrojna naučna istraživanja, rastući broj publikacija iz raznih oblasti, profesionalizacija školske vjeronauke, izrada nastavnih planova i naučnog materijala na osnovama savremenih pedagoških standarda, uspostava *Islamkollega* za edukaciju i profesionalizaciju imama i osoblja koje radi i djeluje u džamijskim strukturama, samo su neke od inicijativa koje su vrijedne spomena.

Iz naučnih krugova upućeni su pozivi muslimanskim udruženjima da shvate realnosti u kojima se muslimani nalaze i mogućnosti koje im se nude u sklopu sekularne države kao što je Njemačka. Iako vezu s matičnim zemljama naučnici

70 Vidjeti: Deutsche Islam Konferenz, *Studie Muslimisches Leben Deutschland 2020*.

71 Karić, *Islam i sekularizam*, str. 58.

ne gledaju u negativnom smislu, ipak podsjećaju na obavezu muslimanskih udruženja da okrenu svoj pogled prema trenutnoj stvarnosti i svoje aktivnosti usmjere prema mjestu i okruženju u kojem žive. Veze s matičnim zemljama isto tako ne smiju dovesti do izolacije muslimana, što bi moglo uskratiti angažman na svim onim poljima koja nudi jedna sekularna država kao što je Njemačka. Ovo se ne odnosi samo na vlastitu korist, već i na doprinos na polju institucionalne i javno-društvene saradnje sa svim potrebnim institucijama i udruženjima kao i na doprinos mirnom suživotu. Na polju obrazovanja muslimanima se nudi mogućnost upoznavanja novih formi obrazovanja, jer svaka nova kultura i svako novo okruženje omogućava istovremeno i nove obrazovne procese.⁷² U tom smislu muslimani imaju mogućost da promišljaju o vlastitoj tradiciji i tako preispitaju određena shvatanja i razumijevanja, osvrćući se na izvore islama, sve s ciljem usavršavanja i profesionalizacije obrazovnih procesa, koji bi odgovorili izazovima sekularnog i pluralnog društva.

U obrazovanju imama i drugih uposlenika u džamijama shodno tome ne bi trebao dominirati politički diskurs, već se očekuje da se muslimanska udruženja samokritički osvrnu na potrebe muslimana i na osnovu toga u saradnji s naukom pokrenu procese profesionalizacije unutar svojih struktura. Tako se kao zaključak može navesti da džamije svakako zauzimaju vrlo važno mjesto u životu i isto tako obrazovanju muslimanskih zajednica. Takvo mjesto džamijama će vjerovatno pripasti i u budućnosti jer muslimani veliku važnost pridaju religijskom obrazovanju unutar džamijskih struktura, pogotovo onom koje je namijenjeno djeci. Međutim, to će uveliko zavisiti od načina na koji će teći procesi profesionalizacije unutar džamijskih struktura i rješenja koje će muslimani prihvatiti ili pronaći kada je u pitanju obrazovanje i profesionalizacija imamskog kadra i isto tako pedagoškog osoblja.

Kada je u pitanju školska vjeronauka, treba naglasiti da su vjeroučitelji svojim radom – u ne uvijek tako povoljnim uslovima, doprinijeli stabiliziranju vjeronauke te njenom pozitivnom prihvaćanju kao redovnog školskog predmeta. Oni su, između ostalog, postali prva adresa na koju se o pitanjima vjere obraćaju njihove kolege.⁷³ Učenici u školskoj vjeronauci nailaze – u većini slučajeva – na vjeroučitelje koji njihova pitanja i potrebe shvataju ozbiljno, na neki način ih razumiju jer dijele istu religiju, slične probleme te u većini slučajeva istu kulturu itd. i što je najvažnije odrasli su, žive u istom vremenu, mjestu i kontekstu. Vjeroučitelji su s vremenom shvatili da nastava koja zanemaruje aktuelna pitanja i potrebe učenika ne može imati uspjeh i također bi izgubila svoju odgojno-

72 Vidjeti: John Dewey, *Democracy and Education* (Carbondale & Edwardsville: Southern Illinois Univ. Press, 1985).

73 Badawia, Topalović, Tuhčić, *Explorative Erkundungen strukturtheoretischer Professionalität von Islamlehrkräften*, str. 36.

obrazovnu svrhu.⁷⁴ Shodno navedenom, izazovi islamske vjeronauke su pravnog, naučnog i praktičnog karaktera: uspostavljanje konfesionalne islamske vjeronauke na cijeloj teritoriji Njemačke ostaje i dalje osnovni cilj, a navedena rješenja saradnje smatraju se i dalje privremenim. Obrazovanje, (do)edukacija i profesionalizacija vjeroučitelja postali su važno polje naučnih istraživanja.⁷⁵ Jedan od vjerovatno najvećih izazova školske vjeronauke jeste rastuća pluralnost stanovnika Njemačke, s tim da se u njoj ne pojavljuju samo nove religijske zajednice, već uporedo s tim empirijska istraživanja ukazuju da više od jedne trećine stanovništva sebe ne pripisuje nekoj određenoj religiji ili religijskoj zajednici.⁷⁶ Rezultat svega jeste religijsko-pedagoški diskurs o alternativnim modelima školske vjeronauke. Ovo pitanje je isto tako izazov za muslimane i islamsku religijsku pedagogiju, koja s jedne strane poziva na etabliranje konfesionalne islamske vjeronauke u cijeloj državi, ukazujući na njene potencijale i pozitivne razvoje. Međutim, nužno je da se islamska religijska pedagogija uključi u raspravu o rastećoj pluralnosti: shodno tome ima zadatak da pronađe odgovore za odnose prema pluralnosti, tj. kako islam kao religija i nauk može pomoći pri podsticanju prikladnog i mirnog suživota.

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74 Badawia, Topalović, Tuhčić, *Explorative Erkundungen strukturtheoretischer Professionalität von Islamlehrkräften*, str. 37–38.

75 Vidjeti: Badawia, Topalović, Tuhčić, *Explorative Erkundungen strukturtheoretischer Professionalität von Islamlehrkräften*, str. 25–27.

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Religious education in a secular state system: The example of Islamic education in the Federal Republic of Germany

Abstract

The secular model in the Federal Republic of Germany is considered a model regulated by law in a manner particularly favourable for cooperation between state and religious communities. Religious communities act as legally recognised institutions that enjoy the maximum degree of freedom as far as their activities and tasks are concerned. That also includes the shaping of religious education represented in state-run educational institutions, whose organisation and implementation is, however, the responsibility of religious communities. For those Muslims living in Germany, this creates the opportunity to reflect on answers to such a form of secularism and, as a consequence thereof, to consider educational reforms and new concepts of religious education.

Key words: religious education, religious communities, Germany, secularism, secular state

Finansijska pismenost u Bosni i Hercegovini

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Sažetak

Svrha ove studije jeste preliminarna analiza finansijske pismenosti u Bosni i Hercegovini (BiH) sagledavanjem triju glavnih dimenzija: kamate, inflacije i diversifikacije. Ciljna populacija bili su radno sposobni pojedinci od 18 do 65 godina. Primarno kros-sekcionalno prikupljanje podataka organizovano je korištenjem upitnika, a rezultat je 638 upotrebljivih odgovora. Podaci su predstavljeni pomoću deskriptivne statistike, kroz niz opisa i prikaz frekventnosti. Rezultati prikazuju stepen finansijske pismenosti uzimajući u obzir nekoliko demografskih faktora, kao što su rod, starosna dob, obrazovanje i mjesečni prihod pojedinca, kao i uporednu procjenu s prethodnim studijama. Studija ukazuje na umjereni nivo finansijske pismenosti u Bosni i Hercegovini jer je svaki treći-četvrti ispitanik mogao tačno odgovoriti na sva tri pitanja korištena za mjerenje finansijske pismenosti. Također, u skladu s prethodnim studijama, finansijska pismenost zavisi od prihoda, obrazovanja i starosti ispitanika. Ovo je prva studija ovakve vrste i obogaćuje postojeću literaturu o finansijskoj pismenosti ispitivanjem ovog važnog konstrukta unutar Bosne i Hercegovine.

Ključne riječi: finansijska pismenost, finansijsko znanje, finansijske vještine, demografski faktori, Bosna i Hercegovina

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Uvod

U današnjem svijetu, promjena je jedina konstanta. Finansijska tržišta zajedno sa svim svojim komponentama ubrzano se razvijaju i svakim danom postaju sve složenija. To je rezultat dugotrajnog perioda stabilnog ekonomskog rasta, lahko dostupnog novca i deregulacije finansijskih tržišta u cijelom svijetu, koji su otvorili put proliferaciji inovativnih i složenih finansijskih struktura koje daleko prevazilaze stvarni potencijal i potrebe privrede.

Sa široko rasprostranjenom dostupnošću ovih brojčano rastućih finansijskih proizvoda i usluga, te u današnjem sve zahtjevnijem finansijskom okruženju, obični ljudi suočeni su sa složenijim donošenjem odluka u svakodnevnom životu. Nadalje, finansijska tehnologija (*Fintech*)² i finansijska digitalizacija,³ koje revolucioniraju industriju finansijskih usluga, dodatno usložnjavaju ovaj problem.⁴

Shodno tome, za donošenje efikasnih odluka potrebne su finansijske vještine.⁵ Drugim riječima, finansijska pismenost ljudi određuje njihovo učinkovito donošenje odluka koje utječu ne samo na pojedince već i na društvo u cjelini.⁶ Međutim, finansijske vještine (znanje) – kako se čini – nisu lahko dostupne. Dokazi iz postojećih studija sugerišu da ljudi ne posjeduju znanje potrebno za djelovanje u složenom finansijskom svijetu. To se odnosi kako na razvijene, tako i na zemlje u razvoju. Naprimjer, dok većina ispitanika u SAD-u sebe smatra

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- 2 Pojam *Fintech* ili finansijska tehnologija predstavlja svaku vrstu tehnološke inovacije unutar finansijske industrije. Glavni cilj ovih inovacija jeste unapređenje i automatiziranje pružanja i korištenja finansijskih usluga. Mobilno bankarstvo jedan je od primjera *Fintecha*.
 - 3 Razvojem interneta došlo je do masovne digitalizacije svih segmenata jednog društva. Ni finansijske institucije nisu pošteđene ovog trenda. U cilju poboljšanja svojih usluga, finansijske institucije uveliko razvijaju svoje digitalne platforme koje imaju za cilj poboljšati efikasnost u radu s klijentima. Prema tome, finansijska digitalizacija predstavlja spoj općeg trenda digitalizacije s potrebama i ciljevima finansijske industrije.
 - 4 Sandra Braunstein, Carolyn Welch, "Financial Literacy: An Overview of Practice, Research, and Policy", *Federal Reserve Bulletin* 88, no. 11 (2002), str. 445-457; Georgios A. Panos, John O. S. Wilson, "Financial Literacy and Responsible Finance in the FinTech Era: Capabilities and Challenges", *The European Journal of Finance* 26, no. 4-5 (23. mart 2020), str. 297-301, dostupno na: <https://doi.org/10.1080/1351847X.2020.1717569>; Kirti Goyal, Satish Kumar, "Financial Literacy: A Systematic Review and Bibliometric Analysis", *International Journal of Consumer Studies*, 45:1 (januar 2021), str. 80-105, dostupno na: <https://doi.org/10.1111/ijcs.12605>; Angela C. Lyons and Josephine Kass-Hanna, "A Methodological Overview to Defining and Measuring 'Digital' Financial Literacy", *Financial Planning Review*, 4:2 (juni 2021), str. 1-19, dostupno na: <https://doi.org/10.1002/cfp2.1113>.
 - 5 Annamaria Lusardi, Olivia S. Mitchell, "Financial Literacy around the World: An Overview", *Journal of Pension Economics and Finance*, 10:4 (oktobar 2011), str. 497-508, dostupno na: <https://doi.org/10.1017/S1474747211000448>.
 - 6 Annamaria Lusardi, "Financial Literacy and the Need for Financial Education: Evidence and Implications", *Swiss Journal of Economics and Statistics* 155, 1 (decembar 2019), 1, dostupno na: <https://doi.org/10.1186/s41937-019-0027-5>; Beata Swiecka et al., "Financial Literacy: The Case of Poland", *Sustainability*, 12:2 (18. januar 2020), str. 700, dostupno na: <https://doi.org/10.3390/su12020700>; Goyal and Kumar, "Financial Literacy".

finansijski pismenim, samo je 30%⁷ i 49%⁸ ispitanika moglo tačno odgovoriti na relevantna pitanja. U prosjeku, finansijski je pismeno 55% odraslih u zemljama G7⁹ i 28% odraslih u velikim zemljama u razvoju.¹⁰

Globalna finansijska kriza izazvala je nagli porast publikacija o ovoj temi i dovela do razvoja nacionalnih politika usmjerenih ka promovisanju finansijskog obrazovanja.¹¹ Bez obzira na povećano interesovanje za ovu temu, istraživanje finansijske pismenosti i dalje je potrebno i daleko od toga da je završeno. Goyal i Kumar navode da je samo 23% od 502 studije usmjereno na zemlje u razvoju, dok je većina (62%) usmjerena na razvijene zemlje, što ukazuje na to da se ova tema tek pojavila u zemljama u razvoju te na potrebu za daljnjim istraživanjem.¹² Shodno tome, ova studija fokusira se na Bosnu i Hercegovinu (BiH), zemlju u tranziciji, koja nije bila predmet bilo kakvog istraživanja vezanog za ovu temu. Dakle, ovo je prva studija za Bosnu i Hercegovinu koja obogaćuje postojeću literaturu o finansijskoj pismenosti.

Osnovni cilj ove studije jeste preliminarno utvrditi i analizirati finansijsku pismenost u BiH sagledavanjem triju glavnih dimenzija: kamate,¹³ inflacije¹⁴ i diversifikacije.¹⁵ U tu svrhu, kreirali smo upitnik u skladu s najboljom praksom i na osnovu postojeće literature. Fokusirajući se na radno sposobne pojedince (18–65 godina) i oslanjajući se na nekoliko demografskih faktora (rod, starost, obrazovanje i mjesečni prihod pojedinca), došli smo do rezultata koji ukazuju na umjeren nivo finansijske pismenosti u BiH. Istovremeno, finansijska pismenost niža je među mlađim ispitanicima, te je u pozitivnoj korelaciji s prihodima,

7 Annamaria Lusardi, Olivia S. Mitchell, "The Economic Importance of Financial Literacy: Theory and Evidence", *Journal of Economic Literature*, 52:1 (1. mart 2014), str. 5-44, dostupno na: <https://doi.org/10.1257/jel.52.1.5>.

8 Annamaria Lusardi, Andrea Hasler, Paul J. Yakoboski, "Building up Financial Literacy and Financial Resilience", *Mind & Society*, 20:2 (novembar 2021), str. 181-187, dostupno na: <https://doi.org/10.1007/s11299-020-00246-0>.

9 Zemlje G7 su Kanada, Francuska, Njemačka, Italija, Japan, Ujedinjeno Kraljevstvo i Sjedinjene Države. Glavne zemlje u usponu su Brazil, Ruska Federacija, Indija, Kina i Južna Afrika (poznate kao BRICS).

10 Leora Klapper, Annamaria Lusardi, "Financial Literacy and Financial Resilience: Evidence from around the World", *Financial Management*, 49:3 (septembar 2020), str. 589-614, dostupno na: <https://doi.org/10.1111/fima.12283>.

11 Liezel Alsemgeest, "Arguments for and against Financial Literacy Education: Where to Go from Here?: Financial Literacy Education", *International Journal of Consumer Studies*, 39:2 (mart 2015), str. 155-161, dostupno na: <https://doi.org/10.1111/ijcs.12163>; Goyal and Kumar, "Financial Literacy", Primjera radi, u svom istraživanju, Goyal i Kumar [NO_PRINTED_FORM] navode da je o ovoj temi u 2000. godini bio objavljen samo jedan članak, dok je taj broj u 2019. godini porastao na 90 članaka.

12 Goyal and Kumar, "Financial Literacy"; Lusardi and Mitchell, "The Economic Importance of Financial Literacy".

13 Kamata predstavlja cijenu pozajmljenog novca. Drugim riječima, to je cijena koju dužnik plaća na osnovu novca koji je pozajmio od zajmodavca (banke ili nekoga drugo).

14 Inflacija je porast općeg nivoa cijena u odnosu na vrijednost novca. Inflacija se također može definisati i kao pad vrijednosti novca.

15 Diversifikacija znači 'raznolikost, promjena' i sl. Kada je riječ o finansijama, diversifikacija predstavlja strategiju ulaganja prema kojoj ulažemo u (više) različitih kategorija imovine kako bismo smanjili svoj ukupni rizik, s jedne strane, a povećali povrat od investicija, s druge.

obrazovanjem i starošću ispitanika. Ovi nalazi u skladu su s prethodnim studijama.

U drugom dijelu rada dat je detaljan pregled literature o ovoj temi s naglaskom na glavne trendove. Treći dio ukratko govori o metodama korištenim u studiji. Analiza i diskusija o rezultatima razrađeni su u četvrtom dijelu, a peti dio ostavljen je za završne napomene.

