

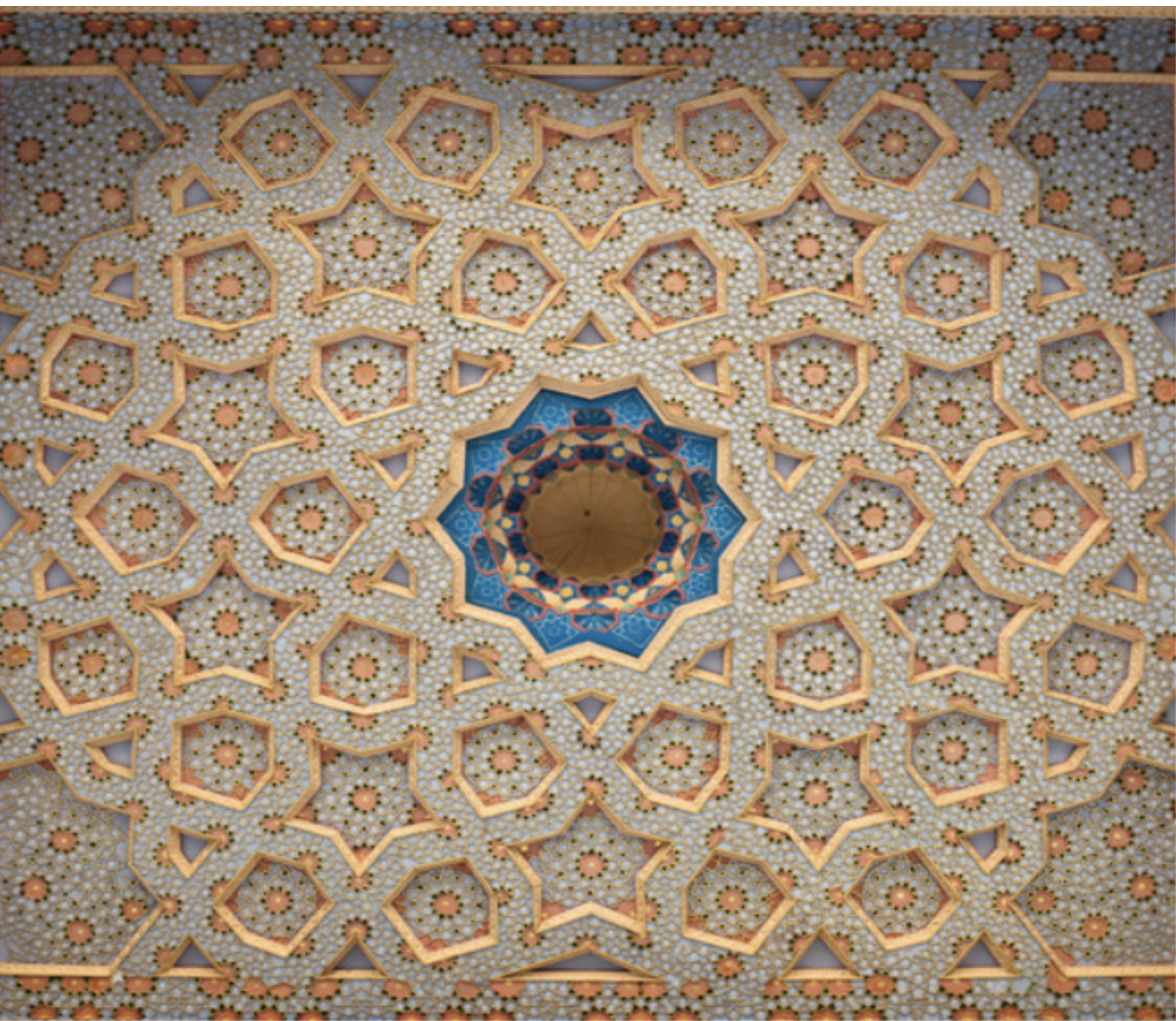
2<sup>nd</sup> IOU Conference on Research & Integrated Sciences  
(IOUCRIS - 2022) - [Virtual]

26-27 August 2022

Draft

## Program and Abstract Proceedings

(Image from Bukhara, Uzbekistan)



INTERNATIONAL  
OPEN UNIVERSITY

The Organizing Committee of the 2<sup>nd</sup> IOU Conference on Research and Integrated Sciences (IOUCRIS) 2022 expresses its heartfelt thanks to all the members who have contributed to make this event successful.



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## Speech from the Chancellor of IOU Dr. Abu Ameenah Bilal Philips



Assalamu Alaikum Warahmatullahi Wabarakatuh.

Alhamdulillah. This is another historic moment for IOU. I am pleased to know that the Department of Business Administration is organizing another International Conference, during 26-27 August 2022, "The 2nd IOU Conference on Research and Integrated Sciences (IOUCRIS) 2022". I am also thrilled to know that 116 research papers, among which 100

papers have been accepted for presentation, have been submitted for this conference from all over the world.

IOU has always been globally known for its teaching excellence. We are currently focusing on developing a good reputation for research excellence. IOU organized its first ever conference (IOUCRIS 2021) in 2021. And now, we perceive the 2<sup>nd</sup> IOUCRIS 2022 as another step towards our research journey that also adheres to our relentless research engagements in publication at the 'Journal of Integrated Sciences'. In addition to its academic value, this conference has also created collaboration and networking opportunities for the IOU staff and students.

In conclusion, I am pleased to realize that the conference will grant awards for **the best paper** and **the best student paper**. This will, In Sha Allah, motivate our scholars to participate in similar conferences in the future.

May Allah assist us and guide us to focus more on academic activities that aim to empower global societies and communities to achieve the IOU motto of changing the nation through education.

Dr. Abu Ameenah Bilal Philips

Founder and Chancellor, International Open University, The Gambia

## Speech from the President of International Open University



Distinguished researchers, academics, students, brothers and sisters, Assalamu Alaikum Warahmatullahi Wabarakatuh.

Alhamdulillah. It is my absolute pleasure to welcome you all to the 2<sup>nd</sup> IOU Conference on Research and Integrated Sciences (IOUCRIS) 2022. This conference has been organized by the Department of Business Administration of IOU. Insha'Allah, I am confident, other departments will join this Endeavor by organizing similar conferences in due course of time.

This conference has drawn the attention of scholars from all over the world and I am very pleased to know that approximately 100 papers will be presented out of 118 papers submitted to the conference. In addition to the paper presentations, the conference will also run a keynote session.

IOU combines quality with morality at an affordable cost. IOU is a truly international academic institution that has academics and students from all over the world. At IOU, students can study at their own pace, and gain knowledge and qualifications that strengthen their employability skills. It is a fact that a significant number of our students get immediate employment after their graduation. Besides teaching, this university is committed to research excellence by doing research, providing research training, and publishing scholarly journals. The 2<sup>nd</sup> IOUCRIS 2022 is another evidence of our commitment towards research excellence.

