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ALLAH WANTS YOU TO BE RICH: FOUNDATIONS OF MUSLIM CAREER DEVELOPMENT IN AL-GHAZĀLĪ'S IḤYĀ' 'ULŪM AL-DĪN

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Abstract

While Muslims comprise about a quarter of the world population, they control far less than 25% of global wealth. With few exceptions, Muslim countries are among the poorest in the world. To make things worse, Muslim preachers tend to justify this status quo by teaching that Allah prefers Muslims to be poor. Al-Ghazali's views are often invoked in justifying this assertion. This paper argues that Allah wants to see His servants wealthy and that al-Ghazali's emphasis on poverty was an educational strategy. Otherwise, a careful reading of his magnum opus, Ihya' 'Ulum al-Din shows that not possessing material wealth is not the ideal situation of a Muslim. The ideal is to have one's soul focused on being mindful of Allah and detached from material possessions, thereby giving them away without hesitation whenever need arises. We end by highlighting the implications of this understanding of al-Ghazali's work on the career development of Muslims in school and beyond.

Keywords: Muslim career development; Islamisation of career counseling; al-Ghazali's Ihya' 'Ulum al-Din; Poverty in Islam.

1. Introduction

One of the solutions to the problem of rampant poverty in Muslim

societies is to encourage Muslim youth to have a positive view towards the acquisition of wealth and make it a worthwhile pursuit in life. However, to do this requires passing the hurdle of making the acquisition of wealth a worthwhile pursuit for a Muslim. While many people have private wishes to attain wealth, there are often conflicting emotions about it. The problem usually arises from the common perception promoted by many Muslim scholars that you cannot be a good Muslim and accumulate material wealth at the same time. A good Muslim is materially poor. This message is repeated so often be it in school, in religious lessons, in sermons, at home, on in the media that by the time one grows up, it is a strong unconscious force running deep in one's psyche. We are reminded, however, to handle this delicate issue carefully, considering the interplay of historical events that have somehow disconnected people from their religious and cultural tradition or completely distorting those traditions.¹

Considering the immense influence of Imām al-Ghazālī's works in most parts of the Muslim world, the starting point in the process of changing the way Muslims think about the issue of wealth has to begin with al-Ghazālī's works. Imām al-Ghazālī's teachings are often referred to, both directly and indirectly, by religious scholars in their efforts to emphasize that Allah prefers to see His servants poor. More often than not, the propagators of that position rarely do a comprehensive study of al-Ghazālī's work to discern the spirit thereof. In this article we have attempted a comprehensive study of al-Ghazālī's major work, *Iḥyā' 'Ulūm al-Dīn*, to try to prove otherwise: that Allah wants to see His servants wealthy.

The study begins with a brief review of the position of classic Muslim scholars toward work and acquisition of wealth. There is a

¹ Syed Hussein al-Attas in his *The Myth of the Lazy native*, (Kuala Lumpur: Pelanduk, 1977), argues that the poverty of the Malays should not be solely attributed to innate laziness but rather to situational factors. Referring to the Memoirs of Munshi Abdullah, he holds that chief among the circumstances that caused indolence, especially on the East coast of Malaya (i.e., Kelantan, Terengganu, and Pahang) is oppression and injustice by the rulers which left their subjects giving up on struggling as the rulers had the right to forcefully take one's property any time. Syed Hussein al-Attas. *The Myth of the Lazy native*, (Kuala Lumpur: Pelanduk, 1977), 135 ff.

need to change from the perspective of personalizing wealth (as one person's private belongings) to having a collective perspective and being motivated by having "a goal larger than oneself." We conclude by discussing possible strategies and techniques for the process of career development of Muslim youth: the process of helping them to make "informed and considered career decisions."

A quick reading of al-Ghazālī's works, especially his *Iḥyā' 'Ulūm al-Dīn* gives the impression that he preached an extreme system of austerity and renunciation of worldly pleasures. That he preached an extreme system of renunciation (*zuhd*) and austerity (*takasshuf*) is manifest from a quick review of the contents of *Iḥyā' 'Ulūm al-Dīn*. Of the forty books, many focused on teachings against enjoying the pleasures of this world. Among the ten books comprising the third quarter of *Iḥyā' 'Ulūm al-Dīn* dealing with destructive habits or behaviors, a good number is related to the love of this world and the things in it. The diseases of the soul include excessive love of the world (*ḥubb al-dunyā*), greed and miserliness, hoarding and related actions. Al-Ghazālī's austere position is manifested in the following parts of *Iḥyā' 'Ulūm al-Dīn*: praise of poverty, renunciation of worldly life, rejection of excessive love of the world, blame of wealth, and call to leading a frugal life. There is a tendency in al-Ghazālī's work to focus on individual salvation and not on the wellbeing and success of the whole *ummah* or society. On the level of communal wellbeing, there is no doubt that he was for increasing common welfare and the ultimate supremacy of Muslims over other nations. Surprisingly, he did not include a book on *ṣadaqah* giving, community service, and general welfare as means of self-purification and ways of attaining salvation.

2. Muslim Scholars' Views on the Acquisition of Wealth

Before discussing al-Ghazālī's position on the relative merits and demerits of acquisition of wealth, it would be helpful to show how Muslim scholars have dealt with this important subject across time.

In the middle of the second Islamic century of hijra, one of the earliest Muslim Jurists, Muhammad ibn Hasan al-Shaybānī (750-804), composed a famous work on the importance of earning a

living (*Kitāb al-Kasb*).² He elucidated why earning a livelihood (*al-kasb*) is similar to seeking knowledge in being obligatory (*fard*), by referring to the *hadith* on seeking knowledge being obligatory *fard* upon every Muslim male and female alike. He held that “earning is permissible... and it is even obligatory when there is a need.”³ In this, he adopted the Muslim jurists’ maxim that “whatever act is essential for the performance of another obligatory act is itself obligatory” – obligatory acts cannot be performed when one is hungry, naked, and emaciated.⁴ He held the opinion that since earning a living was one of the practices of all Prophets it is enough to make it desirable,⁵ and refuted the view of some ascetics who argued that earning a living is forbidden as it implies a lack of trust in Allah’s apportionment of sustenance.⁶ Using the famous approach of analogical deduction (*qiyās*), he argued that earning to cater for one’s needs and the needs of one’s dependents is obligatory, while earning beyond one’s immediate needs is permissible.⁷ He goes beyond the basics and holds that it is permissible to amass wealth,⁸ but “safety lies in not doing so.”⁹ He further argued that affluence is better than indigence;¹⁰ gratitude for wealth is superior to patience in poverty.¹¹ He observed that earning is the true meaning of cooperating on righteousness (*wata’āwanū ‘alā al-birr wa al-taqwā*).¹² He also gave a legal perspective on the different grades and ranks of earning¹³ and discussed the main categories of earning: hired employment,

² Al-Shaybani, Muhammad ibn al-Hasan. *Right livelihood and the common good [al- Kasb al- tayyib wa al-maslahah al-'ammah]* : three classics from the Islamic tradition / translated with introduction and notes by Adi Setia and Nicholas Mahdi Lock. 1st ed. Kuala Lumpur: IBFIM, 2013.