Pregled literature

Osnovne ekonomske teorije pretpostavljaju da su ljudi racionalni akteri koji žele maksimizirati svoju korist. U skladu s tim, pojedinci bi trebali optimizirati svoje odluke o štednji i investiranju u dobrim i lošim vremenima kako bi ujednačili potrošnju tokom svog života. To je postalo očigledno iz rada dobitnika Nobelove nagrade Franka Modiglianija i Milтона Friedmana.¹⁶ Međutim, obavljanje ovih zadataka u svakodnevnom životu zahtijeva određeno poznavanje finansijskih tržišta i načina na koji ona funkcionišu. Nadalje, planiranje buduće potrošnje neizvjesno je i uključuje rizike. Stoga je neophodno poznavanje upravljanja rizicima i diversifikacije rizika.¹⁷ Na finansijsku pismenost mogli bismo gledati kroz čuvenu Cobb-Douglas funkciju s obzirom na to da se finansijska pismenost smatra oblikom ulaganja u ljudski kapital.¹⁸

Prethodne studije koristile su nekoliko biheioralnih teorija da bi objasnile finansijsko ponašanje pojedinaca. *Teorija planiranog ponašanja* sugerira da “stavovi prema ponašanju, subjektivne norme i percipirana kontrola ponašanja” predviđaju namjere i ponašanje pojedinaca.¹⁹ S druge strane, *teorija socijalizacije potrošača* pokazuje da na naše ponašanje utječu porodična kultura i norme kroz socijalizaciju.²⁰ Konačno, prema *teoriji socijalnog učenja*, na naše finansijske odluke utječe društvena interakcija.²¹ Uprkos svim ovim teorijama, postoje brojne

16 Za detalje pogledaj Modigliani and Brumberg, “Utility Analysis and the Consumption Function: An Interpretation of Cross-Section Data”, in *Post-Keynesian Economics*, Kenneth K. Kurihara (ed.) (New Brunswick, NJ: Rutgers University Press, 2013), str. 388–436, <https://doi.org/10.4324/9781315016849>. i Friedman, *A Theory of the Consumption Function*, National Bureau of Economic Research General Series, 63 (Princeton, New Jersey: Princeton University Press, 1957).

17 Goyal and Kumar, “Financial Literacy”; Annamaria Lusardi, “Financial Literacy: Do People Know the ABCs of Finance?”, *Public Understanding of Science*, 24:3 (april 2015), str. 260-271, dostupno na: <https://doi.org/10.1177/0963662514564516>.

18 Lusardi and Mitchell, “The Economic Importance of Financial Literacy”.

19 Icek Ajzen, “The Theory of Planned Behavior”, *Organizational Behavior and Human Decision Processes* 50, no. 2 (December 1991): str. 179, [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T).

20 George P. Moschis, *Consumer Socialization: A Life-Cycle Perspective* (Lexington, Mass: Lexington Books, 1987).

21 Albert Bandura, *Social Foundations of Thought and Action: A Social Cognitive Theory*, Prentice-Hall Series in Social Learning Theory (Englewood Cliffs, N.J: Prentice-Hall, 1986).

anomalije kada je u pitanju finansijsko ponašanje pojedinaca koje zahtijevaju dodatna istraživanja.²²

Definiranje i mjerenje finansijske pismenosti

Definiranje finansijske pismenosti nije jednostavan zadatak budući da postoje brojne definicije i da nedostaje konzistentnosti među autorima.²³ Noctor et al. prvi su definirali finansijsku pismenost kao „sposobnost donošenja informiranih prosudbi i efektivnih odluka o upotrebi novca i upravljanju novcem“²⁴. Ova definicija ukazuje na sposobnost (finansijsko znanje) koja vodi efikasnom donošenju odluka.

Kasnije su različiti autori ponudili nekoliko drugih definicija. Ovdje ćemo ukratko spomenuti one najcitiranije. Remund definiše finansijsku pismenost jednostavno kao „kompetentnost osobe za upravljanje novcem“.²⁵ Prema Lusardi i Mitchell, finansijska pismenost je „sposobnost ljudi da obrađuju ekonomske informacije i donose informirane odluke o finansijskom planiranju, akumulaciji bogatstva, dugovima i penzijama“.²⁶

Čak ni Organizacija za ekonomsku saradnju i razvoj (OECD) ne daje jedinstvenu definiciju finansijske pismenosti. Njezina Međunarodna mreža za finansijsko obrazovanje (INFE) definiše je kao „kombinaciju svijesti, znanja, vještina, stavova i ponašanja neophodnih za donošenje zdravih finansijskih odluka i konačno postizanje individualnog finansijskog blagostanja“.²⁷ U drugom dokumentu, ona je definisana kao „znanje i razumijevanje finansijskih koncepata i rizika, te vještina, motivacija i samopouzdanja za primjenu takvog znanja i

22 Goyal and Kumar, “Financial Literacy”.

23 Sandra J. Huston, “Measuring Financial Literacy”, *Journal of Consumer Affairs*, 44:2 (juni 2010), str. 296-316, dostupno na: <https://doi.org/10.1111/j.1745-6606.2010.01170.x>; Gianni Nicolini, Brenda J. Cude, Swarn Chatterjee, “Financial Literacy: A Comparative Study across Four Countries”, *International Journal of Consumer Studies*, 37:6 (novembar 2013), str. 689-705, dostupno na: <https://doi.org/10.1111/ijcs.12050>; Sonia Ouachani, Olfa Belhassine, Aïda Kammoun, “Measuring Financial Literacy: A Literature Review”, *Managerial Finance*, 47:2 (21. septembar 2020), str. 266-281, dostupno na: <https://doi.org/10.1108/MF-04-2019-0175>; Swiecka et al., “Financial Literacy”; Goyal and Kumar, “Financial Literacy”.

24 “Financial Literacy: A Discussion of Concepts and Competences of Financial Literacy and Opportunities for Its Introduction into Young People’s Learning” (London: National Foundation for Educational Research, 1992).

25 “Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy”, *Journal of Consumer Affairs*, 44:2 (juni 2010), str. 279 (276-295), dostupno na: <https://doi.org/10.1111/j.1745-6606.2010.01169.x>.

26 “The Economic Importance of Financial Literacy”, str. 6.

27 OECD INFE, *Measuring Financial Literacy: Core Questionnaire in Measuring Financial Literacy: Questionnaire and Guidance Notes for Conducting an Internationally Comparable Survey of Financial Literacy* (Paris: OECD, 2011), str. 3.

razumijevanja u cilju donošenja efikasnih odluka u nizu finansijskih konteksta, kako bi se poboljšala finansijska dobrobit pojedinaca i društva i omogućilo učešće u ekonomskom životu”.²⁸

Na osnovu navedenih definicija,²⁹ očigledno je da je finansijska pismenost širok pojam³⁰ te da obuhvata različite aspekte, što rezultira korištenjem mnogobrojnih nepravilno definisanih mjera u literaturi.³¹ Međutim, u svim ovim definicijama dominiraju dvije dimenzije: razumijevanje finansija (finansijsko znanje) kao rezultat finansijskog obrazovanja i sposobnost korištenja znanja (primjena) u procesu donošenja odluka.³² Imajući to na umu, Huston definiše finansijsku pismenost „kao način mjerenja koliko dobro pojedinac može razumjeti i koristiti informacije vezane za lične finansije”.³³

Ukratko, zbog svoje složenosti, precizno definisanje i mjerenje finansijske pismenosti nije jednostavan zadatak.³⁴ Različita mjerenja finansijske pismenosti mogu dovesti do različitih empirijskih rezultata³⁵ i stoga postoji potreba za standardizovanim mjerama kako bi rezultati bili uporedivi.³⁶ Prilikom mjerenja finansijske pismenosti važna je i stvarna (na osnovu rezultata testa) i percipirana (samoprocijenjena) finansijska pismenost.³⁷ Suočen s ovim problemima, Rieger predlaže novi pristup koji predstavlja kombinaciju mjera koje predlažu Ćumurović i Hyll i Lusardi i Mitchell.³⁸

28 OECD, *PISA 2015 Results (Volume IV): Students' Financial Literacy*, PISA (OECD, 2017), str. 50, dostupno na: <https://doi.org/10.1787/9789264270282-en>.

29 Spisak drugih definicija nalazi se u Huston, “Measuring Financial Literacy”.

30 Swiecka et al., “Financial Literacy”.

31 Huston, “Measuring Financial Literacy”; Marc Oliver Rieger, “How to Measure Financial Literacy?”, *Journal of Risk and Financial Management*, 13:12 (19. decembar 2020), str. 324, dostupno na: <https://doi.org/10.3390/jrfm13120324>.

32 Huston, “Measuring Financial Literacy”; Belhassine Ouachani, Kammoun, “Measuring Financial Literacy”.

33 “Measuring Financial Literacy”, str. 306.

34 Rieger, “How to Measure Financial Literacy?”; Maarten van Rooij, Annamaria Lusardi, Rob Alessie, “Financial Literacy and Stock Market Participation,” *Journal of Financial Economics* 101, no. 2 (august 2011), str. 449–72, dostupno na: <https://doi.org/10.1016/j.jfineco.2011.03.006>.

35 Huston, “Measuring Financial Literacy”; Lusardi and Mitchell, “The Economic Importance of Financial Literacy”.

36 Huston, “Measuring Financial Literacy”; Annamaria Lusardi, Noemi Oggero, Paul J. Yakoboski, “The TIAA Institute-GFLEC Personal Finance Index: A New Measure of Financial Literacy” (New York: The TIAA Institute and the Global Financial Literacy Excellence Center, mart 2017), dostupno na: https://gflec.org/wp-content/uploads/2017/04/TIAA_GFLEC_Report_PFINIndex_final2.pdf?x43581; OECD, *PISA 2015 Results (Volume IV)*.

37 Sam Allgood, William B. Walstad, “The Effects of Perceived and Actual Financial Literacy on Financial Behaviors: Perceived and Financial Literacy”, *Economic Inquiry*, 54:1 (januar 2016), str. 675-697, dostupno na: <https://doi.org/10.1111/ecin.12255>.

38 “How to Measure Financial Literacy?”.

Kratak osvrt na različite aspekte finansijske pismenosti

Finansijska nepismenost nije problem samo zemalja u razvoju. Naime, evidentno je da se i razvijene zemlje – poput SAD-a, Njemačke, Holandije, Švedske, Italije, Japana i Novog Zelanda – suočavaju s ovim problemom. Međutim, postoje značajne razlike među zemljama. Naprimjer, Nicolini et al. otkrili su značajne nacionalne i kulturne razlike među zemljama koje kreatori politika treba da uzmu u obzir.³⁹ Konkretno, ukazujući na postojanje kulturoloških razlika, Brown et al. otkrili su da srednjoškolci u francuskom govornom području pokazuju niži nivo finansijske pismenosti od svojih kolega u njemačkom govornom području.⁴⁰ Ovo otkriće potvrđuju Cucinelli et al., koji tvrde da, pored socio-demografskih i socio-ekonomskih uslova, regionalno okruženje također igra ulogu u finansijskoj pismenosti pojedinaca.⁴¹

Osim toga, ljudi u zemljama koje su iskusile inflaciju, privatizaciju penzionih fondova i izloženost berzama često bolje razumiju pitanja o inflaciji i diversifikaciji rizika.⁴² Zbog svega navedenog, potrebno je razmotriti odnos finansijske pismenosti i planiranja penzionisanja, odnos finansijske pismenosti i roda, zatim odnos finansijske pismenosti i povrata ulaganja, finansijske pismenosti i finansijskih šokova, finansijske pismenosti i zaduženosti, finansijske pismenosti i mladih, finansijske pismenosti i studenata te finansijske pismenosti i finansijske inkluzije, što će biti pojašnjeno u nastavku.

Finansijska pismenost i planiranje penzionisanja: Ranije su penzione sisteme dizajnirale i direktno implementirale vlade, te pojedinci nisu imali potrebe niti motivacije planirati svoje penzionisanje. Danas, uz trend privatizacije i liberalizacije ekonomskih sistema, odgovornost se prebacuje s vlada na pojedince.⁴³ Shodno tome, neki autori⁴⁴ smatraju da je finansijska pismenost jedna od determinanti planiranja penzionisanja, iako ima i onih koji se ne slažu s tim.⁴⁵

39 "Financial Literacy".

40 Cucinelli et al, "Culture and Financial Literacy: Evidence from a within-Country Language Border", *Journal of Economic Behavior & Organization*, 150 (juni 2018), str. 62-85, dostupno na: <https://doi.org/10.1016/j.jebo.2018.03.011>.

41 "Financial Literacy: The Role of the Local Context", *Journal of Consumer Affairs*, 53:4 (decembar 2019), str. 1874-1919, dostupno na: <https://doi.org/10.1111/joca.12270>.

42 Annamaria Lusardi, Olivia S. Mitchell, Vilsa Curto, "Financial Literacy among the Young", *Journal of Consumer Affairs*, 44:2 (juni 2010), str. 358-380, dostupno na: <https://doi.org/10.1111/j.1745-6606.2010.01173.x>.

43 Lusardi and Mitchell, "The Economic Importance of Financial Literacy"; Lusardi, "Financial Literacy"; Belhassine Ouachani, Kammoun, "Measuring Financial Literacy".

44 Annamaria Lusardi, Olivia S. Mitchell, "Financial Literacy and Planning: Implications for Retirement Well-Being", in *Financial Literacy: Implications for Retirement Security and the Financial Marketplace*, Olivia S. Mitchell, Annamaria Lusardi (ed.) (Oxford: Oxford University Press, 2011), str. 16-39, dostupno na: <https://doi.org/10.1093/acprof:oso/9780199696819.003.0002>; Lusardi, "Financial Literacy".

45 Alan L. Gustman, Thomas L. Steinmeier, and Nahid Tabatabai, "Financial Knowledge and Financial Literacy at the Household Level", *American Economic Review*, 102: 3 (1. maj 2012), str. 309-313, dostupno na: <https://doi.org/10.1257/aer.102.3.309>.

Finansijska pismenost i rod: Dokazi također sugeriraju da rodna razlika u finansijskoj pismenosti iznosi 5%.⁴⁶ Generalno, žene su manje finansijski pismene (30%) od muškaraca (35%) bez obzira na temu, različite nivoe prihoda, zemlju porijekla, obrazovanje i godine.⁴⁷ Ovakvi rezultati mogu se pripisati činjenici da su žene u prosjeku suočene s nižim primanjima i nedostatkom pouzdanja u svoje vještine.⁴⁸ Bottazzi i Lusardi, s druge strane, ove razlike među mladima u Italiji pripisuju roditeljskom porijeklu, društvenom i kulturnom okruženju i srednjovjekovnoj ulozi gradova u komercijalnim aktivnostima.⁴⁹ Iako su navedeni rezultati uobičajeni u literaturi o finansijskoj pismenosti, postoje i studije koje ukazuju na to da nema utjecaja rodne pripadnosti na finansijsku pismenost među univerzitetskim studentima.⁵⁰ Nadalje, ograničeni dokazi pokazuju da su studentice finansijski pismenije od studenata.⁵¹

Finansijska pismenost i povrat ulaganja: Nekoliko studija ukazuje da efektivno akumuliranje i upravljanje bogatstvom,⁵² efektivno biranje zajedničkih fondova na osnovu naknada⁵³ i učešće na berzama⁵⁴ značajno zavise od finansijske pismenosti. Nadalje, Guiso i Viviano otkrili su da finansijski pismeni investitori bolje određuju najpovoljniji trenutak na tržištu (kada uložiti, a kada ne).⁵⁵ Iako rezultati ukazuju na to da finansijska pismenost ima značajan utjecaj na povrat

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- 46 Laura Bottazzi, Annamaria Lusardi, "Stereotypes in Financial Literacy: Evidence from PISA", *Journal of Corporate Finance*, 71 (decembar 2021), 101831, dostupno na: <https://doi.org/10.1016/j.jcorpfin.2020.101831>.
- 47 Mitchell Lusardi, Curto, "Financial Literacy among the Young"; Haiyang Chen, Ronald Volpe, "An Analysis of Personal Financial Literacy among College Students", *Financial Services Review*, 7:2 (1998), 107-128, dostupno na: [https://doi.org/10.1016/S1057-0810\(99\)80006-7](https://doi.org/10.1016/S1057-0810(99)80006-7); Lusardi, "Financial Literacy and the Need for Financial Education"; Swiecka et al., "Financial Literacy"; Bottazzi and Lusardi, "Stereotypes in Financial Literacy."
- 48 Gary Mottola, "In Our Best Interest: Women, Financial Literacy, and Credit Card Behavior", *Numeracy*, 6:2 (juli 2013), dostupno na: <https://doi.org/10.5038/1936-4660.6.2.4>.
- 49 "Stereotypes in Financial Literacy".
- 50 Suzanne P. Wagland, Sharon Taylor, "When It Comes to Financial Literacy, Is Gender Really an Issue?", *Australasian Accounting, Business and Finance Journal*, 3:1 (2009), str. 13-25; Marty Ludlum et al., "Financial Literacy and Credit Cards: A Multi Campus Survey", *International Journal of Business and Social Science*, 3:7 (april 2012), str. 25-33; Eva O. Arceo-Gómez, F. Alejandro Villagómez, "Financial Literacy among Mexican High School Teenagers", *International Review of Economics Education*, 24 (januar 2017), str. 1-17, dostupno na: <https://doi.org/10.1016/j.iree.2016.10.001>; Ana Pavkovic, Mihovil Andelinovic, Domagoj Misevic, "Measuring Financial Literacy of University Students", *Croatian Operational Research Review*, 9:1 (2018), str. 87-97, dostupno na: <https://doi.org/10.17535/crorr.2018.0008>.
- 51 Arceo-Gómez, Villagómez, "Financial Literacy among Mexican High School Teenagers"; Ercan Özen, Zübeyde Kaya, "Finansal Okuryazarlık Seviyesinin Ölçülmesi: Üniversite Öğrencileri Üzerine Bir Araştırma (Measuring of Financial Literacy: An Investigation on Undergraduate Students)" (2015).
- 52 Marianne Hilgert, Jeanne Hogarth, Sondra Beverly, "Household Financial Management: The Connection Between Knowledge and Behavior", *Federal Reserve Bulletin*, 89 (januar 2003), str. 309-322.
- 53 Justine Hastings, Lydia Tejada-Ashton, "Financial Literacy, Information, and Demand Elasticity: Survey and Experimental Evidence from Mexico" (Cambridge, MA: National Bureau of Economic Research, December 2008), dostupno na: <https://doi.org/10.3386/w14538>.
- 54 Lusardi van Rooij, Alessie, "Financial Literacy and Stock Market Participation".
- 55 "How Much Can Financial Literacy Help?", *Review of Finance*, 19:4 (juli 2015), str. 1347-1382, dostupno na: <https://doi.org/10.1093/rof/rfu033>.