I pray for the success of this conference and hope everyone will be benefited from the knowledge and experience gained by participating in this great event. I commend the organizers and I thank all those who have contributed to guarantee the success of the event. May Allah bless you all.

Dr. Cherno Omar Barry  
Vice Chancellor, International Open University, The Gambia

## Speech from the Conference Chair and Deputy Vice Chancellor of IOU Professor Dr Muhammad Ahsan



Distinguished researchers, academics, students, brothers and sisters,  
Assalamu Alaikum Warahmatullahi Wabarakatuh.

I must say that I am very pleased to welcome you to this 2<sup>nd</sup> International Open University, which is “Conference on Research and Integrated Sciences (IOUCRIS) 2022. I am thankful to all the participants, keynote speakers, and the guests for attending this conference to make it a success.

I specially thank the Keynote Speakers for their time and efforts. I also highly appreciate the organizing committee and its members for making the conference a reality. They really turned it from a dream to reality, Alhamdulillah.

The International Open University (IOU) was launched by Dr. Bilal Philips in 2007 as a higher education institution that offers intensive online degree programs. IOU is committed to spreading beneficial knowledge that is easily affordable and will benefit not only individual students and our graduates, but also empower entire communities around the globe.

IOU is engaged in academic research, research training, journals publishing, and very recently, it took initiatives for organizing international conferences. We aim to create knowledge, develop collaboration with other institutions around the world, and foster research excellence.

We are very keen to improve the careers of our young academics and other researchers by enhancing their abilities for further growth and development. For 2<sup>nd</sup> IOUCRIS 2022, we have received research papers from numerous key areas, including Arabic Language and Literature, Business Administration, Education, Information Technology, Islamic Studies, Islamic Economics, Banking and Finance, and Psychology. Alhamdulillah, we have received 116 research papers at this conference which is more than three times compared to our last conference. I highly appreciate our colleagues for making this conference a reality.

This conference is another milestone for our university towards achieving research excellence, inshaAllah. We will continue to engage ourselves in research to bring real-life solutions to societal problems. May Allah bless all of you. Once again thank you very much for participating in this conference. JazakAllahu Khair.

Prof. Dr. Muhammad Ahsan, Conference Chair

Deputy Vice-Chancellor, International Open University, The Gambia

## **Speech from the Dean, Faculty of Liberal Arts and Sciences, IOU, Professor Dr Raufu, Mufutau Oyedapo.**



Respected researchers, faculty members of staff, distinguished guests, ladies and gentlemen. Praise be to Allah the Bestower of Knowledge, who in His infinite mercy make this moment a reality.

You are all welcome to the 2nd IOU Conference on Research and Integrated Sciences. The University and especially the faculty of Liberal Arts and Sciences are always interested in bringing people from different fields and walks of life together to discuss issues and ideas towards finding solutions to various world challenges. This conference is one of the ways to achieve this objective.

I am highly delighted seeing topics of articles submitted for the conference reflecting collaborative researches. This development has the capabilities for exchanging ideas across disciplines, learning new skills, and bringing higher quality of results among others.

As our research activities are presented in this conference, I have no doubt that all participants will have exposure to diverse perspectives and increased understanding to broad range of careers, both within and outside science.

Individuals with similar interests gathered today to share ideas as findings will be presented by students and academics. This will enhance business networking and industry best practices, to offer professionals the opportunity to learn from peers and leaders alike and enhance useful connections. I will therefore encourage further collaboration and network for excellence in research as the conference theme suggested. I wish each and every one a fruitful participation and presentation as we try to use research to bring benefits to mankind.

Professor Dr Raufu, Mufutau Oyedapo  
Dean, Faculty of Liberal Arts and Sciences  
International Open University, The Gambia

## Speech from Director, Research and Publications Associate Professor Dr Afroza Bulbul



Honorable Chancellor, Vice-chancellor, Deputy Vice-Chancellors of International Open University (IOU), distinguished guests, keynote speakers, honorable faculty members and staff, researchers, paper presenters, audience, and my beloved students, Assalamu Alaikum Warahmatullahi Wabarakatuh.

I am very excited to welcome you all to the 2<sup>nd</sup> International Conference of IOU, which is 2<sup>nd</sup> IOUCRIS. This conference will run for today and tomorrow, the 26<sup>th</sup> and 27<sup>th</sup> of August 2022. The objectives of this conference are to create opportunities and foster a research culture among our academics, staff, and students. In addition to offering quality teaching, IOU also focuses on research excellence. We regularly organize workshops and training on various issues to support our staff and students. We also publish a quarterly peer-reviewed journal, titled “Journal of Integrated Sciences” to demonstrate our commitment to research. So, please participate in the conference activities and enrich our researchers with your valuable comments and suggestions.

You will be happy to know that today we have very special sessions for our research students where two distinguished academics and researchers from IOU and outside will deliver their thoughtful sermons. I will request all our research students to be very attentive to those sessions and be equipped with the knowledge that will be delivered by the scholars.

I am also delighted to announce that all full papers submitted to 2<sup>nd</sup> IOUCRIS can be considered for publishing in our Journal of Integrated Sciences subject to peer review. Those, who could not submit a full paper due to time constraints, may submit their full papers by October 31<sup>st</sup>, 2022, to be considered for publication. The 2<sup>nd</sup> IOUCRIS is our 2<sup>nd</sup> International Conference. Credit goes to the Department of Business Administration for organizing such a big conference whereas the Directorate of Research and Publications is in the overall management of the conference. I pray and hope that such a great initiative will be continuing in the future organized by other departments, In sha’ Allah. We are open to building partnerships with other academic and business institutions to co-organize conferences in the future.

Please join with me in prayers that Allah (SWT) may give us the ability to make the 2<sup>nd</sup> IOUCRIS 2022 a big success.

Dr. Afroza Bulbul Afrin, Associate Professor, and the Director of Research & Publications, and the Conference Coordinator, IOUCRIS

## Speech from Conference Coordinator Associate Professor Dr Shafiqur Rahman



The Honorable Chancellor, the Vice Chancellor, the Deputy Vice Chancellor and Deans of International Open University (IOU), Keynote Speakers, distinguished guests, paper presenters and audience, Assalamu Alaikum Warahmatullahi Wabarakatuh.

I am pleased to see that with the efforts of the conference organizing committee and supports from almost all corners of the university, 2<sup>nd</sup> IOUCRIS 2022 is now a reality. I must appreciate the conference participants for their efforts to prepare the research papers and power point presentation for the conference. My heartfelt thank goes to everyone in the Conference Organizing Committee, Conference Secretariat and other key staff for their support round the clock.

Department of Business Administration has been given the responsibility of this conference. However, we have received supports from other departments as and when needed. Heads of Departments or their representatives will chair the sessions or respective tracks and sessions. This is a unique leadership role for the success of each session, specially for timely completion and presentation.