³ Ibid, 15.

⁴ Ibid, 7-9.

⁵ Ibid, 10-13.

⁶ Ibid, 15-18.

⁷ Ibid. 20 – 33.

⁸ Ibid, 53.

⁹ Ibid, 55.

¹⁰ Ibid, 36-43.

¹¹ Ibid, 43-48.

¹² Ibid, 56 and 83-84.

¹³ Ibid, 48-53.

commerce, agriculture, and craftsmanship¹⁴ – all of which he considered equally permissible. He concluded that it is obligatory for a Muslim to acquire food and drink¹⁵, dress¹⁶ and obligation to feed the needy¹⁷. A believer is rewarded for providing for himself¹⁸. What is forbidden is to waste resources¹⁹ and ostentation or showing off.²⁰

About half a century later, the great Hanbalite traditionalist and theologian Ahmad ibn Muhammad al-Khallāl (d. 923), composed his seminal work *Kitāb al-Ḥathth 'alā al-Tijārah* (*The Book of Exhortation to Trade*).²¹ This work is mainly a compilation of traditions from the Prophet, his Companions, and their followers showing that work and acquisition of wealth is a prerequisite for acquiring the purest *ḥalāl*²²; a help in religion;²³ and a kind of worship that is not tantamount to chasing the world.²⁴ He also held the view that supporting one's dependents (i.e., wives, children, and parents) is obligatory.²⁵

Another scholar, Ala' al-Dīn al-Labūdī, who lived in the tenth century after Hijrah wrote about the virtue of working for a living²⁶ In the introduction, he first praised Allah (ﷻ) who “created the mortals from the backbone of Adam, then apportioned for them sustenance and nourishment and then commanded them to seek it out to strengthen this [body], created the night and the day as He wished,

¹⁴ Ibid, 59.

¹⁵ Ibid, 84.

¹⁶ Ibid, 85-86.

¹⁷ Ibid, 103.

¹⁸ Ibid, 119.

¹⁹ Ibid, 88-95.

²⁰ Ibid, 95-99.

²¹ Al-Khallāl, Ahmad ibn Muhammad. *The exhortation to trade, industry and work [al-Ḥathth 'alā al-tijarah wa-al-sina'ah wa-al-'amal]*. Translated with introduction and notes by Gibril Fouad Haddad. 1st. ed. Kuala Lumpur : IBFIM, 2013.

²² Ibid, 18.

²³ Ibid, 20.

²⁴ Ibid, 29.

²⁵ Ibid, 31.

²⁶ 'Ali ibn Musa Labūdī. *Fadl al-iktisāb wa-aḥkām al-kasb wa-'ādāb al-ma'īshah [The virtue of working for a living : the legal rules of earning the ethics of livelihood]*. Translated with introduction and notes by Adi Setia & Nicholas Mahdi Lock. (Kuala Lumpur : IBFIM, 2012).

rendered the night as cover, and rendered the day for earning a living (*ma'āsh*)”²⁷ He detailed the virtue of earning and encouraging towards it, citing from the Qur’ān, *ḥadīth*, and the practices and writings of early Muslim scholars.²⁸ In general, he agreed with the views of the earlier scholars on the necessity of earning a living, the permissibility of owning beyond one’s immediate needs, and the benefits for the community of a good number of its members being wealthy and capable of supporting those in need and contributing to worthy causes. On business ethics, he followed the lead of previous scholars in teaching that a Muslim trader should avoid illicit means of gaining wealth, such as oppressing customers and hoarding basic necessities with the intent of raising their prices and making undue profits.²⁹ Instead, Muslim traders are encouraged to exercise magnanimity in all business transactions.³⁰

More recently, Abdul Aziz ibn Ibrahim Al-‘Umari composed an important work on the trades, crafts, and occupations practiced in Hijaz at the beginning of Islam.³¹ He gave an overview of Arab attitudes towards crafts in *Jāhiliyya* and how Arabs used to look down upon the despised crafts such as were ironsmith and carpentry.³² The Jews and slaves mastered these trades and ended up becoming very wealthy.

When Islam came, it changed the attitude towards work in general and crafts in particular, elevating them to the status of acts of worship (*‘ibādah*).³³ The Prophet (ﷺ) worked on removing stereotypes, emphasizing the importance of the previously despised occupations and their practitioners by visiting them and eating with them. He even gave his only son to be taken care of by such a family. Making of weapons was monopolized by the Jews, who had large arsenals and used to sell them at exorbitant prices to those in need. In

²⁷ Ibid, 3.

²⁸ Ibid, 7-20.

²⁹ These ethical matters are discussed in detail on Ibid, 51-100.

³⁰ Ibid, 101-122.

³¹ Al-‘Umari, Abdul Aziz ibn Ibrahim. *Al-Ḥiraf wa’l-Ṣinā’āt fi’l-Ḥijāz fī ‘Aṣr ar-Rasūl* [Trades and Crafts in Hijaz at the Time of the Messenger]. (Riyadh: Dār Ishbīliyyā.)

³² Ibid, 42.

³³ Ibid, 43-45.

response, the Prophet (ﷺ) encouraged Muslims to learn weapons engineering and maintenance. Many of the companions, men and women alike, practiced most of these crafts. Even the Prophet (ﷺ) himself did so and encouraged people to do the same, showing that Islam not only encourages its adherents to practice the various crafts, but considers them of strategic importance to the community. It is dangerous for the Muslim community to leave those important tasks to the non-Muslims.