ulaganja, taj je utjecaj ekonomski mali. Slično, Chu et al.⁵⁶ i Lusardi⁵⁷ otkrili su da akumulacija bogatstva i povrat ulaganja zavise od finansijske pismenosti. U stvari, kao što su pokazali Lusardi, Michaud i Mitchell, finansijska pismenost je odgovorna za 30–40% nejednakosti kada je riječ o bogatstvu penzionera u SAD-u.⁵⁸

Finansijska pismenost i finansijski šokovi / finansijska krhkost. U literaturi se govori i o tome da li je finansijska pismenost ključna za prevazilaženje finansijskih šokova.. Čini se da između toga dvoga postoji nedvosmislen odnos. Oni s visokim nivoom finansijske pismenosti sposobni su da se nose s neočekivanim troškovima i promjenama u prihodima.⁵⁹ Za donošenje zdrave finansijske odluke potrebno je temeljno finansijsko znanje. To se odnosi i na obične i na vanredne situacije, kada su stvari složenije. Nažalost, krize najviše pogađaju one s najnižim nivoom finansijske pismenosti (žene, osobe s nižim primanjima, nezaposlene ili osobe s tjelesnim ili psihičkim oštećenjima, mlade i manje obrazovane). Nedostatak finansijske pismenosti kod ovih grupa može samo dodatno pogoršati negativne efekte. Jedan od načina rješavanja ovog problema, prema Lusardi et al., jeste edukacija pojedinaca o finansijama i rizicima povezanim s finansijskim odlukama kako bi se što bolje pripremili za sljedeću krizu.⁶⁰ Cijena nečinjenja toga (tj. finansijske nepismenosti), prema njima, previsoka je da bi se zanemarila.

U drugoj studiji, Klapper et al. otkrili su da osobe s većim nivoom finansijske pismenosti obično imaju veće prihode na raspolaganju tokom finansijske krize.⁶¹ Drugim riječima, finansijska nepismenost u kombinaciji s intenzivnim rastom potrošačkih kredita i finansijskom krizom može biti opasna kombinacija. Osim što nisu u stanju da izdrže pojedinačne šokove, finansijski nepismeni pojedinci koji nemaju vještine upravljanja novcem također su osjetljivi i na finansijske krize.⁶²

Finansijska pismenost i zaduženost. Finansijska pismenost također je povezana s finansijskom zaduženošću. Lusardi i Tufano⁶³ i Mottola⁶⁴ otkrili su da su oni

56 "Financial Literacy, Portfolio Choice and Financial Well-Being", *Social Indicators Research*, 132:2 (juni 2017), str. 799-820, dostupno na: [//doi.org/10.1007/s11205-016-1309-2](https://doi.org/10.1007/s11205-016-1309-2).

57 "Financial Literacy and the Need for Financial Education".

58 "Optimal Financial Knowledge and Wealth Inequality", *Journal of Political Economy*, 125:2 (april 2017), str. 431-477, dostupno na: <https://doi.org/10.1086/690950>.

59 Lusardi, "Financial Literacy and the Need for Financial Education".

60 "Building up Financial Literacy and Financial Resilience".

61 Leora Klapper, Annamaria Lusardi, Georgios Panos, "Financial Literacy and the Financial Crisis" (Cambridge, MA: National Bureau of Economic Research, mart 2012), dostupno na: <https://doi.org/10.3386/w17930>.

62 Braunstein and Welch, "Financial Literacy: An Overview of Practice, Research, and Policy".

63 "Teach Workers about the Peril of Debt", *Harvard Business Review* (novembar 2009); "Debt Literacy, Financial Experiences, and Overindebtedness", *Journal of Pension Economics and Finance*, 14:4 (oktobar 2015), str. 332-368, dostupno na: <https://doi.org/10.1017/S1474747215000232>.

64 "In Our Best Interest".

koji bolje razumiju finansije obično manje zaduženi, te se suočavaju s nižim troškovima. Slično, French i McKillop pokazuju kako vještine upravljanja novcem povećavaju neto bogatstvo britanskih domaćinstava smanjenjem omjera duga i prihoda, korištenjem skupih zajmova i broja zajmodavaca.⁶⁵

Finansijska pismenost i mladi: Izloženost mladih ljudi finansijskom svijetu danas je veća nego ikada prije. Sve veći zahtjevi, troškovi obrazovanja i borba sa studentskim kreditima posvuda postaju ozbiljni problemi. Mnogi studenti nisu bili svjesni posljedica koje će im studentski krediti uzrokovati kasnije u životu. Polovina milenijalaca revidirala bi svoje odluke kada bi imala priliku.⁶⁶ Uopćeno govoreći, finansijska pismenost među mladima veoma je niska jer je finansijski pismeno manje od jedne trećine mladih. Njihova pismenost zavisi od socio-demografskih karakteristika i porodične finansijske sofisticiranosti.⁶⁷

Međutim, finansijska nepismenost nije evidentna samo među mladima, već je prisutna i među starijima.⁶⁸ Naprimjer, Klapper i Lusardi otkrili su da je finansijska pismenost među mladima od 36 godina u prosjeku 56%, u poređenju sa 63% onih u dobi od 36–50 godina. Finansijska pismenost starijih od pedeset godina u prosjeku je niža od onih navedenih, a najniža je stopa kod starijih od 65 godina.⁶⁹

Finansijska pismenost i studenti: Slični zaključci javljaju se i u slučaju srednjoškolaca i studenata. Preliminarni rad na finansijskoj pismenosti među srednjoškolcima preduzeli su Chen i Volpe.⁷⁰ Otkrili su da je oko 53% od 924 studenta koji su obuhvaćeni studijom uspjele tačno odgovoriti na pitanja. Najniži nivo finansijske pismenosti uočen je među neposlovnim smjerovima, ženama, studentima niže klase, mlađim od trideset godina i osobama sa malo radnog iskustva. Isti rezultati dobijeni su i za maturante tokom istraživanja u periodu 1997–2006. Samo 50% njih bilo je u stanju da odgovori na finansijska pitanja koja odgovaraju uzrastu.⁷¹ Slični rezultati evidentirani su i u slučaju njemačkih srednjoškolaca.⁷² Nasuprot tome, 72,2% studenata iz Estonije, Njemačke, Italije,

65 "Financial Literacy and Over-Indebtedness in Low-Income Households", *International Review of Financial Analysis*, 48 (decembar 2016), str. 1-11, dostupno na: <https://doi.org/10.1016/j.irfa.2016.08.004>.

66 Annamaria Lusardi, Carlo de Bassa Scheresberg, Noemi Oggero, "Student Loan Debt in the US: An Analysis of the 2015 NFCS Data", *GFLEC Policy Brief* (2016).

67 Mitchell Lusardi, Curro, "Financial Literacy among the Young".

68 Rui Xue et al., "Financial Literacy amongst Elderly Australians", *Accounting & Finance*, 59: S1 (april 2019), str. 887-918, dostupno na: <https://doi.org/10.1111/acfi.12362>; Klapper and Lusardi, "Financial Literacy and Financial Resilience".

69 "Financial Literacy and Financial Resilience".

70 "An Analysis of Personal Financial Literacy among College Students".

71 Lewis Mandell, "Financial Literacy of High School Students", u *Handbook of Consumer Finance Research*, Jing Jian Xiao (ed.) (New York, NY: Springer New York, 2008), str. 163-183, dostupno na: https://doi.org/10.1007/978-0-387-75734-6_10.

72 Carsten Erner, Michael Goedde-Menke, Michael Oberste, "Financial Literacy of High School Students: Evidence from Germany", *The Journal of Economic Education*, 47:2 (2 april 2016), str. 95-105, dostupno na: <https://doi.org/10.1080/00220485.2016.1146102>.

Holandije, Poljske, Rumunije, Ruske Federacije i Turske pokazalo je finansijske vještine u odgovorima na ta pitanja.⁷³

Finansijska pismenost i finansijska inkluzija: Pitanje finansijske inkluzije – učiniti finansijske proizvode i usluge dostupnim i pristupačnim svima – i dalje je aktuelno. Mnogi tvrde da rješenje ovog problema leži u poboljšanju finansijske infrastrukture. Iako se uloga finansijske infrastrukture ne može poreći, također se navodi da finansijska pismenost može imati isto tako pozitivan utjecaj. Budući da je ona važan cilj ekonomskog i finansijskog razvoja, kreatori politike treba da koriste finansijsku pismenost kao alat za rješavanje problema finansijske inkluzije.⁷⁴ Nekoliko studija ukazuje na to da je finansijska pismenost jedna od determinanti koja utječe na sposobnost ljudi da pristupe finansijskim uslugama u ruralnim područjima Ugande⁷⁵ i Bangladeša.⁷⁶

Iz svega navedenog možemo zaključiti da finansijska pismenost ima dalekosežne posljedice po blagostanje pojedinca. Drugim riječima, finansijska nepismenost može prouzrokovati mnogostruke probleme kako pojedincu, tako i društvu i ekonomiji u cjelini.

Metodologija

Ispitanici i postupak

Za potrebe ove studije, sprovedeno je primarno prikupljanje krossekcionalnih podataka. Ciljna populacija bile su odrasle osobe (od 18 do 65 godina) u Bosni i Hercegovini. Za postizanje željenog uzorka korištena je metoda snježne grudve. Uprkos određenim ograničenjima, ova je metoda izrazito popularna u studijama

73 Kutlu Ergün, “Financial Literacy among University Students: A Study in Eight European Countries”, *International Journal of Consumer Studies*, 42:1 (januar 2018), str. 2-15, dostupno na: <https://doi.org/10.1111/ijcs.12408>.

74 Antonia Grohmann, Theres Klühs, Lukas Menkhoff, “Does Financial Literacy Improve Financial Inclusion? Cross Country Evidence”, *World Development*, 111 (novembar 2018), str. 84-96, dostupno na: <https://doi.org/10.1016/j.worlddev.2018.06.020>.

75 George Okello Candiya Bongomin et al., “Financial Literacy in Emerging Economies: Do All Components Matter for Financial Inclusion of Poor Households in Rural Uganda?”, *Managerial Finance*, 43:12 (4. decembar 2017), str. 1310-1331, dostupno na: <https://doi.org/10.1108/MF-04-2017-0117>.

76 Morshadul Hasan, Thi Le, Ariful Hoque, “How Does Financial Literacy Impact on Inclusive Finance?”, *Financial Innovation*, 7:40 (decembar 2021), str. 1-23, dostupno na: <https://doi.org/10.1186/s40854-021-00259-9>.

kojima nedostaju javne baze podataka.⁷⁷ Metoda se primjenjuje u dva koraka. Prvo smo pristupili pojedincima iz naših ličnih mreža, čineći ih prvim učesnicima. Drugo, zamolili smo ih da preporuča dodatne učesnike iz svojih mreža. U ovom slučaju prikupili smo veći, raznolik i pouzdan uzorak, koji je neophodan za smanjenje moguće pristrasnosti uzorka.⁷⁸

Svaki pojedinac dobio je ili štampanu kopiju ili digitalni upitnik, a prije ispunjavanja morao je dati pristanak za učešće u istraživanju. Učešće je bilo dobrovoljno, a učesnici su mogli odustati u svakom trenutku. Osim toga, omogućena im je anonimnost i osigurano je da će se dostavljene informacije koristiti samo u istraživačke svrhe. Podaci su prikupljeni od marta do maja 2022. godine. Početni broj primljenih odgovora bio je 692. Provjerom i izvršenim čišćenjem podataka odbačena su 54 odgovora, uglavnom zbog nepotpunih podataka. Dakle, konačni uzorak pokriva 638 osoba. Profil ispitanika prikazan je u tabeli 1.

Tabela 1. Profil ispitanika

Kategorija	Frekvencija	Procent	Kategorija	Frekvencija	Procent
Dob			Prihodi (individualni)		
NRV (18–25)	228	35,7%	Nema prihoda	102	16,0%
PRV (25–54)	376	58,9%	Manje od 500 KM	78	12,2%
VRV (54–65)	34	5,3%	501 KM – 1.000 KM	94	14,7%
UKUPNO	638	100,0%	1.001 KM – 2.000 KM	227	35,6%
Rod					
Muško	335	52,5%	2.001 KM – 5.000 KM	105	16,5%
Žensko	303	47,5%	Više od 5.000 KM	32	5,0%
UKUPNO	638	100,0%	UKUPNO	638	100,0%

77 Pieter Vandekerckhof et al., “The Effect of Nonfamily Managers on Decision-Making Quality in Family Firm TMTs: The Role of Intra-TMT Power Asymmetries”, *Journal of Family Business Strategy*, 10:3 (septembar 2019), 100272, dostupno na: <https://doi.org/10.1016/j.jfbs.2019.01.002>.

78 John W. Creswell, Cheryl N. Poth, *Qualitative Inquiry & Research Design: Choosing among Five Approaches*, Fourth edition (Los Angeles: SAGE, 2018).

Kategorija	Frekvencija	Procent	Kategorija	Frekvencija	Procent
			Prihodi (domaćinstvo)		
Obrazovanje			Nema prihoda	33	5,2%
Osnovno obrazovanje	9	1,4%	Manje od 500 KM	23	3,6%
Srednja škola	266	41,7%	501 KM – 1.000 KM	58	9,1%
Dodiplomski studij	225	35,3%	1.001 KM – 2.000 KM	169	26,5%
Magisterij	124	19,4%	2.001 KM – 5.000 KM	269	42,2%
Doktorat	14	2,2%	Više od 5.000 KM	86	13,5%
UKUPNO	638	100,0%	UKUPNO	638	100,0%

Napomena: OECD klasifikacija: novi radni vijek (NRV, 18–24), primarni radni vijek (PRV, 25–54) i vrhunac radnog vijeka (VRV, 55–65).

Dizajn i mjerni instrumenti

Glavni instrument za prikupljanje podataka bio je upitnik za samostalno ispunjavanje koji je sadržavao popratno pismo u kojem se objašnjavaju svrha studije i opće informacije i pitanja u vezi s finansijskom pismošću i demografskim faktorima. Budući da su pitanja u početku bila na engleskom jeziku, koristili smo metodu povratnog prevođenja (engleski – bosanski – engleski). Nakon toga, provedeno je pilot-testiranje nekoliko pojedinaca, koji su dali korisne uvide u nedosljednosti koje su nam pomogle u poboljšavanju sadržaja.

Upitnik je izrađen za veliki projekat i uključivao je 97 pitanja. Ova se studija fokusirala na tri glavne dimenzije finansijske pismenosti: kamatu, inflaciju i diversifikaciju te odabrane demografske faktore.⁷⁹ Pitanja o kamatama i inflaciji testiraju znanje ispitanika o osnovnom finansijskom računanju i inflaciji, dok pitanja o diversifikaciji rizika testiraju njihovo znanje o investiranju kao ključnom elementu donošenja informirane odluke o investiranju.⁸⁰

79 Sumit Agarwal et al., "Financial Literacy and Financial Planning: Evidence from India", *Journal of Housing Economics*, 27 (mart 2015), str. 4-21, dostupno na: <https://doi.org/10.1016/j.jhe.2015.02.003>; Lusardi, "Financial Literacy"; Lusardi, "Financial Literacy and the Need for Financial Education"; Lusardi, Mitchell, and Curto, "Financial Literacy among the Young"; Lusardi and Mitchell, "The Economic Importance of Financial Literacy"; Swiecka et al., "Financial Literacy".

80 Lusardi, Mitchell, and Curto, "Financial Literacy among the Young".

Pored toga, svaka dimenzija finansijske pismenosti mjerena je pomoću dvaju pitanja. Pitanja koja su se odnosila na kamatu obuhvatila su primjenu proste i složene kamate. Za inflaciju i diversifikaciju koristili smo jedno pitanje u vezi s definicijom i jedno pitanje u vezi s praktičnom primjenom znanja. Za sva pitanja ispitanici su imali nekoliko ponuđenih odgovora, od kojih je samo jedan bio tačan. Pitanja su predstavljena u dodatku 1.

