

**ASSOCIATION OF MUSLIM PROFESSIONALS (AMP)
BAUCHI STATE CHAPTER**



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FOREWORD

In the name of Allah, the Most Beneficent, the Most Merciful. May His everlasting peace and blessings be bestowed on His last messenger, and to all those who follow His footsteps to the Doom's day. This is a documentation of Association of Muslim Professionals (Bauchi State Chapter) Pre-Ramadan Lecture Series. The Association in one of weekly meetings deem it necessary to make available its annual lecture series to the generality of Muslim Ummah (Community) solely for preservation of knowledge presented since 2008 by the erudite scholars in our contemporary society.

Nearly all the presenters are Islamic personalities who combined both the Islamic and mundane knowledge. Consequently, the collation of these materials into a single volume of Magazine could serve as an invaluable reference for Muslims, Male and Female, Young and Old, Scholar and Mediocre. It is our ardent wishes that other Muslim Organizations would emulate this modest effort of the association and Insha Allahu if such practice is sustained it would help in reforming our Society to align with the norms and dictates of Our Creator, Allah as exemplified by the noble Prophet Muhammad (SAW).

This volume starts with a Lecture presentation by Prof. Aminu Kado Kurfi (Bayero University kano) on 25th Sha'aban 1430AH (16th August 2009) at Abubakar Tafawa Belewa University, Bauchi NLT A. In the following year, 2010, the association brought another Scholar for the annual Pre-Ramadan in person of Prof. Aliyu M. Bunza and subsequently other lecture series are inclusive in this volume up-to-date. We regret to mention that some annual lectures are not available at the time when the materials were being transformed into single book and the Magazine ready for Press. However, it is hoped (Insha Allahu) that successive issues would make-up this deficiency.

In addition to the Pre-Ramadan Lecture series, three of our annual programmes which often feature the association Annual General Meeting (AGM) are included. First, a paper presented by Dr. Mu'azu A. Umar titled "Ethics of Management in Islam" on January 2, 2011 at School of Nursing and Midwifery, Bauchi. Second, AGM lecture that featured, a paper presentation by Prof. Nasiru Murtala on Sunday 21st Rabi'ul Awwal 1439 AH (10th December 2017) at Abubakar Tafawa Belewa University, Bauchi and also another AGM lecture and a paper presented by Prof. Adisa A. Bello titled "The Soul, Food Security and Engineering: Some Islamic Perspectives" at Bauchi state Agricultural Development Programme Headquarter (BSADP HQ). However, other AGM lectures would be deferred for subsequent publications and issues Biniznillah Ta'ala.

Warm Greetings to all Muslim brothers and Sisters

Yours in Islam,



Dr. Umar Uthman
Amir, AMP Bauchi
Rajab, 1439AH
April, 2018

ACKNOWLEDGEMENTS

In the name of Allah, the Most Beneficent, the Most Merciful. First and foremost, our thanks, adorations and gratitude are to our Creator, Almighty Allah, Whose Hands belong all virtues. Thereafter, the Association wishes to acknowledge the contributions of the following personalities who have made significant efforts on this maiden edition of the Magazine namely: Prof. G. A. Bakare, Director, Information and Communication Technology (ICT), ATBU Bauchi who initiated the publication and his Secretary, Mal. Saleh A. Kallu that transformed the existing hardcopies into a single softcopy. May Allah (SWT) reward them abundantly. Our appreciation also goes to other members of the Association in the research and publication committee most especially Arc. Abdulmageed Osunkunle (AMP, Secretary General) for the supports received from him particularly the safe retrieval of hardcopies of the annual lectures in his archive. Also, we appreciate Dr. Bala Sulaiman (National Amir AMP), Barr. Hanbal Muhammad Zubair, Alhaji Misbahudeen Ayokunle, Dr. Abdullahi L. Amoo and Dr. Abdurrahman Sulaiman who stood with the Association from the time immemorial. We will not forget to acknowledge the contributions from the entire members of the association for their understanding that has kept the activities going since a decade ago. The effort of Director of Dlordivision Media, Alhaji Abdulazeez Ayodele, who worked round the clock for an expedited production of the Magazine, is highly appreciation.

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ISLAMIC FINANCE: PANACEA FOR GLOBAL ECONOMIC CRISES

By

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**A Paper Presented at Pre-Ramadhan Lecture 1430A.H (2009 A.D),
Organized by Association of Muslim Professionals (AMP), Bauchi
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Sha'aban 1430AH (16th August 2009).**

INTRODUCTION

Islam is an everlasting comprehensive way of life, which provides us with guidance for both our spiritual as well as worldly affairs. Allah (the Most High) says: "We have neglected nothing in the Book" (Qur'an 6:38). A Muslim is enjoined by Allah to engage in only just, fair and healthy economic transactions, and avoid taking advantage of others in any way. Even prior to the law of the land, a Muslim's conscience is considerable to Allah's injunctions for his conducts in trade and other fields of human endeavour. The whole world is now in the grip of a financial crisis, which is far more serious than any experienced since the great depression of the 1930s. It has taken more than \$3 trillion of bailouts and liquidity injections by number of the industrialized countries to abate somewhat the intensity of the crisis. Nevertheless there are fears that this crisis may expose the whole world economics to a long period of economic slowdown. There is hence a call for a new architecture that would help minimize the frequency and severity of such crisis in the future.

This paper examines the role of Islamic finance as a possible solution to be current and likely future global economic crisis if applied in toto. The paper is divided into seven

section: introduction; the global financial crisis; primary causes of the crisis; the sub-prime mortgage crises; panacea for the crisis; Islamic financial system concluding remarks.

THE GLOBAL FINANCIAL CRISIS

The global financial crisis has shaken the foundation of capitalism all over the world. The root cause of the current crisis has been attributed to the sub-prime mortgage crisis in the US, which was basically the result of excessive and imprudent lending by banks. Indeed, interest (simple or compound) is the secret weapon that has allowed a 'global banking cartel' to control most (if not all) of the resources of the world.

This financial malaise has resulted in a crisis of confidence following the international credit crunch. The crisis further expanded to include the real economy worldwide and it has shown the extent to which international markets are linked to and affected by one another. The prices of oil and basic commodities, the transport, tourism and real estate markets have declined significantly worldwide, while purchasing power has also been weakened. On the other hand unemployment rates worldwide have soared, and even charitable organizations all over the world have suffered. As such no country is completely immune from this economic malaise.

PRIMARY CAUSES OF THE CRISIS

The global financial crisis of 2007-2008 is a major financial quagmire, the worst of its kind in recent years, and which is ongoing as of today, August 2009. It became prominently visible in September 2008 with the failures, mergers or conservator-ships of several large United states-based financial firms. The underlying causes leading to the crisis had been reported in business journals for many months before September 2008; with commentary about the financial stability of leading US and European investment banks, insurance firms and mortgage banks consequent to the sub-prime mortgage crisis. The generally recognized

most important causes of almost all financial crises have been excessive and imprudent lending by banks over a long period. This is clearly acknowledged by the Bank for international settlements (BIS) which states as much in its annual report (released on 30th June, 2008). This rises the question of what makes it possible for banks resort to such an unhealthy practice which not only destabilizes the financial system but also not in their own long-run interest. There are three factors that make this possible (Chapra, 2008).

1. Inadequate market discipline in the financial system resulting from the absence of profit and loss sharing (PLS).
2. The mind-boggling expansion in the size of derivatives, particularly credit default swaps (CDSs).
3. The 'too big to fail' concepts, which tends to give an assurance to big banks and that the central bank will definitely come to their rescue and not allow them to fail.

The false sense of immunity from losses that all these factors together provide, has introduced a fault line in the financial system. Banks have not, therefore, undertaken a careful evaluation of the loan applications. This has led to an unhealthy expansion in the overall volume of credit, to excessive leverage, and to an unsustainable rise in assets prices, living beyond means and speculative investments. This later gives rise to a steep decline in assets prices, and to financial fragility and debt crises, particularly if there is over-indulgence in short sales.

Also Muktar (2008) has identified the following reasons as causes of financial crises in an economy.

1. Strategic Complementary in Financial Markets

It is often observed that successful investment requires each investor in a financial market to guess what other investors will do. George Soros has called this need to guess the

intentions of others 'reflexivity'. Furthermore, in many cases investors have incentives to coordinate their choices. For example someone who thinks other investors want to buy lots of Japanese Yen, may expect the Yen rise in value, and therefore, has an incentive to buy Yen too. Likewise, a depositor in a Bank who expects other depositors to withdraw their funds may expect the bank to fail, and therefore has an incentive to withdraw too. Economists call an incentive to mimic the strategies of others strategic complementarity (Allan and Douglas, 2007).

2. Leverage

Leverage, which means, borrowing to finance investments, is frequently cited as a contributor to financial crises. When a financial institution (or an individual) invests its own money, it can, in the very worst case, lose its own money. But when it borrows in order to invest more, it can potentially earn more from its investment, but it can also lose more than all it has. Therefore, leverage magnifies the potential returns from investment, but also creates a risk of bankruptcy. Since bankruptcy means that a firm fails to honour all its promised payments to other firms, it may spread financial troubles from one firm to another. The average degree of leverage in the economy often rises prior to a financial crisis. For example borrowing to finance investment in the stock market (margin buying) became increasingly common prior to the Wall Street Crash of 1929.

3. Asset-Liability Mismatch

Another factor believed to contribute to financial crises is asset-liability mismatch, a situation in which the risks associated with an institution's debts and assets are not appropriately aligned. For example, commercial banks offer deposit accounts which can be withdrawn any time and they use the proceeds to make long-term loans to businesses and homeowners. The mismatch between the banks short term liabilities (its depositors) and its

long-term assets (its loans) is seen as one of the reason bank runs occur (when depositors panic and decide to withdraw their funds more quickly than the bank can get back the proceeds of its loans).

4. Regulatory Failures

Governments have attempted to eliminate or mitigate financial crises by regulating the financial sector. One major goal of regulation is transparency: making institutions financial situation publicly known by requiring regular reporting under standardized accounting procedures. Another goal of regulation is making sure institutions have sufficient assets to meet their contractual obligations, through reserve requirements, capital requirements, and other limits on leverage. Some financial crises have been blamed on insufficient regulation, and have led to changes in regulation in order to avoid a repeat. For example, the managing director of the IMF, Dominique Strauss-Kahn, has blamed the financial crises of 2008 on regulatory failure, to guard against excessive risk taking in the financial system, especially in the US. Likewise, the New York Times singled out the deregulation of credit default swaps as a cause of the crisis.

5. Fraud

Fraud has played a role in the collapse of some financial institutions, when companies have attracted depositors with misleading claims about the investment strategies, or have embezzled the resulting income. Examples include Charles Ponzi's scam in early 20th century Boston, the collapse of the MMM investment fund in Russia in 1994 and the scams that led to the Albanian Lottery Uprising of 1997. Fraud in mortgage financing has also been cited as one possible cause of the 2008 sub-prime mortgage crisis; government officials stated on September 23 2008 that the FBI was looking into possible

fraud by mortgage financing companies. Fannie Mac, Lehman Brothers and insurer American international Group.

6. Contagion

Contagion refers to the idea that financial crises may spread from one institution to another or from one country to another, as when a bank ruin spreads from a few banks to many other or from one country to another, as sovereign defaults or stock market crashes spread across countries. When the failure of one particular financial institution threatens the stability of many other institutions, this called systematic risk.

THE SUB-PRIME MORTGAGE CRISES

In the grip of which the US finds itself at present, the subprime mortgage crises, is a classical example of excessive and imprudent lending. Securitization or the 'originate to distribute' model of financing has played a crucial role in this case. The creation of collateralized Debt Obligations (CDOs) by mixing prime and sub-prime debt made it possible for mortgage originators to pass the entire risks of default of even sub-prime debt to the ultimate purchasers who would have normally been reluctant to bear such a risk. Mortgage originators had, therefore, less incentive to undertake careful underwriting. Consequently, loan volume gained greater priority over loan quality and the amount of lending to sub-prime borrowers and speculators increased steeply. Thus, according to Ben Breanne, chairman of the Board of governors of the US Federal Reserve system; for too much of the lending in recent years was neither responsible nor prudent. In addition, abusive, unfair or deceptive lending practices led some borrowers into mortgage that they would not have chosen knowingly. The check that market discipline could have exercise on the serving of self interest did not come into play. Even the supervisors failed to perform their tasks effectively by not taking serious notice of the unfair practices at an early stage and nipping

them in the bud. The result is that a number of banks have either or have had to be bailed out or nationalized by the government. This has created uncertainty in the market and prolonged the credit crunch, which made it hard for even healthy banks to find financing. There is a lurking fear that this might be only the tip of the iceberg and a lot more money may follow if the crisis causes a prolonged recession and leads to default on the part of credit card institutions, corporations and derivatives dealers. When there is excessive and imprudent lending and lenders are not confident of repayment, there is an excessive resort to derivatives like CDSs to seek protection against default. The buyer of the swap (creditor) pays a premium to the seller (a hedge fund) for the compensation he will receive in case the debtor defaults. If this protection had been confined to the actual creditor, there may not have been any problem. What happened, however, is that hedge funds sold the swaps not to just the actual lending bank, but also to a large number of others who were willing to bet on the default of debtor. These swap holders, in turn resold the swaps to others. The whole process continued several times.

While a genuine insurance contract indemnifies only the actually insured party in the case of CDSs there were several swap holders who had to be compensated. This accentuated the risk and made it difficult for the hedge funds and banks to honour their commitments. The total amount of all outstanding estimated by the BIS to be over \$600 trillion, more than ten times the size of the world economy. No wonder George Soros described derivatives as 'Hydrogen Bombs' and Warren Buffet called them financial weapons of mass destruction (Chapra. 2008).

PANACEA FOR THE CRISIS

Despite the global financial crisis Islamic financing is catching attention fast in both developed and developing countries, Islamic finance is not averse to a profitable return on

investment when it takes the form of profit and loss sharing (PLS) with investors taking some risks and sharing in business losses with the entrepreneur (Kurfi 2003). The Islamic finance industry, which refers to the financial intermediation conducted in accordance with the principles of Shari'a (Islamic Law) gained the limelight over the past couple of months, during the global financial turmoil, as one of the relatively safe havens for investments. Executives of Islamic financial institutions have been arguing from the very beginning of the crisis that their businesses are relatively immune to the repercussions of the world financial crisis, because Islamic financial products are different from those inherent in the conventional financial system. As a matter of principle, Islam categorically and equivocally prohibits the practice of charging and receiving interest (i.e. Riba) in any form and in all transactions (Qur'an) 2:275 – 280; 3: 130 – 132; 4:161). Also Islamic equities turned out to be the least affected in the melt down that swept global as well as Arab Stock markets.

According to a new study by the International Financial Services London (IFSL), an independent organisation representing Britain's financial services industry, Islamic finance will emerge largely "unscathed" from the current global crisis. It attributed its findings mainly to the fact that Islamic financial institutions make little use of many of the complicated instruments blamed for the current malaise in conventional financial institutions such as derivatives and short-selling.

According to Mohamed Nabulsi (former governor of the Central Bank of Jordan): there is no information so far indicating that any of the Islamic financial institutions has been exposed to the fallout of the world financial crisis. Even though some of the Islamic banks usually do have money deposited at foreign banks. At the same time, Islamic finances enjoy a type of immunity because they operate under strict legal restrictions and

consequently barred from dealing with the conventional credit tools such as the real estate mortgage instruments.