Al-'Umari classifies trades and occupations into those related to daily living (*al-ḥiraf al-ma'āshiyah*) which include hunting, animal husbandry, and farming; trade (*at-tijārah*) which include all trade activities, measures and weights, and currencies and exchange; construction of houses (*sinā'at al-binā'*) which include domestic buildings, religious buildings, military buildings, construction of water wells, and carpentry; weapons manufacturing (*sinā'at al-silāh*); education and medical occupations (*al-ḥiraf al-'ilmiyyah wa'l-sihhiyyah*) which include reading and writing, translation, medicine and nursing, cupping, perfumery and pharmacy, cosmetics, barber; and finally what he calls general occupations (*al-ḥiraf al-'āmmah*) which include irons-smithing, leather tanning, metal work, cloth dyeing, knitting, weaving, tailoring, and general employment, labor, services.³⁴

In his work on how Islam dealt with the problem of poverty, Sheikh Yusuf al-Qaradawi reviewed the various positions Muslim scholars today hold about the issue of poverty. Those having a Sufi orientation tend to idealize poverty and relate it to the notion of *zuhd* or renunciation of worldly life. Capitalists blame the poor for laziness and failing to utilize available resources to acquire wealth to take care of their needs. Communists and socialists on the other hand, do not really care about the poor as their primary concern is with the proletariat.³⁵

Sufi ideology portrays poverty as a virtue showing that riches distract the person from the duty of *'ibādah*. The rich have more to account for in the hereafter as they are more tempted to do evils.

³⁴ Ibid, 46ff.

³⁵ Yusuf al-Qaradawi. *Mushkilat al-Faqr wa Kaifa 'Ālajahā al-Islām [The Problem of Poverty and How Islam Dealt with It]*. (6th ed. Cairo: Maktabat Wahbah, 1995).

They are seen to have excessive love for the world which is the source of all evils. Al-Qaradawī argued that all this is not true. Poverty cannot be a virtue. Excessive poverty may distract a person from *'ibādah*. The prophet (ﷺ) actually taught that excessive poverty is very close to unbelief (*kufr*). Regarding the point that the rich have more to account for, one is reminded of the hadith in which the poor complained to the Prophet (ﷺ) that the rich are taking all the rewards. They recognized that being rich has extra benefits. Moreover, one can see clearly that the solutions the prophet gave them are not exclusive to the poor, as the rich too can do them. Al-Qaradawī argued that the poor actually love the world more. One is reminded of al-Ghazālī's categories of the poor. Not all poor are poor by choice and because of religious reasons. Many of them are envious of the rich and are preoccupied with satisfying their needs and taking care of their families. They are oblivious to the needs of their family members, which is not a virtue.

To sum up, all of the scholars whose views we have reviewed above seem to agree that it is useful for Muslims to be rich. They need resources to take care of themselves and their families, to perform religious duties like *Hajj* and *Zakat*, and to establish community welfare and service institutions in the form of *awqāf* (such as schools, hospitals, public kitchens, gardens, etc.). The Muslim state needs sources of income to establish a strong army for self-defense, pay public servants, construct public facilities, and provide general public services. All these are only possible when there is a good number of citizens having a high level of disposable income and are capable of paying *zakāt* and other taxes as well as making other voluntary contributions.

3. Al-Ghazālī on Acquisition of Wealth: the Necessity of Work and Earning a Livelihood

To many people, including al-Ghazālī's followers and detractors alike, it comes as a surprise to know that he agreed with and sometimes even exceeded the views mentioned above concerning the necessity of earning a living. In the *Book of Knowledge*³⁶, the first of

³⁶ Al-Ghazzālī, Muhammad ibn Muhammad. *The book of knowledge*. A translation

the forty books comprising his magnum opus, *Ihyā' 'Ulūm al-Dīn*, he began by discussing the need for crafts and professions and why they are essential for the wellbeing of individuals and societies.

Human interests extend to both the material and spiritual worlds, and no order exists in the latter unless it exists in the former. Because this world is the preparation for the next and is the instrument which leads to God. ...The affairs of this world, however, do not become orderly except through human activities. These activities, crafts and industries are divided into three categories. The first involves four fundamental categories of activities without which chaos would rule the world: agriculture for raising foodstuffs, weaving for manufacturing clothes, architecture for erecting houses, and politics for establishing human relationships and society for promoting cooperation in the control of the means of living. The second involves such activities as are auxiliary to any of the above mentioned fundamental activities. Thus iron craft is auxiliary to agriculture as well as to several other industries. And applies them with their *negative* tools and instruments such as the implements for carding and spinning cotton preparatory to its wearing. The third involves such activities as are supplementary to the previously mentioned principal industries, *e.g.*, the process of milling and bread-making in relation to agriculture and the process of laundering and tailoring in relation to weaving. The relation of these principal activities to the order of things in this world is as the relation of the members of the body to the whole.³⁷

He related the concern with crafts with the traditional Islamic understanding regarding the acquisition of knowledge. Some knowledge is deemed a personal obligation (*farḍ 'ayn*), that is

with an introduction and notes of *Kitāb al-ilm of Ihyā' 'Ulūm al-Dīn* by Nabih Amin Faris. (Lahore: Sh. Muhammad Ashraf, 1966).

³⁷ Ibid, 25.

knowing the basics of religion and how to perform one's religious duties and avoid engaging in forbidden acts (*ḥarām*). Another kind of knowledge is that which is considered obligatory not upon every individual, but upon the community as a whole such that if a few individuals perform it, the rest will not be committing a sin for not performing it (*farḍ kifāyah*).³⁸ Al-Ghazālī, however, goes beyond what is commonly understood by these two types of knowledge. For instance, he argued that:

The profane sciences (*'ulūm ghayr shar'īyyah*) as opposed to sacred or revealed sciences (*'ulūm shar'īyyah*) are divided into praiseworthy (*maḥmūd*) blameworthy (*madhmūm*) and permissible (*mubāḥ*). Praiseworthy sciences are the ones on which the activities of this world depend, such as medicine and arithmetic. They are divided into sciences the acquisition of the knowledge of which is (*farḍ kifāyah*) and sciences the acquisition of the knowledge of which is meritorious though not obligatory. Sciences whose knowledge is *farḍ kifāyah* comprise every science which is indispensable for the welfare of this world such as medicine which is necessary for the health of the body, arithmetic for daily transactions and the division of legacies and inheritance as well as others besides. These are the sciences which, because of their absence, a community would be reduced to narrow straits; but should one who can practice them arise in that community, it would suffice and the obligation to acquire their knowledge would cease to be binding on the rest of the community. No one should be astonished when we say that medicine as well as arithmetic are of the sciences which are *farḍ kifāyah* because the fundamental industries are also the same such as agriculture, weaving, politics, even cupping and tailoring. For should a town lack a cupper, extinction

³⁸ See Ibid, 25-26 for a detailed elaboration of both types of knowledge.

would overtake its people and they would be driven to expose themselves to destruction.³⁹

Here al-Ghazālī wrote that knowledge that is the personal duty of an individual relates to knowing how to perform one's religious obligations. This grows progressively as one's age and responsibilities increase. For instance, it is not obligatory upon unmarried people to know what is permitted and what is forbidden regarding married life. But when a person gets married, knowledge of those matters becomes obligatory. The same applies to knowledge of how to pay *zakāt* and how to perform *Hajj*. Knowledge of religion beyond one's personal duties is *farḍ kifāyah*. Thus knowing details of religious subjects such as jurisprudence, division of inheritance, exegesis of the Qur'an, and teaching those subjects to others is *farḍ kifāyah*. If there are enough people in the society who have that knowledge it suffices the entire community.