Odabrani demografski faktori bili su starost, rod, obrazovanje i prihod. Starost se u početku mjerila kao broj godina, a zatim je transformirana u tri kategorije prema OECD klasifikaciji: novi radni vijek (NRV, 18–24), primarni radni vijek (PRV, 25–54) i vrhunac radnog vijeka (VRV, 55–65). Rod je mjerena pomoću binarne ili indikator (engl. *dummy*) varijable (0=muško, 1=žensko). Obrazovanje je u početku sadržavalo pet nivoa (osnovna škola, srednja škola, dodiplomski studij, magisterij i doktorat). Nakon prikupljanja podataka, ispitanike svrstavamo u tri kategorije: bez univerzitetske diplome (BUD), dodiplomski nivo (DD) i postdiplomski nivo (PD). S obzirom na to da smo imali polaznike iz dvaju različitih obrazovnih sistema, koristili smo ekvivalenciju koju nam pruža Centar za informisanje i priznavanje kvalifikacija u visokom obrazovanju.⁸¹ Individualni prihodi ispitanika razvrstani su u pet nivoa: bez prihoda (BP), niski prihodi (NP, manje od 1.000 KM), umjereni prihodi (UP, 1–2.000 KM), visoki prihodi (VP, 2–5.000 KM) i vrlo visoki prihodi (VVP, preko 5.000 KM).

Prezentacija rezultata i diskusija

Analiza preliminarnih podataka prikazana je pomoću deskriptivne statistike. Prvo, uvodimo frekvenciju odgovora u vezi s trima dimenzijama finansijske pismenosti (kamata, inflacija i diversifikacija). Drugo, predstavljamo komparativnu procjenu naših nalaza s pregledom koji je predstavila Lusardi.⁸² Na kraju, predstavljamo naše nalaze o finansijskoj pismenosti kroz nekoliko demografskih faktora, kao što su rod, starosna dob, obrazovanje i mjesečni prihod pojedinca. U tabeli 2 prikazane su frekvencije odgovora u odnosu na tri dimenzije finansijske pismenosti u BiH.

81 Vidi: <http://cip.gov.ba/en/he-system-eng>.

82 “Financial Literacy and the Need for Financial Education”.

Tabela 2. Tačni i netačni odgovori o trima dimenzijama finansijske pismenosti

	Kam(p)	Kam(s)	Kam(o)	Inf(d)	Inf(p)	Inf(o)	Div(d)	Div(p)	Div(o)
Tačno	500	299	250	514	550	454	456	233	198
Netačno	138	339	388	124	88	184	182	405	440
UKUPNO	638	638	638	638	638	638	638	638	638

Napomene: Kam(p) = prosta kamata; Kam(s) = složena kamata; Kam(o) = oboje, prosta i složena kamata; Inf(d) = definicija inflacije; Inf(p) = primjena inflacije; Inf(o) = oboje, definicija i primjena inflacije; Div(d) = definicija diversifikacije; Div(p) = primjena diversifikacije; Div(o) = oboje, definicija i primjena diversifikacije.

Kao što možemo vidjeti iz tabele, ispitanici pokazuju daleko bolje znanje o prostoj nego o složenoj kamati. Ipak, kada je u riječ o poređenju između definicije i primjene finansijskih termina, imamo obrnute rezultate. Konkretno, nešto veći broj ispitanika tačno je odgovorio na pitanje koje provjerava praktičnu primjenu vezanu za inflaciju. S druge strane, značajno veći broj ispitanika u stanju je da definiše diversifikaciju, ali ne i da je praktično primijeni. Izvršeno je i poređenje rezultata naše studije s rezultatima projekta *FLat World*, koji je proveden u 15 zemalja,⁸³ a koje nam je predstavila Lusardi,⁸⁴ što je predstavljeno u tabeli 3.

83 "Financial Literacy and Retirement Planning in Germany", *Journal of Pension Economics and Finance*, 10:4 (oktobar 2011), 565-584, dostupno na: <https://doi.org/10.1017/S1474747211000485>.

84 "Financial Literacy and Retirement Planning in Germany", *Journal of Pension Economics and Finance*, 10:4 (oktobar 2011), 565-584, dostupno na: <https://doi.org/10.1017/S1474747211000485>.

Tabela 3. Komparativna procjena finansijske pismenosti u BiH u odnosu na rezultate projekta FLat World

Autor(i)	Zemlja	Godina	Kamata (%)	Inflacija (%)	Diver. (%)	Svi (%)	N
Bucher-Koenen i Lusardi ⁸⁵	Njemačka	2009.	82,4	78,4	61,8	53,2	1.059
Brown i Graf ⁸⁶	Švicarska	2011.	79,3	78,4	73,5	50,1	1.500
Van Rooij, Lusardi, i Alessie ⁸⁷	Holandija	2010.	84,8	76,9	51,9	44,8	1.665
Agnew, Bateman, i Thorp ⁸⁸	Australija	2012.	83,1	69,3	54,7	42,7	1.024
Boisclair, Lusardi, i Michaud ⁸⁹	Kanada	2012.	77,9	66,2	9,4	42,5	6.805
Kalmi i Ruuskanen ⁹⁰	Finska	2014.	58,1	76,5	65,8	35,6	1.477
Smolo i Knezović (p)	BiH	2022.	46,9	86,2	36,5	33,9	638
Arrondel, Debbich i Savignac ⁹¹	Francuska	2011.	48,0	61,2	66,8	30,9	3..616
Lusardi i Mitchell ⁹²	SAD	2009.	64,9	64,3	51,8	30,2	1488
Sekita ⁹³	Japan	2010.	70,5	58,8	39,5	27,0	5.268

85 "Financial Literacy and Retirement Planning in Germany", *Journal of Pension Economics and Finance*, 10:4 (oktobar 2011), str. 565-584, dostupno na: <https://doi.org/10.1017/S1474747211000485>.

86 "Financial Literacy and Retirement Planning in Switzerland", *Numeracy*, 6:2 (juli 2013), str. 1-21, dostupno na: <https://doi.org/10.5038/1936-4660.6.2.6>.

87 "Financial Literacy and Stock Market Participation".

88 "Financial Literacy and Retirement Planning in Australia", *Numeracy*, 6:2 (juli 2013), str. 1-25, dostupno na: <https://doi.org/10.5038/1936-4660.6.2.7>.

89 "Financial Literacy and Retirement Planning in Canada", *Journal of Pension Economics and Finance*, 16:3 (juli 2017), str. 277-296, dostupno na: <https://doi.org/10.1017/S1474747215000311>.

90 "Financial Literacy and Retirement Planning in Finland", *Journal of Pension Economics and Finance*, 17:3 (juli 2017), str. 335-362, dostupno na: <https://doi.org/10.1017/S1474747217000270>.

91 "Financial Literacy and Financial Planning in France", *Numeracy*, 6:2 (juli 2013), str. 1-17, dostupno na: <https://doi.org/10.5038/1936-4660.6.2.8>.

92 "Financial Literacy around the World".

93 "Financial Literacy and Retirement Planning in Japan", *Journal of Pension Economics and Finance*, 10:4 (oktobar 2011), str. 637-656, dostupno na: <https://doi.org/10.1017/S1474747211000527>.

Autor(i)	Zemlja	Godina	Kamata (%)	Inflacija (%)	Diver. (%)	Svi (%)	N
Fornero i Monticone ⁹⁴	Italija	2007.	40,0	59,3	52,2	24,9	3.992
Smolo i Knezović (d)	BiH	2022.	78,4	80,6	71,5	24,5	638
Crossan, Feslier i Hurnard ⁹⁵	Novi Zeland	2009.	86,0	81,0	49,0	24,0	850
Almenberg i Säv-Söderbergh ⁹⁶	Švedska	2010.	35,2	59,5	68,4	21,4	1.302
Moure ⁹⁷	Čile	2009.	47,4	17,7	40,6	7,7	1.4463
Beckmann ⁹⁸	Rumunija	2011.	41,3	31,8*	14,7	3,8	1.030
Klapper i Panos ⁹⁹	Rusija	2009.	36,3	50,8	12,8	3,7	1.366

Izvor: Prilagođeno iz Lusardi (2019) i ažurirano prema rezultatima autora

Kada uporedimo naše rezultate (d – definicije) s prethodnim, možemo vidjeti da je rezultat 24,5 – što predstavlja donji dio svjetske finansijske pismenosti. Međutim, posmatrajući proširenje modela i na aplikativni dio (p – primjena), možemo vidjeti da je finansijska pismenost nešto veća. Interesantno je također da su dosadašnji rezultati vezani za vrijeme posljednje finansijske krize, što bi moglo utjecati na finansijsku pismenost pojedinaca u to vrijeme. Ukratko, možemo zaključiti da je nivo finansijske pismenosti u BiH prosječan jer je svaka treća-četvrta osoba mogla tačno odgovoriti na sva tri pitanja finansijske pismenosti o primjeni (definiciji) finansijskih termina. Ipak, ovi rezultati u skladu su s većinom prethodnih studija o ovoj temi.

94 “Financial Literacy and Pension Plan Participation in Italy”, *Journal of Pension Economics and Finance*, 10:4 (oktobar 2011), str. 547-564, dostupno na: <https://doi.org/10.1017/S1474747211000473>.

95 “Financial Literacy and Retirement Planning in New Zealand”, *Journal of Pension Economics and Finance*, 10:4 (oktobar 2011), str. 619-635, dostupno na: <https://doi.org/10.1017/S1474747211000515>.

96 “Financial Literacy and Retirement Planning in Sweden”, *Journal of Pension Economics and Finance*, 10:4 (oktobar 2011), str. 585-598, dostupno na: <https://doi.org/10.1017/S1474747211000497>.

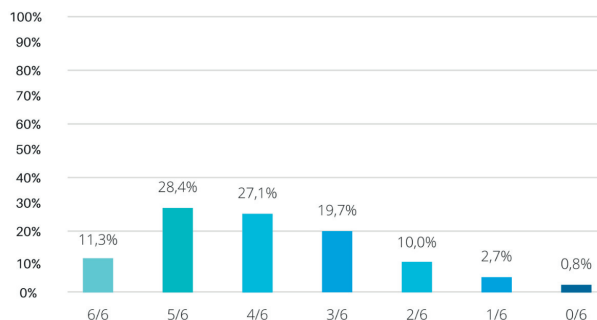
97 “Financial Literacy and Retirement Planning in Chile”, *Journal of Pension Economics and Finance*, 15:2 (april 2016), str. 203-223, dostupno na: <https://doi.org/10.1017/S1474747215000049>.

98 “Financial Literacy and Household Savings in Romania”, *Numeracy*, 6:2 (juli 2013), str. 1-22, dostupno na: <https://doi.org/10.5038/1936-4660.6.2.9>.

99 “Financial Literacy and Retirement Planning: The Russian Case”, *Journal of Pension Economics and Finance*, 10:4 (oktobar 2011), str. 599-618, dostupno na: <https://doi.org/10.1017/S1474747211000503>.

Posmatrajući finansijsku pismenost u BiH, dalje iznosimo neke zanimljive rezultate. Prvo, za razliku od većine prethodnih istraživanja, proširili smo mjerenje finansijske pismenosti još trima pitanjima vezanim za primjenu finansijskog znanja. Ilustracija 1 prikazuje učestalost kombinovanih odgovora (definicija i primjena).

Ilustracija 1. Procenat tačnih odgovora po pojedincima



Na ilustraciji 1 možemo vidjeti nekoliko činjenica. Prvo, distribucija odgovora bliska je normalnoj s blagim pozitivnim (desnim) nagibom. To znači da je uzorak približno obuhvatio pojedince iz različitih kategorija, od finansijski nepismenih do pismenih. Drugo, podaci pokazuju da je stanovništvo u BiH relativno finansijski pismeno, jer 426 od 638 ispitanika ili 68,08% ima najmanje četiri tačna odgovora. Konačno, samo 22 od 638 ili 3,45% imalo je manje od dvaju tačnih odgovora, što se može smatrati visoko nepismenim.

U nastavku analize, predstavljamo finansijsku pismenost u BiH na osnovu odabranih demografskih faktora: rod, starosna dob, obrazovanje i prihodi.

Tabela 4. Tačni odgovori prema rodu, starosnoj dobi, obrazovanju i individualnom prihodu

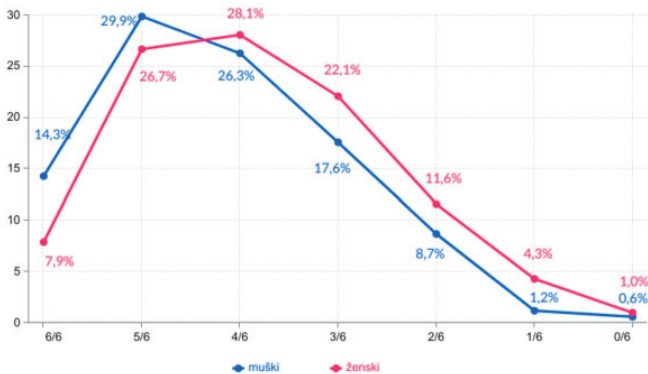
Tačni odgovori	6/6	5/6	4/6	3/6	2/6	1/6	0/6
sveukupno	72	181	173	126	64	17	5
Rod							
muško (335)	48	100	88	59	29	4	2
žensko (303)	24	81	85	67	35	13	3

Tačni odgovori	6/6	5/6	4/6	3/6	2/6	1/6	0/6
Starosna dob							
NRV (228)	18	50	62	62	28	6	2
PRV (376)	49	120	104	57	33	10	3
VRV (34)	5	11	7	7	3	1	0
Obrazovanje							
BUD (275)	20	54	82	69	32	10	2
DD (225)	28	73	58	41	25	3	3
PD (138)	24	54	33	16	7	4	0
Individualni prihod							
BP (102)	4	25	27	28	12	6	0
NP (172)	21	31	47	40	24	5	4
UP (227)	34	72	55	41	18	6	1
VP (105)	10	41	37	12	5	0	0
VVC (32)	3	12	7	5	5	0	0

Napomena: N=638. OECD klasifikacija: novi radni vijek (NRV, 18–24), primarni radni vijek (PRV, 25–54) i vrhunac radnog vijeka (VRV, 55–65). Obrazovne kategorije: bez univerzitetske diplome (BUD), dodiplomski (DD) i postdiplomski (PD). Kategorije individualnih prihoda: bez prihoda (BP), niski prihodi (NP, manje od 1.000 KM), umjereni prihodi (UP, 1–2.000 KM), visoki prihodi (VP, 2–5.000 KM) i vrlo visoki prihodi (VVP, preko 5.000 KM).

Ako posmatramo rod, možemo vidjeti da muškarci pokazuju veću finansijsku pismenost. Kako su uzorci nejednaki, razlika između muškaraca i žena u finansijskoj pismenosti bolje je prikazana na ilustraciji 2, gdje koristimo procenete.

Ilustracija 2. Procenat finansijske pismenosti na osnovu roda



Kao što možemo vidjeti iz prikazanih podataka, muškarci su postigli „savršenije rezultate“ u finansijskoj pismenosti. Kako prelazimo na kategorije sa više netačnih odgovora, veći je udio žena u odnosu na muškarce. Naši rezultati ne iznenađuju s obzirom na to da poslovni kontekst u BiH još uvijek karakterišu značajne razlike između muškaraca i žena.¹⁰⁰ Žene su manje aktivne na tržištu rada i sve manje zastupljene u menadžerskim i vlasničkim strukturama.¹⁰¹ To je rezultat nedostatka obrazovanja, jednakih mogućnosti i kulturnih faktora kao što su tradicionalne rodne uloge.¹⁰² Ovi rezultati u skladu su sa studijama Lusardi et al.,¹⁰³ Bucher-Koenen i Lusardi,¹⁰⁴ Karakurum-Ozdemir et al.,¹⁰⁵ Lusardi,¹⁰⁶ Swiecka et al.,¹⁰⁷ Bottazzi i Lusardi¹⁰⁸ itd. Međutim, naši rezultati odstupaju od studija koje su sproveli Wagland i Taylor,¹⁰⁹ Ludlum et al.,¹¹⁰ Özen i Kaya¹¹¹ i Pavkovic et al.¹¹²

Nadalje, predstavljamo podatke o finansijskoj pismenosti za BiH za tri starosne kategorije: novi radni vijek (NRV, 18–24), primarni radni vijek (PRV, 25–54) i vrhunac radnog vijeka (VRV, 55–65) te za tri obrazovne kategorije: bez univerzitetske diplome (BUD), dodiplomski nivo (DD) i postdiplomski nivo (PD). Iako u tabeli 4 možemo vidjeti neke indikacije, ilustracija 3 prikazuje podatke u procentima, što ih čini konkretnijim.

100 Ramo Palalić et al., “Women’s Entrepreneurship in Bosnia and Herzegovina”, in *Women’s Entrepreneurship in Former Yugoslavia*, Ramo Palalić, Emil Knezović, Léo-Paul Dana (ed.), Contributions to Management Science (Cham: Springer International Publishing, 2020), str. 11-35, dostupno na: https://doi.org/10.1007/978-3-030-45253-7_2.