This conference has created an opportunity for collaboration and networking for research excellence, which is also the theme of this conference. Some authors collaborated with other colleagues to submit joint research paper for this conference. There are many benefits to attend this conference. Audience or other presenters may bring new suggestions to your research work can create a new dimension, which you might not have considered earlier. You may be contacted by other scholars to collaborate with you from another part of the world. Also, publishers may show interest in your work to publish it as a book chapter or propose you to convert your research work into a full book.

Finally, I must thank the authors who have taken huge pain to prepare and have prepared their research paper to submit them for this conference. I also appreciate the initiatives and support from our co-organizer of this conference, the Directorate of Research and Publications.

I hope with the experience from this conference, we will be able to organize bigger and better conferences in the coming days, Insha'Allah.

Assoc. Prof. Dr. Shafiqur Rahman  
Head of Department, Business Administration  
International Open University, The Gambia



## **The 2nd IOUCRIS 2022 Committee**

**Conference Chair:** Prof. Dr. Muhammad Ahsan, DVC, Academic, IOU

**Convenor:** Assoc.Prof. Dr. Shafiqur Rahman, Head, Business Administration, IOU

**Coordinator:** Dr. Afroza Bulbul Afrin, Director, Research and Publications, IOU

### **Other Members**

**Prof. Dr. Raufu Oyedapo, Dean, Faculty of Arts and Social Science**

**Assoc. Prof. Dr. Anwar Sahib, the Dean of the Faculty of Islamic Studies at the IOU**

**Assoc. Prof Dr Francesca Umm Yahya, Head, Psychology**

**Assoc. Prof Dr. Adnan Ashraf, Head, Information Technology**

**Dr. Ebrahim Abu Dawy, Head, Arabic Language & Linguistics**

**Prof. Dr. Iftikhar Ahmad Baig, Head, Education**

**Assoc. Prof. Dr. Muhammad Salama, Head, Islamic Studies Department**

**Assoc. Prof. Dr. Nissar Ahmad Yatoo, Head, Islamic Banking & Economics**

**Shaykh Mukhtar Raban, Director, Teaching and Learning**

## 2nd IOUCRIS 2022 Program

### INSTRUCTIONS TO THE PRESENTERS

1. Please carefully check the room number (A, B, C or D) you have been allocated. Please be at your allocated room possibly **from the beginning of your session**.
2. Each presenter is scheduled for a maximum of 20 minutes (nominally a 15-minute presentation and 5 minutes Q&A. **The session chair will remind you after 12 minutes**).
3. The PowerPoint slides should **NOT** exceed 20 slides in total. **Keep your PowerPoint presentation slides open on your desktop and upload them on Zoom via the share screen option.**

### Day 1: Friday – 26 August 2022

#### Join Zoom Meeting

UTC Time	Opening Session
8:00 am	Welcome Speech by Associate Prof. <b>Dr. Shafiqur Rahman</b> , Conference Convenor & Head of Department, Business Administration
8:05 am	Video Speech from IOU Vice-Chancellor <b>Dr. Cherno Omar Barry</b>
8:10 am	Video Speech from IOU Deputy Vice-Chancellor and Conference Chair <b>Professor Dr Muhammad Ahsan</b>
8:15 am	Speech from Dean, Faculty of Arts and Sciences, <b>Professor Dr. Raufu Oyedapo</b>
8:20 am	Speech from Dean, Faculty of Islamic Studies, <b>Professor Dr. Muhammad Anwar Sahib</b>
8:25 am	Speech from Conference Coordinator, <b>Associate Professor Dr. Afroza Bulbul Afrin</b> , Director, Research and Publications, IOU
8:30 am	Keynote Speech from Prof. Dr Rafikul Islam, Head, Graduate School of Management, IIUM
9:00 am	9:00 am Keynote Speech from Prof. Dr. Iftikhar Ahmed Baig, Head, Department of Education, IOU

## CONCURRENT SESSIONS AND TRACKS

[UTC Time]

Day 1 – Friday 26 August 2022		
Room no.	10 am – 12:00 noon	12:30 pm – 2:30 pm
Room A	Psychology	Education (Session 1)
Room B	Business Administration (Session 1)	Education (Session 2)
Room C	Islamic Economics, Banking & Finance (Session 2)	Islamic Economics, Banking & Finance (Session 2)
Day 2 – Saturday 27 August 2022 (Morning)		
Room no.	10:30 am - 12:30 pm	
Room A	Information Technology	
Room B	Business Administration (Session 2)	
Room C	Islamic Studies – (Session 1)	
Day 2 – Saturday 27 August 2022 (Afternoon)		
Room no.	1:00 pm – 3:00 pm	3:30 pm – 5:30 pm
Room A	Business Administration (Session 3)	Business Administration (Session 4)
Room B	Islamic Studies – (Session 2)	Arabic Language and Literature
Room C	Education (Session 3)	Education (Session 4)
Room D	Islamic Economics, Banking & Finance (Session 3)	Islamic Economics, Banking & Finance - Arabic (Session 4)

## Zoom links

Opening Session 8:00 - 9:30 am		
<p>Zoom Link</p> <p><a href="https://us06web.zoom.us/j/88630921956?pwd=KzNwa2hnSnBaVmxzZHM2VzIUVVDY5UT09">https://us06web.zoom.us/j/88630921956?pwd=KzNwa2hnSnBaVmxzZHM2VzIUVVDY5UT09</a></p> <p>Meeting ID: 886 3092 1956</p> <p>Passcode: 681205</p> <p>YouTube Live Stream Link for Opening Session</p> <p><a href="https://youtu.be/T-mL_xhQNOA">https://youtu.be/T-mL_xhQNOA</a></p>		
	Concurrent sessions 10 am - 12 noon	Concurrent sessions 12:30 noon - 2:30 pm
Room B	<p>Department of Business Administration (1) - Chair - Prof. Raufu, M.O.</p> <p><a href="https://us06web.zoom.us/j/86451857731?pwd=VkrJcjInc3pqd25meFFXdlhIRStiUT09">https://us06web.zoom.us/j/86451857731?pwd=VkrJcjInc3pqd25meFFXdlhIRStiUT09</a></p> <p>Meeting ID: 864 5185 7731 Passcode: 468385</p>	<p>Department of Education (2) - Chair - Dr. Ambreen</p> <p><a href="https://us06web.zoom.us/j/86451857731?pwd=VkrJcjInc3pqd25meFFXdlhIRStiUT09">https://us06web.zoom.us/j/86451857731?pwd=VkrJcjInc3pqd25meFFXdlhIRStiUT09</a></p> <p>Meeting ID: 864 5185 7731 Passcode: 468385</p>

