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Tawhid in Practice: Management Students' Reflections on Surah al-Anfal and Surah at-Taubah

Tawhid dalam Praktik: Refleksi Pelajar-pelajar Jurusan Pengurusan bagi Surah al-Anfal dan Surah at-Taubah

Rodrigue Fontaine* and Ibrahim Nuhu**

Abstract

This study reports on an experiment in which a group of 42 management students was asked to reflect on *surah al-Anfal* while another group of 115 students was asked to reflect on *surah at-Taubah*. To provide a framework, the author gave each group a table in which the *surahs* were related to the concepts of belief in Allah (*tawhid*). The qualitative feedback from students shows without doubt that the concepts of *tawhid* in theory and *tawhid* in practice helps the students develop a broader picture of these *surahs*. In particular, they found that the concept of *tawhid* in practice was something quite new for them. The study presents some of this feedback and discusses the implications.

Keywords: Belief in Allah, Qur'an, Reflection.

Abstrak

Kajian ini melaporkan sebuah uji kaji yang dijalankan ke atas sekumpulan 42 orang pelajar daripada bidang pengurusan yang diminta untuk melakukan refleksi bagi *surah al-Anfal* manakala sekumpulan pelajar yang lain berjumlah 115 diminta untuk melakukan refleksi bagi *surah at-Taubah*. Bagi memastikan refleksi tersebut mempunyai satu rangka kerja, penulis memberikan setiap kumpulan sebuah jadual yang menunjukkan bagaimana surah-surah tersebut boleh dikaitkan dengan konsep kepercayaan kepada Allah (*tauhid*). Maklum balas kualitatif dari pelajar-pelajar membuktikan bahawa teori konsep tauhid dan amali tauhid itu sendiri membantu pelajar-pelajar untuk membina suatu kefahaman yang lebih luas bagi surah-surah ini. Pelajar-pelajar ini mendapati amali tauhid adalah sesuatu yang agak baru bagi

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mereka. Kajian ini merakamkan beberapa maklum balas yang telah diperoleh daripada pelajar-pelajar dan juga membincangkan implikasi yang didapati daripada kajian ini.

Kata Kunci: Kepercayaan kepada Allah, Qur'an, Refleksi

Introduction

One of the authors teaches management at the International Islamic University Malaysia (IIUM). In line with the university's vision and mission, he helps students develop a Qur'anic thinking mindset in which they interpret management principles through the lens of the Qur'an¹. Over the years, he has experimented with different approaches to achieve this goal. In particular, he discovered that many students are unclear about the concept of "believing in Allah" (*al-Iman bi Allah*). In October 2020, 92 undergraduate management students were surveyed. They were asked to define *tawhid*. Less than a quarter of them could give a satisfactory definition of *tawhid*.

Table 1: Responses regarding *Tawhid*

Imagine that you meet a non-Muslim. Explain <i>tawhid</i> (belief in Allah) in no more than five sentences.	N	%
Precise answer (division of <i>tawhid</i> is mentioned)	22	23.92
Vague answer (e.g. Allah is One, everything must have a creator)	66	71.74
Incorrect answer or no answer	4	4.34

In parallel, most management students do not engage in reflecting on the Qur'an. Most students are content with reciting the Qur'an without understanding it². A few students rely on a translation

¹Rodrigue Fontaine, *Islamic Management: The Power of Qur'anic Thinking*. Shah Alam, Malaysia: AkademiSinergi, 2020.

²Since 2010, the main author has been asking his students informally (i.e. in the classroom) and formally (e.g. when doing assignments in which they are asked to reflect on the Qur'an). None of this data has been published.

of the Qur'an. Yet in one way or another, the whole Qur'an revolves around believing in Allah. Although much has been written about the scholarly understanding of *tawhid*, little seems to have been done with regards to how Muslims actually understand *tawhid*. The author decided to conduct an exploratory study. He wondered if introducing a more detailed explanation of *tawhid* would help his students in gaining deeper insights when reflecting on the Qur'an.

The Literature

The literature on believing in Allah (*tawhid*) is vast so a comprehensive review of the literature is not possible. Yet the literature in English is more limited. There have been some efforts at translating Arabic texts into English. For example, Nasiruddin al-Khattab translated an introduction to the '*aqidah of Ahl as-Sunnah wal-Jama'ah* originally authored by al-Athari³. He also translated al-Ashqar's work on the belief in Allah⁴. These are good translations but the Arabic manner of presentation does not always fit with the expectations of native English-speakers. Some Muslim scholars, whose mother tongue is English, also wrote about the subject such as Philips⁵ and Zarabozo⁶.