101 Shagun Khare et al., “Zapošljavanje i Dinamika Tržišta Rada u Bosni i Hercegovini” (Geneva: International Labour Office, 4. juni 2010), dostupno na: https://www.ilo.org/wcmsp5/groups/public/---ed_emp/documents/publication/wc_ms_144424.pdf; The World Bank, “Enterprise Surveys: Bosnia and Herzegovina”, 2019, dostupno na: <https://www.enterprisesurveys.org/en/data/exploreconomies/2019/bosnia-and-herzegovina#gender>.

102 Lejla Somun-Krupalija, *Gender and Employment in Bosnia and Herzegovina: A Country Study* (Geneva: International Labour Office, 2011), dostupno na: https://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_170832.pdf.

103 “Financial Literacy among the Young”.

104 “Financial Literacy and Retirement Planning in Germany”.

105 “Financial Literacy in Developing Countries”, *Social Indicators Research*, 143:1 (maj 2019), str. 325-353, dostupno na: <https://doi.org/10.1007/s11205-018-1952-x>.

106 “Financial Literacy and the Need for Financial Education”.

107 “Financial Literacy”.

108 “Stereotypes in Financial Literacy”.

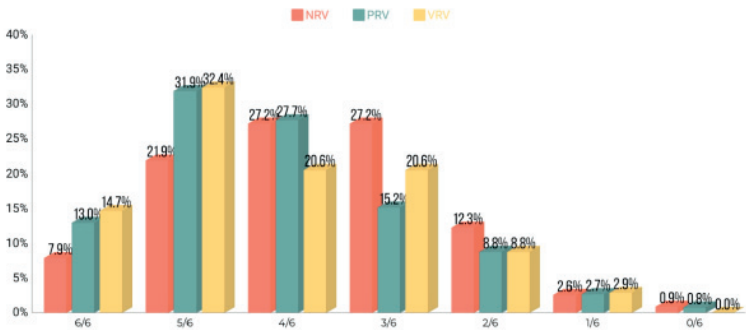
109 “When It Comes”.

110 “Financial Literacy”.

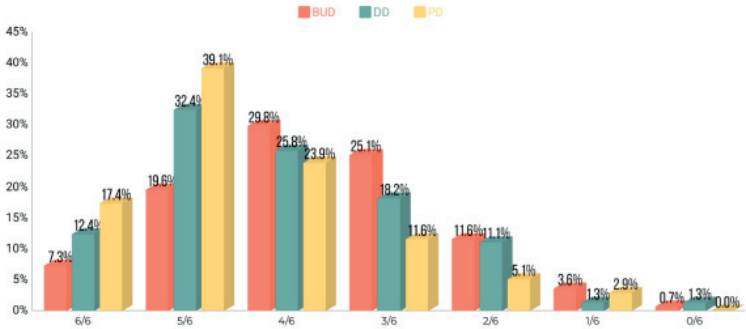
111 “Finansal Okuryazarlık Seviyesinin Ölçülmesi: Üniversite Öğrencileri Üzerine Bir Araştırma (Measuring of Financial Literacy: An Investigation on Undergraduate Students)”.

112 “Measuring”.

Ilustracija 3. Procenat finansijske pismenosti na osnovu starosne dobi



Ilustracija 4. Procenat finansijske pismenosti na osnovu nivoa obrazovanja



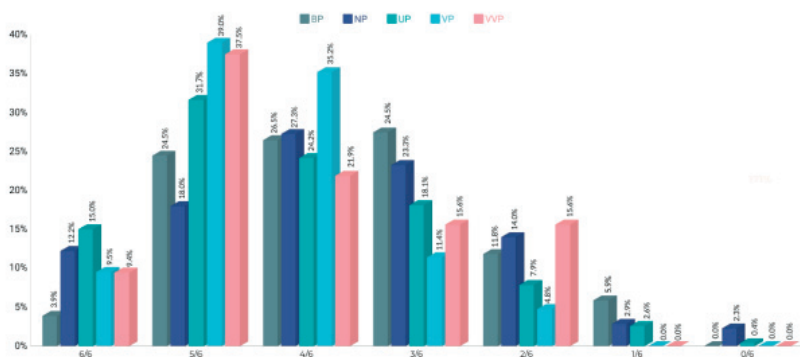
Rezultati prikazani na ilustraciji 3 pokazuju da su „osobe starije životne dobi“ uglavnom finansijski pismenije, dok je najmlađa kategorija najmanje pismena. Slično tome, što je viši nivo obrazovanja, veća je i finansijska pismenost (ilustracija 4). Kao neizostavni elementi ljudskog kapitala, iskustvo (u ovom slučaju životno iskustvo) i obrazovanje imaju tendenciju da utječu na znanje o različitim životnim potrebama, među kojima je u savremenom svijetu i finansijska pismenost. Slične trendove zabilježili su i Xue et al.¹¹³ i Klapper i Lusardi.¹¹⁴

Na kraju, predstavljamo podatke o finansijskoj pismenosti na osnovu pet kategorija prihoda: bez prihoda (BP), niski prihodi (NP, manje od 1.000 KM), umjereni prihodi (UP, 1–2.000 KM), visoki prihodi (VP, 2–5.000 KM) i vrlo visoki prihodi (VVP, preko 5.000 KM). Rezultati su prikazani u ilustraciji 5.

113 “Financial Literacy amongst Elderly Australians”.

114 “Financial Literacy and Financial Resilience”.

Ilustracija 5. Procenat finansijske pismenosti na osnovu individualnih mjesečnih primanja



Kada je riječ o prihodima, možemo vidjeti da ne postoji „strogi“ trend po kategorijama. Naprimjer, najveći postotak ljudi sa savršenim rezultatima bio je iz kategorije VP. Međutim, ako napravimo crno-bijelo poređenje, mogli bismo zaključiti da su ljudi s višim primanjima neznatno finansijski pismeniji. Osim toga, očigledno je da su oni koji nemaju primanja najmanje pismeni jer nisu toliko uključeni u redovne svakodnevne lične finansijske poslove. Ovi rezultati potvrđuju rezultate prethodnih studija različitih autora kao što su Karakurum-Ozdemir et al.,¹¹⁵ Lusardi,¹¹⁶ Xue et al.,¹¹⁷ Santini et al.,¹¹⁸ Klapper i Lusardi,¹¹⁹ Lusardi et al.¹²⁰ itd.

Zaključak

Tokom godina, finansijska tržišta postala su izuzetno složena sa širokom dostupnošću finansijskih proizvoda i usluga. Sve to otežalo je običnim ljudima proces donošenja odluka. Nadalje, finansijska tehnologija (*FinTech*) i digitalizacija dodatno su zakomplikovali situaciju. Međutim, bez posjedovanja finansijskog znanja neophodnog za efikasno donošenje odluka, obični ljudi nemaju potrebne

115 “Financial Literacy in Developing Countries”.

116 “Financial Literacy and the Need for Financial Education”.

117 “Financial Literacy amongst Elderly Australians”.

118 “The Antecedents and Consequences of Financial Literacy: A Meta-Analysis”, *International Journal of Bank Marketing*, 37:6 (2. septembar 2019), str. 1462-1479, dostupno na: <https://doi.org/10.1108/IJBM-10-2018-0281>.

119 “Financial Literacy and Financial Resilience”.

120 “Building up Financial Literacy and Financial Resilience”.

vještine kako bi se nosili s ovim izazovima. Katastrofalne posljedice finansijske nepismenosti ne pogađaju samo pojedince, već imaju dublji utjecaj na društvo u cjelini, što je vidljivo iz globalne finansijske krize¹²¹ i nedavne pandemije COVID-19.¹²² Upravo iz tog razloga moramo posvetiti veliku pažnju finansijskoj pismenosti pojedinaca, čije finansijske aktivnosti i ponašanja mogu utjecati na ekonomsko blagostanje svih ostalih u društvu i globalno.

Dok je literatura o razvijenim zemljama obimna, u zemljama u razvoju to nije slučaj. Iz tog razloga ova studija istražuje finansijsku pismenost u BiH kako bi popunila ovu prazninu. Dobijeni putem ankete bazirane na upitniku, naši podaci nude nekoliko zaključaka. Prvo, ukupni nivo finansijske pismenosti u BiH umjeren je u odnosu na rezultate iz drugih zemalja. Drugo, finansijska pismenost veća je kod muškaraca nego kod žena, što potvrđuje prethodne rezultate. Treće, u skladu s drugim studijama, finansijska pismenost u BiH zavisi od prihoda, obrazovanja i starosti ispitanika. Konačno, na osnovu ovih rezultata, preporučuje se kreatorima politika da mlađoj populaciji što ranije uvedu edukaciju o finansijskoj pismenosti. Jasna je potreba za upoznavanjem srednjoškolaca s osnovnim finansijskim konceptima kako bi bili spremni za izazove koji ih čekaju u daljem životu. Ovo bi se moglo ostvariti kroz nove nastavne planove koji bi tretirali finansijsku pismenost u školama i na univerzitetima. Pored toga, praktični seminari i radionice djelimično bi mogli doprinijeti širenju finansijske pismenosti među stanovništvom BiH.

Iako ova studija ima određene obećavajuće rezultate, potrebno je uzeti u obzir nekoliko ograničenja. Prvo, studija se zasniva na krossekcionalnim podacima koji nas ograničavaju u izvođenju kauzalnih zaključaka. Za buduća istraživanja predlažemo korištenje longitudinalnog pristupa za objašnjenje teorijske osnove u pogledu uzročnosti. Drugo, studija koristi neprobabilističko (engl. *nonprobability*) uzorkovanje, što sprečava generaliziranje rezultata. Istraživači bi se mogli fokusirati na manju populaciju s dostupnim podacima za uzorkovanje vjerovatnoće za buduće studije. Konačno, u prikupljenom uzorku dominirali su visokoobrazovani ljudi, što je moglo utjecati na rezultate. Uravnoteženiji uzorak u aspektu obrazovanja mogao bi biti od značajne koristi.

121 Goyal and Kumar, "Financial Literacy".

122 Anik Yuesti, Ni Wayan Rustiarini, Ni Nyoman Ayu Suryandari, "Financial Literacy in the COVID-19 Pandemic: Pressure Conditions in Indonesia", *Entrepreneurship and Sustainability Issues*, 8:1 (30. septembar 2020), str. 884-898, dostupno na: [https://doi.org/10.9770/jesi.2020.8.1\(59\)](https://doi.org/10.9770/jesi.2020.8.1(59)).

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Dodatak

Simbol	Pitanja	Odgovori (tačni odgovori su boldirani)
<i>Kam(p)</i>	Pretpostavimo da ste posudili 100 KM od banke uz (recimo) 3%, šta je niži iznos koji trebate vratiti?	<input type="checkbox"/> 105 KM <input type="checkbox"/> 100 KM + 3% <input type="checkbox"/> Ne znam
<i>Kam(s)</i>	Pretpostavimo da ste uložili 100 KM u banku i da vam banka garantuje povrat od 20% godišnje, a vi reinvestirate svoj prinos svake godine, koliko bi vaša investicija porasla nakon pet godina?	a. Više od 200 KM b. Tačno 200 KM c. Manje od 200 KM d. Ne znam
<i>Inf(d)</i>	Inflacija se odnosi na povećanje troškova roba i usluga u određenom periodu	Da Ne Ne znam Za mene nema nikakve razlike
<i>Inf(p)</i>	Pretpostavimo da su vam se plate udvostručile 2022. godine – recimo sa 10,000 KM na 20,000 KM. Pretpostavimo da su se i cijene robe udvostručile. Koliko ćete danas robe moći kupiti sa 20,000 KM prihoda u 2022. godini?	a. Više robe b. Isto c. Manje robe
<i>Div(d)</i>	Ulaganje u dionice i drugu imovinu nosi rizik – što znači da možete izgubiti sav svoj uloženi novac. Neki od načina na koje možete smanjiti ove rizike su:	a. Ne radeći ništa b. Investirajte u više istih sredstava c. Diversifikacija – investirajte u više različitih sredstava d. Investirajte u kapitalno zagaranтовane proizvode e. Stavite svu svoju uštedevinu u sef banke
<i>Div(p)</i>	U upravljanju vašim investicijama, diversifikacija znači:	a. Ulažete samo u jednu kompaniju b. Kupovinu kada je tržište u pada, a prodaju kada je u porastu. c. Svoja ulaganja predajete menadžeru d. Ulažete u niz kompanija kako biste smanjili izloženost riziku e. Nisam baš siguran f. Ne znam g. Za mene nema nikakve razlike

Napomene: Kam(p) = prosta kamata; Kam(s) = složena kamata; Inf(d) = definicija inflacije; Inf(p) = primjena inflacije; Div(d) = definicija diversifikacije; Div(p) = primjena diversifikacije.

Financial literacy in Bosnia and Herzegovina

Abstract

The purpose of this study was to preliminary analyze the financial literacy in Bosnia and Herzegovina by considering three main dimensions: interest, inflation, and diversification. The target population was working-age individuals (18–65 years old). By using a cross-sectional questionnaire-based survey, 638 useful responses were collected. The data was presented through a series of descriptive statistics and frequencies. The results present the extent of financial literacy by considering several demographic factors, such as gender, age category, education, and an individual monthly income, as well as a comparative assessment with previous studies. The findings provide evidence of moderate financial literacy in Bosnia and Herzegovina as every third (fourth) respondent was able to answer correctly all three questions addressing financial literacy application (definitions). Similarly, to previous studies, financial literacy depends on the income, education, and age of respondents as well. The study is a pioneer one and extends the literature by examining this important construct within Bosnia and Herzegovina.

Key words: financial literacy, financial knowledge, financial skills, demographic factors, Bosnia and Herzegovina

CONTEXT

Prikazi knjiga / Book Reviews

Ahmet Alibašić, *Načela dobre vladavine u islamskoj civilizaciji*,
Sarajevo: Centar za napredne studije, 2022. 140 str., ISBN
978-9926-471-56-9.

Utemeljivanje dobre vladavine u islamskoj tradiciji

Knjiga sa zanimljivim naslovom *Načela dobre vladavine u islamskoj civilizaciji* objavljena je na bosanskom jeziku u jesen 2022. godine. Autor je dr. Ahmet Alibašić, redovni profesor na Katedri za islamsku civilizaciju Fakulteta islamskih nauka Univerziteta u Sarajevu i potpisnik, u različitim akademskim i administrativnim ulogama, vrijednih izdavačkih publikacija i radova o islamu i muslimanima u proteklih četvrt stoljeća. Izdavač je Centar za napredne studije u Sarajevu a recenzenti prof. dr. Zuhdija Hasanović i prof. dr. Ermin Sinanović. Knjiga sadrži zahvalu, uvod, tri poglavlja, završne misli i bibliografiju, na ukupno 140 stranica A5 lijepo uređenog i preglednog teksta.

U uvodnom dijelu studije (str. 9–17) autor navodi izreku (*hadis*) Muhammeda, a.s., u kojoj je zatražio od svojih drugova (*ashaba*) da mu garantiraju šestero a on će njima garantirati Džennet: govorite istinu, ispunite obećanje, opravdajte povjerenje, čuvajte stidna mjesta, oborite poglede i čuvajte svoje ruke. Time je nagoviještena namjera autora da temu primarno istraži s pozicije osnovnih izvora islama – Božije riječi (Kur'ana) i Poslanikove, a.s., tradicije i prakse (sunneta). Poveznicu sa savremenosti uočavamo na početku knjige kroz poređenje postupanja sovjetske i švedske vlasti prilikom nuklearne katastrofe u Černobilu 1986. godine, odnosno skrivanja zastrašujuće istine od javnosti s jedne i obznanivanja gorke istine s druge strane. Uvod nudi kratku savremenu historiju ideje „dobre vladavine“, započetu naporima Svjetske banke iz 1989. godine da u postsaharskoj Africi uvede ovaj koncept. Autor nas upoznaje s namjerom da u ovom djelu ukaže samo na neke elemente dobre vladavine iz islamske perspektive s nadom da će pobuditi interes za nova istraživanja ove teme. I zaista, čitanje djela budi tu vrstu interesa i zapitanosti o razlozima zbog kojih tako rijetko imamo priliku čitati analitički tekst muslimanskog autora o vlasti i vladavini. Fokus studije usmjeren

je na tri teme: (1) učesće građana u političkim procesima, odnosno na način na koji se legitimira vlast, (2) vladavinu prava i c) profesionalizam u javnom sektoru. Autor priznaje da traga za osnovnim elementima nečega što bi se moglo nazvati islamskom koncepcijom dobre vladavine, što se prepoznaje kao cilj istraživanja u odnosu na islamske vrijednosti. Nakon konstatacije da je status dobre vladavine u islamskoj tradiciji relativno nova tema, autor donosi kraći uvid pisaca i studija nastalih u pokušaju konstruiranja arhitekture nove teorije „islamskog upravljanja“, kroz analizu klasične pravničke i moderne muslimanske političke teorije, ili još preciznije kroz fokusiranje na strukturu umjesto na proces i rezultat, odnosno na pravo umjesto na etiku. Na taj način, prema mišljenju autora, ostavlja se dovoljno prostora za dalje utemeljivanje ideje dobre vladavine u islamskoj tradiciji, što je bio osnovni zadatak ove knjige. U podnožnim napomenama Uvoda ponuđen je bogat popis literature za definiranje termina i naučnih oblasti koje se bave temom dobre vladavine u svijetu i kod nas.