Room C	<p>Department of Islamic Economics, Banking and Finance (1) - Chair - Dr Mansha Rafiq  <a href="https://us02web.zoom.us/j/87484344710?pwd=ZzRqdU1wZytGYmlBVHp1RmwvbXNydz09">https://us02web.zoom.us/j/87484344710?pwd=ZzRqdU1wZytGYmlBVHp1RmwvbXNydz09</a>  Meeting ID: 874 8434 4710  Passcode: RoomC</p>	<p>Department of Islamic Economics, Banking and Finance (2) - Chair - Mufti Asad Gul  <a href="https://us02web.zoom.us/j/87484344710?pwd=ZzRqdU1wZytGYmlBVHp1RmwvbXNydz09">https://us02web.zoom.us/j/87484344710?pwd=ZzRqdU1wZytGYmlBVHp1RmwvbXNydz09</a>  Meeting ID: 874 8434 4710  Passcode: RoomC</p>
<b>27 August - Saturday (UTC time)</b>		
	<p><b>Concurrent sessions</b>  <b>10:30 am - 12:30 pm</b></p>	
Room A	<p><b>Information Technology - Chair - Dr. Adnan Ashraf</b>  <a href="https://us06web.zoom.us/j/86235824544?pwd=ZFBHY3lyT1FTRXhoR2QzVSs3WTAwdz09">https://us06web.zoom.us/j/86235824544?pwd=ZFBHY3lyT1FTRXhoR2QzVSs3WTAwdz09</a>  Meeting ID: 862 3582 4544  Passcode: 603895</p>	
Room B	<p><b>Business Session (2) - Chair - Prof. Raufu, M.O.</b>  <a href="https://us06web.zoom.us/j/84439364241?pwd=MzNNA3c5ODZyVWRibFRkTGZnRmFFZz09">https://us06web.zoom.us/j/84439364241?pwd=MzNNA3c5ODZyVWRibFRkTGZnRmFFZz09</a>  Meeting ID: 844 3936 4241  Passcode: 294957</p>	
Room C	<p><b>Islamic Studies 1 - Chair - Dr Anwar Sahib</b>  <a href="https://us02web.zoom.us/j/86999736190?pwd=SVFRbGRCdIVJa2VFenlmZVpPVnJaUT09">https://us02web.zoom.us/j/86999736190?pwd=SVFRbGRCdIVJa2VFenlmZVpPVnJaUT09</a>  Meeting ID: 869 9973 6190  Passcode: RoomC</p>	
	<p><b>Concurrent sessions</b>  <b>1-3 pm</b></p>	<p><b>Concurrent sessions</b>  <b>3:30 - 6:00 pm</b></p>
Room A	<p><b>Business Session (3) - Chair - Prof. Raufu, M.O.</b>  <a href="https://us06web.zoom.us/j/86235824544?pwd=ZFBHY3lyT1FTRXhoR2QzVSs3WTAwdz09">https://us06web.zoom.us/j/86235824544?pwd=ZFBHY3lyT1FTRXhoR2QzVSs3WTAwdz09</a>  Meeting ID: 862 3582 4544  Passcode: 603895</p>	<p><b>Business Session (4) - Chair - Prof. Raufu, M.O.</b>  <a href="https://us06web.zoom.us/j/86235824544?pwd=ZFBHY3lyT1FTRXhoR2QzVSs3WTAwdz09">https://us06web.zoom.us/j/86235824544?pwd=ZFBHY3lyT1FTRXhoR2QzVSs3WTAwdz09</a>  Meeting ID: 862 3582 4544  Passcode: 603895</p>
Room B	<p><b>Islamic Studies 2 - Chair - Dr Muhammad Salama</b>  <a href="https://us06web.zoom.us/j/84439364241?pwd=MzNNA3c5ODZyVWRibFRkTGZnRmFFZz09">https://us06web.zoom.us/j/84439364241?pwd=MzNNA3c5ODZyVWRibFRkTGZnRmFFZz09</a>  Meeting ID: 844 3936 4241  Passcode: 294957</p>	<p><b>Arabic Language and Literature - Chair - Dr. Ebraheem Dawy</b>  <a href="https://us06web.zoom.us/j/84439364241?pwd=MzNNA3c5ODZyVWRibFRkTGZnRmFFZz09">https://us06web.zoom.us/j/84439364241?pwd=MzNNA3c5ODZyVWRibFRkTGZnRmFFZz09</a>  Meeting ID: 844 3936 4241  Passcode: 294957</p>



Room C	<b>Education (3) - Chair - Dr. Iffat Basit</b> <a href="https://us02web.zoom.us/j/86999736190?pwd=SVFRbGRCdIVJa2VFenlmZVpPVnJaUT09">https://us02web.zoom.us/j/86999736190?pwd=SVFRbGRCdIVJa2VFenlmZVpPVnJaUT09</a> Meeting ID: 869 9973 6190 Passcode: RoomC	<b>Education (4) - Chair - Dr. Maurina</b> <a href="https://us02web.zoom.us/j/86999736190?pwd=SVFRbGRCdIVJa2VFenlmZVpPVnJaUT09">https://us02web.zoom.us/j/86999736190?pwd=SVFRbGRCdIVJa2VFenlmZVpPVnJaUT09</a> Meeting ID: 869 9973 6190 Passcode: RoomC
Room D	<b>Islamic Economics, Banking and Finance (3) - Chair - Dr. Nissar Ahmad Yatoo</b> <a href="https://us06web.zoom.us/j/85873047482?pwd=K3phbHA0NHpqL1VuZmJKb0xXTWRWUT09">https://us06web.zoom.us/j/85873047482?pwd=K3phbHA0NHpqL1VuZmJKb0xXTWRWUT09</a> Meeting ID: 858 7304 7482 Passcode: 984148	<b>Banking, Economics and Finance (4) (Arabic) - Chair – Dr. Abdelkader Laallam</b> <a href="https://us06web.zoom.us/j/85873047482?pwd=K3phbHA0NHpqL1VuZmJKb0xXTWRWUT09">https://us06web.zoom.us/j/85873047482?pwd=K3phbHA0NHpqL1VuZmJKb0xXTWRWUT09</a> Meeting ID: 858 7304 7482 Passcode: 984148