It is believed that several banking and other business institutions throughout the world could now be interested in exploiting these characteristics of the Islamic banking system, particularly in their operations in Arab and other Islamic countries. However, the credit crunch which recently grips the world financial system could limit the opportunities provided by Islamic institutions. The Islamic finance system recorded a rapid growth over the past decade, it has been fuelled not only by surging demand for Shariah compliant products from Muslim financiers but also by investors around the world, who have been moved by the system's profitable prospects. Islamic financial institutions are reportedly expanding their balance sheets as demand continues to grow in Europe for financial products that avoid paying interest, in line with strict religions rules. These products instead pay profits from an underlying business or rent from a building used as collateral to raise money. The toxic assets and derivatives, often related to mortgages that prompted the collapses in the US and elsewhere recently.

THE ISLAMIC FINANCIAL SYSTEM

One of the most important objectives of Islam is to realize greater justice in human society. According to the Qur'an, a society where there is no justice will ultimately head towards decline and destruction (Qur'an, 57:25). Justice requires a set of rules or moral value, which everyone accepts and faithfully complies with; the financial system may be able to promote justice, if in addition to being strong and stable, it satisfies at least two conditions based on moral value. One of these is that, the financier should also share in the risk so as not to shift the entire burden of losses to the entrepreneur, and the other is that, an equitable share of financial resource mobilised by financial institutions should become

available to the poor to help him, to eliminate poverty, expand employment and self employment opportunities and thus help reduce inequalities of income and wealth. To fulfil the first condition of justice, Islam requires both the financier and the entrepreneur to equitably share the profit as well as the loss. For this purpose, one of the basic principles of Islamic finance is no risk no gain. This should help introduce greater discipline into the financial system by motivating financial institutions to assess the risks more carefully and to effectively monitor the use of funds by the borrowers. The double assessment of risks by both the financier and the entrepreneur should help inject greater discipline into the system and go a long way in reducing excessive lending.

Islamic finance should in its ideal form helps raise substantially the share of equity and PLS in business. Greater reliance on equity financing has supporters even in mainstream economics. Professor Kenneth Rogoff of Harvard University states that in ideal world equity lending and direct investment would play a much bigger role.

Greater reliance on equity does not necessarily mean that debt financing is rule out. This is because all the financial needs at individuals, firms, government cannot be made amenable to equity and PLS. Debt is, therefore, indispensable, but should not be promoted for non-essential and wasteful consumption and unproductive speculation. For this purpose, the Islamic financial system does not allow the creation of debt through direct lending and borrowing. It rather requires the creation of debt through the sale or lease of real assets by means of it sales and lease-based modes of financing (Murabaha, Ijara, Salam and Sukuk).

The purpose is to enable an individual or firm to buy now the urgently needed real goods and services in conformity with his/her ability to make the payment later. It has however, laid down a number of conditions, some of which are:

- The assets, which is being sold or leased, must be real and not imaginary or notional.

- The seller or lease must own and possess the goods being sold or leased.
- The transaction must be a genuine trade transaction with full intention of giving and taking delivery.
- The debt cannot be sold and thus the risk associated with it must be borne by the lender himself.

The first condition will help eliminate a large number of derivatives transactions which involve nothing more than gambling by third parties who aspire to claim compensation for losses which have been actually suffered only by the principal party and not by them. The second condition will help to ensure that, the seller (or lessee) also shares a part of the risk to be able to get a share in the return. Once the seller (financier) acquires ownership and possession of the goods for sale or lease, he/she bears the risk. This condition also puts a constraint on short sales, thereby removing the possibility of steep decline in asset value during a downturn. The Shariah has, however, made an exception to this rule in the case of Salam (deferred sale) and Istisna' (turnkey contract), where the goods are not already available in the market and need to be produced or manufactured before delivery. Financing extended through the Islamic modes can thus expand only in step with the rise of the real economy and thereby help curb excessive credit expansion.

The third and the fourth conditions will not only motivate the creditor to be more cautious in evaluating the credit risk but prevent an unnecessary explosion in the volume and value of transactions. This will prevent the debt from rising far above the size of the real economy and also release a substantial volume of financial resources for the real sector, thereby helping expand employment and self-employment opportunities and the production of need fulfilling goods and services. The discipline that Islam wishes to introduce in the financial system may not, however, materialize unless governments reduce

their borrowing from the central bank to a level that is in harmony with goal of price and financial stability.

One may raise an objection here that all these conditions will perhaps end up shrinking size of the economy by reducing the number and volume of transactions. This is not likely to happen because a number of the speculative and derivative transactions are generally known to be zero-sum games and have rarely contributed positively to total real output. Hence a decline in them is also not likely to hurt the real economy.

While a restriction on such will cut the commission earned by the speculators during an artificially generated boom, it will help them avert losses and bankruptcy that become unavoidable during the decline and lead to a financial crisis.

The injection of a greater discipline into the financial system may tend to deprive sub prime borrowers from access to credit. Therefore, justice demands that some suitable innovation be introduced in the system to ensure that even small borrowers are also able to get adequate credit. Such borrowers are generally considered to be sub prime and their inability to get credit will deprive them from realizing their dream of owning their own homes and establishing their own micro enterprises.

There is no doubt that a number of countries have established special institutions to grant credit to the poor and lower middle class entrepreneurs. Even though these have been extremely useful, there are two major problems that need to be resolved. One of these is the high cost of finance in the interest-oriented microfinance system. This causes serious hardship to the borrowers in serving their debt. No wonder a one time minister of finance for Bangladesh described micro credit interest rate in that country as extortion in an address he delivered at a micro credit summit in dhakar in 2004. It is, therefore, important that micro credit is provided to poor on interest free basis (Qard Hassan). This may be

possible if the microfinance system is integrated with Zakkat and Waqfs institutions. For those who can afford to bear the cost of microfinance it would be better to popularize the Islamic modes of PLS and sales and lease based modes of finance, not only to avoid interest, but also to prevent the misuse of credit for personal consumption.

Another problem faced by microfinance is that the resources at the disposal of microfinance institutions are inadequate. This problem may be difficult to solve unless the microfinance sector is scaled up by integrating it with the commercial banks. Commercial banks do not generally lend to small borrowers because of the higher risk and expense involve in such financing. It is therefore, important to reduce their risk and expense. This may be done partially by a subsidy from Zakkat and Waqfs funds for those borrowers who are eligible for Zakkat. Thus we can see that the Islamic financial system is capable of minimizing the severity and frequency of financial crises by getting rid at the major weaknesses of the conventional system. It introduces greater discipline into the system by requiring the financier to share growth in the risk. It links credit expansion to the growth of the real economy by allowing credit primarily for the purpose of real goods and services which the seller owns and possesses, and the buyer wishes to take delivery. It also requires the creditor to bear the risk of default by prohibiting the sale of debt, thereby ensuring that he evaluates the risk more carefully. In addition, Islamic finance can also reduce the problem of sub-prime by providing credit to them at affordable terms. This will save the billons that are spent after the crises to bail out the rich bankers.

These do not, however, help poor because their home may have already become subject to fore closure and auctioned at a give away price. The problem is that, the Islamic finance is still in its infancy and shares very small proportion of international finance. In addition, some of its instruments do not genuinely reflect the ethos of Islamic teachings.

The use of equity and PLS is till very small while, that of debt creating modes is moreover, even in the case of debt creating modes all the conditions laid down by the Shariah are not being faithfully observed by the use of legal strategies. This is partly due to a lack of proper understanding of the ultimate objectives of Islamic finance, the non-availability of trained personnel and the absence of number of shared support institutions that are needed to minimize the risk associated with anonymity, moral hazard, agents, conflict of interest and late settlement of financial obligations. It is, however, expected that the system will gradually gain momentum with the passage of time and complement the efforts now being made internationally for promoting the health and stability of the global financial system.

CONCLUDING REMARKS

Since the current architecture of the conventional financial system has existed for a long time, it may perhaps be too much to expect the international community to undertake a radical structural reform of the kind that the Islamic financial system, envisages. However, the adoption of some of the elements of the Islamic system, which is also a part of the western heritages, is indispensable for ensuring the healthy and stability of the global financial system, these are:

1. All financial institutions not just the commercial banks, need to be properly regulated and supervised so that they remain healthy and do not become a sources of systematic risk.
2. Leverage needs to be controlled to ensure that credit does not exceed beyond the ability of the borrowers to repay.
3. Credit needs to be confined primarily to real sector so as to ensure that credit expansion moves more or less in step with the growth of the real economy and does not promote destabilizing speculation and gambling.

4. The proportion of equity in total financing needs to be increased and that of debt reduced.
5. Some arrangements need to be made to take credit available to sub-prime borrowers at affordable terms to enable them to buy homes and to establish their own micro enterprises. This will help save financial system from crises resulting from widespread defaults by such borrowers.

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The Noble Qur'an

MUSLIM UMMAH AND THE PURSUIT OF EXCELLENCE

By

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Being a paper presented at public lecture organized by the Association of Muslim Professionals Bauchi, State Branch, Bauchi at Abubakar Tafawa Balewa University, Bauchi Sunday 8 August, 2010 by 9:00am

1.0 Introduction

In the name of Allah the Most Beneficent the most merciful. May His everlasting peace and blessings be bestowed on His last messenger, and to all those who follow His footsteps to the Doom's day. It is my great pleasure to introduce myself to all brothers here present and to those who are unavoidably absent, that your speaker today is not an expert in Islamic studies nor do I possess any qualification to be a preacher at this level. However, your invitation really provokes me to think twice before I decided to accept it. First, the criteria you used in your selection is not known to me. Secondly, i have confidence that my audience would participate actively to improve the presentation. With hope in all the aforementioned, the input of my deliberations RUN thus:

2.0 The Muslim Ummah

The title of our deliberations today is Muslim **Ummah** and the pursuit of excellence. I really feel that the topic is wide enough to write volume of books let a alone a single paper, we hope to present today. Not withstanding however, to understand the question is to have answer. In this view, it is important to highlight three important segments so as to do justice at least to the title first before going down to the deeper meaning of the issue from Islamic perspective. In this respect, the meaning of "Muslim", **Ummah** and "Excellence" should be made very clear for the discussion to be hitch-free and objective in its conclusion. The three terms as I see them, are the basic ingredients of this paper, an analysis of which will help us towards attaining the desired goal of this paper. I start by asking a seemingly basic question, which is:

2.1.1 What is Islam?

The question of who is a Muslim and what is Islam are a controversial issues ever among the jurists of impeccable academic excellence in Islam. However, without going into any of the debates on what is Islam? And what is Muslim community? Islam can be defined as the last revealed religion by Allah through Angel Jibril (AS) to Prophet Muhammad (SAW). It is a religion of all mankind who believe in the creator and the last day. No Islam can be complete without unconditionally putting Muhammad (SAW) the first in every aspect of our lives. Any religion short of Qur'an and **Sunnah** is not Islam and is never a chosen religion by Allah. A Muslim is he, who believes in Allah and all commandments in His book (Qur'an) with full acceptance of all the authentic prophetic traditions in the translation and commentary of the divine book. This ideology is what is called Islam. A believer to the aforementioned dogma is called "Muslim" and not, a dogmatic follower, extremist or a terrorist in the perspective of the Western world. Our religion is named "Peace" in classical English, and is far from terrorism, as outsiders may be deceived into believing so by the enemies of peace and Islam. Islam is the ambassador of peace and its followers are the best administrators of peace and conflict management.

2.1.2 What is Ummah?

Ummah is an Arabic term with variety of meanings in the context of the Qur'an. The nearest meaning of **Ummah** that one can glance at once is "society" or "community". The term "**Ummah**" in its real spelling appears in about forty seven verses in the Holy Qur'an with thirteen different meanings in the context it is used. In a nutshell, the extended meaning of "**Ummah**" is far from a mere community or society; it represents the entire community of believers yesterday, today and tomorrow. Therefore in our discussion, as per the term, we will peep through the history of the past generations from what we witness of

the present Ummah, in order to be able to sufficiently tell the future of even the **Ummah** yet unborn. In this study, the term **Ummah** would be restricted to the entire community of believers, (Muslims) of the past, present and future. To be more precise. Nigerian Muslim community is a **Ummah**, Bauchi state Muslim community is also a **Ummah**. Therefore we can see that under the umbrella of one **Ummah** we may have many **Ummahs** as possible. May Allah unite us together with His full support in making our dreams really Amen!

2.1.3 What is Excellence?

The purpose of today's lecture is to see how best we can collaborate the word "excellence" and Muslim **Ummah** in the history of human development. The dictionary meaning of the word "excellence" means possession of eminently good qualities, great merit, value or goodness. In addition, sometimes it is used to refer to "superior trait". It can also be used in honorific titles, as in honorific title of various high offices for example the position of the Governor. It is also used to address a Foreign President or Minister of Foreign Affairs or Ambassador. Without doubt, this explains why in the field of education the word is used as a remark for high quality performance by students and teachers alike "Excellent" is self – explanatory in worth or value and therefore, it does not need any qualifier as in the case of "good", which may be qualified as "very good". Excellent is the peak, and it does not play a second fiddle to any other grade, that is why we don't have "very excellent" but we do have "excellent" meaning surpassingly. We can now see the reason why the word is used in the context of our today's presentation.

3.0 Pursuit Excellence in Islam

Pursuit is the act of pursuing which literarily means "a chase or to chase". The Qur'anic perception of the word "**Ummah**" as mentioned before, is indeed very wide in its analysis as per the forty seven verses in which it appeared in different styles and meanings

referring to **Ummah** in its historical modality, and spiritual context. My intention as regard to this topic in to concentrate on the Qur’anic verses specially centered on **Ummah** affairs and relevant related issues of **Ummah**. I therefore tabulate the substances of the said verses as follows:

- i) Ummah as a Nation

Ch. 2 v 128	ch. 7 v 34	ch. 40 v 5
Ch. 2 v 134	ch. 22 v 34	ch. 45 v 28
Ch. 2 v 141	ch. 22 v 43	ch. 15 v 5
Ch. 2 v 143	ch. 28 v 75	ch. 16 v 84
Ch. 2 v 41	ch. 35 v 24	ch. 16 v 89
		Ch. 16 v 92
- ii) Ummah as one Nation
 - ch. 5 v 48
 - ch. 42 v 8
 - ch. 16 v 93
- iii) Ummah as a community
 - ch. 10 v 42
 - ch. 7 v 64
 - ch. 10 v 49
 - ch. 13 v 30
- iv) Ummah as a one community
 - ch. 2 v 213
 - ch. 10 v 19
- v) Ummah as a group of people
 - ch. 3 v 104
 - ch. 28 v 23
- vi) Ummah as a party of the people
 - ch. V 113
- vii) Ummah as a people
 - ch. 3 v 110
 - ch. 5 v 66
- viii) Ummah as a troop
 - ch. 27 v 83
- ix) Ummah as a town
 - ch. 43 v 23
- x) Ummah as a certain way

- ch. 43 v 22
- xi) Ummah as a religion
ch. 21 v 92
- xii) Ummah as a Leader
ch. 16 v 120
- xiii) Ummah as a determined team
ch. 11 v 8

We can now see how difficult it is for one to discuss issues of **Ummah** in its general context as regards to the input of our Holy Book (Qur'an). The above tabulation and classification of **Ummah** may shed more light on the position of **Ummah** in any given community and its prestige above any other community in human history. After careful study of the above verses with my little knowledge in Islamic studies, our topic Muslim **Ummah** and pursuit of excellence can be viewed vividly in the following:

3.1 **Knowledge**

Islam emphasizes pursuit of knowledge. In Islamic doctrine; knowledge is the highest qualification that a Muslim may ever have in his life. There is no aspect of Islam that one can engage in or scale through without knowledge. In Islam, knowledge can be divided into two' the divine knowledge of the Prophets obtained through revelation between Prophets and their Lord through Angel Jibril. In this type of knowledge one would not expect the art of reading or writing it is special, it can be done and implemented at once, properly documented and well protected by the Almighty. The second aspect of knowledge is through the normal learning process in which one is expected to read, write, recite, attend school and obtained a certificate. Islam values religious knowledge first, and any other knowledge is subsidiary. This is the reason why the Muslim have the best education in human history in light of the well protected and guided book (Qur'an).