In connection to this, al-Ghazālī discussed the importance of allocation of human resources in the Muslim community. Contrary to the belief of many Muslims today that all Muslim youth should become memorizers of the Qur'ān (*ḥuffāz*) and teachers of religion (*ustādh*), he held that the Muslim community needs to have an optimum mix of specializations for the benefit of the community. For instance, it is unwise, to have everybody in the community become a religious scholar. He argues that:

How many a town has no physician except from among the [non-Muslims] whose testimony, according to the laws of jurisprudence, should not be accepted. However, we see no Muslim practicing medicine. But on the contrary all rave in jurisprudence. Especially in controversy and polemics. Furthermore, the town is crowded with jurisprudents employed in giving legal opinions (*fatwā*) and defending cases. Would that I knew why the learned men of religion permit work in activities which are *farḍ kifāyah* and which have been performed by quite a number of people to the neglect of

³⁹ Ibid, 37.

other *farḍ kifāyah* activities which have not yet been performed.⁴⁰

In his *Kitab Adab al-Kasb wa'l-Ma'ash*,⁴¹ al-Ghazālī dedicated the first chapter to the discussion of the virtues of earning a living and exhorting believers to it. He quoted various verses of the Holy Qur'an, traditions of Prophet Muhammad (ﷺ), and sayings and actions of the Prophet's companions (رضي الله عنهم) and their followers as well as the teachings of famous Sufi masters. The key idea is that a Muslim is encouraged to engage in a profession to earn a living in order to be self-sufficient and refrain from the blameworthy practice of begging, to seek *ḥalāl* sustenance, and to take care of his immediate family members particularly his wife, children, and parents. Taking care of one's spouse, children and parents is a personal obligation (*farḍ 'ayn*). He cited examples of famous companions and their professions, and explained some Prophetic traditions that many people took as discouraging the acquisition of wealth.⁴² In line with the idea of specialization, he discusses four categories of people who should not engage in personal business, but should focus on communal work, one of them being the leader of a community. An example here is Abu Bakr who was a merchant before becoming the first Caliph, but when he became the Caliph, he was advised to concentrate full time on his caliphate duties and take a stipend from the treasury (*Bayt al-Māl*)⁴³. The second chapter of the book dealt with the necessity for traders and craftsmen to know the religious rulings related to their work in order to avoid *ḥarām* transactions. He then discussed other aspects of business and professional ethics, focusing on the necessity of practicing justice and avoiding oppression in transactions and the need for practicing magnanimity (*iḥsān*) towards others.⁴⁴

⁴⁰ Ibid, 51.

⁴¹ Imām Abū Ḥāmid Muhammad ibn Muhammad ibn Muhammad ibn Ahmad al-Tūsī al-Shāfi'ī. *The book of the Proprieties of Earning and Living [kitāb ādāb al-kasb wa-al-ma'āsh]*. Translated with introduction & notes by Adi Setia. 1st ed. Kuala Lumpur: IBFIM, 2013.

⁴² Ibid, 14

⁴³ Ibid, 16.

⁴⁴ Ibid, 20-85.

Work, practicing crafts, and engaging in business should ideally have a higher communal motivation that is bigger than the satisfaction of one's immediate needs. Al-Ghazālī taught that as a Muslim goes about his commerce and professional work, he always has to remember that he is engaging in it primarily for the benefit of his religion. In this regard, seven things were emphasized including the following:

The first matter is a wholesome intention (*al-niyyah*) and conviction (*al-'aqīdah*) at the beginning of a commercial undertaking. So he is to intend to abstain from beggary (*al-su'āl*), to restrain himself from coveting what is in the hands of people by being independent of them, through one's licit earnings, to assist in one's observance of religion through what one earns, and to provide adequately for one's dependants, and thereby becoming one of those who strive in the path of Allah through commerce.

The second matter is to intend, through one's craft, commerce or work, the discharge of one of the communal obligations (*furūd al-kifāyāt*). The results of the businesses, if they should be abandoned, the livelihoods of people would be disrupted, and most people would perish [as a consequence]. Therefore, the well-ordering of the affairs of all is realized through the cooperation of all (*intizām amri al-kulli bi ta'āwuni al-kulli*), while each group assumes an occupation. If all of them were to be devoted to a single vocation (*sinā'ah*), then the rest of the vocations would be left unattended and people would be destroyed. It is in the light of this reality that some of the scholars have interpreted the saying of the Prophet – may Allah bless and give him peace – “The diversity of my Community is a mercy (*Ikhtilāf Ummatī rahmatun*)”, as referring to the diversity of their occupations in the various crafts and vocations. And of the crafts there are those that are important, and there are those that can be done without

because these have to do with the seeking of comforts (*al-ni'am*) and embellishment (*tazayyun*) in this world. Hence, one should be occupied with an important vocation so that by practicing it he takes care of something of concern in the religion for the Muslims.⁴⁵

In the foregoing passage, he reiterates the concept of *farḍ kifāyah* and the necessity for the community to carefully allocate human resources to ensure that all the basic needs are taken care of. It is dangerous for the community to leave its basic needs in the hands of non-Muslims. Focus should be on the utility of the given profession to the community and not on public perception of its desirability. Al-Ghazālī noticed that indeed the public had perceptions and misconceptions about occupations, mostly based on inherited opinions and misinformation. He enumerated the trades, crafts, and occupations that were desirable at his time and those that were undesirable, emphasizing that these opinions should not be taken as legal rulings as they pertain to the society's customs and preference at a given time and place. They have nothing to do with *ḥalāl* and *ḥarām*.

In the introduction to his *Kitāb al-Zakāt*⁴⁶, al-Ghazālī made a lengthy introductory prayer, as is the case in all his works, in which he clearly had a positive view of the rich and their contribution to society. He wrote:

Praise be to Allah who hath blessed some with happiness, and reduced others to destitution; who hath brought some to death, and others to life; who hath caused some to laugh, and others to weep; who hath brought some things into existence, and other things He brought to nought; who hath reduced some to poverty, and hath made others rich; who hath visited some with harm, and others He hath blessed with good things; who hath created life from emitted clot,' and then set Himself

⁴⁵ Ibid, 100-101.