U prvom poglavlju knjige, naslovljenom „Dogovorna i odgovorna vlast“ (str. 19–54), pronalazimo zanimljive citate o stanju islamske civilizacije izazvanom stoljetnom borbom između sile i istine, o tome ko ima pravo da vlada, odnosno ko je krajnji izvor legitimne vlasti. Zagovaranje i negiranje suvereniteta zajednice samo je jedno u nizu pitanja za čiju je obradu, smatra autor, potrebno novo promišljanje islamskih tekstova i muslimanske političke prakse. Svjestan neminovnosti pluralnosti mišljenja, autor povremeno navodi i mišljenja za koja kasnije kaže da se s njima ne slaže (naprimjer str. 16, 21), zatim navodi mnoštvo izvornika na arapskom jeziku iz klasičnog i savremenog perioda, valorizira (*tahridž*) izreke Poslanika, a.s., što je prava rijetkost kada čitamo muslimanske autore. Kod muslimanskih autora koji pišu o temama poput ove upućeniji čitalac obično jasno uoči na čemu se zasniva njegov pogled, na osnovnim izvorima islamskog prava i arapskim izvornicima ili na zapadnim studijama ispisanim po strogim uzusima zapadnjačke metodologije. Dr. Alibašić, kada je u pitanju rad koji je ponudio javnosti, nema dominantne izvore, on donosi koncizan i jasan pregled stavova kroz vrijeme posmatrajući zadatu temu s obiju strana. Posebno zanimljivim čini se analiziranje koncepta šure u islamu unutar dvadeset pet savremenih studija o islamskim političkim vrijednostima te razlike između šure kao političkog imperativa volje onih kojima se vlada i *mušavere* kao preporuke vlasti da se s njima savjetuje. Autor čitaoca upoznaje s glavnim tezama Fazlurrahmana, Muhammeda Asada i Turabija o šuri. Razgovjetno artikulira stav koji je njemu bliži i često se koristi logičkim dokazivanjem same naravi vlasti, zagovara stav da je muslimanska vlast republikanska i demokratska, da ummet ima posljednju riječ, odbacuje mogućnost da muslimanska vlast bude monarhija kao forma nasljedne vlasti, autokratija i svaki oblik diktature, poentira da se Bog obraća muslimanima, a ne

vlastima, da je primarni adresat Božije poruke zajednica, a ne vladari. Stiće se dojam kako autor zajednicu predstavlja kao idealnu te ipak ne nudi pogled na zajednice koje pak pripadaju retrogradnom periodu (*fesadu zeman*) islamske civilizacije, a takvih je zajednica bilo i ima. U tom smislu se načela dobre vladavine u ovom djelu mogu posmatrati u duhu Farabijevog *Grada vrlina (el-Medine el-fadile)*, a neki citati se na momente doimaju kao preoštri ili kao konstatacije. Moguće je da je ipak riječ samo o dojmu čitaoca. Odjeljak ovog poglavlja „Konsenzus rane muslimanske zajednice“ kazuje da je glavna svrha postojanja vlasti bila služenje zajednici, da je ideja o tome kako vladari imaju sveto pravo da vladaju zapravo bila nastavak bizantijsko-perzijske tradicije, da šura nije bila institucionalizirana, ali da je itekako bila prakticirana, da je istina emanet, da je preuzimanje javnih funkcija u cilju promocije vjerskih vrijednosti i dobre vladavine jedna od najvećih vjerskih obaveza, da iz suvereniteta zajednice proizlazi odgovornost vlasti prema toj zajednici i pravo zajednice da nadzire rad vlasti. U drugom odjeljku „Historijski kompromisi i pronevjere“ kazuje se da su sukobi među ashabima odigrali i još uvijek igraju ulogu prvog grijeha među kršćanima, da korumpirane vlasti i servilna ulema manipuliraju islamom. Autor donosi niz konstatacija o tome da je slobodarski duh beduina prekratko igrao pozitivnu ulogu, o procesu iskorištavanja vjere umjesto da joj se služi i o Ardaširovom izumu u nastojanju da pod kontrolu stavi vjerski autoritet u državi kroz perzijsku kulturu političkog politeizma i robovanja „etici pokornosti“ i „imperijalnim vrijednostima“. U ovom poglavlju intenzivirano je pozivanje na izvore koji su ostavili vidljiv trag na autora, poput Šinkitija i drugih savremenih teoretičara islamske političke misli nadahnute klasičnim djelima islamskog javnog prava (*sijase šer'ijje*) u poznatim djelima *el-Abkamu es-sultanije*. Za anomalije muslimanske vlasti autor primarno odgovornima smatra islamske pravnike (*fekih*) koji su relativiziranjem koncepta šure i drugih važnih političkih pitanja onemogućili islamsko jedinstvo, koje opet nije moguće bez političkog legitimiteta jer je odsustvo legitimnih vlasti u muslimanskom društvu najveći izvor slabosti. Praćenjem teksta nameće se pitanje šta je bilo rješenje u vremenu fekiha i šta je rješenje danas. Šta i ko to brani muslimanima? Radi se o vremenima u kojima su muslimani imali mogućnost izbora manjeg zla, vrlo rijetko izbora većeg dobra, vremenima smirivanja, a ne produbljivanja buna i ustanaka. Prilikom čitanja naslućuje se ispravna opcija, za koju autor tvrdi da je, nažalost, izostala. Doima se kako autor nije odolio izazovu da u radu citira teoretičare islamske političke misli koji osuđuju islamske pravnike za nečinjenje ispravnijeg, mada se pažljivim uvidom u cjelokupni rad razaznaje da autor razumije okolnosti i ponuđena politička rješenja muslimana kroz vrijeme. Naravno, ostaje žal zbog svih onovremenih i ovovremenih muslimanskih nesnalazjenja u kreiranju bolje vladavine ili, preciznije, dobre vladavine o kojoj

autor piše. U „Zaključnim mislima“ ovog poglavlja autor ističe da su beznade i pesimizam najveći neprijatelji promjena, da je loša vladavina svaki vid moralnog, teološkog i intelektualnog pravdanja loše vlasti, da je izbor između političkog legitimiteta i jedinstva zajednice zapravo lažna dilema, da se savremeni muslimani ne bi trebali osjećati neugodno zbog ugledanja na Evropljane te kako su politički problemi muslimanskog svijeta dobrim dijelom uvezeni pa bi to mogao biti slučaj i s rješenjima. U podnožnim napomenama prvog poglavlja autor se poziva na eminentna imena i njihove nezaobilazne radove o temi dobre vladavine.

U drugom poglavlju knjige, „Vladavina prava u islamskoj civilizaciji“, (str. 55–89) autor govori o još jednoj u nizu zanemarenih muslimanskih dužnosti. Tako navodi kako je dobra vladavina obuhvatniji koncept od vladavine prava (*sijade l-kanun*). Vladavina prava stari je ljudski ideal s dvjema vizijama: po jednoj je pojedinac prije svega adresat prava, a po drugoj se vladavina prava dovodi u usku vezu s ljudskim pravima. Glavna uloga vladavine prava ogleda se u zaštiti građana od arbitrarnih i nepredvidivih odluka vlasti. Građani, prema rezultatima istraživanja, pribjegavaju samocenzuri iz bojazni da ne budu kažnjeni za nešto što su mislili da je u domenu njihovog izbora. Tome doprinose fraze u ustavima muslimanskih zemalja i dokumentima Organizacije islamske solidarnosti i brojnim muslimanskim deklaracijama „u skladu sa zakonom“ i „u pravilu“, koje obesmišljavaju sve odredbe o pravima i slobodama građana. U ovom poglavlju pojašnjava se da dovoljno precizan propis jeste onaj koji može oblikovati ponašanje adresata, da propisi moraju biti javno poznati a svi građani jednaki pred zakonom. Navedene principe autor u sljedećem odjeljku knjige – „Vladavina prava u islamskoj tradiciji“ identificira kroz mnoštvo primjera posebno iz života prve dvojice muslimanskih halifa, Ebu Bekra i Omera, kao utemeljitelja dobre vladavine muslimana koja je prepoznata kao politički ideal u prvih dvanaest godina muslimanske vlasti nakon Poslanika, a.s. Kur’an poziva pravnoj sigurnosti i vladavini prava na način da Bog ne kažnjava prije nego saopći ljudima normu te da muslimani u vlastitoj ortopraksiji slijede određenu školu šerijatskog prava (*mezheb*) s ciljem postizanja veće preciznosti propisa i predvidivosti postupaka. Na taj način, smatraju poznavaoци islamske političke misli, dolazi do sklada između slobode mišljenja i kreativnosti u moralno-pravnim pitanjima s potrebom veće preciznosti i predvidivosti. Autor osuđuje postupke dijela savremene uleme koja se voli pohvaliti Medinskim ustavom, a potpisuje deklaracije podrške lošoj vladavini usljed nepostojanja ili nepridržavanja ustava određene muslimanske zemlje. U govoru o javno proklamovanim pravnim normama, čitamo kako je znanje uvjet vjerovanja i odgovornosti, a neznanje izgovor i osnov za oslobađanje od odgovornosti. U dijelu o jednakosti pred zakonom apostrofira se kako Muhammed, a.s., nikada sebe nije izuzimao od propisa niti je smatrao da je iznad zakona. Autor to argumentira uglavnom dobro poznatim primjerima iz

njegovog života u slučaju, naprimjer, kada kod Poslanika lobira njegova voljena osoba (Usama) da se kradljivcu umanjí zakonska sankcija, kasnije u praksi prve dvojice halifa i brojnim primjerima koji potvrđuju duboku ukorijenjenost načela jednakosti pred zakonom među prvim muslimanima. Jedina skupina koja po porijeklu uživa poseban tretman u islamskoj tradiciji jeste Poslanikova porodica. Navedeno je više upечатljivih primjera iz ranog perioda islama o neovisnom sudstvu i mogućnosti da kadija sudi i onome ko ga je postavio s obzirom na to da nastupa u ime zajednice muslimana. U studiji se snažno zagovara pravda na Ibn Kajjimovoj i Ibn Tejmijijinoj teoriji uspjeha u ljudskim poslovima. Upozorava se na slijepo slijedenje pretpostavljenih i dužnost pokoravanja samo u onome što je poznato kao dobro (*ma'ruf*). Ovaj rad nije se bavio definiranjem mehanizama koji definiraju dobro u slučaju različitog viđenja načina vladavine od strane vlasti i građana, već se govori o načelima i principima dobre vladavine kakvih je manje ili više bilo u različitim periodima islamske civilizacije. Na kraju drugog poglavlja, u odjeljku „Vladavina prava u muslimanskom svijetu“, kazuje se o muslimanskom deficitu vladavine prava, o jazu između islamskih ideala i muslimanske stvarnosti, o tome da se muslimani nikada nisu dovoljno žrtvovali za te ideale i malom broju Ilhamija kroz vrijeme i događaje, o nedopustivo malom broju muslimanskih studija o ovoj temi i stanju svijesti i znanja o jednoj od najvažnijih tema savremene pravne i političke misli.

U trećem i posljednjem poglavlju knjige – „Profesionalizam i etika javnih službenika“ (str. 91–123) kazuje se o profesionalizmu kao vrhovnoj vrijednosti i šerijatskom pravilu „pribavljanja koristi i otklanjanja štete“ na principu meritokratije i sukusa pravedne politike i dobre vladavine. Odjeljci ovog poglavlja: „Depolitizacija javne službe“, „Meritokratsko upošljavanje i promocija“, „Odgovornost javnih službenika“, „Sukob interesa“ i „Transparentnost“ kazuju o tome da je loša vladavina izdaja Allaha i Poslanika. Sposobnost i povjerenje se, čitamo u studiji, rijetko sastaju u jednoj osobi, a vrhovni kriterij nije volja vlasti, već su to interesi islama i muslimana.

U „Završnim mislima“ (str. 125–129) autor navodi da je knjiga identificirala neke islamske tekstove, načela i pojmove kao i presedane iz ranije historije islama koji mogu poslužiti kao temelj za razvoj islamski utemeljenog koncepta dobre vladavine. Možemo se složiti s ovom konstatacijom i čestitati autoru na laskom i jasnom štitvu o zapuštenoj i zamršenoj temi o muslimanima i načinima vladavine. Na kraju, autor poziva na prepoznavanje zloupotrebe islamskih tekstova i prava o temi dobre vladavine kao nadopune političkim i pravnim razmišljanjima iz 20. stoljeća. Autor podvlači da načela izložena u ovoj knjizi ne vrijede samo za državu i njene institucije već i za druge organizacije od općeg interesa, odnosno za sve što je javno.

Na kraju rada data je bibliografija sa 148 izvora iz temeljnih islamskih naučnih oblasti i savremene političke misli općenito, a islamske posebno, koji nedvojbeno ukazuju na širinu pristupa autora u obradi ove teme.

Nakon čitanja knjige možemo se složiti s autorom da bi se zapravo čitavo djelo dalo sažeti na sljedeći način: Praktična zahvala na blagodati vlasti jeste dobra vladavina. Knjiga je pisana s pozicije islama pri čemu se ne gubi iz vida sekularni uklon prema temi, što je čini jako utemeljenom i izbalansiranom studijom. Prof. dr. Ahmet Alibašić, kao alim sa stavom, odmjereno i utemeljeno zbori o temi dobre vladavine. Nadamo se također da će se u skorijoj budućnosti javiti istraživači koji bi ponudili komentar navedenih načela u svjetlu konkretnih ličnosti i događaja s obzirom na to da su nam se određene dionice knjige doimale kao *metn* klasičnih djela na koji su se kasnije javljali brojni komentari (šuruh). Vjerujemo da će doći vrijeme u kojem će ideal dobre vladavine biti osnova boljeg života *ummeta*, koji nikada nije prestao da se trudi i koji nije odustao od poštivanja pravde, cinici bi kazali, unatoč muslimanima.

Senad Ćeman

Muhammad Shafiq i Mohammed Abu-Nimer, *Međuvjerski dijalog: vodič za muslimane*, s engleskog prevela Azra Mulović, Sarajevo: Centar za napredne studije, 2018. 207 str., ISBN 978-9958-022-95-1.

Pozitivan pristup religijskom heterogenitetu od fundamentalnog je značaja za budućnost svakog pluralnog društva. Poštovanje raznolikosti i stjecanje znanja o drugim kulturama, religijama i svjetonazorima poželjno je na individualnom nivou, jer se time olakšava koegzistencija u društvu i sprečavaju sukobi i nesporazumi. Kamen temeljac međureligijskog učenja postavlja se prvenstveno prakticiranjem dijaloga i stjecanjem znanja o drugim ljudima, njihovim religijama i običajima.

Prednost međureligijskog dijaloga ogleda se ne samo u učenju o drugim ljudima i njihovoj vjerskoj praksi već i u boljem razumijevanju vlastite religije, budući da se često u tom kontekstu mogu povući paralele između religija a bavljenje njihovim praksama podstiče na razmišljanje o vlastitom vjerskom opredjeljenju. Kroz međuvjerski dijalog razumiju se postupci «drugih», «nepoznato i strano» postaje poznato i pitomo, strahovi se smanjuju a samim time suzbija se i širenje ksenofobnog diskursa.

Religije manjina često se smatraju prijatnijom; one su nerijetko «nove», a vrlo često i «nepoznate». Ova percipirana prijatnija proizlazi iz straha od gubitka onoga što je «svoje» suočavanjem s «drugim». Stoga je za muslimane, koji se u mnogim društvima nalaze u pozicijama manjine, međureligijski dijalog, njegovo širenje i aktivno sudjelovanje u svim njegovim sferama od esencijalne važnosti. U ovom kontekstu javljaju se pitanja kako voditi međureligijski dijalog, koji su aspekti od krucijalnog značaja u tom procesu i s kojim se izazovima učesnici dijaloga suočavaju.

Kako bi olakšali vođenje međureligijskog dijaloga, dali mu smjernice i omogućili njegovim učesnicima dobru pripremu, savremeni američki autori Muhammad Shafiq, profesor islamskih religijskih studija u Roschesteru i Mohammed Abu-Nimer, profesor na Fakultetu za međunarodni mir i rješavanje konflikta u Washingtonu, objavili su djelo *Međuvjerski dijalog: vodič za muslimane*,

koje se nalazi među izdanjima Centra za napredne studije. Djelo se sastoji od pet opširnih poglavlja, prožetih primjerima iz prakse, ali i ajetima iz Kur'ana i primjerima iz sunneta koji govore o međuvjerskom dijalogu.

U samom uvodu autori se fokusiraju na muslimansko poimanje međuvjerskog dijaloga, koji s jedne strane često biva percipiran kao strah od stvaranja nove religije a s druge strane shvaćen kao pozivanje u islam. Autori dijalog smatraju prijeko potrebnim, u njemu vide mogućnost jačanja sopstvene vjere a istovremeno i mogućnost predstavljanja pozitivne i miroljubive strane islama i muslimana, koja je nemuslimanima nepoznata, a čemu su uveliko doprinijeli mediji, širenjem stereotipa i usredotočenjem na ekstremističke grupe, izostavljajući pri tome izvještaje o pozitivnim stranama islama. U ovom uvodnom dijelu autori navode različite studije i statistike o pitanju stava prema islamu i muslimanima.