The credit of Islam and Muslim **Ummah** in this regard is that, Muslim **Ummah** has the record of the first and best historians, we have the best record in literary studies and literary history. We are the first nation to invent and lead in science and technology. In human medicine and health technology issues, Muslim were the first innovators and leading expert from **Absina** to date. It is interesting to note that in all religious, social, political affairs of Islam and Islamic state, knowledge is given priority in the life of the **Ummah** regardless of age, beauty and personality. This is the reason behind description of our **Ummah** in the following verse:

“you are the best of people ever raised up for mankind, you enjoy **Al-Ma’araf** and forbid **Al-Munkar**, and you believe in Allah”.

Certainly you cannot be the best without excellent knowledge. There is no way one can be a preacher without solid knowledge of what to preach. Whosoever believed in Allah, must have been intelligent enough to spare his time and scientifically think of his creator before he submits fully to his Lord and His commandments. We thank Allah, the Most Merciful, for giving us the wisdom to be Muslims.

3.2 **Moderation**

In pursuit of knowledge, Muslims have the best weapon on how to fight the battle to its successful end. In most of the world religions, there are two ways of addressing an audience they are either believers or non-believers. In Islam, it is not the case an innocent is a free man until proven otherwise. Thus, we have people of the book (referring to all previous Nation before us), we also have pagans, Majus, people who are yet to receive any divine religion though they were physically in existence after the coming of Islam. They would not be punished nor would they be condemned by any means, until they are addressed in the most beautiful language that they do understand. It is in the culture of our

religion that we must never be extremist, exceeding limit in the most grievous offence a believer may ever commit. We are strongly warned not to castigate anybody at whatever level of preaching or admonishing. We are always advised to desist from any act that might anger anybody or inflict injury on any community or nation, be it past or present. Allah the Most Merciful says:

“That was a nation which has passed away. They shall receive the reward of what they earned and you of what you earned. And you would not be asked of what they used to do”

Why the word “reward” is used and not “punishment”? A reward may be a punishment or a consequence or otherwise. However, the moderated term to be used in the appropriate manner is “reward” whose immediate meaning is “good” news. In the preaching business and related public relation matters, a preacher is expected to be moderate in the choice of his words and style of dispensing his message. A good Muslim is always in the defensive in all his action and dealings; this is what we called moderation. The wisdom of moderation is to be just in all matters.

3.3 **Justice:**

In Islam law, justice means to judge according to the command of Allah and His messenger. Whatever is done outside it is injustice as cited in the Holy Qur’an. The human being is named **Insan** in Arabic and so is he addressed in the book of Allah. The word Insan in Arabic language is from the word **Nisyaan** (forgiveness) he is bound to forget many things wrongly or intentionally. Taking all this in to consideration, manmade laws must undergo series of edition and amendments. Human error is certain, and it is humanly not possible to avoid it. The lowest human era we can cite here is biasness and selfishness; it is very common and indeed very difficult to avoid. These, among other things, are the reasons

behind sending Prophets with divine laws to be adhered to, and not to allow people to design their own laws, hence you cannot be a judge and prosecutor to your own case. The problems of the Muslim world and the so-called civilized or developed world started from here. Enemies are angry with us because we have all our laws revealed and protected thousand of years ago, and we now to adhere by it. This is one of excellences in the history of justice.

3.4 Leadership

If you possess the required knowledge of the Islam law with thorough studies of the law and its careful moderation, the implementation of justice would not be a problem. The major problem of every leadership is the identification and implementation of justice. The excellence of Islam and Islamic **Ummah** here is the leadership is democratic but not democratically programmed. Islam has the best social institutions as in Zakat and related charity, but it is totally in conflict with socialism. It has the best system in resources management which has serious impact on economic and humanitarian disasters. Lawful ways and manners of acquiring wealth are open to all within the limit of the law; hence the system is not in good terms with capitalism. It sees nothing wrong of hereditary system of leadership from father to son provided all the requirements and qualities of leadership in its jurisdictions are protected; but it is not in support of monarchy. Its style in the election of leadership at all levels is democratic in the real meaning of democracy but not in the confused democracy of the global order of the day reflected in the shameful slogan of the majority carries the vote.

The excellence of Islam and Islamic **Ummah** as per leadership is, it has special committee of honest and reliable elders in the name of **Shura**. Election to **Shura** is by age, knowledge, acceptance of the majority, leadership quality, and excellence in speech and

decision making. A member of **Shura** has the right to vote and suggest a credible person for political appointment but cannot be voted into office. Islamic politics is well aware that leadership is a burden and leaders should have right thinking people around them for the right advice in order to move the **Ummah** forward. Members of **shura** are all qualified members, but they often sacrifice their candidature to other credible candidates. What a wonderful democracy! The rift between Islam and western democracy is the rejection of leadership of women, the under age, gamblers, nepotism and tribalism in the name of democracy, International crooks, condemned criminals and brigands into public offices. What dirty game are we playing nowadays!

3.5 **Honesty and Sincerity**

A leader, at whatever capacity he is elected is yet to be free until and unless he possesses there two qualities, honesty and sincerity. To be honest and sincere warrants a permanent and pensionable appointment in Islamic state, anything short of this would disqualify the leadership. The credentials of honesty and sincerity manifest in the direct rejection of corruption in its entirety, thereby kicking it out of the system unceremoniously. In Islamic point of view, corruption is the mother of all evils in the society, of course there is no conflict-free society, but the persisting social problem in our society; the rampant cases of robbery, rape, sex scandals, money laundry, theft, sodomy, lesbianism, cultism, ethno-religious blood bath and industrial actions by many professional bodies would have come to end if the top of the leadership is honest and sincere. Certainly, if our law strictly implements the punishment of life for life, it will bring to an end of the current climate of insecurity in the country. If public executions for some of the criminal offences are implemented as prescribed in Shari 'a and not the public announcement of the verdict, the remaining social problems would have no room in our country. The philosophy of

punishment is not only to deter others but also to humiliate the culprits in their community, at least by identifying their names and faces.

6.3 Conclusion

We must be aware that this **Ummah** is one, and is our responsibility to maintain the status quo in making it to be one for ever. Making any community to be the most exalted is not by mere preaching and shouting the names of predecessors. This generation of ours would never be excellent in its plans of actions unless it follows the footsteps of its predecessors **Sahaba** and the **Tabi'un**. The secret behind the exemplary leadership of **Sahaba** and the **Tabi'un** are devoting their life to obtain the best education of their time, moderating the acquired knowledge for their followers to swallow and digest, using the said knowledge as a yard stick in the general affairs of life, thereby giving justice full support and acceptances. These are what make their times to be excellent and their style of leadership to be the best even in the eyes of blind critics. If we actually want to maintain our status of being the best of people ever raised up for mankind, we should be ready to be honest and sincere in all our activities. In God we trust.

BEARING WITNESS THAT WE ARE MUSLIMS

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MUSLIM PROFESSIONALS, BAUCHI STATE CHAPTER
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BEARING WITNESS THAT WE ARE MUSLIMS

In the name of Allah, the Most Beneficent, the Most Merciful. All thanks and salutations are solemnly for the creator, Allah (SWT), the cherisher and bestower of all blessing and favors. May the absolute peace and blessings of Him (SWT) continue to shower on the seal of Prophets, Muhammad (SAW), who demonstrated the life of success. Similarly, may He the Almighty (SWT), be pleased with the companions of the Prophet (SAW) for their steadfastness and sacrifice in the course of the truth, Islam.

The religion of Islam is built on the recognition and submission to the ultimate authority and the most supreme, the Creator, Allah (SWT). The religion also seeks to emancipate man from the bondage of being subservient to any creature other than the Creator. Therefore, people who have willingly imbibed such conception are regarded as Muslim. The implication of bearing the name 'Muslim' is associated with certainty beliefs and obedience to Allah (SWT) as well as denouncing all deities besides Allah (SWT). Additionally, there should be absolute followership and respect to the Prophet (SAW). This contention is in conformity with the popular testimony in Islam that reads: *"There is no deity worthy of worship except Allah and Muhammad (SAW) is His messenger"*.

Therefore, in order to demonstrate the true nature of the religion of Islam, Allah (SWT), the author of the religion selected among His servants the most pious and submissive persons and appointed them as the drivers and pilots of the religion, and as well crowned them with the highest title, messengers and Prophets (AS). The Prophets (AS) were human beings in nature but distinguishably characterized by humbleness, hospitality, sincerity, sympathy and affection, and above all consciousness of Allah, the Creator. Thus these selected servants,

the Prophets (AS) were made as model and illustrious to the rest of creatures, the Qur'an commands:

"There was indeed in them an excellent example for you to follow, for those whose hope is in Allah and in the last Day. But if any turn away, Truly Allah is free of all wants, worthy of all praise Q60:6

It is worth mentioning that the religions is demarcated with commandments of either prohibitions or permissions. However, such commands are meant for the promotion and well being of man, also to remove from man agony and detrimental effects of the two lives.

The Qur'an establishes:

Allah doth wish to lighten your (burdens): for man was created weak (in resolution). Q4:28

CONSTITUENTS OF A MUSLIM

The foregoing analysis that the basic components of Islam are three and these constituted the actual characteristics of a Muslim. These include; obedience and loyalty to Allah, unity of purpose and regards to creatures.

Obedience and Loyalty Allah (WAT)

The incomparable nature of Allah, the Creator makes Him worthy of obedience. Absolutely everything on the earth and in the heavens belong to Him. He is therefore the sole provider and receiver, He enthrones and dethrones leaders, enriched and rendered others poor in accordance to harmonious justice. Certainly, His unlimited authority is unchallengeable and His decision is irresistible. The Qur'an explains:-

Have they not seen that we set upon the land, reducing it from its borders? And Allah decides; there is no adjuster of His decision. And he is swift in account. Q13:41

The egocentric and greed nature of man coupled with his weaknesses and incapability in the perfect provision of what he wants or ability to diffuse what he does not

desire explains the reason why man has to rely on and obey Allah (SWT). The Qur'an ascertains:

...But it is possible that ye dislike a thing which is good for you, and that ye love a thing which is bad for you. But Allah knoweth, and you know not Q2:216

Therefore, what triggers obedience and loyalty to someone is strong admiration. Thus, God alone deserves to be revered and held in high esteem for His sole creation and for subjecting abundance resources to the control and usage of man. Indeed, every creature cries in seeking for the unique assistance of Allah (SWT), and if He disdainfully refuses any request no one provides it. To this, Qur'an reveals:

*If Allah helps you, **none can overcome you**: if He forsakes you, who is here, after that, that can help you? In Allah, then, let believers put their trust. Q3:160*

Nonetheless, respects and regards can be extended to creatures based on their attachment to God or as commanded by God. In this regard, obedience and loyalty to such a creature is tantamount to obedience and loyalty to God. For instance, the relentless obedience of the Prophets (AS) to God and their infallible nature are the motivating factors to respecting and regarding them. Thus, man is therefore obliged to be loyal and obedience to the Prophets (SAW). The Qur'an commands:

*Say: **Obey Allah, and Obey the messenger** but if ye turn away, he is only responsible for the duty placed on him, and ye for that placed on you. Q24:54*

Similarly parents and leaders (scholars or rulers) are equally worthy of obedience. However, because of their weaknesses in ability to some extent resist human temptations and influences of the devils, coupled with the possibility of them to deviate from the right course of the religions, their obedience is therefore tag to its conformity with the injunctions of God and the Prophets (AS). The Qur'an has this to say in relation to leaders:

*O ye who believe! **Obey Allah, and Obey the messenger, and those charged with authority** among you. Q4:59*

The Prophet (SAW) further strengthens the above verse in his saying:

Ibn Umar relates that the Holy Prophet said: A Muslim is obligated to hear and obey whether he likes it or not, except when he is required to do something that is sinful, in which case there is no obligation to hear or to obey. Z. F. Muhammad (1985: No 666).

If the immediate quoted Qur'anic verse is critically examined, the word 'obey' is applied as a prefix to both the name of God and that of the Prophet (SAW), this is to indicate that each has an independent right of obedience. However, on the other hand, leaders' name is not preceded with such axiomatic expression 'obey' this is to indicate that their obedience is subject to their consistency with the injunction of Shariah, the Quran and Hadith. This statement is substantiated in the first sermon delivered by the first Caliph, Abubakar Siddiq, thus:

"I have been chosen as your chief although I am better than none of you. This, if do good work it is incumbent on you to extend your help and support to me; if I go wrong it is your duty to put me on the right path. Truth and righteousness are a trust and untruth is a breach of trust..." A.S. Najeebabadi (2000: 276).

Likewise in relation to parents in spite of the emphasis to be kind and respectful to them, their personal instruction has to be subjected to scrutinization in pari-passu with the injunction of the Qur'an and Hadith. The Qur'an declares:

But if they strive to make thee join in worship with Me things of which thou hast no knowledge, obey them not; ye bear them company in this life with justice (and consideration) and follow the way of those who turn to Me. In the end the return of your all is to Me. Q31:15

Unity of Purpose: God the Almighty is fully acquainted with the disparity in the level of perception and desire or purpose that exists among His creations. Similarly, He is aware of the detrimental effects that could result if every man is allowed to exercise his peculiarities without restriction or moderation. Therefore, in view of these, Allah (SWT) revealed His ultimate guidance, the Qur'an in order to correlate and direct all intellects. However, because of the comprehensiveness and intricacy nature of the Qur'an, He endowed His

Prophet (SAW) with the detail explanation of the Qur'an and in turn ordered him to explain, expound and clarify the contents of the Qur'an. The Qur'an speaks:

..... And we have sent down unto thee (also) the messenger; that thou mayest explain clearly to men what is sent for them, and that they may give thought. Q16:44

In view of the above verse, Islam annulled all deliberations that clearly contradict the instruction of the Prophet (SAW). Hence no matter the level of knowledge or righteousness a person has attained to his contention about the religion must be in line with the teaching and modes of the Prophet (SAW). This statement is further substantiated in the following Qur'anic declarations:

*....So let those beware **who dissent from his** (ie. The Prophet's) order, lest fitnah (trials, affliction, strife, etc) strike them or a painful punishment. Q24:63*

The Prophet (SAW) in re-affirming the Qur'anic command above, states:

Leave me alone in respect of that which I do not mention to you. Those who were before you were ruined by their habit of asking too many questions and their differences concerning their Prophets. When I forbid you anything keep away from it altogether, and when I prescribe anything for you carry it out as far as you can. Z.F. Muhammad (1985: No. 157).