Philips published "*The Fundamentals of Tawheed*". His book is based on *al-aqedah at-Tahaaweeyah* but without presenting theological issues that are not relevant to modern Muslims. Philips starts with a linguistic definition and argues that *tawhid* is to "*maintain Allah's unity with regards to His dominion and actions (Ruboobeeyah), His names and attributes (AsmaawaSifaat) and His worship (Ulooheeyah)*". Philips notes that this analytical approach only appeared when Islam spread to

³ Abdullah Abu-Hamid Al-Athari, *Islamic Beliefs: A Brief Introduction to the Aqidah of Ahl as-Sunnah wal-Jama'ah* (translated by Nasiruddin al-Khattab). Riyadh: International Islamic Publishing House, 2005.

⁴Umar Al-Ashqar, U. *Belief in Allah: In the Light of the Qur'an and the Sunnah* (translated by Nasiruddin al-Khattab). Riyadh: International Islamic Publishing House, 2005.

⁵Bilal Philips, B. *The Fundamental of Tawheed*. Riyadh: Tawheed Publications, 1990.

⁶JamalZarabozo, *Commentary on the Forty hadith of Al-Nawawi*. Boulder, CO: Al-Basheer Company, 1999.

⁷Philips, 1990, p. 1

new areas like Egypt, Persia, and India. New Muslims started mixing the proper belief regarding belief in Allah with ancient philosophical ideas. This created confusion and scholars thus relied on the division of *tawhid* into two or three categories to clarify the concept of believing in Allah that is implied in the Qur'an and the Sunnah.

Tawhidar-ruboobeeyah is based on the concept that Allah is the *Rabb*, which means He is the Creator, Master, Owner, and Controller of all that exists. Nothing happens without His permission. For example, Allah says, "*And Allah created you all and whatever you do*" (37:96). Allah creates recognizable patterns such as cause and effect. Sometimes, patterns are not recognizable. For example, sometimes some people seem to get a good result from evil means and bad results from good means. Allah explains that the wisdom behind these apparent irregularities is often beyond man's comprehension due to their limited knowledge. At the end of the day, believers have to trust Allah. Allah says, "... *and it may be that you dislike a thing which is good for you and that you like a thing which is bad for you. Allah knows but you do not know.*" (2:216) *Tawhid al-Asmaa was-sifat* recognizes that Allah's Names and Attributes are perfect and unique. "*And (all) the Most Beautiful Names belong to Allah, so call on Him by them, and leave the company of those who belie or deny (or utter impious speech against) His Names. They will be requited for what they used to do.*" (7:180) These Names and Attributes are countless only Allah knows how many Names and Attributes He has. The Sunnah confirms this fact where the Prophet used to say in invocation: "*I ask You by every Name that You have named Yourself with, or you revealed in Your Book, or you taught any one of Your creation, or you kept unto Yourself in the knowledge of the unseen that is with You ...*"⁸ Allah's Names and Attributes can only be known through revelation and thus they can only be sourced from the two primary sources (Qur'an and Sunnah). This is because Allah cannot be named and described with any name or description other than that which He used for Himself in His Book and through His Messenger. An important principle is that although every Name has an attribute, not every attribute has a name. For example, the attribute of Allah '*al-Ghadab*' is established by the Qur'an and the Sunnah, however, a name for Allah cannot be extracted from such an attribute. Thus, Allah cannot be called "*al-Ghaadib*" (the Angry one) this is because that name is not

⁸Ibn Hanbal, Ahmad. *MusnadAl-ImāmAhmad*. Beirut: Mu'assasatAl-Risālahn.d

found in the Qur'an and the Sunnah⁹. In addition, naming someone al-Ghaadib is negative. Furthermore, Allah's attributes do not look or resemble any attributes of His creations. He does not look like His creation and neither do His creations look like Him. He says: "...There is nothing like unto Him, and He is the All-Hearer, the All-Seer." (42:11). These points may seem obvious to many Muslims but some sects in Islam have deviated significantly on these points.

Tawhid-al-Ulooheeyah means that all forms of worship must be directed to Allah alone¹⁰. This eliminates the possibility of worshipping people, living or dead, prophets or saints. This category of *tawhid* is confirmed in the *ayah*, "You alone do we worship and you alone do we seek help from" (1:04). Worship includes more than simply performing the rituals. It includes emotions like love, trust, hope, and fear¹¹. Having explained these categories of *tawhid*, Philips continues by presenting the categories of worshipping other than Allah (*shirk*). He dedicates a chapter each on topics like charms, fortunetelling, astrology, magic, transcendence, seeing Allah, saint worship, and grave worship.