U prvom poglavlju autori se fokusiraju na dva ključna prigovora koja muslimani daju međuvjerskom dijalogu: (1) primjedbe o pitanju ekumenizma – autori se osvrću na njegovu definiciju i njegov historijski razvoj, navodeći pojavu radikalnog evangelizma i (2) problematiku međuvjerskog dijaloga i njegovog historijskog razvoja. Autori podvlače razliku između međuvjerskog dijaloga i ekumenizma, dajući muslimanima mogućnost da shvate da im ekumenizam pruža mogućnost osposobljavanja u vođenju unutar-muslimanskog dijaloga, neophodnog za muslimansku zajednicu. U ovom poglavlju navedeni su različiti skupovi vezani za razvoj međuvjerskog dijaloga, počevši od Edinburgha (1910) do Šri Lanke (1967). Osvrćući se na historijski razvoj međuvjerskog dijaloga, autori su uočili važnost ključnog dokumenta Drugog vatikanskog sabora (1962) *Nostra Aetate (U naše doba)*, kojim se Crkva naspram drugih religija, uključujući islam, otvara, tražeći dijalog. Na kraju ovog poglavlja autori ističu posebnost podrške međuvjerskom dijalogu, navodeći pri tome njegovu važnost za opstanak manjine. Kroz međureligijski dijalog grade se dobri odnosi s drugim religijama, proaktivno se pristupa rješavanju izazova i problema, štite se prava manjina a istovremeno se sprečava i širenje religijskog radikalizma. Učešće imama u međureligijskom dijalogu za autore je od ključnog značaja, prvenstveno jer se time uspostavlja ravnoteža na dijaloškim skupovima, stječe se povjerenje kod svih zastupajućih strana, prisustvo imama u međuvjerskom dijalogu čini međuvjersko djelovanje učinkovitijim i cjenjenijim a sama zajednica je u društvu priznatija.

Kako bi međuvjerski dijalog urodio plodom, neophodno je obratiti pažnju na faktore, principe i alate neophodne za produktivno vođenje kako međureligijskog, tako i unutarvjerskog dijaloga, koji za razliku od unutarvjerskog i nije tako zastupljen na različitim nivoima i u različitim institucijama a kojem poseban doprinos mogu dati imami. Stoga autori u drugom poglavlju svoju pažnju posvećuju navedenim aspektima. U svrhu potkrepljenja dijaloga autori

navode niz kur'anskih ajeta i hadisa ukazujući na neophodne etičke dimenzije u tom procesu, istovremeno naglašavajući važnost razumijevanja kulturalnog konteksta u kome se dijalog vodi. Oni ističu kako i Kur'an i sunnet nalažu muslimanima da se prema nemuslimanima ophode na miroljubiv, prijateljski način, bez predrasuda i prozelitizma, da se lijepo ponašaju i da se svim učesnicima da mogućnost da govore – *in medias res* (da izravno pređu na glavno pitanje). Pored toga autori navode i deset tačaka dr. Swidlera i pet tačaka dr. Al-Faruqija kao dodatne principe uspješnog dijaloga, zasnovane na Kur'anu i sunnetu. U daljem tekstu autori navode različite forme i nivoe međuvjerkog dijaloga, počevši s definicijama bilateralnog i multilateralog dijaloga, osvrćući se na mjesto, učesnike, teme i planiranje dijaloga.

Kur'anske pojmove vezane za međuvjerski dijalog autori su uvrstili u treće poglavlje ovog djela. Tako se između ostalih ovdje susreću izrazi koji upućuju na gradnju mostova, suživot, činjenje dobra, rad za dobrobit svih ljudi, natjecanje u dobru, zajedničko zalaganje za napredak i boljitak pluralnog društva, a istovremeno se navode i pojmovi koji mogu negativno utjecati na dijalog ili ga čak i spriječiti. Autorima nije promaklo ni da se pozabave pitanjem hoće li kršćani i Jevreji ući u džennet – ukazujući pritom na ambivalentnost odgovora i njegovog povezivanja s nastrojenošću prema međuvjerskom dijalogu. Posebno mjesto u ovom odjeljku dato je pojmovima *kufir* i *velijj* i njihovom semantičkom značenju. Ovaj odjeljak autori završavaju kur'anskim konceptom ljudskih prava, povlačeći paralelu između njih i Deklaracije o ljudskim pravima Ujedinjenih nacija.

Islam je započeo svoj razvoj u pluralnom kontekstu, okružen različitim religijama i uvjerenjima, na šta autori ukazuju u četvrtom odjeljku ovog djela. Neizostavno treba napomenuti dalje aspekte koji oni navode, npr. da su islam i muslimani napredovali u multireligijskim okruženjima te da su različita dostignuća dosegla svoj vrhunac upravo u pluralnom kontekstu kroz interakciju muslimana i nemuslimana. Kao i u prethodnom poglavlju, autori se i u ovom četvrtom osvrću na pitanja muslimana protivnika međuvjerskog dijaloga, navodeći Poslanikovu siru i historiju muslimana kao pozitivne primjere iz kojih se mogu crpiti pouke za današnja multireligiozna društva. Ključnu ulogu ovdje igraju Poslanikova sira i njegovi lični postupci u različitim okolnostima, njegova zalaganja na jačanju zajednice i očuvanju povjerenja bez obzira na izazove i zlostavljanja koja su muslimani u počecima širenja islama u Meki morali pretrpjeti. Također i hidžra u Abesiniju i hidžra u Medinu navedene su kao primjeri koji imaju zadatak ukazati na prednosti međuvjerskih odnosa. U ulozi čelnika države u Medini Poslanik je gradio međuvjersku zajednicu sačinjenu od Jevreja, kršćana, muslimana i mnogobožaca, težeći miru i harmoniji u društvu. U sažetom prikazu historijskih događaja autori tematiziraju međuvjerski dijalog

kod muslimana počevši od abasijskog perioda, preko Andaluzije, križara i sultana Salahuddina, osmanske vladavine, završavajući ga modernim periodom. Ovdje su navedeni mnogi muslimanski vladari i imami koji su zaslužni za širenje dijaloga među sljedbenicima abrahamskih religija, hinduista i budista koji su se širenjem islama našli pod njegovom vladavinom. Autori nisu izostavili ni tematiku vezanu za tamno doba muslimanske historije – križarske ratove i zapadni kolonijalizam. Čak i u to vrijeme mnogi muslimani igrali su važne uloge i činili čvrste karike u jačanju međuvjerskog dijaloga. Suprotstavljanje političkoj okupaciji nije ih spriječilo da vode dijalog s pripadnicima drugih vjera i ubjeđenja. Ponukani primjerom Poslanika ali i primjerima historijskih ličnosti angažiranih na poljima međuvjerskog dijaloga, islamska udruženja, organizacije i političke stranke u najvećem broju zalažu se za međuvjerski dijalog.

Kako voditi međuvjerski dijalog i kako obrazovati javnost za vođenje mirnog suživota u jednom religijski pluralnom društvu tema je kojoj se autori posvećuju u petom odjeljku. Tu su između ostalog prikazani različiti, u cjelinu povezani modeli međuvjerskih aktivnosti iz više gradova, kao primjer i pomoć učesnicima u međuvjerskom dijalogu. U ovom poglavlju autori se pored ostalog osvrću i na izazove s kojima se muslimani susreću u dijalogu kao što je broj učesnika, deficitarno znanje o principima i smjernicama dijaloga, nespремnost religijskog vođstva da zajednicu usmjeri ka dijalogu, asimetričnost u finansiranju i pokretanju međuvjerskog dijaloga (većinu su pokrenuli nemuslimani), nedostatak instruktora i asistenata za međuvjerski dijalog i izostanak konkretnih rezultata, koji mogu demotivirajuće djelovati na dalje vođenje dijaloga kod muslimana. Autori i u ovom odjeljku ukazuju na potrebu uključenja imama i islamskih učenjaka u dijalog s ciljem postizanja boljih rezultata. Dijalog s Jevrejima odvija se sporo, što autori povezuju s izraelsko-palestinskim sukobom, izražavajući neophodnost fokusa na jevrejsko-muslimanske odnose u SAD-u, jer te dvije zajednice imaju mnogo zajedničkog. Ističu potrebu senzibiliziranja muslimanskih lidera i imama u radu s Jevrejima i kršćanima kao i uvida u poimanje vjere te ravnopravnog djelovanja i učešća u dijalogu.

U zaključku ovog djela autori naglašavaju da je poštovanje vjerovanja i prakse svih religija i svjetonazora temeljna obaveza svakog pojedinca. Značaj permanentnog vođenja religijskog i unutarvjerskog dijaloga je naglašen je i u zaključnom dijelu. Ozbiljno shvatanje dijaloga očekuje se prvenstveno od imama i islamskih učenjaka, koji imaju zadatak podstaknuti i angažirati kompetentne osobe za rad na ovom polju, jer bez dijaloga nema mirnog suživota u multireligijskim društvima.

Ovim djelom autori nude lektiru od velikog značaja za oblast međuvjerskog dijaloga i njegove prakse u svim heterogenim društvima. Iako je primarno

usmjereno na društvo SAD-a, ono zbog svoje tematike, obrazloženja i aktualnosti nudi osnovu za rad u međuvjerskom dijalogu i može poslužiti kao oblatorna literatura u osposobljavanju učesnika u međuvjerskom i unutarvjerskom dijalogu, prije svega jer podstiče na proaktivno razmišljanje o mogućnostima implementacije navedenih prijedloga, ideja i savjeta u vođenju dijaloga.

U ovom prikazu ponuđen je opšti pregled ključnih ideja djela, međutim ono obiluje upečatljivim primjerima i konkretnim prijedlozima u vođenju pozitivnog i plodonosnog međureligijskog i unutarvjerskog dijaloga.

Ovo djelo od krucijalne je važnosti za sve one koji danas žive u multireligijskim društvima, vrata uz vrata s ljudima različitih vjera i svjetonazora i kojima je međuvjerski, ali i unutarvjerski dijalog postao dio svakodnevnice, a samim time i sastavni dio života.

Mevlida Mešanović

Ramiza Smajić, *Migracije i Bosanski ejalet 1683–1718.*,
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Migracije su, davno je konstatirano, pratioci etničke, političke, kulturne i privredne evolucije čovječanstva. Kretanje populacija – “promjena, protok i pokret” staro je koliko i ono samo. Ako je demografija sudbina, smatra Samuel P. Huntington, kretanja stanovništva pokretač su povijesti. Pomicanja i preseljenja uticali su na izmjene vjerskih i etničkih granica širom svijeta. Nikakva studija o etničkim grupama ne može se “korisno poduzeti” bez prethodnog poznavanja porijekla stanovništva. Migracije su radikalno mijenjale i demografsku kartu Balkana – “pojasa trenja”, gdje je prisutni fenomen seoba, migracija, egzodusa, raseljavanja i naseljavanja znatno uticao i na profiliranje etničkih, političkih, društvenih i kulturnih odnosa. Etnička i vjerska mozaičnost Balkana, polja “etničkih koktela”, kvarila je račune prostim kategorizacijama. Kada bi se njegova historija, zapaža Holm Zundhausen, pisala iz perspektive seoba, stekla bi se mnogo realnija, stvarnosti bliža slika od one koje pružaju izobličene i ekstremno konstruirane nacionalne historije.

Poznavanje svjetske/evropske historije važno je za shvatanje kompliciranih procesa, poređenja i stavljanje nacionalne i regionalne historije u širi okvir. Brojni istraživači tretiraju prošlost Balkana sa usko nacionalnih polazišta i kriterija, ignorirajući historiju i dostignuća drugih etničkih grupa i višenacionalnih društava i država, poput Osmanske, kojima su nekada pripadali. Knjiga Ramize Smajić potvrđuje da je historija Osmanske države – historija svih naroda koji su unutar nje živjeli, uz sve njihove razlike, memorisane različite datume i narative – izazov za šira promišljanja. Miletski sistem stvorio je poseban demografski obrazac u toj državi – mješavinu rasa, naroda i vjera. Osmanska stoljeća koegzistencije stvorila su i zajedničko nasljeđe, koje traži detaljnije ispitivanje iz vizija više humanističkih disciplina. Tumačenja osmanskog nasljeđa na Balkanu su pak različita, dugo determinirana visokim stepenom ideologizacije i politizacije unutar postosmanskih država. To je rezultiralo selektivnim prikazima,

“nekoherentnošću, nepouzdanošću i protivrečnošću” mnogih sudova i ocjena. Anahronizam i provincijalizam odista su dva “smrtna grijeha” malih, “ušančenih” historiografija, nastala zbog “velikog neznanja kako stvari izgledaju drugdje”. Prošlost Balkana, proizvoda “kompleksne interakcije brojnih istorijskih perioda, tradicija i nasleđa” (Marija Todorova), nužno je slojevito promatrati i tumačiti unutar šireg društveno-istorijskog konteksta.

Knjiga *Migracije i Bosanski ejalet 1683–1718*, doktorska je disertacija Ramize Smajić, koju je pod naslovom *Migracijski tokovi, društveno-političke prilike u Bosanskom ejaletu (1683.–1718.)* odbranila 2019. na Filozofskom fakultetu Sveučilišta u Zagrebu. Glavni predmet njenog istraživanja bile su društveno-političke prilike i migracijski tokovi koji su u periodu 1683–1718. doveli do velikih demografskih promjena u Bosanskom ejaletu i na Balkanu. Višestoljetno trajanje Bosanskog ejaleta,

promjene u geografskom području, stalna raznolikost etničkih i kulturnih obilježja populacije, te brojne teškoće u pristupu primarnoj povijesnoj građi, razlog su što balkanska historiografija istraživanje u/iseljavanja, progona i izbjeglištva povezuje samo s izgradnjom i predstavljanjem nacionalnog identiteta, kao i tipiziranjem kategorija populacije. Odstupajući od tradicionalno jednodimenzionalnog i monoperspektivnog načina istraživanja, ovo djelo, zahvaljujući interdisciplinarnom i interkulturnom pristupu i komparativnoj historijsko-demografskoj i kulturnohistorijskoj metodologiji pokušava rasvijeliti specifičnu kulturnu i ekonomsku evoluciju populacije u migracijskim tokovima u određenom društveno-političkom kontekstu.

U knjizi je, pored relevantne literature, analizirana građa različite provenijencije. Tu su osmanske katastarske liste i hronike, sidžili vezani za područja s najprimjetnijim prilivom ili odlivom stanovništva, matične knjige zapadnoevropskih zemalja, međudržavni ugovori o razgraničenju, popisi stanovništva, tvrđavskih posada, kao i evidentirani prijemi u lazaretima, vijesti o otmicama i sl. Kombinirane su metode kvalitativne i kvantitativne analize.

Bosanski ejalet je bio prostor prožimanja etnokulturnih sklopova. Susreti različitih civilizacija u njemu, simbioza i sinkretizam tradicijskih elemenata, različita pisma i jezik, nepristupačnost izvora, njihovo nepostojanje ili djelimično numeričko bilježenje, samo su djelić faktora koji nisu omogućavali klasični metodološki prilaz. U Osmanskoj državi, osim osnovne kategorizacije na vojničku klasu/asker i raju, stanovništvo je bilo klasificirano na osnovu mileta (*millet*), religijskog naroda, grupe. Religija je bila primarni dio samoidentifikacije. Osmanska administracija je sve stanovnike Bosanskog ejaleta skupno imenovala kao Bošnjake, Bosnali (Bosance) ili samo Bosna. Službene popisne osmanske knjige imaju jednako obilježje, bilo da se radi o “Marku, Jovanu ili Ahmedu”.

Hronološki, kroz okvir društveno-političkih prilika u kojima se nalazila Osmanska država, a s njom i Bosanski ejalet, kao njena najisturenija krajiška upravna jedinica, u knjizi je mozaično izložen faktografski buran period, zbilja s prijelaza dvaju stoljeća u kojima je ova država nakon znatnih teritorijalnih gubitaka zauzela odbrambeni položaj. Nije više diktirala svoju volju, prisiljena je da pregovara s protivnicima, potčinjavajući se često njihovim zahtjevima. Hroničari su zapisivali kako ona može još postojati, “ali se više nikad podići neće”.

Historija Balkana nije potpuna niti se može tumačiti bez proučavanja i uvažavanja udesa muslimana. Ta je historija mahom u evropskim i balkanskim historiografijama prezentirana uz marginaliziranje muslimanske komponente. Posebnu pažnju u knjizi zato izaziva sudbina muhadžira. U balkanskim i evropskim naučnim krugovima tradicionalno se malo istraživalo i pisalo o progonu, stradanju i nestanku muslimana od kraja XVII stoljeća. “Svetska nauka” je, prema sudu Milorada Ekmečića, “odavno zauzela stanovište” da je do progona muslimana s evropskog teritorija u svim ratovima koje je Osmanska država do 1878. gubila dolazilo zbog nepostojanja bilo kakve odredbe u međunarodnom pravu da se “muslimanska manjina u oslobođenom teritoriju” mora zaštititi, “kad sultan gubi delove evropskog zemljišta, muslimanska manjina se međunarodno-pravno ne priznaje”. Važni periodi i događaji koje intepretira “pobjednička” ili dominantnija strana nerijetko generiraju narative koji se prihvataju kao “vječite” ili “megaistine” (*the grand narrative*). Stalna je zato težnja za kompetentnim i uravnoteženim historiografijama koje vode računa i o iskustvima onih koji su “demonizirani ili ignorirani” kroz “megapriče”. Kritičke percepcije doprinose upotpunjavanju slika o politici, ratovima i njihovim relacijama. Osim oružanih, ratovi imaju i niz drugih dimenzija – pravnu, psihološku, sociološku, socijalnu, ekonomsku, kulturološku, pa se o njima može govoriti iz raznih uglova.