Thus, the rationale behind the strategy of making the Prophet (SAW) as a focal point is to remove all likely confusions that could result from the inability of man to correctly comprehend the message of the Qur'an, or swiftly incline to misconception or deviations, which could infuse unnecessary differences, clashes and hatred among people. On the same vein, a direction is set for praying (observing salat) to God, which is the temple of Ka'abah. even though God does not situate in it, He has made such obligation to adjudge people in what they claim to be faith in respect to submission to Him and His Prophet (SA) and to also instill unity of purpose. The Qur'an explains:

*.....An we appointed the Qibla to which thou wast used, **only to test those who followed the Messenger from those who would turn on their heels** (from the faith). Q2:143*

Regards to creatures: In creating creature, God decides them to be in different form and nature. These differences are not basis of superiority of one over the other, neither to humiliate others in relation to others, but simply to establish easy recognition, mutual coexistence; means of testing the sincerity of people and above all, to reveal the authority of God in His ability to creating differences and to also prove that His decisions are undeniable. The Qur'an declares:-

*O mankind we created you from a single (pair) of a male and a female, and made you into Nations and tribes, that ye may know each other (not that ye may despise each other). **Verify the most honoured of your in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things)** Q49:13*

Therefore, man is obliged to use whatever opportunity given to him in exerting the obligations stipulated on him. Thus, the major obligation on man is to worship Allah, rely solemnly on Him never associates a partner with Him, and be amiable and munificent with the rest of the creations of God, the Almighty. In other words, the religion of Islam is in two segments that are interwoven, a section of it is solemnly the right of God and the other section is the right of creatures. Therefore, fulfilment of a section at the negligence of the other is equal to non performance of both. For instance the Qur'an states:-

*It is not righteousness that ye turn your faces towards East or west; **but (true) righteousness is (in) one who believes in Allah, the last day, the angels, the book, and the Prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveller, those who ask (for help), and fore freeing slaves; (and who) establishes prayer and gives Zakah; (those who) fulfil their promise when they promise; and (those who) are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are righteous. Q2:177.***

The Prophet (SAW) further explained:

*Whoever pleases him to be distant from (the torment) of Hell and enter the paradise his **death should meet him believing in Allah** and the last Day should treat people with what he is aspiring for himself Sahih al-Muslim, (Vol. 3 No 1472).*

The most outstanding rights of creatures are in five obligations; this includes protection and non-corruption of his intellect, life, wealth, progeny and most importantly his faith (Iman).

The Prophet (SAW). Say:

It is enough evil for a person that he should look down upon his Muslim brother. Everything of a Muslim is forbidden to a Muslim; his blood, his property, his honour. Z. F Muhammad 1985: N. 237).

DEVIATION

This is an act of misleading from the religious course, either as a result of ignorance, misconception or disenchantment. Thus, deviation could be categorized into degrees; a deviation that could lead to renouncing of faith and deviation that causes a serious havoc to the faith and renders it ineffective.

Renouncing of faith is usually a consequence of ignorance that is ignited from ingratitude to the bounties of God or unwillingness to know about Him. These culminate in swinging of rights that are due to God for others too. The ingratitude to God is a result of the failure to consider the supremacy of God and worship Him accordingly. On the other hand, unwillingness to know about God is result of the failure to appreciate and apply accordingly what God Has endowed man with of sensory organs, intellect and mineral resources. The engraving of this disgusted attitude in the mind of a person makes him feel entertainment in the disobedience of Allah (SAW) and uncomfortable in the obedience to Allah (SWT). Thus, this eventually leads a person to forsaking faith or attributing to God in perfection to His judgment. The Qur'an reveals:

*I will turn away from My signs those who are **arrogant upon the earth without right**; and if they should see every sign, **they will not believe in it**. And if they see the way of consciousness, they will not adopt it as a way. But if they see the way of error (polytheism, crimes and evil deeds), they will adopt that way. That is become they have denied our signs and they were heedless of them Q7:146*

A dent to faith is usually a result of committing sins or heedless to the injunctions of Shariah. Therefore, the level of unconsciousness of God in a person is channelled by his inability to subdue the innate instinct in him and being adamant to the dictate of laws of Shariah. In such situation, a person becomes oblivion to the implication of his actions and never reckon with his shortcomings, mistakes, and sins. This resulted in the accumulation of faults and sins and hence dooming and staining of the heart. This is the highest pollution and infection in human being because it deters a person from understanding or acceptance of what is right and guidance. The following Qur'an quotations expatiate more of the facts.

*Indeed, mankind was created **anxious**; when evil touches him, **impatient**, and when good touches him, **withholding** (of it) Q70:19-21*

The above quotation explains the ugliest nature of man that he strongly required to work against it. The below quotation explains the consequence of inability of man to quash those ugliest natures:

No! Rather, the stain has covered their hearts of that which they were earning

Q83:14

Furthermore, the below quotation elaborates on the cumulative results of the above two quoted verses.

*Indeed, the worst of living creatures in the sight of Allah are **deaf and dumb who do not use reason** Q8:22*

WAY FORWARD

The extraction in the following Qur'an quotations serve as guiding principles for the success of establishing proper faith and triumphing in the two lives. The verses read:

Then is he who knows that what has been revealed to you from your lord is the truth like one who is blind? They will only be reminded who are people of understanding, those who fulfil the covenant of Allah and do not break the contract, and those who join that which Allah has ordered to be joined and fear their lord and are afraid of the evil of (their) account; and those who are patient,

seeking the countenance of their Lord, and establish prayer and spend from what we have provided for them secretly and publicly and prevent evil with good-those will have the good consequence of (this) home, gardens of perpetual residence; they will enter them with whoever were righteous among their fathers, their spouses and their descendants. And the angels will enter upon them from every gate (saying), "peace be upon you for what you patiently endured. And excellence is the final home". Q13:19-24

- Knowledge about the revealed knowledge, the Qur'an and Hadith, and certainty in faith in God and Prophet (SAW).
- Consciousness and adhering to the covenant entered with the Lord of obedience to His injunctions and non-violation of any of His commandment deliberately.
- Pleasant and unbroken relationship with fellow creatures in full consciousness of Allah and the results of the Day of reckoning.
- Perseverance for the sake of Allah in establishing proper prayer and other ritual exercises, generous to people as well imbibing the attitude of forgiveness and mindful of the implication of every action.

CONCLUSION

The meaning of faith to a Muslim is the total submission to the wills of the Creator, respect and obedience to His commandment. However, the appropriate means of attainment to proper faith is by full recognition of the Prophet (SAW), veneration of him and adhering to his path without any contradictions.

Furthermore, faith is the explanation of the strong admiration of God and those who adhere to His injunctions. It is never measured by any standard but by the extent of consciousness and correctness in the observance of the Creator's rights and the right of the fellow creatures.

The weakness nature and limitation of man coupled with temptations of the deceitful world and influences of devils (Satan) and evil doers obliged man to seek for refuge from the only unquestionable ability, whose knowledge is undoubted and has the everlasting authority, the Almighty Allah.

THE QUR'AN AS THE BASIS FOR A NEW SOCIAL ORDER

By

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DURING

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1. **Introduction**

Generations of mankind have always found among themselves people that reject divine messages and any reference to spirituality or religions as fundamental to human life. But perhaps it is from this generation, more than any before it, that spirituality and religion faced its greatest, most intellectual and sustained challenges from theoreticians of capitalism, Marxism, feminism, modernism, secularism, etc. Though Islam seems to have received the most bashing in modern times, because it is a religion that capitalists have referred to as a 'taboo', Marxists refer to it as an 'opium', and feminists refer to it as 'patriarchy' or 'male chauvinistic', while modernists and secularists find 'extremists' and fundamentalists' in almost all religions. However with the continuous failure of theories thought by man, attention is greatly turning to religion in search of solutions to the multi-dimensional problems of mankind.

It is in this light that this paper attempts to find solace in the Qur'an as the Basis for a New World Social Order which may bring sustainable solutions to perennial human problems.

2. **The Position of 'Living by the Qur'an in the Islamic Thought**

Living by the Qur'an is one of the most indispensable fundamentals of Islam after the requirement of declaration of the KALIMAH "There is none worthy of worship except Allah" (La'ilaha-Ilallah Muhammadur-Asulallah). Indeed means that one admits to submit to the sum-total of his socio-economic, political and religions life value to be guided by the precepts of the Qur'an as enunciated by the Messenger of Allah (SAW). On the other hand, it means the refusal of any compartmentalisation or secularisation of life aimed at serving certain human selfish desires (Hawan-Nafs) or interests or powers all outside the jurisdiction of the law maker who revealed the Qur'an for the guidance of mankind. Similarly living by the

Qur'an rejects the compartmentalization of laws into: personals, public, religions or national laws and it rejects all occultic practices or jamborees of secrets fraternities emanating from whims and caprices. Simply put, living by the Qur'an is Allah's religion (Din), which is all encompassing and all embracing.

Allah the Exalted enunciated the principal benefit of living by the Qur'an on His saying:

Verily, this Qur'an guides to that which is most just and right and gives glad tidings to the believers (in the oneness of Allah and His messenger, Muhammad (SAW), who work deeds of righteousness, that they shall have a great reward (paradise)' ¹.

The above passage of the Qur'an has enumerated one of the most important benefits of the Glorious Qur'an the guidance of the humankind to the path which is not only right but that which is most right in the superlative expression (Aqwam), saving the human kind from the rigours of wandering an unknown path repugnant to Allah's natural handiwork. The Qur'an saves mankind from formulating a caricature of self made concepts incongruent with the very basis and nature of their creation. More so, the Qur'an is a revelation from Allah (SWT) to the worlds He (SWT) created. The Qur'an is revealed to save mankind and Jinns from the recalcitrance and darkness promised them by Satan (an enemy creature) to the light of guidance and belief by the leave of Allah (SWT). Thus Allah (SWT) says:

"A.L.R. (This is) a book which we have revealed unto you (O. Muhammad SAW) in order that you might lead mankind out of darkness (of disbelief and polytheism) into light (of belief in oneness of Allah and Islamic monotheism) by their Lord's leave to the path of the All-Mighty, the owner of all praise'. ²

It should be understood that in the Islamic though, no prophet speaks from himself but from Allah. The leading of the prophets into light is by the Grace and Mercy of Allah.

The Qur'an is a book the equal of which has never been revealed to any prophets but to Muhammad (SAW). It is great, glorious and preserved book against any interpolation, a prestige that has not been enjoyed by any book except the Qur'an. A revelation from the Lord of the worlds, and therefore, universal in outlook for all mankind. Allah (SWT) say *"That this is indeed a Qur'an most honourable. A book well guarded which none shall touch but those who are clean. A revelation from the Lord of the worlds"*.³

This book, the Qur'an has a very comprehensive outlook and attributed that makes it distinct in all ramifications, because truth is fully guarded on all sides. No one can get the better of it by attacking it, from before or behind it, openly or secretly, or in any way whatever.

".... and indeed it is a book of exalted power. No falsehood can approach from before or behind it. It is sent down by one full of wisdom worthy of all praise".⁴

Therefore, this book, the Qur'an is not a mere collection of essays, stories, speeches or line of poetry drawn from short-sighted imagination, the subjective factor which is very strong, sometimes a mere vulgar votary of exaggerations and falsehood as in fictitious novels full of fraud, devoid of any lesson of real admonition. Rather, it is a book revealed to the most benevolent Prophet of all mankind, Muhammad (SAW), in order to save humanity from darkness to light, by the leave of Allah (SWT) and not concocted by the fallible human parochialism, the way the self formulated human systems are, especially in the modern day society, the resultant effect which is the modern day predicaments, in our society's socio-political, economic and moral spheres, causing a serious dwindling in our values as people, a community or nation. The thesis of this paper is that the message of the Qur'an is for universal application and for all time and the possibility of its application has been demonstrated by the messenger of Allah, Muhammad (SAW) and it invariably remains the

only option for a new social order when ever mankind is threatened by satanic forces with transgression.

3. **Universality of the Qur'an Message**

Qur'an message is cosmic in nature, covering the entire universe not only of humankind but of Jinn also. A point unfolding the magnitude of the dimension of Da'awah, a very serious challenge to the world Muslim field workers. With the coming of the Qur'an, the practice of messages to race or tribe, certain people and nations only has seized, but a proclamation of universal mission "There is no question now of race or nation, of a "chosen people" or the seed of Abraham or the seed of David or of Hindu Arya Varta, of a Jew or gentile, Arab or Ajam (Non Arab). Turk or Tarjik, European or Asiatic, white or coloured, Arian, Semitic, Hemitic, Mangolia or African or American, Australian or Phonesian, or even the craze of our home front Hausa or Yoruba. To all men and creatures other than men who have spiritual responsibility the principle universally apply.

Allah's revelation therefore is not meant for one family or tribe, one race or set of people. It is meant for all mankind. A criterion which distinguishes right from wrong, which has been symbolized by light. The following are the Qur'an passage establishing the aforementioned facts.

"say (O Muhammad (SAW) O mankind verily, I am sent to you all as the messenger of Allah, to whom belongs the dominion of the heavens and the earth. None has the right to be worship but He. It is HE who gives life and causes death. So believe in Allah and His messenger (SAW) the unlettered prophet (SAW) who believes in Allah and His words (this Qur'an), the Tarah and the Gospel and also Allah's Word, and follow Him so that you may be guide".⁵

"We sent you not, but as a mercy for all creatures".⁶

“Blessed is He who sent down the criterion to His servant, that it may be an admonition to all creatures”.⁷

“We have not sent you but a messenger to all mankind, giving them glad tidings and warning them, (against sin), but most of them know not”.⁸

The messenger of Allah (SAW) said:

‘ I have been granted five (things) which were not granted to any prophet but me, and I do not mean any pride, I was sent to all mankind, the red and the black. I have been favoured with a fear (befalling unto any community I intend with Jihad) from a distance of a month’s Journey. War booty was legalized to me, but was not legalized to any prophet before me. The space of earth has been allowed to be a mosque and purity to me and my Ummah. I have been granted intercession also which I delay for my people on the day of standing, for the one who did not commit polytheism”.⁹ (A sound Hadith as related by Ibn Kathir)’.

Also the messenger of Allah (SAW) said:

Whoever heard of me, a Jew or a Christian and did not believe in me will not enter paradise”.¹⁰

“I am indeed a mercy that guides”¹¹

“Prophets used to be sent to their people specifically and I am sent to all mankind”¹².

4. **Living by the Qur’an**

For Muslim, living by the Qur’an is an imperative and an ultimate goal. Living by the Qur’an means the total readiness to live within the standard values set by the Qur’an as Allah’s revelation, regulating the code and conduct of human affairs, as they relate to state, politics, economy, administration, family, judiciary,

security, inter-state, inter-continental, international law and diplomacy, mediation and world peace, because Islam is both a religion and a way of life.

No separation between the godly and worldly, all belong to Allah. The Mosque (Masjid) is part and parcel of the state and its affairs.

There is nothing like 'give what is God's to God and what is Caesar's to Caesar', the very foundation of secularism, humanism or nihilism, miscellaneously interpret religion to mean a periodical jamboree devoid of spirit and commitment. Rather the sum total acts of commission and omission should be regulated by the Qur'an. However, thoughts, conceptions, perceptions and expressions should be regulated by the religious precepts and not based on whims and caprices. "O you who believe, enter into Islam whole heartedly and follow not the footsteps of the Satan for he is to you an avowed enemy".¹³

The Prophet (SAW) was commanded by Allah (SWT) to practically apply the meaning of "whole heartedly" in order to serve as a demonstrative exemplar to the **Ummah** Allah says:

"Say: Truly, my prayer and my sacrifice, my life and death are (all) for Allah, the cherisher of the world".¹⁴

The submission should not be a pretentious one but rather a sincere commitment as required by the Qur'an stipulations.

"And stand steadfast as you are commanded, nor follow their vain desires".¹⁵

"So set your face truly to the religion being upright, the nature in which Allah has made mankind. Let there be no change in Allah's handiwork. That is the true religion. But most among mankind know not".¹⁶

Furthermore, mark the word HANIFAN which means shying away from all humanisms and being upright on the truth. While DINULQAYYIM, includes the whole life, thought and desires of man.