Zarabozowrote an extensive discussion on *an-Nawawi's Forty Hadith*. In his commentary on the second hadith, he presents a comprehensive discussion on *tawhid*. He says that translating "iman" as simply "belief" or "faith" is misleading as *iman* means "belief followed by appropriate action".

Zarabozo notes that everything in the Qur'an refers to *tawhid*¹². Every *ayah*, i) discusses Allah's names and attributes, ii) calls people to worship Allah alone, iii) commands and forbids people to do certain acts, iv) shows how Allah honours people who obey Him, and v) shows how Allah punishes people who disobey Him. To clarify this belief, some scholars divided *tawhid* into three branches.

⁹Al-Uthaimin, Muhammad ibn Salih, *al-Qawa'id al-Muthlaa Fi Sifaat Allah WaAsma'ih al-Husnaa*, (Riyadh: Dar al-Watan, 1424)

¹⁰AbdurAbdur Rahman ibn Hasan, *Fat'h al-MajeedSharhKitaab al-Tawheed*, Riyadh: Dar al-Salam, 2004

¹¹Al-Uthaimin, Al-Uthaimin, Muhammad ibn Salih, *SharhThalathah al-Usool*, (Riyadh: Dar al-Thurayyah, 2004)

¹²Zarabozo, 1999 p. 239

Table 2: *Tawhid* Divided into Three Branches

<i>Tawhid al-Ruboobeeyah</i>	<i>Tawhid al-Ulooheeyah</i>	<i>Tawhid al-asmaawa as-sifaat</i>
<p>The uniqueness of Allah in respect to His actions. He alone is the Master. He is the Creator. He nourishes, maintains, and sustains His creation. He decrees everything for His creation. Allah guides people, and Allah has the right to legislate.</p>	<p>He is the only object of worship. People must submit to Allah by fulfilling the rights of Allah and the rights of people. This includes the deeds of the hearts. Worship is the goal of life and the necessary consequence of recognizing that Allah is al-Rabb of creation.</p>	<p>Allah has perfect names and attributes. These attributes are unique to Allah.</p>

There is nothing sacred about this division into three branches. This division into three categories can be compared to a tree. *Tawhid al-asmaa was as-sifaat* is the root of the tree. *Tawhid al-Ruboobeeyah* is the trunk. *Tawhid al-Ulooheeyah* is the fruit of the tree. The key is that "submitting to Allah" is not restricted to religious rituals only. It includes, "all the internal and external acts of servitude to Allah. It includes the prayer, (but also) jihad, ordering good and forbidding evil, duties to one's parents, and keeping ties of kingship. This includes fulfilling the rights of Allah and the rights of His creatures¹³".

In a footnote, Zarabozo writes, "The definition of Abdur-Rahman as-Saadi highlights the fact that *tawhid al-Ulooleeyah* is composed of *tawhid al-ikhlas* (where one acts purely for Allah), *tawhid al-sidq* (where one acts honestly and sincerely according to his belief) and *tawhid al-tareeq* (where the path that one follows is the one established by Prophet

¹³Zarabozo, 1999, p.245

*Muhammad (peace be upon him)*¹⁴." In other words, some scholars have divided these categories into sub-categories.

Zarabozo notes that other scholars divide it into two categories only. These are simply two representations of exactly the same ideas and concepts. There is no difference between them. However, one approach may be easier for some to understand and grasp than the other. With regards to explaining *tawhid* using two categories, Zarabozo says that it is divided as follows¹⁵,

1. *Tawhid* in theory
 - a. Allah's is unique and distinct from His creation
 - b. Allah's names and attributes are unique
 - c. Allah's actions are unique (such as He provides for His creation)
2. *Tawhid* in practice
 - a. Worshipping Allah alone
 - b. Submitting oneself to Allah's revelation and commands by following the Prophet (peace be upon him)
 - c. Submitting one's love and loyalties to the Qur'an and the Sunnah

A scholar that used the division of *tawhid* into two categories was ibn Qayyim al-Jawziyah (1292-1350). This division is shown in Table 3.

Table 3: *Tawhid* into two categories

<i>Tawhid</i> in theory	<i>Tawhid</i> in practice
Allah is unique and distinct from His creation. His names and attributes are unique. Allah provides and maintains His creation.	People must worship Allah alone. They must follow Allah's laws by fulfilling the rights of Allah and the rights of other people. They must love Allah above anything else.