⁴⁶ Al-Ghazzālī, Muhammad ibn Muhammad. *The Mysteries of Almsgiving*. A translation with an introduction and notes of *Kitāb al-Zakāt of Ihyā' Ulūm al-Dīn* by Nabih Amin Faris. (Lahore: Sh. Muhammad Ashraf, 1980).

apart from His creation through His attribute of independence (*ghinā*) and endued some of His servants with excellence, enriching with His blessings those who toil and labour, and withholding His rewards from those who are indolent and languid, for the sake of testing them and trying them; who hath made almsgiving (*zakāh*) one of the foundations of religion; and hath revealed that, by His grace, through the giving of alms are His servants justified and through the same is their wealth increased.⁴⁷

One may safely infer from the foregoing that al-Ghazālī saw the necessity of working to earn a living at the level of working in order to fulfill one's basic needs and to take care of one's immediate family members. Working is deemed a personal obligation (*farḍ 'ayn*). To derive maximum benefits from the labor of every member of society, he called for specialization and division of labor. It is a communal responsibility (*farḍ kifāyah*) for some people in society to have specialized knowledge in various fields that are required for the wellbeing of all members of society.

Drawing on this, one would be justified to infer that it is indeed obligatory (*farḍ kifāyah*) for those who have the potential to be wealthy to do so. This is because it is obligatory for the community to provide facilities for taking care of the sick, educating children, defending society against external threats, etc. All these require funds which are derived from *zakat* and other taxes as well as voluntary donations from the well-off members of the society. The more the number of wealthy members in a community, the higher its income. Thus to consider the big picture, it would be perfectly valid for the Muslim community to support members who have the potential to do well economically so that they can acquire resources and take care of the needs of the weaker members of the Ummah. This is clearly the opposite of the common view which portrays al-Ghazālī as someone who promoted poverty and destitution among Muslims.⁴⁸

⁴⁷ Ibid, 1.

⁴⁸ To get an idea of the many things al-Ghazālī has been accused of, some of which are opposites of each other, refer to the papers presented at the International

4. The True Meaning of Poverty (*al-faqr*) and renunciation of the world (*al-zuhd*)

One cannot deny that al-Ghazālī indeed highlighted the merits of poverty and renunciation of worldly pleasures. We must quickly emphasize however, that these must be considered in a holistic manner as they were meant to serve a clear pedagogical purpose. In this section, we discuss al-Ghazālī's views regarding poverty followed by a discussion of the pedagogical purpose these ideas were meant to serve.

In *Kitāb al-Faqr wa al-Zuhd*⁴⁹, Al-Ghazālī explained that there are five stages of poverty. The first stage is when a person's behavior towards wealth is that when receives it he dislikes it and avoids it, avoiding its evil and distraction. This is called renunciation of the world (*al-zuhd*). The second stage is when a person does not really want wealth to the extent of searching for it and does not hate it to the extent of being annoyed if he gets it. This is called being pleased with Allah's apportionment (*riḍā*). The third stage is when having wealth is more desirable than not having it, but this desire does not reach the extent of having to search for it. If he gets it legally he is pleased with it, but if he does not get he will not look for it. A person at that stage is satisfied (*qāni*). The fourth is the person who does not search for wealth out of necessity or as a result of incapacity. Otherwise, he so desires it that if he had means of acquiring it even with a little exertion he would have done so. A person in this state is called (*ḥarīṣ*). The fifth stage is when a person lacks one of the basic necessities, like a hungry person who lacks food and a naked person who has no cloth. Such a person is called absolute needy (*muḍṭarr*), regardless of whether he wants to seek or not, and regardless of whether his desire to seek for and acquire wealth is strong or weak. Such a state is rarely free from wanting to search or acquire wealth⁵⁰.

Conference on al-Ghazālī's Legacy: ISTAC. "International Conference on Al-Ghazālī's Legacy: Its Contemporary Relevance." *Al-Shajarah: Journal of the International Institute of Islamic Thought and Civilization (ISTAC)* 6, no. 2 (2001).

⁴⁹ Muhammad ibn Muhammad al-Ghazālī. *Kitāb al-Faqr wa al-Zuhd* in Murtada A-Zabidi's *Ithāf al-Sādat al-Muttaqīn bi-Sharḥ Iḥya' 'Ulūm al-Dīn*. Vol. 11, 515-750. (Beirut: Dār al-Kutub al-'Ilmiyyah, 1989).

⁵⁰ Ibid, 11:521-523.

The sixth state is a special one. In the words of al-Ghazālī: “Beyond the above five states is a state that is higher than renunciation. That is when having wealth and not having it are equal. The individual does not feel pleased or annoyed by its presence or absence.”⁵¹ To illustrate this, he quoted the story of Aisha (R.A.). When she received a large amount from *ṣadaqah*, she immediately distributed it among the poor forgetting to buy food for her own home. When reminded by a maid, she said: “if you had reminded me I would have spared some for our home”. This stage is when the person sees wealth as Allah's trust and treasure and not as one's own property. Thus it matters not whether it be in his own hands or in another person's. Poverty here is a spiritual state and not simply a lack of material possessions. Al-Ghazālī proposed that a person in this state should better be called self-sufficient (*mustaghni*). Such a person is oblivious to possessing wealth and lacking it altogether. His heart is free from being a slave of material possessions.⁵²

The above passages in *Kitāb Al-Faqr* show how, in al-Ghazālī's view, the ideal is not poverty in the sense of having no possessions, but it is rather a state of mind, whereby having possessions and giving them away for the sake of Allah (ﷻ) are equal. Thus the issue is not the possession of wealth but the state of mind that we should develop among believers. If we could develop this state of mind among Muslims, having material possessions is actually better than not having them. In this state, a believer willingly gives his wealth to those in need; leading to equitable distribution of resources in society and ensuring that the needy are taken care of.

The Sufī emphasis on poverty and their dislike for or disparaging comments about the wealth and the rich could be viewed in this context as a means to discourage excessive love of this world and related characters like greed. Al-Ghazālī clearly distinguished poverty from the related state of asceticism or renunciation of the world (*zuhd*). He believed that the poverty encouraged by the Sufis should not be confused with absolute poverty. All beings are absolutely poor in the sense that only Allah owns everything that exists in this world in the real sense. Created beings only own things

⁵¹ Ibid, 11:523.

⁵² Ibid, 11:524.

metaphorically. Al-Ghazālī acknowledges that it is not possible for all people in the society to be well off. The key to societal well-being is the state of mind whereby those who are blessed with the capacity of acquiring wealth should acquire as much as they can, not for self-aggrandizement but as a trust from Allah for taking care of those who are incapable of doing so because of one reason or another. His emphasis on extreme poverty and asceticism only makes sense when considered from the perspective of the special Sufi system of spiritual discipline and training.