Therefore, the problems of living by the Qur'an by the Muslims, are the socio cultural, exceptional, parochial, perceptual, intellectual, modernism and false religions impediments. That is because Allah (SWT) created man in an innate pure quality which naturally tallies with the religion, as established by the prophetic Hadith: "No baby is born except on the Allah's handiwork, is only his parents who make him a Jew, Christian or an idol worshipper".¹⁷

5. **The Prophetic Model**

Allah the Exalted has already chosen a star model for this Ummah, master of the children of Adam (**MUHAMMADUR-RASULILLAH**), the messenger of Allah, the like or equal of whom no mother has given birth to, (the leader of prophets and Allah's Messenger)".... who speaks not out of whim all praiseworthy qualities of faith, truthfulness, devotion, piety, humility affability, sacrifice, generosity, pardon, patience, compassion and mercy.

"you have indeed in the messenger of Allah an excellent exemplar".¹⁹

Not only that, Allah Ta'ala praises this Prophet (SAW) with all encompassing expressions in the revelation showing the greatness of this prophet (SAW) in order to cap it all, because of innumerability of these qualities. He (SWT) says:

"And verily, you are on an exalted (standard of) character".²⁰

The messenger of Allah (SAW) disclosed that his mission is the fulfilment of these sublime morals, the exalted standard of character. He said:

“I have only been sent to accomplish righteous qualities in character”.²¹

Therefore, the personality of the messenger of Allah (SAW) is indeed a model for mankind worthy of emulation especially in this modern society bedevilled with lack of a sound social order.

Nana A’isha, the prophet’s wife, may Allah be pleased with her, eloquently contributed to the theme of living by the Qur’an as the legacy model for Muslims when she was asked about the prophet’s character. Because of their innumerability she made the point most tacitly as Iman Ibn Kathir relates:

“Sa’eed bn Hisham enquired from A’isha the character of the prophet, she responded. Don’t you read the Qur’an? He answered, I do. She then said; His character (SAW) is the Qur’an”.²²

Therefore, this Hadith summarizes this theme. It then means that He (SAW) has become the living example of the Qur’an.

6. The Prophet’s Concern

The prophet (SAW) complained to Allah hundreds of years ago, the negative attitude of people of his time towards the Qur’an the message worthy of embracing whole heartedly, with faith, acceptance, acknowledgement and obedience by putting it into practice. Regrettably, they (the **Ummah** that came after him) faced it with all sorts of negative responses in various degrees, some of which are more outrageous than others. And unfortunately some of these negative tendencies remain till date. However, today’s negative tendencies in some of their dimensions are more diabolical than those of the past.

Allah (SWT) relates to us the substance of this complain:

“And the messenger said: “O my Lord! Verily my people treated this Qur’an with desertion (abandonment and neglect)”.²³

Ibnul Qayyim, may Allah be merciful to him, comments on the concept of deserting the Qur'an" He asserted that the magnitude is divided into five categories:

1. Desertion of listening to it and believing in it.
2. Desertion of putting it into practice even if one believes in it and reads it.
3. Desertion of arbitrating with its laws.
4. Desertion of understanding it and contemplating it.
5. Desertion of seeking its cure from heart diseases of psycho-complex nature.

All these according to him come under "Verily my people treat this Qur'an with desertion" even though the magnitude of the abandonment differs."²⁴

Similarly, Iman Ibn Kathir made a corroborating comment but with slight important addition; "When it is read to them, they cause confusion through other speeches in order not to hear it, this tantamount to abandoning it and forsaking belief in it. Therefore, abandoning its truth is desertion, abandoning understanding and contemplating it is desertion, abandoning putting it into practice is desertion and taking recourse to other than it, of either song, speech, music, amusement, or system of life from other than it tantamount to deserting and neglecting the Qur'an".²⁵

It will be pertinent to conclude the comment on this theme with the comment of martyr of our own time (INSHA-ALLAH) Sayyid Qutb, who said: "The neglected the Qur'an which Allah revealed unto His servant in order to caution them and direct them, But they neglected it by not opening their senses of hearing for hear of attracting them, and they will not be able to reject it. They neglected contemplating it in order to comprehend the truth through it and find guidance in its explicit light. They neglected it by not making it the constitution of their lives, because it came in order to be the code of conduct of their lives, guiding them to the most straight path".²⁶

Therefore, being cautious of falling into the categories of those whom the prophet (SAW) complaint against, facilitates the basic principle of living by the Qur'an. May Allah make us live by the Qur'an. Hence, it suffices to say that the Qur'an is and will always be the only basis for social order, if we must prosper in all spheres of our lives.

7. An Overview of the Failure of the Capitalist New World Order

Modernity, liberalism, and secularism dressed up in an attire of socio-economic and political system of the modern day society further represented in the world society, democracy, economy, education, technology, defence, diplomacy, security, bilateral relations and world peace under the American led imperialism have failed, because of the world economic recession, the worst of which was never experienced in the world, purported insecurity in the middle east and the conferment of supremacy of E.U by France and Netherlands, and the failure of the United Nations to play the role of an impartial arbiter, without reference of the dominating voice, signals a failure leading to doom.

And from theological point of view, all the aforementioned are manifestations of rejection of the Allah's chosen path for mankind because Allah says:-

“Whoever follows my guidance, on them shall be no fear, nor shall they grief”.²⁷

Furthermore, inspite of man's fall and in consequence of it, assurance of guidance is given. In case man follows the guidance he is free from any fear for the present or the future and any grief or sorrow of the past. The soul thus grows nearer to Allah.

“But whoever, turns away from my message, verily for him is a life narrowed down”.²⁸

The consequences of rejecting Allah's message are numerous but basically could be sum up as: firstly, a life narrowed down as manifested in man's displeasure of the world

system today, which all the beneficent influences of Allah's wide world are excluded. Secondly, in looking exclusively to the good things in life, it misses the true reality.

8. **Conclusion**

The big question now is what is the way out? What is the alternative? In answering this question, let me borrow from the Queen of England's son, Prince Charles, who in 1996 made an expensive proposal to the world, after having seen the modern system's failure to manage the world, that Islam has something to offer this world as an alternative to the status quo: Therefore, the Qur'an the alternative.

However, with the present predicament of the Muslims today, are the Muslims equal to the task?

This is the big challenge facing the Muslim world over and the Nigerian Muslims in particular, to resolve our differences of tribalism and sectionalism as a way forward for providing the world alternative living by the Qur'an, remains a mirage amongst us, if the Qur'an is not part of our affairs. By and large, as Muslims we must not be oblivious of our responsibilities to Allah the most High, which we shall all be held accountable for on the day of judgement. Therefore, the Qur'an should always be the Basis of our Social order in all our day to day activities.

Thank you for your apt listening.

Walhamdu Lillah.

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“ETHICS OF MANAGEMENT IN ISLAM”

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Introduction

In the name of Allah, Most Beneficent, Most Merciful, it is my pleasure and indeed an honor to deliver this paper at such an important gathering. I pray that Allah (SWT) will bless the gathering and accept our acts of ibadat.

The paper is divided into five broad sections. It began with management, followed by work ethics in Islam; then time management, leadership and finally, motivation. The field of management is wide and cannot be covered in this type of discourse. However, the few topics chose could go a very long way in showcasing the ethics of management in Islam.

Ethics, also known as moral philosophy is a branch of philosophy that addresses questions about morality that is, concepts such as good and evil, right and wrong, virtue and vice, justice, etc. This is a very important topic to Muslims. As professionals in different fields of endeavour, we are involved in management of some sort; the issue of morality therefore constitutes an important consideration. Management could be defined simply as "Getting things done through others". Following this concept, a manager is now understood as the person who works through others. A good manager, therefore, is a person who not only knows what is to be done but exactly how to get it done. The Holy Qur'an confirms, "..... we raise some of them above others in ranks, so that some may command work from other ... (43:32). This Ayat (43:32) encompasses the entire philosophy and wisdom of modern management. It emphasizes in essence, the creation of appropriate hierarchies and the division of responsibilities subject to individual capabilities. It basically implies the creation of organizational charts from the top management to the lower management. It stresses the division of work and responsibilities according to individual capabilities.

Management

Management in all business and organisation activities is the act of getting people together to accomplish desired goals and objectives efficiently and effectively. Management comprises planning, organizing, staffing, leading or directing, and controlling an organization (a group of one or more people or entities) or effort for the purpose of accomplishing a goal. Because organizations can be viewed as systems, management can also be defined as human action, including design, to facilitate the production of useful outcomes from a system. This view opens the opportunity to 'manage' oneself, a pre-requisite to attempting to manage others. Management can also refer to the person or people who perform the act(s) of management.

Historical Development

Difficulties arise in tracing the history of management. Some see it as a late modern conceptualization. On those terms it cannot have a pre-modern history, only harbingers. Others, however, detect management like-thought back to Sumerian traders and to the builders of the pyramids of ancient Egypt. Slave owners through the centuries faced, the problems of exploiting/motivating a dependent but sometimes unenthusiastic or recalcitrant workforce, but many pre-industrial enterprise, given their small scale, did not feel compelled to face the issues of management systematically. However, innovations such as the spread of Arabic numerals (5th to 15th centuries) and the codification of double – entry book keeping (1494) provided tools for management assessment, planning and control. Given the scale of most commercial operations and the lack of mechanized record keeping and recording before the industrial revolution, it made sense for most owners of enterprises in those times to carry out management functions by and for themselves. But with growing size and complexity of organization, the split between owners (individuals,

industrial dynasties or groups of shareholders) and day-to-day managers (independent specialists in planning and control) gradually became more common.

Management in Islam

Islam, which has almost 1.5 billion followers in the world, is not only a religion but also a complete way of life, that's why it is called as "Deen". Islam does not only tell us about worshipping one God and offering prayers but it tells each and everything related to life. It teaches us how to live, how to act, how to behave with elders and how to behave with young ones, how to eat, how to drink, etc. The Holy Qur'an, the most comprehensive divine book of the world has the solution to every problem. It's a vast source of knowledge. It tells us about history, Geography, Astronomy, Biology, Management etc. There is almost every kind of knowledge in it. Management that is considered to be one of the most important subjects of modern times is also derived from the knowledge that Qur'an has given us, Many of its principles and theories that are made in 16th or 17th century are derived from the knowledge that The Holy Qur'an has given us 14 centuries ago. Management is coordinating work activities so that they are completed effectively and efficiently with and through other people. If we look at the word "Efficiently" it means that proper usage of resources and less wastage of them. This is one of very important aspects of management. Wastage either in terms of material, human capital, energy, machine utilization or processing time, creates inefficiencies resulting in the increase of costs and consequent decrease in profits. The Holy Qur'an has spoken against wastage and lavish expenditure in following words: "And render to the kindred their due rights, as (also) to those in want, and to the wayfarer. But waste not (your wealth, time, health, talents, opportunities, etc) in the manner of a spendthrift" (17:26). "For the wasteful are the brothers of Satan; and Satan is ungrateful to his Lord" (17:27). In this Ayat Islam has given Muslim the golden rule of not

wasting any thing. Following these principles organizations produces best quality products at the least possible cost. A Muslim must also strive to eliminate any wastage around him, at home, workplace, or in society even when faced with resistance. A very common example would be to control the use of water, food, and electricity according to the needs.

Work Ethics in Islam

Work ethic is a set of values based on hard work and diligence. It is also a belief in the moral benefit of work and its ability of enhance character. A work ethic may include being reliable, having initiative, or maintaining social skills.

The concept of work in Islam (called '*amal*') is far broader and has different characteristics and objectives than that understood in the Western economic tradition. In Islam, work ethic is defined by the Quran itself, which mentions the word '*amal*' in 360 verses. A closely related concept of *fi'l* (also translated as work) is mentioned in an additional 109 verses. All verses stress the need for work and action by human beings. It is based on this emphasis on work that Islam is considered as the ideology of practice and the practice of ideology, a religion of action. The Holy Quran considers idleness or squandering of time in pursuit of unproductive and non-beneficial work as the manifestation of lack of faith and of unbelief. Man is called upon to utilize "time" in pursuit of work by declaring that God has made the day as means of seeking sustenance. A person who through hard work seeks God's "bounty" which includes all appropriate means of earning one's livelihood – is most highly praised. All able-bodied persons are exhorted to work in order to earn their living. No one who is physically and mentally able is allowed which everyone is required to perform must be "good" or "beneficial" (*Al-amal al-salih*), but no work is considered as inconsequential in terms of its rewards or punishments in this world and in the next. One will have to reap whatever rewards or retributions are done as a result of his work (Quran

99:6-8). Work, therefore, is regarded not only as a right but a duty and an obligation. Islam extends to the individual the right to choose the type of work he desires, but along with this freedom comes the obligation to consider the needs of the society as well as the selection of the type of work permitted by the Shariah.

Since all class distinctions are negated by Islam, no line of work permissible by the Shariah is considered demeaning by Islam, which countenances only diversification on the basis of natural talents, skills and technology, or personal inclination. Based on its concepts of justice and contracts, Islam makes it an obligation for the workers to perform the tasks which he has contracted to the best of his ability, but since individuals are endowed with different abilities and talents, their productivities will differ. Justice, however, demands that return to work of every individual must be commensurate with his productivity.

Time Management

Time management refers to a range of skills, tools, and techniques used to manage time when accomplishing specific tasks, projects and goals. This set encompasses a wide scope of activities and these include planning, allocating, setting goals, delegation, analysis of time spent, monitoring, organizing, scheduling, and prioritizing. Initially, time management referred to just business or work activities, but eventually the term broadened to include personal activities as well. A time management system is a designed combination of processes, tools, techniques, and methods.

Importance of Time in Islam

If one contemplates the Noble book, the pure Sunnah, sayings of the companions of the Prophet (PBUH) and the sayings of the scholars who came after them, one will then know the importance of this matter. The Companions of the Prophet (PBUH) and the scholars who came after them strove to safeguard their time. Allah created mankind and

jins only so that He alone can be worshipped, without any partners being associated with Him, and that is through the obedience of His commands, and the avoidance of His prohibitions. And this worship requires knowledge and an understanding of the foundations of worship, its different forms, its detailed aspects and the proofs that support it.

And there is no way to do any of that except through safeguarding our time. For whoever wastes his time, wastes his life; and consequently all knowledge will be lost upon him. Allah said in His Noble Books Not a word does he (or she) utter, but there is a watcher by him ready (to record it) (50:18) Allah said: But verily, over you are appointed angles in charge of mankind) to watch you. They are honourable, and they write down (your deeds). They know all that you do. (82:10-12) if one has his sayings recorded, and if one has his deeds and sayings written down, then how does it makes sense for one to waste his time? Everything we say is recorded and everything we do is recorded. Everything is kept track of an written down. If that is the ease, then it only makes sense for us to safeguard our time, and to not use time in a way that will bring about harm.

Value of Time Islam

It is imperative for a Muslim to know the value of his time, for 'time' is life'. In Islam there is no room for motto like "killing time", for in Islam time is really valuable. In fact, wasting time is much more dangerous than frittering away property because unlike-property, time cannot be compensated. In the Hadith, the Prophet (PBUH), say: "There are two of Allah's favors that are forgotten by many people: 'health and free time'. Free time is a blessing that is overlooked, and not wholly appreciated by many Muslims now-a-days. A Muslim should not waste his time in activities that does not bring him closer to Allah, in pursuits that will not serve as a contribution for the betterment of his/her people, society and mankind in general. Almighty Allah says: "By the time! Verily man is in loss". (Al-asr: 1-

2). The *sunnah* of the Prophet (PBUH) is also a rich record of many Hadith that acknowledge the value of time and confirm the responsibility of man on how he maintains it; he will be brought to account by Allah on the Day of Judgment. *Mu'adh Ibn Jabal* quotes the Prophet (PBUH). "A servant of Allah will remain standing on the Day of Resurrection until he is asked about four things: his life and how he spent it, his youth and how he used it up, his property and how he acquired and managed it and his knowledge and how he utilized it."