¹⁴Zarabozo, 1999, p.245

¹⁵Zarabozo, 1999, p.255-267

Zarabozo explains that *tawhid* in theory answers the question, “what do I believe about Allah?” while *tawhid* in practice answers the question, “what are the ramifications that this belief must have on my life and actions?” In effect, *tawhid* in theory is made up of *tawhid al-asmaa wa as-sifaat* (the roots) and *tawhid ar-ruboobiyah* (the trunk). *Tawhid* in practice is made up of *tawhid al-uloohiyah*. Clearly, the two ways of categorizing *tawheed* are similar.

As a lecturer in management, the author feels that dividing *tawhid* into two categories makes it easier to link *tawhid* to unethical business practices. Today, Muslims generally do not worship idols. But one aspect of *tawhid al-uloohiyah* is respecting the rights of people. Cheating in business, lying to customers, or lying to employees contradicts *tawhid al-uloohiyah* or *tawhid* in practice. Unfortunately, these practices can easily be dismissed as a “necessary evil”. By discussing these unethical business practices within the context of believing in Allah, one can hopefully get students to think about these problems differently.

Reviewing selected journals, many articles are related to *tawhid*. For example, Khan wrote about Allah’s names and attributes¹⁶. The same is true for Tahir¹⁷, Fozia, Rehman, and Farooq¹⁸; and Kamri and Ramlan¹⁹. However, very few articles used the word *tawhid* in their title. Reviewing the literature did highlight an important point. The division of *tawhid* into two or three categories is not simply an academic matter. The way one conceptualizes *tawhid* will influence one’s perception of oneself. Abdul Razak’s account of the philosophy of

¹⁶Khan, I. A., Identifying Entity and Attributes of God: An Islamic Perspective. *Journal of Islam in Asia.*, 13(1), 248-264, 2016.

¹⁷Tahir, I.N. The Neglected Approach to Poverty Alleviation. *International Journal of Economics, Management and Accounting*, Vol. 27, no 1, 41-82, 2019.

¹⁸Fozia, M., Rehman, A., and A. Farooq Entrepreneurship and Leadership: An Islamic Perspective. *International Journal of Economics, Management and Accounting*, Vol. 24, no 1, 15-47, 2016.

¹⁹Kamri, N.A., and S.F. Ramlan, The Application of *Habl min Allah* and *Hablmin al-Nas* Elements in Islamic Code of Ethics: An Exploratory Case Study. *International Journal of Economics, Management and Accounting*, Vol. 23, no 1, 57-78, 2015.

Iqbal shows that if one misunderstands *tawhid*, there is a danger for one to become fatalistic²⁰.

The Preparation Stage

Before asking his students to use this framework, the author developed a number of tables from *surah al-Baqarah* to *surah al-Ma'idah* (see tables 4 through 8).

Table 4: An Overview of *Sūrah al-Baqarah*

<i>Section</i>	<i>Tawhid in theory</i>	<i>Tawhid in practice</i>
Introduction (1 to 29)	Allah sends the Book. He guides. He seals the hearts of those who disbelieve. He punishes disbelievers. He sends revelation to His Prophet.	Pray and give charity. Believe in the Unseen and previous revelation. O Mankind, worship your Rabb. Protect yourself from the Fire.
		Those who disbelieve disobey Allah
Story of Adam (30 to 39)	Allah created Adam. He taught him. He accepted their repentance.	
Children of Israel (40 to 122)	Allah favoured the Children of Israel. He sent revelation to them. He saved them many times. He has forgiven them many times. He alone decides who goes to Paradise or Hell.	The majority did not keep their promise to Allah. The leaders sold His revelation for a small price. They mixed revelation with falsehood. They ordered others to be righteous. They rejected Isa.

²⁰Abdul Razak, M. A. Iqbal's Ego Philosophy and Its Importance in Awakening Man's Spirituality. *Journal of Islam in Asia*, 11(1), 138-160, 2014.

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		The uneducated Jew followed their wishful thinking about religion. Some obeyed Allah. They were humble, and certain of their return
Prophet Ibrahim (123 to 135)	Allah tested Ibrahim. Humanity needs to follow the pure monotheism of Ibrahim	Ibrahim obeyed Allah perfectly. He was humble in doing so.
Challenge to the Muslims (136 to 268)	Allah has given the responsibility of carrying the legacy of Ibrahim to the Muslims.	Invite humanity to worship Allah. Show the right example. New <i>qiblah</i> . Witness over humanity. Purify yourself. Seek help through patience and prayer. You will be tested. Observe the world around. Use your intellect. Obey Allah. Taking <i>riba</i> is forbidden. Rely on Allah by softening your hearts through sincere prayers and patience.