5. A Pedagogical Strategy

In his *Kitāb Riyāḍat al-Nafs*⁵³, Al-Ghazālī discussed at length the method that should be used for spiritual training and refining character.⁵⁴ The idea here is that the basic process involves denying the soul some of the lawful things that it desires until it becomes easy for it to abstain from what is unlawful. Spiritual men sometimes go to extremes because the soul is like a ferocious beast which has to be tamed. It has to be treated harshly and exposed to extreme conditions so that it eventually settles somewhere in the middle. If it is pampered, it will never reform or learn to obey our instructions.

It is clear that al-Ghazālī taught austerity as the basic means of reforming oneself and preparing for the way of the hereafter. He dwelled much on the vices of satiety, greed, ostentation, fornication and adultery. These comprise the bulk of his discussion of the diseases of the soul. It is understandable, therefore, that the majority of his discussion of the cures of the diseases of the soul in the fourth part of the book dealt with the opposites of the problems identified in the third part.

Considering the story behind the composition of the *Ihyā'* and how Al-Ghazālī was fleeing from the enticements of power and positions that he had been exposed to as head of the Nizāmiyyah college at Baghdad, It is understandable that he took a rather extreme

⁵³ Muhammad ibn Muhammad Al-Ghazali. *On Disciplining the Soul and Breaking the two Desires [Kitāb riyāḍat al-nafs wa kasr al-shahwatayn]*, Books XXII and XXIII of *Ihyā' 'ulūm al-dīn*; translated with an introduction and notes by T. J. Winter. (Cambridge: Islamic Texts Society, 1995) repr. 2007.

⁵⁴ *Ibid*, see especially, 39-45 and 55-66.

austere position. The idea is that society was perceived as being seriously corrupted, requiring an extreme dose of medication to return to good health.

He detailed the approach used for disciplining the soul as follows:

This is also an error, into which a faction has fallen which imagines that the purpose of spiritual struggle (*mujāhada*) is the complete suppression and effacement of these attributes (i.e., anger, desire, worldliness, etc.,). Such a view is absurd, for desire has been created for a purpose, and is an indispensable part of human nature: should the desire for food cease man would die; should the desire for sexual intercourse cease man would die out; and should man feel no anger he would not be able to defend himself from those things which threaten his life. When the basis of desire remains, love of property must remain also, which encourages one to guard it. What is required is not the total extirpation of these things, but rather the restoration of their balance and moderation, which is the middle point between excess and defect.⁵⁵

He then explained why in the process of spiritual discipline it is important to take the person to the extreme so that eventually he will settle down in the middle, having a balanced and healthy personality. He wrote:

Certainly, the guiding Shaykh must make all anger ugly to the aspirant, and all withholding of wealth, and should not allow him any concessions in this regard, for were he to make the slight concession [the aspirant] would use this as an excuse to retain his avarice and anger, imagining that he possessed only the permitted amount. If, however, he were to try with all his might to pull all these traits by the roots, he would prove able only to destroy its strength and restore it to moderation.

⁵⁵ Ibid, 27-28.

Therefore the correct course of action is for him to intend to uproot it, which will allow him to change it to the required level. This secret, however, should not be revealed to the aspirant, for a foolish man might be deceived by it, and think that his anger and his withholding of his money were just.⁵⁶

Considering that al-Ghazālī in his *Ihyā'* does for the reader what the guiding Shaykh is supposed to do for the aspirant, it is reasonable therefore that he took a rather strict position so that the reader might eventually settle in the middle or take a moderate position. Al-Ghazālī gave examples of the extremes the Sufis went to in disciplining their souls. It is clear though that this is strictly part of their training and not generally required, or even desirable, from ordinary Muslims. The extreme disciplinary practices focus on the individual are usually temporary. The idea is that a person has to force himself to undergo this rigorous training until doing good deeds becomes second nature to him. In that state, he reaches the highest level of poverty, which is not simply a matter of lacking material possessions, but rather the detachment of the soul from wealth so that he easily gives it away whenever needed.

6. Career Development Implications

In career development we are reminded of how the founders of the Vocational guidance movement, including Frank Parsons and others, were prompted by their concern for the large numbers of youth who were graduating from high schools after mass-education was introduced following the mass production movement of the industrial revolution. In the face of so many young people finishing school at the same time, the challenge was how to channel them to suitable post-school employment and training. In response to this, they relied on the traditional biblical concept of vocation. The Latin term *vocare* literally means to call. In Christianity, it is believed that each one of us has been called upon by God to do something special in this world. This is related to the concept of talent whereby the parable of a master who gave one hundred gold coins (talents) which were the

⁵⁶ Ibid, 29-30.

currency of that time to each of his two slaves. One of them used and multiplied them many folds, while the other simply kept them safely until the master returned. This shows the superiority of using God-given gifts for His great glory and for the wellbeing of mankind rather than leaving them unused, which is tantamount to squandering them.⁵⁷

This sparked the development of vocational guidance and related activities like psychometrics. The idea was how we know someone's calling or the special purpose that God created him for. Thus the measures and tests for traits like personality, aptitude, Interests, values and abilities were developed. It was believed that once we discover the right occupation someone is qualified for and we put the right person in the right occupation, people would enjoy their work, perform better, and general productivity and wellbeing would be enhanced. This later became known as the Trait and Factor theory. Further developments saw practitioners adding other developmental aspects to this. Donald Super and others added the psychological developmental dimension which culminated in the Lifespan, life space model that explains an individual's career development from childhood until retirement and death. It also considers the multiple roles a person plays, often simultaneously, by being a child, student, spouse, employee parent, worker citizen, community member, etc. Some of these roles are more salient at different stages of life.⁵⁸

There is an important saying attributed to Omar Ibn al-Khaṭṭāb to the effect that we have to educate our children properly and taking who consideration that they were born at a time that is different from our time. In career development terms, we have to be aware of the rapidly changing career landscape. The Human Development Reports from the United Nations Development Programme (UNDP) show that Muslims societies are at the bottom in most aspects of human

⁵⁷ For more on this see Bloch, Deborah P., and Lee Richmond. *Connections Between Spirit And Work In Career Development: New Approaches And Practical Perspectives*. (London & New York: Routledge, 2015).

⁵⁸ See Steven D. Brown, and W. Lent Robert, eds. *Career Development and Counseling: Putting Theory and Research To Work*. (New York: John Wiley & Sons, 2004).

wellbeing and wealth creation. While a handful of Muslim countries are extremely wealthy, Muslims comprise the majority of the poorest of the poor.⁵⁹ This is not something to be proud of. Some Muslims may justify those findings arguing that while others are busy with acquiring wealth and ruling this world, ours is the kingdom of the hereafter. Unfortunately, even the latter we are not sure of; as the Prophet (ﷺ) said: “Extreme poverty brings one close to unbelief (*kufr*)”.