Leadership

Leadership is the process of social influence in which one person can enlist the aid and support of others in the accomplishment of a common task. Leadership is also ultimately about creating a way for people to contribute to making something extraordinary happen. Effective leadership is the ability to successfully integrate and maximize available resources within the internal and external environment for the attainment of organizational or societal goals.

Leadership and Islam

It is a well-known fact that the Prophet of Islam (PBUH) was the supremely successful man in the entire human history. According to The Holy Quran, he was the best example for all mankind. He shows us the way of achieving supreme success in this world. By studying the life of the Prophet (PBUH), we can derive those important principles which were followed by the Prophet (PBUH). Indeed, the Prophet of Islam (PBUH) was a positive thinkers in the full sense of the word. All his activities were result-oriented. He completely refrained from all such steps as may prove counter-productive. Do not be in a leaderless group; appoint a leader. When three men travel together, they should make one of them their leader (Abu Dawud, on the Authority of *Abu Sa'id 'Al-Khudri*).

Motivation

Motivation is the driving force which causes us to achieve goals. Motivation is said to be intrinsic or extrinsic. According to various theories, motivation may be rooted in a basic need to minimize physical pain and maximize pleasure, or it may include specific needs such as eating and resting, or a desired object, goal, state of being, ideal, or it may be attributed to less –apparent reasons such as altruism, selfishness, morality, or avoiding mortality. Intrinsic motivation refers to motivation that is driven by an interest or enjoyment in the task itself, and exists within the individual rather than relying on any external pressure. Extrinsic motivation comes from outside of the individual. Common extrinsic motivations are rewards like money and grades, coercion and threat of punishment.

Motivation in Islam

Motivation starts with commitment to an intention *ikhlaas al niyyat*. The reward for work is commensurate with the *niyyat*. Any work without *niyyat* is not recognized. The best of work can be good work; '*amal hasan* or bad work, '*amal sayyi*. High job satisfaction is directly related to high motivation. Motivated workers know that work is *ibadat* and that Allah observes all they do so they strive for excellence, *ihsaan*. The salary meets the needs of the worker and family so that he can devote time and energy to the work and is not a just return for the work. Work is '*ibadat* and only Allah can recompense for it. Other sources of motivation are honor, *sharaf*, generosity, *karam*, and fulfillment, *wafaa*. *jannat* is a positive motivator, while *Jahannam* is a negative motivator.

CONCLUSION

Professionals earning a living in a secular society are faced with the challenge of working within the laws and moral standards that are man-made, even though they will be judged in the hereafter in accordance with the laws of Allah. It is imperative that the

professional should be guided by the ethics laid down for us in The Quran and the *Hadiths* of the Prophet (PBUH). May Allah accept this as an act of *ibadat*. Ameen

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THE PRACTICALITY OF AGRIBUSINESS IN NIGERIA

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Introduction

Agriculture is the most important sector in the Nigerian economy. It employs 60% of Nigerians, including many rural women, and contributes up to 30% of the country's GDP. As in many other African countries, agriculture in Nigeria is largely focused on food crops for the domestic market, given the Nigerian population estimated at 170million people. In spite of this reality, Nigeria remains a net importer of food, for many reasons. First of all, majority of the agriculture-focused operations in the country are small-scale, with limited innovation regarding inputs, harvesting, processing, distribution, and access to markets. The vast majority of people engaged in agriculture operate at the subsistence level, are uneducated and have limited access to training. Moreover, 90% of the country's exports are dominated by petroleum and a related product, which has shifted its focus away from agriculture.

Agribusiness has been defined differently by different authors. It is a concept easy to understand but difficult to define. In simple words "business means the state of being busy". Broadly, business involves activities connected with the production of wealth. It is an organized and systematized human activity involving purchase of goods and service with the object of selling them at a profit. Business concerns buying and selling goods, manufacturing goods or providing services in order to earn profit.

The word agriculture indicates ploughing a field, planting seed, harvesting a crop, milking cows, or feeding livestock. Until recently, this was a fairly accurate picture. But today's agriculture is radically different.

Agriculture has evolved in to agribusiness and has become a vast and complex system that reaches far beyond the farm to include all those who are involved in bringing food and fiber to consumers. Agribusiness include not only those that cultivate the land but also the people and firms that provide the inputs (for example seed, agro-chemicals, credit etc.), process the output (for example milk, grain, meat, etc.), manufacture the food products (for example ice cream, bread, breakfast cereals, etc.), and transport and sell the food products to consumers (for example restaurants, supermarkets).

Agribusiness system has undergone a rapid transformation as new industries have evolved and traditional farming operations have grown larger and more specialized. The transformation did not happen overnight, but came slowly as a response to a variety of

forces. Knowing something about how agribusiness came about makes it easier to understand how this system operates today and how it is likely to change in the future.

Initially agriculture being the major venture it was easy to become a farmer, but productivity was low. Average farmer produced enough food to feed just four people. As a consequence most farmers were nearly totally self-sufficient. They produced most of the inputs they needed for production, such as seed, draft animals, feed and simple farm equipment. Farm families processed the commodities they grew to make their own food and clothing. They consumed or used just about everything they produced. The small amount of output not consumed on the farm was sold for cash. These items were used to feed and cloth the minor portion of the country's population that lived in villages and cities. A few agricultural products made their way into the export market and were sold to buyers in other countries.

Farmers found it increasingly profitable to concentrate on production and began to purchase inputs they formerly made themselves. This trend enabled others to build business that focused on meeting the need for inputs used in production agriculture such as seed, fencing, machinery and so on. These farms evolved into the industries that make up the "agricultural inputs sector". Input farms are major part of agribusiness and produce variety of technologically based products that account for approximately 75 per cent of all the inputs used in production agriculture.

At the same time the agricultural input sector was evolving, a similar evolution was taking place as commodity processing and food manufacturing moved off the farm. The form of most commodities (wheat, rice, milk, livestock and so on) must be changed to make them more useful and convenient for consumers. For example consumers would rather buy flour than grind the wheat themselves before baking a cake. They are willing to pay extra for the convenience of buying the processed commodity (flour) instead of the raw agricultural commodity (wheat).

Nature of Successful Agribusiness:

Today the business has become very competitive and complex. This is mainly due to changing taste and fashion of the consumers on the one hand, and introduction of substitute and cheaper and better competitive goods, on the other. The old dictum

“produce and sells has changed overtime into “produce only what customers want”. In fact, knowing what customers want is never simple. Nevertheless, a farm operator/farm manager has to give proper thought to this consideration in order to make his business a successful one. The important requisites for success in a modern business are:

1. **Clean objectives:** Determination of objectives is one of the most essential pre-requisite for the success of business. The objectives set forth should be realistic and clearly defined. Then, all the business efforts should be geared to achieve the set objectives. In a way, objectives are destination points for an agribusiness. As a traveler must know where he/she has to reach, i.e. destination, similarly business also must know what objectives to achieve.
2. **Planning:** In simple words, planning is a pre-determined line of action. The accomplishment of objectives set, to a great extent, depends upon planning itself. It is said that it does not take time to do thing but it takes time to decide what and how to do. Planning is a proposal based on past experience and present trends for future actions. In other words, it is an analysis of a problem and finding out the solutions to solve them with reference to the objective of the farm.
3. **Sound organization:** An organization is the art or science of building up systematical whole by a number of but related parts. Just as human frame is build up by various parts like heart, lever, brain, legs etc. similarly, organization of business is a harmonious combination of men, machine, material, money management, etc. so that all these could work jointly as one unit, i.e. “business” “the agribusiness”. Organization is, thus such a systematic combination of various related parts for achieving a defined objective in an effective manner.
4. **Research:** As indicated earlier, today the agricultural production philosophy “produce what the consumer want”. “Consumers” behaviour is influenced by variety of factors like cultural, social, personal and psychological factors. The business needs to know and appreciate these factors and then function accordingly. The knowledge of these factors is acquired through market research. Research is a systematic search for new knowledge. Market research enable a business in finding out new methods of production, improving the quality of

product and developing new products as per the changing tastes and wants of the consumers.

5. **Finance:** Finance is said to be the life-blood of business enterprise. It brings together the land, labour, machine and raw materials into production. Agribusiness should estimate its financial requirements adequately so that it may keep the business wheel moving on. Therefore, proper arrangements should be made for securing the required finance for the agricultural enterprise.
6. **Proper plant location, layout and size:** The success of agribusiness depends to a great extent on the location, where it is set up. Location of the business should be convenient from various points of view such as availability of required infrastructural facilities, availability of inputs like raw materials, skill labour, nearer to the market, etc. Hence the businessman must take sufficient care at the initial stages to select a suitable location for his business. The size of the business is also important because the requirement for infrastructural facilities and inputs varies as per the size of the business. The requirement for raw materials, for example, will be less in a smaller sized firm than a larger size firm.
7. **Efficient management:** One of the reasons for failure of business often attributed to, is their poor management or inefficient management. The one man, i.e. the proprietor may not be equally good in all areas of the business. Efficient businessman can make proper use of available resources for achieving the objectives set for the business.
8. **Harmonious relations with the workers:** In an agribusiness organization, the farm operator occupies a distinct place because he/she is the main living factor among all factors of production. In fact, it is the human factor who makes the use of other non-human factors like land, machine, money etc. Therefore, for successful operation of business, there should be cordial and harmonious relations maintained with the workers/labours to get their full cooperation in achieving business activities.

Scope of Agribusiness:

It was already indicated that agribusiness is a complex system of input sector, production sector, processing, manufacturing sector, and transport and marketing sector. Therefore, it is directly related to industry, commerce and trade. Industry is concerned with the production of commodities and materials while commerce and trade are concerned with their distribution.

Industry:

Industry refers to the processes of extraction and production of goods meant for final consumption or use by individual or by another industry for its production. Thus goods used by the final or ultimate consumers are called “consumer goods” such as edible oils, fruit jams, papaya, pickles etc.

Types of industries:

According to nature, the industries are broadly classified into the following types.

- 1) **Extractive industries:** These industries are concerned with the extraction and utilization of natural resources. Example – fishing, fruit gathering, agro-based industries, forestation.
- 2) **Genetic Industries:** These industries include breeding of plants, seeds, cattle breeding farm, fish hatcheries, and poultry farms. Of course, factors like nature, climate and environment play a dominant role in these industries, yet human skill involved in their production cannot be ignored. For example intensive agriculture is possible with greater amount of capital and larger number of workers.
- 3) **Manufacturing Industries:** These industries are engaged in the conversion of raw material or semi-finished goods produced in the extractive industries. Some prominent examples are – cotton textile industry, spinning and weaving mills etc. Manufacturing industries can further be classified into five types: (i) Analytical industry (ii) Processing industry (iii) Synthetic industry, (iv) Service industry (v) Assembly industry.

Commerce:

Commerce is another major component of agribusiness. It includes all those activities which are necessary to bring goods and services from the place of their production to the place of their consumption. Thus, it includes the buying and selling of goods and service and all those activities which facilitate trade such as storing, grading, packaging, financing, insurance and transportation. In simple words, commerce includes trade and aid to trade. The principal function of trade (commerce) are to remove the hindrance of person, place, time exchange, knowledge etc. and ensure a free and smooth flow of goods from the producers to the consumers.

Trade in fact is a branch of commerce itself. In a way, it is the final state of business activity involving sale and purchase of commodities or goods. It does not include aid to trade like transportation, insurance, banking, finance etc. On the basis of its coverage and volume, trade is normally classified into the following types:

1. On the basis of volume:

- (i) Wholesale trade
- (ii) Retail trade

2. On the basis of coverage:

- (i) Regional trade
- (ii) National trade
- (iii) International trade

Role of Public and Private Sectors in Strengthening Agribusiness

The public sector is responsible for creating an enabling environment for agriculture to thrive. It also needs to invest in addressing the key issues that currently hinder the sector by reinforcing trade policies and land tenure policies; investing in strong agricultural education and research institutions; easing government engagement in fertilizer, seed and input supply, distribution, and financing; providing incentives for financial institutions, especially banks and insurance companies to support the private sector; ensuring strong and effective extension support services, and agricultural development programmes at the local government level; and providing adequate infrastructures, especially feeder road networks and consistent and affordable electricity. Moreover, agriculture needs to be recognized as a

key business sector in Nigeria, and like other sectors, requires the engagement of the organized private sector across critical value chains. The sector presents tremendous opportunities for the emergence of small and medium-sized enterprises which can create value and jobs across critical value chains.

The private sector can provide financing, support systems—including equipment, processing, transportation, distribution and marketing support.

Samples of Investable Agribusiness for Beginners

1. Cost-estimate for Raising 50 Broilers from Day Old to Table size (0-8 weeks)

A. Cost consideration:

Day old chicks 50@ N120	= N 6,000:00
Ready-made Cage	= N12, 000:00
Starter mash feed 3bags@N3700/bag	= N11, 100:00
Finisher mash 8bags@N3650/bag	= N29, 200:00
Total	= N40, 300:00

B. Brooding Materials

Saw dust	= N 1,200:00
Charcoal pot	= N 300:00
Charcoal	= N 450:00
Izal	= N 150:00
Bulbs	= N 200:00
Lantern	= N3, 000:00
Omo	= N 120:00
Broom	= N 100:00
Used Newspapers	= N 100:00
Transportation	= N1, 000:00
Sub-total	=N7, 470:00

C. Utensils

Chicken drinkers	= N 800:00
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Chicken trays	= N 800:00
Big drinkers	= N 800:00
Long feeder	= N4, 000:00
Sub-total	= N6, 400:00

D. Medication

Vitalyte	= N 800:00
Keproceryl	= N1, 200:00
Amprococ	= N 500:00
Tylosin powder	= N1, 300:00
Sub-total	= N3, 800:00

E. Vaccines

Gumboro	= N1, 200:00
Lasota	= N1, 200:00
Sub-total	= N2, 400:00

SUMMARY

Day Old Chick	N 6,000:00
Cage 10%	N 1,200:00
Starter Feed	N11, 100:00
Finisher Feed	N40, 300:00
Brooding materials	N 5,470:00
Utensils 10%	N 640:00
Medication	N 3,800:00
Vaccines	N 2,400:00
Grand Total	N70, 910:00
Mortality 4% (2 chicks)	
Expected Revenue:	
48 birds @ N2, 000	= N96, 000:00
Expected gain N96, 000 – N70, 910	= N25, 090:00

2. Cost Estimate for Raising 300 Fingerlings

Good sources of water e.g. hand dug well

Fixed Cost

Booster pump with plumbing materials	=	N20, 000
Rearing tank	=	N20, 000
Weighing scale	=	N 3,500
Rearing equipment	=	N 3,000

Variable Cost

Fingerlings 300 pcs	=	N10,500
Fish feed	=	N45, 500
Fish drugs	=	N 1,500
Total	=	N104, 000:00

Mortality 50pcs

Survival 250 pcs

Selling price N900/kg

Expected weight after 6 months = 800g

Total weights = $250 \times 800\text{g} / 1000\text{g} = 200\text{kg}$

Expected Gain:

$200\text{kg} \times \text{N}900 = \text{N}180, 000:00$

Expected Profit = $\text{N}180, 000 - \text{N}57, 500 - \text{N}9, 300$ (20% fixed cost) = $\text{N}113,200:00$

Cost Estimates for Quarter Hectare of Maize

Land clearing	=	N 500:00
Ridging	=	N 1,500:00
Seed	=	N 1,500:00
Seed dressing (chemicals)	=	N 200:00
Planting	=	N 2,500:00

Weed control A. Pre-emergence	=	N 2,000:00
Weed control B. Post emergence	=	N 2,000:00
Earthing up	=	N 1,500:00
Fertilizer 1.5 bags of NPK	=	N 8,500:00
Fertilizer application	=	N 1,000:00
Fertilizer second dose Urea .5 bag	=	N 4,000:00
Fertilizer application	=	N 500:00
Insects control	=	N 3,500:00
Insecticide application	=	N 1,000:00
Harvesting/Threshing	=	N 5000:00
Bags 7pcs @ N120/bag	=	N 840:00
Transportation	=	N 2,500:00
Others	=	N 3,250:00
Total	=	N33, 340:00

Revenue

7 Bags@N12,000/bag	=	N84, 000:00
Profit N84,000 – N33,340	=	N50,660:00

Conclusion

From the above discussion, it can be seen that whether you are a member of Association of Muslim Professionals or not, employed or unemployed, it is high time you get yourself engaged in one agribusiness or the other. Depending on your interest and capital base you can go into crop or livestock production, agricultural produce processing (value addition) or agricultural marketing. Agricultural enterprises are practically profitable except if they are not efficiently managed.