Table 5: An Overview of *Sūrah Ali-ʿImran*

<i>Tawhid in theory</i>	<i>Tawhid in practice</i>
Allah is the Ever-Living, the Sustainer of Life. He sends down revelation. Those who don't submit will be punished in Hell	People should follow revelation humbly. They should ask Allah for help. They spend in charity and repent. Affirm <i>tawheed</i>
Allah gives success to whom He wills and he gives failure to who He wills. He will punish those who refuse to submit themselves.	The religion in the sight of Allah is submission. People argued about revelation because of jealousy. They killed prophets and righteous people who stand up for justice. They

	deluded themselves in religious matters.
Allah guided the prophets before this - especially Isa. Allah created Isa without a father, just like Adam. There is always room for repentance.	If you love Allah, follow His Prophet. Find a common ground to invite people to Islam. The common ground is Ibrahim.
	All the prophets submitted to Allah. Some of the people of the Book are sincere and submit themselves humbly
Allah will determine success and failure on the Day of Judgment	O believers. Have <i>taqwa</i> of Allah and do not die except in a state of submission. Hold on firmly to the Qur'an so that you remain united. Enjoin what is good and forbid what is wrong. Allah wants no injustice in this world. The Muslims have been created to serve humanity. Do not consume <i>riba</i> .
Only Allah can give Victory. He allows success and failure to be distributed among Nations. Allah purifies believers through trials.	Among the people of the Book, there are good people who submit themselves
	O believers. Be patient when you experience disasters. Obey Allah and His messenger to obtain <i>rahma</i> . Ask for forgiveness and spend for the sake of Allah. When you commit sins, remember Allah. This Qur'an is for the whole of humanity. Reflect on the creation of the universe and submit to Allah

Table 6: An Overview of *Sūrah an-Nisa*

<i>Tawhid in Theory</i>	<i>Tawhid in Practice</i>
Allah is always	Have <i>taqwa</i> of Allah and <i>taqwa</i> of social

<p>watching you. He sets the limits of human behaviour. He is All-Knowing, All Wise, Forgiving, and Merciful.</p>	relationships.
	Give orphans their rights
	Give women their rights
	Divide inheritance properly
	Obey Allah and His Messenger. It is necessary to enter Paradise
	Those who disobey Allah and His messenger and transgress the limits will go to Hell
	Repentance is accepted from all as long as they repent before it is too late.
	When people continue to commit sins until their death and then repent on their deathbed when the soul has reached the throat, their repentance is not accepted.
	Do not consume one another's wealth unjustly
	Avoid the major sins. Allah will forgive your minor sins
	If there is a strong dispute between the two spouses and it threatens to escalate to a divorce, use a mediator from both sides.
	Worship Allah and have <i>ihsan</i> towards people
	Do not be stingy and do not encourage others to be stingy
	Those who spend their wealth to be seen by the people and they do not believe in Allah, and Satan is their companion.
	The Prophet will be a witness over his nation on the Day of Judgment
	Do not say that you are pure (i.e. self-praise)
	Return the trusts and stand up for justice
	Obey Allah and His messenger and those in authority
	Your hearts should submit to the <i>shariah</i>
	Use non-violent resistance to establish social justice for all
Reflect on the Qur'an	

	Intercede for a good cause without seeking any personal gain
Be aware that Allah owns everything and encompasses everything. He is your Helper. He is the Forgiver.	Return greetings of peace, without doubting people's faith
	Pray in congregation with full concentration
	Have high expectations from Allah
	Have high ethical standard towards non-Muslims
	Avoid private meetings organised for deceitful activities
	Hold firmly to the rope of Allah by reciting and understanding the Qur'an
	Refuse to take <i>riba</i> and refuse to be involved in economic injustice

Table 7: An Overview of *Sūrah al-Ma'idah*

<i>Tawhid in Theory</i>	<i>Tawhid in Practice</i>
Allah legislates what He intends. Allah is severe in punishing. He is Forgiving and Merciful. Allah does not intend difficulty with His laws. He knows what is in your hearts	O those who believe, fulfil all contracts
	Do not let your hatred of people lead you to transgress their rights.
	Cooperate in righteousness. Do not cooperate in sin.
	Forbidden things are limited. All good things are permissible so have <i>taqwa</i> of Allah. Obey the laws so that you may be grateful
	Stand firm for justice. Do not let your hatred for others prevent you from being just. Being just is nearer to <i>taqwa</i>
	Remember Allah's favours and have <i>taqwa</i>
	The Jews broke their agreement – so Allah made their hearts hard. The Christians broke their agreement– so Allah created hatred and division among them
	Habil and Qabil– murder because of jealousy
	If someone kills a person, it is as he had killed the whole of humanity. If someone saves a person, it is