We hear many stories of people in Muslim societies leaving Islam, not out of lack of conviction, but because of need.⁶⁰ In many poor Muslim societies, the Christian missionaries are the ones who provide social services like clinics and hospitals, early childhood education, primary and secondary education, technical and vocational education and training, as well as opportunities for further education. Non-Muslims own the businesses and provide employment opportunities. At the end, Muslims are their dependants and beneficiaries of their charity. It is not unlikely in such a situation that a child who was educated in a Christian kindergarten, primary and secondary schools, by Christian teachers, eventually ends up converting to Christianity and marrying a Christian. There is no need for forceful conversion as one would imagine. It is a matter of simple

⁵⁹ See, for instance, Malik, Khalid. "Human development report 2013. The rise of the South: Human progress in a diverse world." *The Rise of the South: Human Progress in a Diverse World (March 15, 2013)*. UNDP-HDRO Human Development Reports (2013).

⁶⁰ For example Rebecca Flood reported that there is a growing number of Muslim refugees in Europe who convert to Christianity. “CHRISTIAN CONVERSION: Wave of Muslims in Middle East turning to Christ after violence” *The Express*, 10 January 2017. Retrieved on 1 December 2017 from: <https://www.express.co.uk/news/world/752551/Muslim-Christian-convert-Islam-church-Iran-Europe-religion>; See also Faisal Devji “Conversions from Islam in Europe and beyond.” *New York Times*, 17 August 2017. Retrieved on 1 December 2017 from <https://www.nytimes.com/2017/08/15/opinion/islam-conversions.html>.; Lizzie Dearden. “Muslim refugees are converting to Christianity in Germany” in *The Independent UK*, 9 December 2016. <http://www.independent.co.uk/news/world/europe/muslim-refugees-converting-to-christianity-in-germany-crisis-asylum-seekers-migrants-iran-a7466611.html>; See also the UK Telegraph of 30 January 2017 Retrieved from <http://www.telegraph.co.uk/news/2017/01/30/muslim-refugees-converting-christianity-find-safety/>

psychological indebtedness. What Muslims need to be aware of is that being poor is not an option for the community. It makes Muslims easy prey for their competitors and eventually makes them lose their most valuable possession, faith. These problems are obviously complicated and include many geopolitical aspects that are beyond the scope of this article. What we want to highlight here is effective career guidance systems in Muslim societies can play an important role in increasing their wealth and wellbeing.

Career guidance is almost unheard of in most traditional Islamic School schools. From the pulpits, religious scholars give the impression that talking about these matters and encouraging youth to have career dreams involving making money and becoming wealthy is driving them to materialism. One of the solutions to this problem lies in career guidance and development. Gillie and Gillie⁶¹ outlined several benefits that accrue to individuals, nations and communities when many members, especially the youth, make informed and considered career decisions.

Considering the scenario outlined above, it's incumbent upon Muslim educators to equip youth with the correct orientation to careers. Among the basics is making them aware that while poverty may be salutary for the individual, it exposes the community to great danger. It is important to show how contemporary careers have changed and how "symbolic analysts" rule the world. According to Alvin Toffler's prediction, the world has changed so much that the wealth of societies is no longer determined by how much human or natural resources it possesses, but by the analytical power of a good number of the members of that society.⁶² In the words of Fareed Zakariyya, once the editor of *Newsweek* magazine, competition among countries has shifted from owning ICBMs to possessing good IQs. Countries like Singapore, South Korea, and Japan which have no physical resources are very wealthy compared to most Muslim countries which have lots of natural resources.

⁶¹ Scott Gillie and M. Gillie Isenhour. "The educational, social, and economic value of informed and considered career decisions." *America's Career Resource Network* (2003).

⁶² Alvin Toffler, *Power Shift: Knowledge, Wealth, and Violence At The Edge Of The 21st Century*. (New York: Bantam, 1990).

A variety of career development initiatives can be considered. Inviting enlightened Muslim scholars to talk about the importance of being wealthy for a Muslim, as long as wealth is acquired properly and spent in lawful activities. The importance of generosity and the merits of being the giver as compared to the demerits of being the receiver of endowment. They can also discuss the benefits of perpetual endowments in the form of *awqāf* such as planting trees, establishing and funding institutions and even authoring books that can continue to benefit people in perpetuity.

Professional career development activities include giving explanation about careers in the curriculum at all levels, career days when various professionals are united to talk about their occupations, career videos, a “day in the life of” programs, parents taking their children to work once in a while, short School-to-work programs whereby the workplace is brought into school by children engaging in real or simulated work-related activities within the school, and experience sampling activities and internships that give children hands-on participation in the work of their parents and community.⁶³ In their life career perspective, Norman Gysbers and Patricia Henderson argue that schooling as two equally important aspects: the academic curriculum and the guidance curriculum. Most schools in America give priority to the former and often neglect the latter.⁶⁴

7. Conclusion

In short, seeking and earning a *halal* income by engaging in a permissible occupation is not only praiseworthy but is also one of the things that are considered as communal obligations or *farḍ kifāyah*. On the macro level, the Muslim society has to acquire the means for providing and satisfying the needs of its members and acquiring the resources to defend itself against other nations that may be seeking for an opportunity to attack it and impose their will on it. The wealth of a nation is the aggregate of the wealth of the individuals in that nation. When many individuals are wealthy, they are likely to

⁶³ Brown and Robert eds. *Career development and counseling*.

⁶⁴ Gysbers, Norman C., and Patricia Henderson. *Developing and Managing Your School Guidance Program*. 2nd Ed. (Alexandria, VA: American Counseling Association, 2003).

perform their immediate religious duties such as paying *zakat*, taking care of their needy relatives, friends, and in-laws, and establishing endowments or *awqāf* to take care of the poor and to provide social services such as food medical care, and education through establishing educational institutions, providing scholarships for students and paying professors' salaries as well as establishing religious institutions like mosques and paying Imāms and caretakers.

Through their businesses they also educate the youth by employing them and taking them as apprentices and protégés, and giving them guidance and mentoring in how to successfully run a business. By doing this, they increase the number of prosperous Muslims.

For this scenario to become a reality, Muslims have to change their thinking on two levels. On the first level, we have to realize and accept that being wealthy is not necessarily a bad thing and that the wealthy are not evil people. This is especially so if they acquire their wealth through proper ways and as long as they are willing to spend of their wealth, time and knowledge for the wellbeing of others. The issue here is not wealth per se but the mindset of the wealthy. The wealthy members of society have to realize that they are servants of Allah; that ultimately everything belongs to Allah; and that the wealth they have is ultimately a trust (*amānah*) from Allah. With that in mind, they will not hesitate to help the needy and contribute to the wellbeing of the *Ummah* at large.