**THE SOUL, FOOD SECURITY AND ENGINEERING: SOME ISLAMIC
PERSPECTIVES**

By

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Assalam alaykum warahmatullah wabarakatuh

Innal hamda lillahi, nahmadahu, wa nasta'innuhu wa nastagfir'hu, wa natubu ilaihi. Wa na'uzu bilLahi min shururi amfusina, wa min sayyi'ati aamalina. Mayyah'diyaahul Lahu fala mudilla lahu, wa mayyudhil fala hadiya la hu. Wa ashhadu an la ilaha illal Lahu, wahdahu la sharikallahu wa ashahhu anna Muhammadan abduhu wa rasulahu.

Ya ayyuhallazina amanut takulLaha hakka tu katihi wala tamutunna illa wa antum muslimoon.

Ya ayyuhannasu ittaku Rabakumu allahi khalakakum minnafsin wahidin wa khalaka minha zaujaha wa bassa min huma rijalan kasiran wa nisa'a, wattakul Lahallazi tasa'aluna bihi wal arhama innalLaha kana alaikum rakiba

Ya ayyuhallazina amanuttakul Laha wa kulu kaulan sadida. Yuslih lakum a'amalakum wa yag firlakum zunubakum wa mayyudiiLaha wa rasulahu fakad faza fauzan azeema.

1.0 INTRODUCTION

All praise be to Allah (SWT), The Cherisher and Sustainer of all the Worlds who has revealed the **Qur'an** to serve as a guide, glad tidings, healing and mercy for those who believe and as a warning to those who reject faith. Allah (SWT) said, **"There has come to you from Allah Light and Perspicuous Book" (Surat Al-Maidah:15)**. **"And We have sent down to thee the Book explaining all things, a guide, A Mercy and Glad tidings to Muslims" (Surat Al-Nahl:89)**. **"Then those who reject faith in the signs of Allah Will suffer the severest chastisement and Allah is Exalted in Might, Lord of Retribution". (Surat Al-Imran:4)**

May peace and blessings be upon the seal of prophets, Muhammad (**Sallallahu Alayhi Wasalam**) who said that, "The best among you is he who learned The Qur'an and then taught it" (*as narrated except by Muslim*) May the peace and blessings of Allaah (**Subahanahu Wa Ta'alah**) be upon him, his family, all his companions and all those who follow his teachings till the end of time. Ameen.

The Glorious **Qur'an** is a rational miraculous challenge that appeals to the mind and calls upon people to think in logical terms because they are the best of Allah's creation. Allaah (**Subhanahu Wa Ta'alah**) said:

"We have indeed created man in the best of moulds". (**Surat Al-Tin:4**). Yet the purpose of this creation is for the worship of Allaah (**Subhanahu Wa Ta'alah**). The **Qur'an** reveals that Allaah (**Subhanahu Wa Ta'alah**) said: "I have only created Jinn and Men, that they may serve me". (**Surat Az-Zariyat:56**). The **Qur'an** stands as a miracle, by its sheer existence; it will remain as such for all times to come. Allaah (**Subhanahu Wa Ta'alah**) said: "We have, without doubt, sent down The message: And We will assuredly Guard it (from corruption)" (**Surat Al- Hijr:9**)

It is important that we (read the **Qur'an**) seek knowledge because the first message that was given to the Prophet (SAW) was; "Proclaim! In the name of thy Lord and Cherisher who created man out of a leech-like clot. Proclaim! And thy Lord is most Bountiful, He who taught (the use of) the pen, Taught man that which he knew not". (**Surat Al-Alaq:1-5**)

The Holy Prophet (SAW) was quoted to have said:

*"Whoever wishes to have the benefit of this
Immediate world, Let him acquire knowledge;
Whoever wishes to have the benefits of the Hereafter, Let him acquire knowledge and
Whoever wishes to have both together, Let him acquire knowledge".*

The Holy **Qur'an** enjoins upon the believers to observe, study, think and contemplate over the phenomena of Nature. The **Qur'an** states; "Behold! In the creation of the heavens and the earth, In the alternation of the Night and Day; In the Sailing of the ships through the ocean for the benefit of Mankind; In the rain which Allaah sends down from skies; And the life, which He gives therewith to an earth that, is dead; In the beasts of all kinds that He scatters through the earth; In the change of the winds and clouds which they trail like their slaves between the sky and the earth; Here indeed are signs for people that are wise". (**Surat Al-Baqara: 164**). "It is He who created the Night and the Day and the sun and the moon; All (the celestial bodies) Swim along, each in its rounded course". (**Surat Al-Anbiyaa: 3**)

Study the whole creation in the heavens and the earth and all the natural phenomena. All the material resources of this universe have been made by Allaah (**Subahanahu Wa Ta'alah**) subservient to man. The **Qur'an** states; "Do you not see that Allah has subjected to your (use) all things in the heavens and on earth, and has made His bounties Flow to you in exceeding measure, both seen and unseen?" (**Surat Lukman: 20**)

2.0 MAN AND HIS SOUL

2.1 Human Embryonic Development

In the Holy Quran, Allah SWT speaks about the stages of man's embryonic development; "We created man from an extract of clay. Then We made him as a drop in a place of settlement, firmly fixed. Then We made the drop into an alaqah (leech, suspended thing, and blood clot), then We made the alaqah into a mudghah (chewed substance)..." (**Surat Al-Muminoon: 12-14**)

Literally, the Arabic word alaqah has three meanings: (1) leech, (2) suspended thing, and (3) blood clot.

2.2 Knowledge of the nature of the soul

And they ask you concerning the soul. Say: "The soul is one of the things, of which the knowledge is only with my Lord. And of knowledge, you (mankind) have been given only a little." (**Surat Al-Israa': 85**). With respect to the eternity of the soul, Allah reveals in the Qur'an that there was a time that we did not exist except, of course, in Allah's infinite knowledge; "Has there not been over Man a long period of Time, when he was nothing — not even mentioned? Verily We created Man from a drop of mingled fluid, in order to try him: So We gave him (the gifts), of Hearing and Sight. (**Surat Al-Insan: 1-2**). But He (Allaah, **Subahanahu Wa Ta'alah**) fashioned him (Man) in due proportion and breathed into him something of His spirit. And He gave you the faculties of hearing and sight and feeling and understanding: Little thanks do you give! (**Surat As-Sajdah: 9**)

Therefore, according to the Qur'an, there was a time when we did not exist. But once we have been brought into existence, by Allaah's will, we shall remain in existence for the rest of

eternity. We are born, we live, we die, and we will be raised up again to stand before Allaah (**Subahanahu Wa Ta'alah**) on the Day of Judgment.

2.3 An Eternal Soul?

At the time of death, the soul is taken from the body by the Angel of Death. It is later returned to the body once it has been buried. The grave for each of us will either be a pleasant place to wait for Judgment Day, or it may be a terrible place to wait if we were not righteous believers in this life. When Judgment Day comes, Allah will re-create us as He did the first time. "Does man think that We cannot assemble his bones? Nay, We are able to put together in perfect order the very tips of his fingers". (**Surat Al-Qiyamah: 3-4**)

2.4 A Soul for All?

Everything that Allah created has a soul. Only humans and the Jinn have a free will. "**We did indeed offer the Trust to the heavens and the earth and the mountains, but they refused to undertake it, being afraid thereof: But Man undertook it; He was indeed unjust and foolish**". (**Surat Al-Ahzab: 72**). Man accepted this despite the fact that he is weak and unjust. Only those who Allah guides and helps will be able to carry out the responsibilities placed on them. These are the ones who guard the Trust faithfully. **May Allah make us part of the guided ones. Ameen.** Everything, worships Allah in its own way. Trees, animals, rocks, mountains, and planets, all glorify Allah. "Whatever is in the heavens and on earth, declares the Praises and Glory of Allaah. For He is the Exalted in Might, the Wise". (**Surat Al-Hashr: 1**). "And call not, besides Allaah, on another god. There is no god but He. Everything will perish except His own Face. To Him belongs the Command, and to Him will you all be brought back". (**Surat Al-Qasas: 88**). Every soul shall taste death (**Aal `Imran: 185; Baqara: 185**)

2.5 Purification of Soul

Know that the soul is on a journey to Allah, The Beneficent, Most Great and Glorious, The Merciful and to the world of the Hereafter. Its path is traversed with its light, life, strength, health, determination ('azm), the soundness of its hearing and sight, as well as the absence of distractions and impediments from it. The five corrupters extinguish its light, distort its

vision, muffle its hearing, and could deafen it, dumfound it, and weaken its powers/strengths altogether.

They weaken its health, slacken its drive, halt its decisions, and reverse it. I heard Shaykhul-Islaam Ibn Taymiyyah – may Allaah (**Subahanahu Wa Ta’alah**) have mercy on him – say: “Indeed there is a paradise in this world, whoever doesn’t enter it will not enter the paradise of the Hereafter.” Some of those known for their love of Allaah (**Subahanahu Wa Ta’alah**) (al-muhibboon), were reported to have said: “The truly unfortunate people of this world are those who leave the world without tasting the sweetest thing it contains.” When they were asked what it was, they replied; “The love of Allaah (**Subahanahu Wa Ta’alah**), to feel comfortable in His company, to desire to meet Him, turning towards Him and turning away from everything besides Him.” Or some words similar to that.

The five corrupters of the soul:

(i) Frequent Socializing

The effect of frequent socializing is that it fills the heart with the smoke of **anfaas** of humans until it becomes black, causing it to be scattered, torn apart, worried, upset, and weak.

“On the Day when the sinner will bite his hands saying: If only I had taken a way to the Messenger. Woe to me, if only I hadn’t taken so-and-so as a close friend. He misguided me from the Remembrance after it came to me. And Satan is forever a deserter of humans in their time of need.” (Surah al-Furqaan: 27-9). “Close friends on that Day will be foes of each other except the God-fearing.” (**Surah az-Zukhruf: 67**)

(ii) Riding the Sea of Wishes

It is a sea without shores. It is the sea ridden by the bankrupt of the world. It is said; Wishes are the capital of the bankrupt, and its travel provisions are the promises of Satan, and impossible imaginations and falsehood.

(iii) Attachment to Other than Allah

This is the absolute worst of the corrupters. There is none more harmful than attachment to other than Allah, nor more able to cut the heart off from Allah, “And

they have taken gods besides Allah that they might give them honor, power and glory. No. But they will deny their worship of them and become opponents to them.”

(Surah Maryam: 81-82).

“Do not set up with Allah any other god or you will sit down reproved and forsaken.”

(Surah al-Israa: 22)

(iv) Food

“No human fills a container worse than his stomach. Two small portions of food to straighten his backbone are sufficient. If he must (eat more), then let it be a third for food, a third for drink and a third for breathing.”

(v) Excessive Sleep

It deadens the heart, makes the body heavy, wastes time, and gives birth to a lot of negligence and laziness. Some (types) of sleep are extremely disliked, and some are harmful to the body. The best form of sleep is what takes place when there exists a strong need for it.

3.0 FOOD SECURITY: ISLAMIC PERSPECTIVES

Food And Agricultural Organisation (FAO) estimated that 1.02 billion people were undernourished worldwide in 2009. These are more hungry people than at any time since 1970, the earliest year for which comparable statistics are available. Hunger has increased not as a result of poor harvests alone but because of high domestic food prices, lower incomes and increasing unemployment due to the global economic crises. Many people cannot afford to buy the food they need. It was estimated that the world’s hungry people live in the following areas:

- Developed Countries: 15 million
- Near East and North Africa: 42million
- Latin America and the Caribbean: 53million
- Sub Saharan Africa: 265million
- Asia and the pacific: 642 million

Today these figures have been exceeded with desertification, natural disasters (such as tsunamis) and wars everywhere on the globe.

Some facts on global hunger:

- One in every nine people goes to bed hungry each night.
- 98 percent of the world's hungry live in developing countries.
- 60 percent of the world's hungry are women.
- 300 million children go hungry every day
- Many hungry people live in countries with food surpluses, not food shortages.
- 75 percent of the world's poorest families don't buy their food — they grow it.
- One-third of the food produced around the world is never consumed.

3.1 Food security

The pillars of food security as put forward by World Health Organisation (WHO) are; Food availability, Food access and Food use. There is no universally accepted definition of food security. It is understood differently by individuals, institutions, experts and scientists. Food security for human beings and/or a society; on one hand describes a situation in which people do not live in hunger or fear of starvation, on the other hand the same people must have enough sustenance to allow them grow and not only to keep them alive. **Food security**, here, is defined as: the state in which food (sustenance) is available to all members of the society, **in reasonable quantities** allowing enough sustenance and natural growth, **at all times-all year long, in safe/acceptable qualities** not to cause diseases or toxicity, all the time around the year **and at affordable price/cost**.

Taking into consideration the Islamic concept of change that Allaah changes not the conditions of a people (including the availability of bounties and food) until they change what is in their souls - their behaviors and compliances (**Surat Ar-Rad: 11 ; Surat Al-Anfaal: 43**), the historic successful record that the implementation of Islamic regulations led to advancements in social and material conditions (including food availability and security), and

muslims represents about one-fifth of the world’s population; Allaah (**Subahanahu Wa Ta’ala**) said His Book (**Qur’an**) includes all needed management particulars and rules for all aspects of life (**Surat Al-An’aam: 155; Hud: 1; Ibrahim: 1; Al-Kahf: 49; Saad: 29; Fussilat: 3; Al-Hadid: 22**).

3.2 Islamic Perspectives Assimilations

(Tafseer Al Jalalein (Mahali & Sayouti, 1990) and Prof. Marwan Haddad, 2012)

The Islamic perspectives towards food security were assimilated through two steps:

- The first step includes the presentation of basic Islamic concepts related to food and food security.
- The second step includes the implementation of these basic concepts by Muslims in an Islamic State in their everyday life and activities to attain food security.