### Track: Arabic Language and Literature Session

[UTC Time] (3:30 pm – 6:00 pm) – 27 August 2022 – Room B

Chair - Dr. Ebraheem Dawy	
<a href="https://us06web.zoom.us/j/84439364241?pwd=MzNNa3c5ODZyVWRibFRkTGZnRmFFZz09">https://us06web.zoom.us/j/84439364241?pwd=MzNNa3c5ODZyVWRibFRkTGZnRmFFZz09</a> Meeting ID: 844 3936 4241 Passcode: 294957	
Sl.	Paper
01	The Expenditure from Morphological Construction to Another and Its Relation to Pragmatics According to Ibn Al-Anbari in His Book (Al-Zahir fi Ma'ani Kalimat al-Nas) Author: Prof. Dr. Fayz sobhy Abdelsalam Torky
02	Use of Smartphone Applications to Teach Arabic to English Language Speakers Between the Perceived (Tangible) Reality and The Hoped-For Future Author: Dr. Ebrahim Abu Dawy
03	The Arabic Language and Globalization. Author: Mohammed Hasan
04	Issues In Which Some Grammarians Disagreed with Consensus in the "Bab Al-Mubtada and Al-Khabar" As A Model. Author: Fayez Shuaib Adam
05	The Image of Palestine in The Zionist Poetry: "Al-Tifl Al-Saghīrah Zāt Rida' Al-Ahmar" And "Dimā' Sabran Wa Syātilā" As an Example Author: Nur Farhana Mohamad Zainol, Nursafira Lubis Safian
06	Diptote Nouns in Surah Maryam. Author: Hameeda Shaikh
07	The Impact of the Holy Quran on Naming Islamic Sciences (Names of Theology as a model) Author: Dr. Rabie Mohamed Mohamed Hefny
08	The Elements of Social Justice in Islam and Their Impact on The Individual and Society: Madina Document as A Model Author: Dr. Fairouz ziadi, Dr. Abdelkader Laallam
09	Interpretation Between Modernity and Islamic Sharia Regulation Author: Haouichi Zahia, Dr. Ghalia Bouhedda
10	The Styles of Critique in the Qur'ān: A Thematic Study. Author: Dr. Mohamed Amine Hocini
11	Deduction Rules in the Interpretation of Imam Abdul Hamid Bin Badis Author: Ramdane Hammami, Kamel Hayoune

## Track: Islamic Economics, Banking and Finance – Session 1

[UTC Time] 10 am – 12:00 noon – 26 August 2022 – Room C

### Chair - Mr. Mansoor Danish

<https://us02web.zoom.us/j/87484344710?pwd=ZzRqdU1wZytGYmIBVHp1RmwvbnNyd09>

Meeting ID: 874 8434 4710

Passcode: RoomC

Sl.	Paper
01	Foreign Aid and Economic Growth of Nigeria, Cameroon, and The Gambia: A Comparative Trend Evidence Authors: Foluso Ololade Oluwale
02	Cryptocurrencies and Islamic Finance Author: Bogere Abdala
03	Effects of Social Capital on Forest Management Among Food Crop Farmers in Oyo State's Farm Settlements, Nigeria Author: Marizu, J. T, Raufu, M. O, Abdurrasheed, M. D
04	Religiosity as a Moderator between Consumer Motivation and Satisfaction in Patronizing Wasiyyah (Islamic will) Services Author: Dr. Amalina Mursidi
05	Effects of Interest Rate (ribā) on Islamic Banks & Economy Author: Sif Eddine Mebarki, Mohamed Hassan Mohamed

## Track: Islamic Economics, Banking and Finance – Session 2

[UTC Time] 12:30 pm – 2:30 noon – 26 August 2022 – Room C

### Chair - Mufti Asad Gul

<https://us02web.zoom.us/j/87484344710?pwd=ZzRqdU1wZytGYmIBVHp1RmwvbnNyd09> Meeting ID: 874 8434 4710

Passcode: RoomC

06	The Role of Islamic Finance Term (As-Salam) in Agricultural Development: A Case Study of Gombe State- Nigeria Author: Adamu Abubakar Muhammad, Tijani Abdul-Lateef Aremu, Fatima Babayo, Nabeela Usman El-Nafaty
07	Modern Waqf-Based Educational Institution: Imam Zarkasyi's Thought and Contribution in Indonesia. Author: Syahrudin, Dr. Abdelkader Laallam, Prof. Dr. Hamid Fahmy Zarkasyi
08	The Role of Islamic Finance Term (As-Salam) in Agricultural Development: A Case Study of Gombe State- Nigeria. Author: Adamu Abubakar Muhammad
09	The Role of Islamic Finance in the Amidst Covid-19 Pandemic: Some Critical Appraisals and Evaluations. Author: Syahrudin, Hossam El Din Khalil Farag, Mufti Afif
10	Analysis of Waqf Insurance and Investment Benefits Practice in Sharia Life Insurance Product in Indonesia. Author: Syahrudin, Dr. Naim Hank, Dr. Khoirul Umam

<b>Track: Islamic Economics, Banking and Finance – Session 3</b> <b>[UTC Time] 1:00 pm – 3:00 pm – 27 August 2022 – Room D</b>	
<b>Chair - Dr. Nissar Ahmad Yatoo</b> <a href="https://us06web.zoom.us/j/85873047482?pwd=K3phbHA0NHpqL1VuZmJKb0xXTWRWUT09">https://us06web.zoom.us/j/85873047482?pwd=K3phbHA0NHpqL1VuZmJKb0xXTWRWUT09</a> Meeting ID: 858 7304 7482 Passcode: 984148	
11	Analysis of Enterprise Risk Management Implements in Indonesian Private Waqf Organizations. Author: Syahrudin, Prof. Dr. Saim Kayadibi, Eko Nur Cahyo
12	The Influence of Human Resource Management Practices on Innovation in Waqf Institutions: The Context of Malaysian State Islamic Religious Institutions Author: Kaci Farouk, Dr. Nor Azizan Binti Che Embi, Dr. Zabeda Bt. Abdul Hamid, Dr. Nurita Binti Juhdi
13	Market Access Challenges and Opportunities of Bangladesh Leather and Leather Products under Environmental Concerns. Author: Dr. Pradip Royhan, Dr. Shafiqur Rahman
14	Impact of the Islamic Banks' Performances on Economic Growth of Bangladesh: Panel Data Analysis Author: M. D. Shariful Haque, Farzana Rahman, Mohosena Akter Farha, Mohammad Emdad Hossain
15	Assessment of Agricultural Land-Use Intensification Practice and Its Determinants among Food Crop Farmers in South-Western, Nigeria Author: Oladeebo J.O, Ganiyu M.O, Puleng Letuma,
16	Decision to Invest in Islamic Unit Trust Fund: Evidence of Employee Provident Fund (EPF) Contributors. Author: Dr. Oussedik Mohamed Imad
17	The Role of Complementary Currencies on the Social and Economic Welfare of States: The Context of Afghanistan. Author: Ahmad Naqib Ahmadi, Dr. Abdelkader Laallam

**Track: Islamic Economics, Banking and Finance – Session 4 (Arabic)**  
**[UTC Time] 3:30 pm – 6:00 pm 27 August 2022 – Room D**