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	as he has saved the whole of humanity
	Repent quickly so that you are forgiven
	Have <i>taqwa</i> of Allah, get close to Him and strive in His cause
Allah guides people from darkness into light. He is the ally of the sincere believers	For the hypocrites, Allah intends not to purify their hearts.
	When you judge, do not fear the people but fear Allah
	Judge with the Book of Allah and do not listen to the people
	If you revert from the straight Path, Allah will replace you with another people who will be loyal to His messenger
All issues will be settled on the Day of Judgment	Do not be friends with those who mock your religion.
	You see many people rushing into sin and transgression. They eat unlawful income. The scholars should prevent them by advising them
Everything belongs to Allah and He is in control of everything	For their disobedience, he has created animosity and division among them
	If they had upheld the Law, they would have obtained bounties in this world and the next – people are standing on nothing until they uphold the law
	Those who believe and do righteous acts – they will not be afraid and they will have no grief
	The Children of Israel were cursed because they did not prevent one another from immoral acts
	Some non-Muslims are sincere. Their eyes overflow with tears when they hear the truth. Do not prohibit the lawful things.
	The responsibility of <i>dawah</i> is only to deliver the message with wisdom

Having developed these tables, he used them in class for teaching purposes. In class, students are never given these tables alone. They are first required to read a summary of these *surahs*. The author

will make sure that they understand the *surah* first. They will then be invited to share their reflections (alone or in group). Lastly, they are asked to discuss the table that summarises the components of the respective *surahs*.

The author is trying to achieve multiple objectives. First, he wants his students to get used to reflecting on the Qur'an. They should not do so randomly. They should first refer to a *tafsir* or a summary of the *tafsir* of a *surah*. They should then be able to link a *surah* to their personal experiences. Second, this exposure to the discipline of *tafsir* should encourage management students to start studying *tafsir* in more depth.

All of his students go through this process together with "small *surahs*" like *surah al-Fatihah*. Sometimes, he focuses the class's attention on a portion of a *surah* (for example, 31-12-19). They are then given an assignment in which they have to tackle a longer *surah*. In this case, two groups of students were asked to reflect on *surah al-Anfal* and *surah at-Taubah* respectively.

Reflecting on *surah al-Anfal*

Wanting to get more specific feedback from management students, the author conducted an experiment with 42 students taking the subject "management from an Islamic perspective". They were given a manuscript to reflect upon. This manuscript provided a 12-page summary of the key points in *surah al-Anfal*. They were asked to identify the points that resonated with them and the points that left them confused. They had to interview five working adults to discuss some of the themes in the *surah* with the current problems in the workplace. They were also asked to what extent table 8 helped them in their reflections. The raw data is presented in Table 9.

Overall, the data suggest that students found Table 8 useful. It helped summarise the content of the *surah*. It seemed easier for them to see such an overview compared to reading the text in detail. Many groups seemed to learn new things. For example, one group wrote,

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“Before, we thought that tawhid was simply about believing in the oneness of Allah. Now we see tawhid as including obedience to Allah. It helped us understand the practical side of tawhid.”

Indeed, most groups reported that the “practical side” of *tawhid* was something new for them.

Table 8: An Overview of *sūrah al-Anfal*

<i>Tawhid in theory</i>	<i>Tawhid in practice</i>
The spoils of war belong to Allah and His Messenger	Have <i>taqwa</i> of Allah
Allah planned the battle of Badr	Obey Allah and His Messenger
Allah helped you so that you may establish the truth and eliminate falsehood	True believers are both spiritual and active in solving social problems
Victory comes only from Allah	Believers make the effort, but the result comes from Allah’s Decree
Allah frustrates the plans of the disbelievers	Remember when you were weak and oppressed. Allah made a way out for you
Allah rewards and punishes people in this life and the Hereafter	Respond to Allah and His Messenger when he calls you
If Allah had seen goodness in them, He would have made them hear	Do not betray Allah and His Messenger and do not betray your trusts
If you have <i>taqwa</i> of Allah, He will give you a standard to judge between right and wrong and He will forgive your sins	Your wealth and your children are a test
Allah is the best of planners	Fight against them until there is no more persecution and make your religion only for Allah
Allah lets the disbelievers spend their wealth against Islam. They will be defeated, and they will	When you face an enemy, stand firm and remember Allah

enter Hell	
Allah is your Protector and Helper	Believers put their trust in Allah
Allah planned and executed the battle of Badr	Make your best effort in order to deter your enemies
Allah hates those who are deceitful in their agreements	Be transparent in your agreements
Allah united your hearts	Make your best effort in order to deter your enemies
Allah will reward those who believed and struggled in His cause	

A summary of their main comments is presented in the next page.