Ratovi, pisao je Vasa Čubrilović, “pustošenja, iseljavanja i zarazne bolesti menjali su često puta iz osnove etnografsku sliku Bosne i Hercegovine”. Dio muslimana iz Bosne svjedobno se sa širenjem Osmanske države naseljavao u novoosvojenim hrvatskim i ugarskim krajevima. Od Bečkog rata (1683–1699), “sudara u kom je angažovan materijal i ljudski potencijal od Baltika do Bagdada”, kada su Osmanlije izgubile dobit “gotovo stoleće i po duge ekspanzije”, nastupilo je vrijeme progona muslimana. Osmanski izvori su za stanje u Bosanskom ejaletu tog vremena koristili termin *inbilal* (‘rasulo’). Stav prema kojem su muslimani stranci na evropskom tlu dio je mentaliteta poznatog pod imenom Istočno pitanje, koje je u Evropi zaživjelo od posljednjih decenija XVII stoljeća, kada su oni progonjeni iz dijelova Evrope izuzetih od osmanske uprave. Kroz niz osmanskih poraza tokom i nakon Velikog rata (1683–1699), potom kroz realizaciju teritorijalnog razgraničenja početkom XVIII stoljeća, valovi prisilnih

migracija, odnosno egzodusa muslimana iz izgubljenih krajeva pod osmanskom upravom, pretežno muhadžira iz Ugarske, Slavonije i Dalmacije, preplavili su Bosanski ejalet. Oni su naseljavani oko rijeke Une, u srednju Bosnu, oko Vrbasa, Spreče, Ukrine, Drine, Save, Neretve, Lašve, Sane, Prače, Vrbanje, Rame, Krivaje, Usore i Bregave. Muhadžiri iz Like i s Korduna mahom su se naselili u Bosansku krajinu, oko Bihaća, Cazina, Bosanske Krupe i drugih gradskih i seoskih sredina. Muhadžiri iz Like naselili su krajeve oko Une i Sane, gdje nastaju nova naselja: Kulen-Vakuf, Orašac, Čovka, Bosanski Petrovac i Prijedor. Znatan broj muhadžira iz Ugarske naseljavao se oko Tuzle, Modriče i po okolnim mjestima. U Pounje, Glamoč, Grahovo i Livno naselili su se izbjegli muslimani iz gornje Dalmacije. Oni iz Cetinske krajine došli su u Malu Kladušu i Todorovo. Muslimani s područja srednje Dalmacije razmještali su se oko Livna, Ljubuškog, Ljubinja, Stoca, Duvna. U Hercegovini je bilo dosta muhadžira iz Herceg-Novog, iz Risna, Imotskog, Makarske i drugih mjesta nekadašnje "turske Dalmacije". Ratne nedaće bile su praćene i pojavom epidemija. Kuga, praćena glađu i sušom, izazvala je u ejaletu od 1686. do 1690. pomor. Ljudi su bježali iz naselja i boravili u daščarama porijed rijeke.

Pridošlo muslimansko stanovništvo naseljavalo se po opustjelim selima nakon odlaska nemuslimana i angažiralo na opravkama tvrđava i slično. Dolaskom muhadžira popunjavale su se ratom nastale praznine i donekle popravljale populacione prilike kod muslimanskog življa. Ova zajednica brojčano je ojačana i kompaktizirana. Iskustvo novopridošlih muhadžira pojačavalo je svijest o tome da treba braniti ejalet kao uslov bez koga nema opstanka muslimana. I pored ovih naseljavanja, kao i prirodnog priraštaja ovog stanovništva, mnogi dijelovi ejaleta bili su srazmjerno slabo naseljeni. Pažnja osmanskog centra bila je usmjerena na pojačavanje odbrane isturenih tvrđava i stabiliziranje prilika. Osmanske vlasti su nastojale da opustjelu zemlju nasele ljudima koji bi je obrađivali. Sultan Mustafa II (1695–1703) fermanom naređuje da bosanski namjesnik svima onima koji žele da se vrate treba predati napuštena imanja i usto im dati besplatno potrebno oruđe i sjeme, navodeći dalje: "Krajevi moga Carstva ne mogu biti pusti bez raje. Radi oživljavanja i naseljavanja, treba se obazrjeti i smilovati na raju." Bosanski ejalet je nakon Karlovačkog mira, kao najzapadnija osmanska provincija, najviše izlagan napadima susjednih država – Austrije i Venecije. Prvih decenija XVIII stoljeća postao je pravi bastion odbrane. Započela je gradnja novih kao i opravka više zapuštenih tvrđava i drugih vojnih objekata. U prvim trima decenijama XVIII stoljeća sagrađeno je preko dvadeset gradova i šest palanaka. To se nerijetko događa uz zidine razorenih i zapuštenih tvrđava, u blizini novih državnih granica. Zbog novopridošlog stanovništva neka se sela razvijaju u kasabe.

Naredni val predstavlja pristizanje muslimana u godinama nakon sklapanja Karlovačkog mira, dok je u međuvremenu bilo i znatnog iseljavanja nemuslimanskog stanovništva iz ejaleta. U prvim godinama nakon osmanskog poraza pod Bečom nemuslimani odlaze iz ejaleta u krajeve pod mletačkom upravom. Padom Broda, Gradiške i Pakraca, iz Slavonije je 1691. odstranjena osmanska uprava. Nakon Karlovačkog mira u Slavoniji je ostalo 85 praznih muslimanskih naselja, koja će docnije naseliti Vlasi pravoslavci. Muslimanske porodice koje su ostale po Ugarskoj i Slavoniji bile su pokrštenne. Sličnu sudbinu doživjeli su i muslimani u Lici, Krbavi i Dalmaciji. Pokršćavanja su u Lici trajala sve do 1696. godine. U Liku i Krbavu pristižu brojne hrišćanske porodice s Kupresa, iz Grahova i Knešpolja, koje od austrijskih vlasti dobijaju opustjele muslimanske posjede. Nakon pada Kostajnice 1688. veća "množina Srba s druge strane Une, sa Kozare, prešla je na prostor Banije". Krajem XVII stoljeća primjetan broj katolika polazi za Eugenom Savojskim prema Slavoniji. Velike grupe katolika i Vlaha napuštaju Bosnu i prelaze Savu, naseljavaju se u posavskim selima ili osnivaju posve nova. Od osvojenih osmanskih krajeva Habsburgovci su formirali četiri kapetanije: Kostajničku, GlinSKU, Zrinsku i JasenoVAČKU, koje će naseliti izbjeglo nemuslimansko stanovništvo iz Bosanskog ejaleta. U prvim decenijama XVIII stoljeća u ovom ejaletu zbog priliva muhadžira muslimansko stanovništvo je zadržalo apsolutni broj iz prethodnog stojeća: 213.000, pravoslavaca je bilo 77.000 a katolika 25.000. Početak XVIII stoljeća ejalet dočekuje sa 76 gradova. S muslimanima iz Budima povukli su se i Jevreji sefardi, koji mahom dolaze u Sarajevo. S njima pristižu i prvi Aškenazi, jevrejske izbjeglice iz istog grada. Povlačeći svoje trupe s Balkana, evropski monarsi su sultanu ostavljali kao taoce hrišćansko stanovništvo, koje su prethodno navodili na bune. One i savezništva s osmanskim neprijateljima morali su da promjene odnose između osmanske vlasti i njenih hrišćanskih podanika. Osmansko-mletački rat 1714. zaokružio je period u kojem je Bosanski ejalet aktivno učestvovao u previranjima u kojima se našla Osmanska država.

Knjigu odlikuje multidisciplinarnost i više diskursa. U njoj su analizirani migracijski tokovi od 1683. do 1718. te paralelno s tim rekonstruirano je djelovanje društvenih, ekonomskih, političkih i kulturnih faktora u demografskim promjenama u Bosanskom ejaletu. Rezultati analize demografskih procesa i promjena kontekstualizirani su na nivou Osmanske države. Autorica je težila da svoj sintetički, ali u znatnoj mjeri i analitički rezultat približi što više svom vremenu. Uložila je vidljiv trud da uspostavi

novе parametre posmatrajući cjelinu bosanskog prostora u teritorijalnom obujmu Bosanskog ejaleta uokvirenog godinama 1683. i 1718., ali uzimajući podjednako u obzir razloge koji su doveli do demografskih promjena, sliku

prostora koji se napušta i prostora u koji se dolazi, odlike tradicije i kulture migranata koje su ostale sačuvane ili prihvaćene od zatečene populacije itd.

Predočila je obilježja ratovanjem podstaknutih migracija u ejaletu, historijsko značenje migracija u formiranju etničke strukture na određenom prostoru, demografske promjene i procese (nastanak gradova, dotok novog stanovništva, epidemije, napuštanje sela, organiziranje kućanstava, životni standard, obrazovni nivo, promjene u kulturi življenja itd.). U historiografiji su migracijski procesi promatranog razdoblja uglavnom tretirani jednodimenzionalno. Mnogo je zato još “historijskih bjelina”, onoga što historiografija nije napisala. Njena vrijednost može se mjeriti i onim što ona nije proučila. Praznine, kako konstatira autorica, koje

nose regionalne historiografije u cjelini nastaju posebno zbog usmjerenosti na stereotipsku faktografiju i pojednostavljene historijske prikaze koji su zapostavili i velikim dijelom i izbrisali cijele dionice identiteta i historijskog pamćenja svih naroda, koji i danas žive na prostoru zaokruženom od Hazima Šabanovića u granicama od Šapca do mora i od Zvečana do Virovitice.

Kultura svakog naroda i njegov identitet rezultat su međudjelovanja s drugim narodima i kulturama, uz prateće specifičnosti i prilagođavanja. Historija svakog naroda sveobuhvatna je, to je višeznačan proces dugog trajanja, a ne historija novih početaka. S ustanovljenim historijskim faktima, ustvrđuje autorica, obaveza historičara proteže se i na istraživanje svih

dostupnih korijena identiteta i intencija pojedinih historijskih fenomena, a ne samo obrađivanje određenih historijskih procesa kao definitivnih prekretnica (osvajanja određenih prostora, npr.). Političke granice nakon toga postaju relativna priča, a mentalna percepcija, sposobnost i opseg kolektivnog pamćenja svega što se proživjelo dugoročno će uvjetovati stavove između pojedinaca, porodica ili grupa.

Historičari fenomenu migracija, pokazuje i ova knjiga, treba da prilaze višestranu, uzimajući u obzir i statistička, etnografska, sociološka, lingvistička i drugovrsna istraživanja. U naučnim analizama brojevi imaju čarobnu moć, “iako od njih ništa nije nepouzdanije, ako se upotrebljavaju s predumišljajem”. “Sporovi” različitih statistika i procjena dugovječni su. Iza njih su ljudi i njihovi udesi. Zato je neophodna i “perspektiva odozdo”. Važno je pritom i osjećanje za složenosti života i historije, uz traganje za “kockicama mozaika nestalog života”, bez “razaranja istorijskog pamćenja” i nametanja “tuđeg pripovedanja”. Uproštena definiranja, upozorava autorica,

nesumnjivo složenih pojava i tema ostala su do danas očit nedostatak balkanskih historiografija. Pitanje poput onog ko su muslimani koji dolaze na prostor

Bosanskog ejaleta i oni koji ostaju na prostorima izvan osmanske uprave ostalo je najmanje istraženo, a materijalni ostaci kao dokazi nekadašnjeg bivstvovanja, ciljano ili protokom vremena, nestali.

Događajna historija, vojno-politička, opravdana su podsjećanja, nije manje bitna od kulturne, društvene, ekonomske, ali nije primarna. Historičarima je potrebna i teorijsko-metodološka upućenost u srodne naučne discipline i njihova dostignuća, da bi podigli znanje na viši nivo. Jedan isti dokument, sa stanovišta sociologije, ekonomije, političke historije, lingvistike, etnologije, demografije ili antropologije, ovisno o pitanju, može davati više odgovora. Mogućnosti različitog “čitanja” ne iscrpljuju se. Metodologija je tu presudna. Nijedna interpretacija “bila teorijska ili ne, ne može odslikati minulu stvarnost u njenoj celokupnoj kompleksnosti” (Jirgen Koka). Razvitak historiografskih saznanja i argumentiranih tumačenja otvara “nova polja nepoznatog”. Historijsko znanje pomiče i mijenja standarde, otvoreno je “ispravicima, dopunama i raspravama”.

Sve što se zbilo, pokazuje i ova knjiga, ima više perspektiva. Historijska nauka iziskuje reljefne, asimetrične slike, obuhvatanje pojava u cjelini. Dublji društveno-historijski procesi, kao i brojni segmenti koji čine sastavni dio života u svim epohama, predmet su interdisciplinarnih proučavanja. Prevazilazeći “antikvarni” odnos prema građi, svjesna da se u dokumentima ne nalaze “cijele istine” pošto su izvori fragmentarni, da u proučavanju historije “vrata uvijek ostaju otvorena”, Ramiza Smajić se, uz provjeru rezultata i sudova istraživanja drugih autora, pridržavala multidisciplinarnog prilaza. Uz stručno snalaženje u suočavanju s višeslojnošću prošlosti, njena dostignuta saznanja i interpretacije modificiraju poimanja dionica vremena ratova, kriza i migracija krajem XVII i početkom XVIII stoljeća na Balkanu, otkrivaju i njihove malo poznate, značajne ali zanemarene segmente, čineći ovu knjigu preporučljivom za stručnu i širu javnost. Kričička spoznaja historijskog iskustva doista je “opomena i korektiv”, nauk za mudre.

Safet Bandžović

CONTEXT

Uputstva autorima

Tematika

Context: Časopis za interdisciplinarnu studiju je recenzirani, naučni časopis posvećen unapređenju interdisciplinarnih istraživanja najurgentnijih društvenih i političkih tema našeg vremena kao što su posljedice ubrzane globalizacije, pluralizam i raznolikost, ljudska prava i slobode, održivi razvoj i međureligijska susretanja. Pozivamo istraživače u humanističkim i društvenim naukama da daju doprinos boljem razumijevanju glavnih moralnih i etičkih problema kroz kreativnu razmjenu ideja, gledišta i metodologija. U nastojanju da premostimo razlike među kulturama, u ovom časopisu objavljivat ćemo i prijevode značajnih radova. *Contextu* su dobrodošli i članci i prikazi knjiga iz svih područja interdisciplinarnih istraživanja. Svi radovi za ovaj časopis moraju biti originalni i zasnovani na znatnom korištenju primarnih izvora. Uredništvo također podstiče mlađe naučnike, na počecima karijere, da dostavljaju svoje radove.

Etički i pravni uvjeti

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Bibliografske jedinice u fusnotama

1. Rad iz časopisa: Ime autora, „Naslov rada u časopisu”, *Naziv časopisa*, 16:2 (1992), 142–153. [John Smith, „Article in Journal”, *Journal Name*, 16:2 (1992), 142–153].
2. Rad u uredničkoj knjizi: Ime autora, „Naslov rada u knjizi”, u *Naslov knjige*, Ime urednika (ur.) (Mjesto: Izdavač, Datum), str. 24–29. [John Smith, „Article in journal”, in *Book Name*, John Smith (ed.) (Place: Publisher, Date), pp. 24–29].
3. Knjiga: Ime autora, *Naslov knjige* (Mjesto izdanja: Izdavač, Datum), str. 65–73. [John Smith, *Book Name* (Place: Publisher, Date), pp. 65–73].
4. Ako je referenca iz fusnote već spomenuta u nekoj ranijoj fusnoti, u ovoj fusnoti treba navesti prezime autora i dati skraćeni naslov, npr. Prezime, *Knjiga*, str. 23. [Smith, *Book*, p. 23] ili Prezime „Članak“, str. 45. [Smith, „Article”, p. 45]. Ne koristiti op. cit.
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6. Za izvore sa interneta slijediti sljedeći format: Ziaudin Sardar, „Welcome to postnormal times“, <http://ziauddinsardar.com/2011/03/welcome-to-postnormal-times/>, pristupljeno 4. 12. 2014.
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Slike

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Ime i prezime autora, *Naslov knjige*, Sarajevo: Matica bosanska, 2014. 215 str., ISBN....., 25 KM. ili

Observing the Observer: The State of Islamic Studies in American Universities, By Mumtaz Ahmad, Zahid Bukhari & Sulayman Nyang (eds). London: IIIT, 2012. Pp. xxxiii+258. ISBN 978 1 56564 580 6. €17. \$23.

Ime autora prikaza i njegovu institucionalnu pripadnost navesti na kraju rada (npr. Sarah Kovačević, Free University of Sarajevo).

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CONTEXT

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Bibliographical References in Footnotes

1. Article in journal: John Smith, "Article in journal", *Journal Name*, 16:2 (1992), 142-53.
2. Article in edited book: John Smith, "Article in journal", in *Book Name*, John Smith (ed.) (Place: Publisher, Date), pp. 24-9.
3. Book: John Smith, *Book Name* (Place: Publisher, Date), pp. 65-73.
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Observing the Observer: The State of Islamic Studies in American Universities. By Mumtaz Ahmad, Zahid Bukhari & Sulayman Nyang (eds). London: IIIT, 2012. Pp. xxxiii+258. ISBN 978 1 56564 580 6. €17. \$23.

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