<b>Chair - Dr Abdelkader Laallam</b> <a href="https://us06web.zoom.us/j/85873047482?pwd=K3phbHA0NHpqL1VuZmJKb0xXTWRWUT09">https://us06web.zoom.us/j/85873047482?pwd=K3phbHA0NHpqL1VuZmJKb0xXTWRWUT09</a> Meeting ID: 858 7304 7482 Passcode: 984148	
Sl.	Paper
01	Future Prospects for the Implementation of the Istisna' Contract in the Islamic Banks in Iraq . Author: Hayder Ali Kadhim Alfatlawi
02	Reasons for the Non-Application of the Bai Al-Salam Contract in Iraqi Islamic Banks Author: Wasan Khifah Abdulridha Alsaedi
03	Role of The National Rehabilitation Programme (2010-2017) In the Promotion of SMEs: Blida Province as A Model Author: Youcef Zerouki, Dr. Abdelkader Laallam, Dr. Adem Benmessaoude
04	Islamic Finance in Turkey: A Review and Evaluation for the Challenges and Solutions Author: Fatima Yahya Ali Abdullah Qubaisi, Dr. Hossam El Din Khalil Farag
05	Governance of Islamic Financial Institutions in Algeria in the Light of the Malaysian Experience: The Role of the Central Sharia Supervision Author: Mohamed Ghezal, Dr. Abdelkader Laallam

<b>06</b>	Contributions of women in the waqf sector <b>Author: Asma Hassan, Dr. Abdelkader Laallam</b>
<b>07</b>	The Iraqi Endowment Sector and Its Role in Social and Economic Development: Between Reality and Hope <b>Author: Hasan Ali Alkital</b>
<b>08</b>	Challenges of Takaful Industry in Yemen: A Case Study of the Islamic Yemen Takaful Company <b>Author: Fatima Yahya Ali Abdullah Qubaisi, Dr. Abdelkader Laallam</b>
<b>09</b>	Social Media as a Promotional Tool: Islamic Banking Versus Conventional Banks <b>Author: Rahima jaffar</b>
<b>10</b>	Risk Management of Zakat Digital Collection <b>Author: Fatima Qubaisi, Safa Aljamous, Ashraf Alsharabi, Mohammed Eltayeb</b>

**Track: Business Administration – Session 1**  
**[UTC Time] 10:00 am – 12:00 noon 26 August 2022 – Room B**

<p style="text-align: center;"><b>Chair - Prof. Raufu, M.O.</b>  <a href="https://us06web.zoom.us/j/86451857731?pwd=VkRjcjInc3pqd25meFFXdhIRStiUT09">https://us06web.zoom.us/j/86451857731?pwd=VkRjcjInc3pqd25meFFXdhIRStiUT09</a>                      Meeting ID: 864 5185 7731                      Passcode: 468385</p>	
<b>Sl.</b>	<b>Paper</b>
<b>01</b>	Sustainable Land Management Practices for Sustainable Agricultural Productivity in Oyo State, Nigeria <b>Authors: Oyewo, I. O., Raufu, M. O., Owoloja, A. O., Adesope, A. A</b>
<b>02</b>	Choice of Investment and Efficiency of Financial Performance in the Nigerian Consolidated Hallmark Insurance Plc <b>Author: Omotayo Vincent Adewale, Adewole Joseph Adeyinka, Ojewande Abosede Abiodun</b>
<b>03</b>	Effect of Entrepreneurship Loan on Business Startup in Nigeria <b>Author: KADIRI Kayode Ibrahim</b>
<b>04</b>	Farming Household Demand for Food in Southwest Nigeria: A Quadratic Almost Ideal Demand System (QUAIDS) Approach <b>Author: Adebisola Adepoju, Raufu. M, Olaniyan, C. K, Omonigba, T. A, Fanifosi, G. E</b>
<b>05</b>	Promoting Micro, Small and Medium Enterprises Through Interest-Free Cooperative Societies: An Alternative Financing Option <b>Authors: Adele Hasimiyu Ademola, Oriola Muibat Oluwakemi</b>
<b>06</b>	Innovation And Small Businesses in South Africa and Nigeria: A Study of Socio-Economic Transformation of Selected Low- and Middle-Income Communities in Lagos and East London. <b>Authors: Kadiri Kayode Ibrahim</b>



<p><b>Track: Business Administration – Session 2</b>  <b>[UTC Time] 10:30 am – 12:30 pm 27 August 2022 – Room B</b></p>	
<p><b>Chair - Prof. Raufu, M.O.</b>  <a href="https://us06web.zoom.us/j/84439364241?pwd=MzNNa3c5ODZyVWRibFRkTGZnRmFFZz09">https://us06web.zoom.us/j/84439364241?pwd=MzNNa3c5ODZyVWRibFRkTGZnRmFFZz09</a>  Meeting ID: 844 3936 4241  Passcode: 294957</p>	
07	Impact of Audit Committee Characteristics on Audit Quality in The Jordanian Industrial Companies Listed on Amman Stock Exchange <b>Authors: Ahmad Adnan Kreshan, Dr. Abdelkader Laallam</b>
08	Antecedents, Consequences, and Challenges of Entrepreneurial Digitalization: A Post-Covid-19 Analysis <b>Author: Manabhanjan Sahu</b>
09	Legality of Taxing E-Commerce: The Nigerian Position Toward Tax Compliance Intention <b>Authors: Saidu Mansur Adam, Shamsudeen Ladan Shagari, Muhammad Auwal Kabir, Abdulkadir Abubakar</b>
10	Green Entrepreneurial Intention among Gen Z in Bangladesh: The Mediating Role of Self-Efficacy <b>Authors: Mohammad Rashed Hasan Polas, Abdul karim, Laboni Akhter, Rogina Akhter, Erine Jahan Esha</b>
11	The Mediating Role of Positive Emotions on The Relationship Between Religiosity and Work Engagement Among Academic Staff in Algeria <b>Authors: Abderrahmane Elkheloufi</b>
12	Decentralized Finance: An Overview <b>Authors: Dr. Syeda Amtul Mahaboob, Dr. A. Mary Francina, Dr. S. Naga Poornima</b>
<p><b>Track: Business Administration – Session 3</b>  <b>[UTC Time] 1:00 pm – 3:00 pm 27 August 2022 – Room A</b></p>	
<p><b>Chair - Prof. Raufu, M.O.</b>  <a href="https://us06web.zoom.us/j/86235824544?pwd=ZFBHY3lyT1FTRXhoR2QzVSs3WTAwdz09">https://us06web.zoom.us/j/86235824544?pwd=ZFBHY3lyT1FTRXhoR2QzVSs3WTAwdz09</a>  Meeting ID: 862 3582 4544  Passcode: 603895</p>	
13	Analysis of E-Government Services: A Study of Electronic Tax Filing Adoption in Pakistan <b>Authors: Hafiz Ahmed Ullah, Zainab Alvi</b>
14	What Makes Customer Purchase Intention for Hypermarket Products in Malaysia? <b>Authors: Prof. Ahasanul Haque, Tasvin Masnoon, Mohammad Moshir Rahman</b>
15	Sustainability of Fisheries Resources Commercial Fishing Industries in East Coast of Peninsular Malaysia. <b>Authors: Revathy A/P Vengu</b>
16	Determinants of Integrated Reporting Practice at Organizational level: Discourse Analysis. <b>Authors: Niaz Mohammad ACMA, Dr. Mohammad Faridul Alam</b>
17	Effect of Entrepreneurial Orientation on Malaysia Construction Sector Performance <b>Authors: Shreen Almas Mohamed Buhary</b>
18	The Factors Contributes Towards Workplace Accidents in Manufacturing Industries <b>Authors: Jegathiswary A/P Ragu, Shreen Almas Mohamed Buhary</b>