Table 9: Summary of Comments

<i>Group</i>	<i>Number of students in the group</i>	<i>Comments about Table 3</i>
1	4	The table is attractive and readable. It helped me understand tawhid in a way that is easy to learn and apply in our daily life
2	1	It helps us understand the surah more thoroughly and get an overview (easy to understand mentioned 3 times)
3	6	Very useful. It helps is to understand tawhid from another perspective.
4	5	With this table, we can relate it to our real life. The table was also very useful in the comparative analysis
5	1	Helpful
6	1	Extremely helpful. It made me consider tawhid

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		in a more sophisticated way
7	1	Moderately useful. Even though it is a bit confusing at first glance, the content is great. The words are short and to the point. But a little more explanation would have helped the reader.
8	1	Useful
9	5	It proved useful. We were familiar with tawhid in theory but "tawhid in practice has given us a new perspective of this surah". The group gives an example of how their perception shifted.
10	5	It really helped to present the surah in a summarised form and link it to tawhid. It was really useful (repeated). Before, we thought that tawhid was simply about believing in the oneness of Allah. Now we see tawhid as including obedience to Allah. It helped us understand the practical side of tawhid.
11	5	The table shows how we can practice it in our daily life
12	1	Very useful
13	5	It was useful (not much info - focused more on the interviews)
14	1	The table was easier for me to understand compared to the written paragraph. The tawhid in practice column gave me a deeper understanding of what actions we must take.
Total		42

These comments will be compared to the students who reflected on *surah at-Taubah*.

Reflecting on surah at-Taubah

A similar exercise was conducted with *surah at-Taubah*. Table 10 gives an overview of the *surah*. This assignment was given to 3 sections taking strategic management (115 students in total). More

than half of the students were accounting students. For practical reasons, the data will not be presented in its raw format.

There was one slight difference with the groups who looked at *surah al-Anfal*. Students had been given the option of working alone or in groups. In many cases, many students opted to work alone whereas the majority of students worked in groups when analysing *surah al-Anfal*.

Table 10: An Overview of *sūrah at-Taubah*

<i>Tawhid in theory</i>	<i>Tawhid in practice</i>
Allah has the right to threaten disbelievers	Honour your agreements with non-Muslims
Allah is all Forgiving, all Merciful	If they repent, they are your brothers in faith. Treat them as such.
Allah loves the people of <i>taqwā</i>	Fight those who fight you. Don't be afraid of them. Be more afraid of Allah.
Allah knows what is in the hearts of the enemies of Islam	Believing and struggling in His cause is a proof of faith
Allah pardons whom He wills	If family and wealth is more beloved to you than in Allah's cause, then you will face the consequences on the Day of Judgment
Allah has the right to threaten believers if they do not do their job properly	Although Jews and Christians have a book, their beliefs are still incorrect so fight them if necessary
Allah is the one who gives you victory	People who hoard wealth instead of spending it for Allah will be punished on the Day of Judgment
Allah is all Knowing, All Wise	Don't procrastinate in struggling for Allah and His Messenger

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Allah is the only one who sends true guidance to mankind	Strive with your life and your life for Allah
Allah is the One who supported the Messenger in his mission	Don't be like the hypocrites who only want to struggle when things are easy
Allah knows who has real <i>taqwa</i>	Believers volunteer to struggle. They trust in Allah
Allah will punish the hypocrites severely on the Day of Judgment	Don't let their wealth and their children impress you
Allah observes all that you do	Please Allah and His Messenger, not the people
	Believers help one another. They are please with Allah and His Messenger. When they commit sins, they admit it, correct themselves and move on
	They are always repenting to Allah, worshipping him, encouraging good, and forbidding evil. They are loyal to His Messenger

The three most common statements were that table 10 was useful (the adjectives varied from useful, quite useful, moderately useful, very useful, and incredible), it made it easier to see the bigger picture, and it highlighted *tawhid* in practice. Only one student said that Table 10 made it more difficult to understand the *surah*.