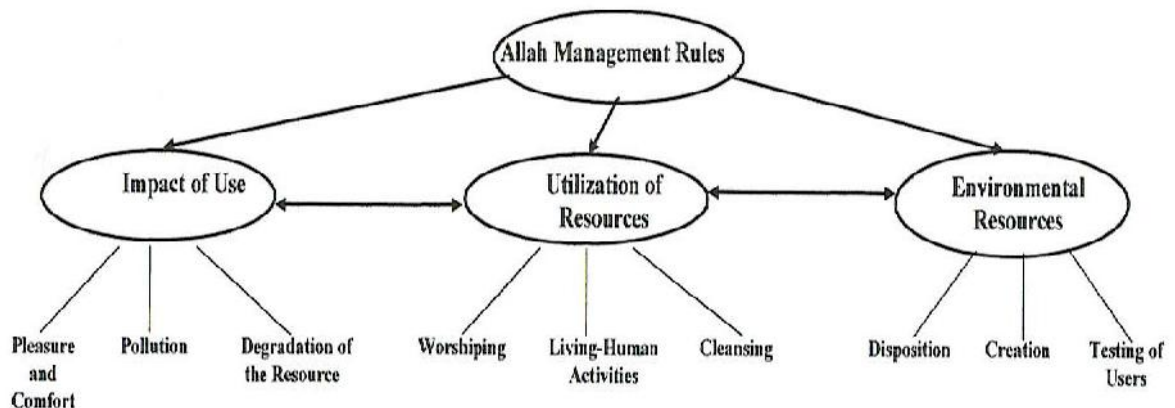


FIG 1: Islamic Approach to Environmental Management (IAEM)

3.2.1 The Resource Creation

Resource as a means of sustenance should be good in quality, easy and simple in structure to enable all creatures to use. It should be available for development and use for all creatures and for different purposes. It should also be in sufficient measured quantities; manageable to change in state, shape, color, touch, structure, etc

3.2.2 The Resource Use

Muslims should work (time, energy, development, etc) for their subsistence and sustenance so that they will be sustainable in this world and in the hereafter (in faith). Work should be conditional in relation to its quality; best and righteous deeds with quality conduct - deeds beneficial to the society. In seeking for sustenance and subsistence, it should be within limits of their needs, using resources in specific quantities and without over spending or use

3.3.3 The Potential Impacts of Resource Use

- Destruction, Misery, Mischief
- Limiting Life
- Celebration, pleasure and Joy
- Forgiveness and sustenance most generous
- Security and/or insecurity

3.4.0 Applying the Islamic Approach to Environmental Management to Food as an Environmental Resource

3.4.1. Social – Spiritual Perceptions

- **Charity:** Zakat (obligatory) and Sadaqah (voluntary) (**Qur'an, Al- Bayyina: 4; Al-Baqara: 273; Nooh: 24; Fussilat: 19; Ar-Room: 38; Al-Israa: 26**) and social equity is maintained (**Qur'an, At-Taghaabun: 7; Al-Munaafiqoon: 10; Saba: 29; Al-Hajj: 28&34;...**)
- **The right to food:** Allaah gave his bounties to all creatures (**Qur'an, Al-Israa: 20; Az-Zumar: 36**) and assured its sustenance (**Qur'an, Saad:44; Hud: 16**)
- **Poor and poverty:** giving and sharing should not be followed by reminders (**Qur'an, Al-Baqara: 262; Al-Muminoon: 72; Hud: 29; At-Tawba: 48,98**) and not be covetous (**Qur'an, At-Tawba: 46; Muhammad: 24; An-Nisaa: 37**)
- **Fasting:** support the needy secretly and openly (**Qur'an, Saba: 29; An-Nahl: 74; Ibrahim: 31; Ar-Ra'd: 22; Al-Baqara: 267, 271, 274**)
- **Islamic Food practices and values:** Food practices and values are obligatory:
 - Forbidden to repulse petitioners (**Qur'an, Ad-Dhuhaa: 10**)
 - Share sustenance without request (**Qur'an, Al-Ma'aarij: 10**)
 - Seek the needy (**Qur'an, An-Nahl: 46; Al-Baqara: 273**)
 - Giving and sharing first, to parents, kindred, orphans those in want and wayfarers (**Qur'an, Al-Baqara: 177 & 214**)

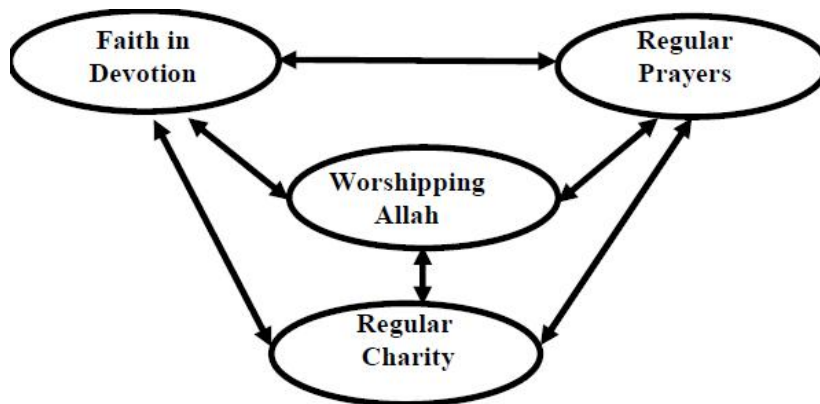


Fig. 2: Schematic of major Islamic obligatory principles

3.4.2. Perception of food as a resource

- Food use observance: No place in Islam for wastage (**Qur'an, An-Noor: 67; Taa-Haa: 81; Al-A'raaf: 31; Al-An'aam: 141**)
- Allowed and Forbidden Food: clear distinction (**Qur'an, Yunus: 49; An-Nahl: 114; An-Nisaa: 1,4,87,88,96; Al-Baqara: 168**)
- Orders people to care about Food Quality in all forms: soil cultivation (**Qur'an, Al-A'raaf: 48**), storing (**Qur'an, Al-Anfaal: 37; An-Nisaa: 100; Aal-i-Imraan: 179**), eating (**Qur'an Aal-i-Imraan: 141; Al-A'raaf: 147; Taa-Haa: 81**) and using food wisely (**Qur'an, Al-Israa: 27; Al-A'raaf: 31; An-Nisaa: 6**)
- Mischief is not accepted (**Qur'an, Al-Qasas: 77; Al-Baqara: 204**)
- Have respect for Allah's bounties and graces (**Qur'an, Yunus: 24; Ibrahim: 21**)

3.4.3. Security perceptions

Allah enlarges and restricts the sustenance/provision to whom He will. This condition of sustenance change is associated in Qur'an with various accounts related either to Allah or to people:

(i) Accounts related to Allah

Allah knows full well all things. He is a source of peace. (**Qur'an, Al-Hujuraat :23**). He is the best of those who grant sustenance. He does know and regard all His servants.

(ii) **Accounts related to people**

Verily, in this are signs for those who believe, but most men understand not. "Those who reject Allah will assuredly never prosper." but the life of this world is but little comfort in the hereafter. **(Qur'an, Ash-Shura: 12; Saba: 36,39; Ar-Room: 37; Az-Zumar: 42; Al-Ankaboot: 62; Al-Qasas: 82; Al-Israa: 30; Ar-Ra'd: 26)**

3.4.4. Institutional perceptions

- **Individual versus collective responsibility:** No Muslim shall bear the burden of another Muslim **(Qur'an Az-Zukhruf: 38; Az-Zumar: 7;...)** Muslims in Islamic states conduct their affairs by mutual consultation **(Qur'an Ash-Shura: 38; Aal-i-Imraan: 149)** and refer matters to those charged with authority **(Qur'an An-Nisaa: 49; An-Noor: 41)** ...responsibility therefore falls on the state
- **Muslim's house of Wealth (Treasury):** established during the reign of Khalifa Umar Ibn Al-Khatab to handle regular charity and state taxes
- **Muslim food market:** As narrated by Abu Saeed Al-Khudary, the Prophet (salallahu alayhi wa salam) commanded the creation of a market including a food market

3.5 Islamic Approach to Environmental Management (IAEM)

When applied to food as a resource, the three legs of the tripod represents **food creation, food use and Allah's decision and judgment on work done (Al-Jazaa or Ajjir)**

3.5.1 Food Creation

- **Allah created resources and food in all forms**
- Enable sustenance in good quality **(Qur'an, Ibrahim: 20; Yunus: 31; Az-Zumar: 4; Al-Baqara: 22; An-Nahl: 72; Al-Ghaafir: 64; Al-Anfaal: 26; Al-A'raaf: 10...)**
- For development and use **(Qur'an, Ad-Dukhaan: 4, 12,13; Ibrahim: 32)**
- In sufficient measured quantities **(Qur'an, Lukman: 20; Ibrahim: 21; Saad: 44; Al-Israa: 30; Az-Zumar: 36; Aal-i-Imraan: 27)**
- Able to change in state, shape... **(Qur'an, Al-Mulk: 14; Fussilat: 10)**

- Resources given free but as a test of deeds (**Qur'an, Al-Baqara: 155; Hud: 7; Al-Khaf: 7; Al-Mulk: 2**)

3.5.2 Food use

- Allah allows provisions in due measure and quantity (**Qur'an, Ash-Shura: 27**) and in seeking sustenance and subsistence, Muslims should stay within limits (**Qur'an, Al-Baqara: 144**)
- Muslims need to do their part in seeking sustenance and asking Allah for support (**Qur'an, Al-Qasas: 24**)
- All gains or earnings should be lawful (**Qur'an, Az-Zumar: 74; Saad: 28**)

3.5.3 Allah's decision and judgment on work done (Al-Jazaa or Ajjir)

- Destruction, Misery or mischief of resource (**Qur'an, Al-Qasas: 48; Ar-Room: 41**)
- Limiting a Muslim's lifespan (**Qur'an, Taa-Haa: 124**)
- Providing pleasure and joy to Muslims (**Qur'an, Al-Hajj: 37; Al-Israa: 9; At-Tawba: 104**)
- Providing forgiveness and most generous sustenance (**Qur'an, Saba: 4; A-Ghaafir: 40; Al-Ahzaab: 31; An-Noor: 26; At-Taghaabun: 11; Al-Hajj: 40; Ar-Room: 44,45**)
- Providing security and insecurity (**Qur'an, Saba: 37; An-Nahl: 112**)

3.6 Model Adaptation of the IAEM to food security

- i. **Resource creation and management**
 - a. Balance between resource availability and use
 - b. Internal control of an individual Muslim
 - c. Temporal and spatial applicability of the model
- ii. **Resource utilization management**
 - a. Responsibility of the state
 - b. Institutional/administrative set-up
 - c. Equilibrium between food supply and demand
 - d. Food pricing, privatization and subsidies
 - e. Individual Muslim responsibility

3.7 Proposed Institutional Structure

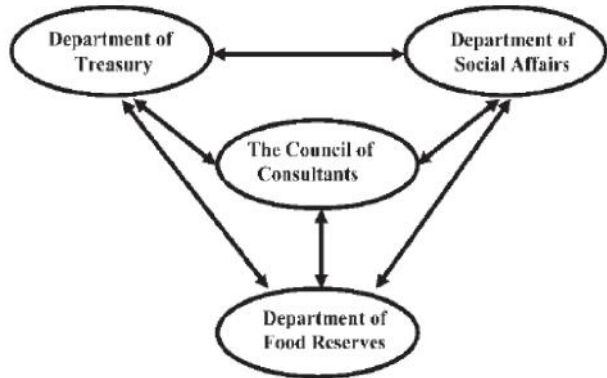


FIG. 3 Proposed institutional structure

3.7.1 Council of Consultants :Government in an Islamic State

3.7.2 Muslim Treasury: same as the time of Khalifa

3.7.3 Food Reserves : responsible for setting policies strategies and action plans. Also responsible for food production, processing and storage; estimate predict and monitor food needs and usage

3.7.4 Social affairs: responsible for knowing the society its classification and all its needs.

3.8 SUMMARY

- i. Food security management in Islam should not be only identified and known, but also well thought-out, institutionalized, and checked for implementation.
- ii. Harmonization needs to be fulfilled between what Allah ordered and guided and what everyday activities of Muslim should be in order to attain balanced Islamic food security management
- iii. Every individual Muslim is responsible to work to obtain his sustenance including food. An institutional structure to maintain the equilibrium between food supply and demand at affordable price in Islamic State was proposed
- iv. When no Islamic State exist, Muslims are still responsible as individuals to maintain the harmony between Allah's orders and their activities in everyday life which include the duty to care about other Muslims.

4.0 ENGINEERING

Without restricting the permissible tools used in engineering to any subset of knowledge, engineering can be defined as **the professional art of and optimum conversion of the great resources of nature for the use, benefit and convenience of man.**

The **Qur'an** states; "Do you not see that Allah has subjected to your (use) all things in the heavens and on earth, and has made His bounties Flow to you in exceeding measure, both seen and unseen?" (**Surat Lukman: 20**). Some engineering works worth noting:

- The Burj Khalifa was completed in 2010 in Dubai, UAE. It has 796 apartments (Office and Residential). It is 829.8m (2722ft) with 162floors
- Jeddah Tower is expected to be 1008m (3,307ft) with 200floors. Construction has started in Jeddah, Saudi Arabia and the expected completed date is 2019.
- The [three gorges dam](#) on the Yangtze River, china. Installed capacity of 22GW from 26 turbines.
- The flying car; The Transition® uses high- octane unleaded auto gas and will be commercially available soon.
- Solar impulse plane uses solar photovoltaics to generate the needed energy for flying day and night. Its voyage around the world has been tested.
- Weighing in at 227,000 tons – and 124ft longer than the Eiffel tower – the new harmony of the seas is the largest cruise ship ever to set sail.
- Nimitz-class aircraft carrier; cost approximately 4.5 billion USD commissioned 3rd May 1975

- An Antonov 225 freighter. This wide bodied freighter is 275ft (84m) long with a wingspan of 290ft (88.4m); it is 59ft 4in (18.1m) tall with a capacity for up to 250 metric tonnes
- The A380-800 provides seating for 525 people in a typical three-class configuration or up to 853 people in an all-economy class configuration.
- Virgin Galactic developed space craft in the form of an aircraft that can be used for sight-seeing in space.
- The international space station is a space station, or a habitable artificial satellite, in low earth orbit.
- Mars one mission: the next giant leap for mankind human settlement on mars. A lot of experiments have been and are still being carried out on the mars mission. Volunteers are currently being recruited for this trip knowing fully well that there may not be a return trip.

5.0 CONCLUDING THOUGHTS

The power, strength and energy we need to fulfil our mission on earth does not exist somewhere outside of us. It is inherently latent. We must find it and generate it within ourselves and apply it for our benefit and that of the ummah. Allaah (**Subahanahu Wa Ta'alah**) has granted us the latitude (**Surat Lukman: 20**)



Rabbana Aatina Fid Dunya Hasanata Wa Fil Aakhirah Hasanata Waqeenan AzaabanNaar (Oh Allah give us goodness in the Dunya and goodness in the Aakhirah and save us from the punishment of the fire), ameen.

**All Praise is to the Lord of the Universe; The Almighty; The all-Knowing; The Omnipotent.
ALLAHU AKBAR!**

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ABOUT THE BOOK

All praises are due to Allah, the Almighty, Who benevolently alleviated the accomplishment of this foremost Pre-Ramadan and AGM lecture Series into this handy book. The main objective of book is to emulate the literary heritage which Islam is renowned for; its excellent preservation of virtuous knowledge. These had been exemplified in the compendium of Hadith (practices, saying and traditions of Noble Prophet Muhammad (SAW), Fiqh (the Islamic Jurisprudents) and Aqeedah (Islamic theological books).

The book delved into the Islamic financial systems, Muslims and Islamic beliefs, Qur'an and its heritage, human and resource management with practical entrepreneur hands-on, chronologically arranged as if they were geared towards making a Muslim who is sound in faith and possesses high sense of independence in thoughts and livelihood.

It is our intention to make the publication a continuous exercise, at least biennially, which would encompass the Association's Dawa'ah activities within this period. In other words, the Journal will publish the annual lecture series of Pre-Ramadan and Annual General Meeting Lectures covering, Insha Allahu, at least four (4) lecture presentations, two (2) each for Pre-Ramadan and AGM, alongside other invited papers during an envisioned AMP Academic Conference Programme. The periodic production of the book would be necessary in order to implement the verdict of Allah (SWT) in His Glorious Book: "We have neglected nothing in the Book" (Qur'an 6:38). Thus, the knowledge is so vast to be covered within any single edition. The editorial board is looking forward to see your inputs in subsequent issues.

Dr. Abdullahi L. Amoo

For: AMP Editorial Board