To make this a reality, Muslim scholars need to reconsider the way they present issues of wealth and poverty. Refrain from praising poverty while blaming wealth. There is a need to show members of society that there are many ways of serving Allah and that the most beloved of Allah's servants are those who are of greatest benefit to Allah's servants. The idea will be to help Muslims make informed and considered career decisions, the basic principle being engaging in activities that can bring benefit to the largest number of people for a long period. This has to be understood within the dynamic concept of *farḍ 'ayn* and *farḍ kifāyah*. More professional career counselors should work hand-in-hand with the religious scholars to correct these common misconceptions.

TRANSLITERATION TABLE

CONSONANTS

Ar=Arabic, Pr=Persian, OT=Ottoman Turkish, Ur=Urdu

Ar	Pr	OT	UR	Ar	Pr	OT	UR	Ar	Pr	OT	UR		
ء	'	'	'	ز	z	z	z	گ	—	g	g	g	
ب	b	b	b	ژ	—	—	ʀ	ل	l	l	l	l	
پ	p	p	p	ژ	—	zh	j	م	m	m	m	m	
ت	t	t	t	س	s	s	s	ن	n	n	n	n	
ث	—	—	ṭ	ش	sh	sh	ʃ	ه	h	h	h'	h'	
ث	th	th	th	ص	ṣ	ṣ	ʃ	و	w	v/u	v	v/u	
ج	j	j	c	ض	ḍ	ḍ	ʒ	ی	y	y	y	y	
چ	—	ch	çh	ط	ṭ	ṭ	ṭ	ة	-ah	—	—	-a ²	
ح	ḥ	ḥ	ḥ	ظ	ẓ	ẓ	ẓ	ال	al ³	—	—	—	
خ	kh	kh	kh	ع	'	'	'	¹ – when not final ² – at in construct state ³ – (article) al - or l-					
د	d	d	d	غ	gh	gh	ğ						gh
ڌ	—	—	d	ف	f	f	f						f
ذ	dh	dh	dh	ق	q	q	k						q
ر	r	r	r	ك	k	k/g	k/ñ	k					

VOWELS

	Arabic and Persian	Urdu	Ottoman Turkish
Long	ا	ā	ā
	آ	Ā	—
	و	ū	ū
	ي	ī	ī
Doubled	ي	īy (final form ī)	īy (final form ī)
	و	uww (final form ū) uvv (for Persian)	uvv
Diphthongs	و	au or aw	ev
	ی	ai or ay	ey
Short	ا	a	a or e
	ا	u	u or ū
	ی	i	o or ö
	ی	i	ī

URDU ASPIRATED SOUNDS

For aspirated sounds not used in Arabic, Persian, and Turkish add h after the letter and underline both the letters e.g. جھ jh گھ gh

For Ottoman Turkish, modern Turkish orthography may be used.

AL-SHAJARA

Special Issue

Contents

THE CURRICULUM OF ISLAMIC STUDIES AND ISLAMIC STUDIES EDUCATION PROGRAMS IN MEETING THE CHALLENGES OF GLOBALIZATION: A CASE STUDY OF SELECTED MALAYSIAN UNIVERSITIES <i>Rosnani Hashim</i>	1
EXPLORING REPEATING STUDENTS' FEELINGS AND ATTITUDES TOWARDS LEARNING ESL WRITING <i>Ismail Sheikh Ahmad, Rosnani Kassim, Ainol Madziah Zubairi</i>	33
ISLAMIZATION OF KNOWLEDGE IN THE CURRICULUM AMONG ACADEMICS AT THE INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA: A STRUCTURAL EQUATION MODELING (SEM) APPROACH <i>Nik Ahmad Hisham Ismail, Mustafa Teke, Faizah Idrus</i>	51
STRATEGIC LEADERSHIP PRACTICES AND STUDENTS' ASPIRATION OUTCOMES: WHAT WORKS IN MALAYSIAN VOCATIONAL COLLEGES? <i>Hairuddin Mohd Ali, Inas Zulkipli</i>	77
AL-QIYAM AL-ISLAMIYYAH AND ITS IMPACT ON MUSLIM COMMUNITIES' STABILITY <i>Ismail Hassanein Ahmed Mohamed, Faizah Idrus, Fuad Mahmoud Rawash</i>	97
ALLAH WANTS YOU TO BE RICH: FOUNDATIONS OF MUSLIM CAREER DEVELOPMENT IN AL-GHAZĀLĪ'S IḤYĀ' 'ULŪM AL-DĪN <i>Ssekamanya Siraje Abdallah, Mastura Badzis, Khamsiah Ismail</i>	131
HIERARCHY OF 7M-TEACHER-LEADER FROM ISLAMIC PERSPECTIVES <i>Mohamad Johdi Salleh, Abdul Karnaen</i>	157
FRAMEWORK FOR INCULCATING ISLAMIC VALUES THROUGH PROBLEM SOLVING IN MATHEMATICS AND LESSON STUDY APPROACH <i>Madihah Khalid</i>	197
COMMODIFICATION OF KNOWLEDGE IN HIGHER EDUCATION: WHERE IS THE SEAT OF MAQASID AL-SHARI'AH AND ISLAMISATION? <i>Azam Othman, Suhailah Hussien, Suzana Suhailawaty Md Sidek, Ahmad Faizuddin</i>	219
INSTITUTIONALIZING EDUCATION AND THE CULTURE OF LEARNING IN MEDIEVAL ISLAM: THE AYYŪBIDS (569/966 AH) (1174/1263 AD) LEARNING PRACTICES IN EGYPT AS A CASE STUDY <i>Merah Souad, Tahraoui Ramdane</i>	245
MEDIEVAL MUSLIM SCHOLARS: TEACHERS, MISSIONARIES AND THEORETICIANS, QĀDI AL-NU'MĀN AS A CASE STUDY <i>Tahraoui Ramdane, Merah Souad</i>	277
ENGLISH FOR RELIGIOUS PURPOSES: AN INQUIRY-BASED PEDAGOGY FOR MUSLIM ESL LEARNERS <i>Abdul Shakour Preece</i>	307
THE CONCEPT OF MURABBI IN MUSLIM EDUCATION WITH REFERENCE TO SELECTED TEACHING METHODS OF THE PROPHET MUHAMMAD (ﷺ) <i>Kamal J. I Badrasawi, Abdul Shakour Preece, Che Noraini Hashim, Nik Md Saiful Azizi</i>	327
NOTES ON CONTRIBUTORS	359

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