**Track: Business Administration – Session 4**  
**[UTC Time] 3:30 pm – 6:00 pm 27 August 2022 - Room A**

**Chair - Prof. Raufu, M.O.**

<https://us06web.zoom.us/j/86235824544?pwd=ZFBHY3lyT1FTRXhoR2QzVSs3WTAwdz09>

Meeting ID: 862 3582 4544

Passcode: 603895

<b>19</b>	The Role of Digital Marketing in Women's Health Campaign <b>Authors:</b> Nasrin Huda, Dr. Shafiqur Rahman, Tanzida Akter, Pradip Raihan
<b>20</b>	Integrated Rural Development via Inclusive Tourism Development as a Measure for Entrenching National Peace and Security <b>Authors:</b> Emmanuel, S. Gwamna, Usman Musa, Nasiru Salihu
<b>21</b>	Impact of Forensic Accounting on the Financial Reporting Quality in Nigeria, Evidence of Public Sector Domain <b>Authors:</b> Dr. Ibrahim Abubakar, Yahaya Abdulsalam, Jamilu Muhammad Dankoli
<b>22</b>	Impact of Globalization and Technology on Unemployment in 5 ASEAN Countries <b>Authors:</b> Restia Dewi Anggraeni, Muhammad Sri Wahyudi Suliswanto, Setyo Wahyu Sulistyono
<b>23</b>	The Effectiveness of Work-Based Training: A Perception of Training Stakeholders <b>Authors:</b> Oussedik Lydia

**Track: Education – Session 1**

**[UTC Time] 12:30 pm – 2:30 pm 26 August 2022 – Room A**

**Chair – Professor Dr. Iftikhar A Baig**

<https://us06web.zoom.us/j/87652645103?pwd=RORTd3hiSVIIME1WbWdqSWsxL1FVdz09>

Meeting ID: 876 5264 5103

Passcode: 297015

<b>Sl.</b>	<b>Paper</b>
<b>01</b>	Exploring the Impact of Digitally Implemented Interactive Fiction on Vocabulary for Sixth Grade Students. <b>uthor:</b> Sara T. Sheikh
<b>03</b>	Teachers' Attitudes and Perceptions Toward Critical Thinking: A Case Study of Viqar Un Nisa Post-Graduate College for Women Rawalpindi <b>Authors:</b> Ambreen Haqdad
<b>04</b>	Reward System and Teachers' Attitude to Work in Private and Public Secondary Schools in Akoko South West Local Government Area of Ondo State. <b>Authors:</b> Adejuwon Aina Moyinoluwa
<b>05</b>	The Impact of social media on EFL University Students' Learning Performances During Covid-19 Pandemic in Algeria. <b>Author:</b> Dr. Benraghda Abdelmadjid
<b>06</b>	Perceptions of Undergraduate Students Regarding the Role of Information Communication Technologies (ICTs) in Education after COVID-19 <b>Author:</b> Dr. Irfan Ullah Khan

<b>Track: Education – Session 2</b> <b>[UTC Time] 12:30 pm – 2:30 pm 26 August 2022 – Room B</b>	
<b>Chair - Dr. Ambreen</b> <a href="https://us06web.zoom.us/j/86451857731?pwd=VkRjcjlnC3pqd25meFFxdhIRStiUT09">https://us06web.zoom.us/j/86451857731?pwd=VkRjcjlnC3pqd25meFFxdhIRStiUT09</a> Meeting ID: 864 5185 7731 Passcode: 468385	
<b>07</b>	Challenges in Quality of Education in Higher Education Institutions (HEIS) of Pakistan <b>Author: Zohaib Hassan Sain</b>
<b>08</b>	Exploring Lecturers' Perceptions towards Online Learning during Covid-19 Pandemic <b>Author: Dr. Benraghda Abdelmadjid, Benchenouf Chaima, Eseid Bouthaina</b>
<b>09</b>	Provision of Free Secondary Education in Tanzania: Manna from Heaven? <b>Author: Yazidu Saidi Mbalamula</b>
<b>10</b>	Parents' Practices in Promoting the Development of Critical Thinking Skills Among Pupils in Kongwa District <b>Author: Clement Peter Kwambaza, Dr. Iramba Freddie Iramba</b>
<b>11</b>	Investigating the Role of Grammar Teaching Strategies Implemented in the Algerian high school: The Case of 1st and 2nd Year Classes at Boussam Mohammed Cherif High School, Bordj Ghedir, Algeria) <b>Author: Kaouthar Boutrig, Dounia Khababa, Dr. Abdelmadjid Benraghda</b>
<b>12</b>	Attitudes and Motivation Towards English Learning at Elementary Level in Pakistan <b>Author: Hafiz Ahmed Ullah, Zainab Alvi</b>

<b>Track: Education – Session 3</b> <b>[UTC Time] 1:00 pm – 3:00 pm 27 August 2022 – Room C</b>	
<b>Chair - Dr. Iffat Basit</b> <a href="https://us02web.zoom.us/j/86999736190?pwd=SVFRbGRCdIVJa2VFenlmZVpPVnJaUT09">https://us02web.zoom.us/j/86999736190?pwd=SVFRbGRCdIVJa2VFenlmZVpPVnJaUT09</a> Meeting ID: 869 9973 6190 Passcode: RoomC	
<b>13</b>	From The Trend of 'Publish-Or-Perish' To 'Publish-And-Perish': A Study on The Muslim Research-Community <b>Author: Nusrat Hafiz, Dr. Ahmad Shaharudin Abdul Latiff, Prof. Dr. Sazali Abd Wahab</b>
<b>14</b>	Bottlenecks to Inclusive Higher Education for Students with Disabilities during COVID-19 Pandemic in Tanzania. <b>Author: Abdallah Jacob Seni</b>
<b>15</b>	The Influence of Academic and Career Support Towards Male and Female Students' Interest in Science Subjects in Tanzania Ordinary Secondary Schools: A Systematic Review <b>Author: Christina Jerome Shuma, Dr. Fidel Dassan Gwajekera</b>
<b>16</b>	Second Year EFL Students' Attitudes Towards ICT Integration in Oral Performance During Covid-19 Pandemic. <b>Author: Dr. Abdelmadjid Benraghda, Khaoula Chouadra</b>
<b>17</b>	EFL Undergraduate Students' Challenges Towards ICT Integration in Oral Performance During COVID-19 Pandemic. <b>Author: Fadia Bouaoud, Chaima Boukhalfa</b>
<b>18</b>	Acceptance of Online Learning among African Graduates <b>Author: Dr. Afroza Bulbul Afrin, Prof. Dr. Muhammad Ahsan, Dr. Abdelkader Laallam</b>