Typical comments include,

"Useful and easy to understand. In particular, the column tawhid in practice changed my perception. I used to think of tawhid as the oneness of Allah. Now I realize the overarching nature of tawhid"

"Table 3 was helpful. We went to a secular school so reflecting on the Qur'an is considered a difficult task. But using this Table is a

good method because it is clear and straightforward. We think that a table will help clueless people like us to understand al-Quran and strengthen our faith."

"The concept is quite new but surprisingly practical. As it includes tawhid in practice, I find it more useful for me."

"Useful. Knowledge of tawhid in theory is not enough. In practice, it goes beyond that. The Table helps us link our theoretical understanding of God to our daily acts. By approaching tawhid in this manner, our understanding becomes clearer and more complete."

Out of 115 students, only a handful had negative or neutral comments about table 10. One student wrote,

"Useful but some of the examples in the table are "debatable". Without more explanations, the table could be misunderstood and misinterpreted."

The most common comment is shown below.

"Very useful. Easy to understand. Easy to put into practice."

Although this analysis was quite brief, the author proposes to discuss the findings.

Discussion

Before commenting on the findings, the author would like to take a step back and present a general overview of his work²¹. In 2009, when counselling a Muslim student, the author accidentally discovered the following technique. Rather than telling students about Islam, it is easier to let them discover Islamic topics by getting them to watch Islamic content online and then asking them to reflect on the content. This discussion approach is somewhat unusual. However, the author learned early on that many Muslims have fundamental

²¹See Fontaine, 2020

misunderstandings about their religion. Unless these fundamental points were identified and rectified, any attempt at building a more sophisticated understanding would fail. Over the years, the discussion has focused on basic points such as the conditions of the testimony of faith or developing a more sophisticated understanding of *tawhid*.

On the other hand, all the students have been able to reflect on the Islamic content online. The author has lost track of how many management students have completed Islamic-related assignments. He estimates their number at around 4,000 (i.e. 350 students per year for the last 13 years).

In this light, the results of the reflections on *surah al-Anfal* and *at-Taubah* do not come as any big surprise. They do demonstrate that ALL management students, many with no background in Islamic studies, can benefit from reflecting on these *surahs*. It seems quite clear that tables like Table 10 help students get the “bigger picture” of a *surah*. They seem often quite excited to discover the practical side of *tawhid*. All students were able to interview working people and discuss the relevance of these *surahs* to the situation of Muslims today.

Initially, when starting this project, the author assumed that he would have to introduce complicated concepts. Thus, at one point, he was introducing his management students to Islamic legal maxims in order to facilitate their decision-making. However, since at least 2015, he realised that the focus should be on more basic and fundamental issues. Belief in Allah is an excellent case in point. It is such a fundamental concept but, as Table 1 shows, most Muslims surveyed can only vaguely explain what it really entails. To repeat the statement of one group

“Before, we thought that tawhid was simply about believing in the oneness of Allah. Now we see tawhid as including obedience to Allah. It helped us understand the practical side of tawhid.”

This study shows that the division of *tawhid* into *tawhid* in theory and *tawhid* in practice might be a useful manner to help Muslims develop a more sophisticated understanding of their religion.

Before concluding, an additional insight should be made. When preparing the final draft for this paper, the author got feedback from the second author. He helped by providing additional references in

Arabic for the literature review. Although he recognises that some scholars present *tawhid* in two branches, his experience in teaching Muslim students shows that the division into three branches is more logical and more effective. This led to a long discussion between the two authors about the merits of presenting *tawhid* into two branches or three branches. In the end, there was no firm conclusion. The way of presenting *tawhid* depends very much on the initial level of knowledge of the learner. If the learner has a poor foundation in Islamic knowledge, a presentation of *tawhid* in two branches might be indeed useful. However, to grasp the deeper implications of *tawhid*, the second author prefers the division into three branches.

Conclusion

This study has reviewed the literature on belief in Allah (*tawhid*). It explored the different ways of presenting *tawhid*, by dividing into three categories or into two categories. Table 4 through 7 show that the division of *tawhid* into two categories allows anyone to summarise any *surah* in a one-page summary. Such an overview seems to facilitate ease of understanding and deeper insight into the practical nature of *tawhid*. This study seems to suggest that all Muslims are able to understand this concept, one needs not to have a background in Islamic studies.

This study is very much an exploratory effort. As has been highlighted in the discussion, despite the positive feedback of students in favour of *tawhid* in two branches, the second author of this study still believes that explaining *tawhid* using three branches still makes the most sense. For validation purposes, it would be useful if other scholars were to test the usefulness of using the distinction between *tawhid* in theory and *tawhid* in practice.

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