**Track: Education – Session 4**

**[UTC Time] 3:30 – 5:30 pm 27 August 2022 – Room C**

**Chair - Dr. Maurina**

<https://us02web.zoom.us/j/86999736190?pwd=SVFRbGRCdIVJa2VFenlmZVpPVnJaUT09>

Meeting ID: 869 9973 6190

Passcode: RoomC

<b>19</b>	The Mediating Influence of Social Intelligence on Student Centred Learning Author: Saleena V.E.O. Abdul Kader
<b>20</b>	Online Learning: Considering Curricular Design at The Theoretical Level Author: Hena Ahmed Iraqui
<b>21</b>	Compensation Packages and Teachers' Effectiveness in Private Secondary Schools in Akoko South West Local Government Area of Ondo State Author: Akinde Temiloluwa Mabel
<b>22</b>	Undergraduates' Readiness and Self-Efficacy for Online Learning Author: Jill Ling Pei Wah, Ong Sing Ling
<b>23</b>	Algerian Nomads, Linguistic-Cultural Resistance: The Case of Tiaret Author: Fatima Zohra Belharb
<b>24</b>	Global Educational Disruption and Building Resilience: A Case on the International Open University, The Gambia Author: Dr. Afroza Bulbul Afrin, Prof. Dr. Muhammad Ahsan
<b>25</b>	A Study on Effects of Student-Teacher Relationship on Students' Academic Achievement at Secondary Level in District Kasur Author: Amna Mughal, Lecture, IOU

**Track: Information Technology**

**[UTC Time] 10:30 am – 12:30 pm 27 August 2022 – Room A**

**Chair - Dr. Adnan Ashraf**

<https://us06web.zoom.us/j/86235824544?pwd=ZFBHY3lyT1FTRXhoR2QzVSs3WTAwdz09>

Meeting ID: 862 3582 4544

Passcode: 603895

Sl.	UTC Time	Paper
<b>01</b>		A Systematic Review of Session Hijacking Attacks on 5G Network Author: Dr. O. S Adebayo FUT MINNA, Abdulkarim Muhmmad Kabir
<b>02</b>		Remote Sensing and Geographic Information System (Rs-Gis) Technologies for Mapping Fadama Farming Sites Author: Godfrey C. Onuwa
<b>03</b>		Development of a Security Awareness System Author: Andrew Anogie Uduimoh, Adama Ndako Victor, Baba Meshach, Anyora C. Peter



**Track: Islamic Studies – Session 1**

**[UTC Time] 10:30 am – 12:30 pm 27 August 2022 – Room C**

**Chair - Dr Anwar Sahib**

<https://us02web.zoom.us/j/86999736190?pwd=SVFRbGRCdIVJa2VFenlmZVpPVnJaUT09>

Meeting ID: 869 9973 6190

Passcode: RoomC

Sl.	UTC Time	Paper
01		Muhammad Anwar Shāh Al-Kashmīrī: His Methodology and Contribution to The Science of Ḥadīth <b>Author: Maasid Siddiq Mohiyuddin G.</b>
04		Arab Feminists: An Intellectual Dilemma <b>Author: Dr. Aouidad Rachid</b>
05		The Declining Phase of Religious Tolerance and Its Effects on the Muslim Youth in India <b>Author: Salma Fatima, Dr. Nissar Yatoo</b>
06		Implications of Terrorism on Muslims in Jos North Local Government Area of Plateau State, Nigeria <b>Author: Ibrahim Gata, Raufu M. O</b>

**Track: Islamic Studies – Session 2**

**[UTC Time] 1:00 pm – 3:00 pm 27 August 2022 – Room B**

**Chair - Dr Muhammad Salama**

<https://us06web.zoom.us/j/84439364241?pwd=MzNNa3c5ODZyVWRibFRkTGZnRmFFZz09>

Meeting ID: 844 3936 4241

Passcode: 294957

07		Ibn Al-Qayyim's Concept of Guarding the Thoughts and Implications for Mindfulness <b>Author: Justin Parrott</b>
08		A Shari'ah Replacement for Attorneyship in Islamic Judiciary <b>Author: DhoonNoorayn Olalekan Durojaye</b>
09		Religious Moderation in Indonesia: A Development Model Position of Interfaith Marriage in Islam <b>Author: Rakhmania, Nensi, Rudi Hartono</b>
12		Professional Development of Leaders in the Light of Islamic Ethical System <b>Author: Dr. Mohammad Anwar Sahib</b>

**Track: Psychology**

**[UTC Time] 10:00 am – 12:00 noon 26 August 2022 – Room A**

<b>Psychology - Chair - Dr. Muhammad Tajuddeen Sa'ad</b> <a href="https://us06web.zoom.us/j/87652645103?pwd=R0RTd3hiSVlIME1WbWdqSWsxL1FVdz09">https://us06web.zoom.us/j/87652645103?pwd=R0RTd3hiSVlIME1WbWdqSWsxL1FVdz09</a>  Meeting ID: 876 5264 5103 Passcode: 297015		
	UTC Time	Paper
01		Systematic Review of Literature on Societal Perceptions of the Quality of Life of Children with Autism and their Parents <b>Author: Vincent Macmbinji</b>
02		Mental Health and Needs of Muslims in Italy: An Explorative Survey <b>Author: Prof. Dr. Francesca Bocca-Aldaqre, Kaoutar Khaila</b>
03		A Study of Relationship Between Mental Health, Emotional Intelligence and Religiosity of Muslim Students in Muslim Majority and Muslim Minority Countries <b>Author: Sana Rizwan Khan, Prof. Dr. Francesca Bocca-Aldaqre</b>
04		Grief Reactions and Coping Strategies of Prophet Yaqub in The Light of The Noble Quran: A Thematic Analysis <b>Author: Khadijah Maklai, Prof. Dr. Francesca Bocca-Aldaqre</b>
05		Drug Addiction and Suicide Among Youth in Kashmir: Reasons and Suggested Solutions <b>Author: Shazia Malik</b>
06		The Presentation of a Superior Community Psychology Model Within the Islamic System <b>Author: Zarina Hassem</b>

**Track: Arabic Language and Literature**

**The Expenditure from Morphological Construction to Another and Its Relation to Pragmatics According to Ibn Al-Anbari in His Book (Al-Zahir fi Ma'ani Kalimat al-Nas)**

Prof. Fayz Sobhy Abdelsalam Torky  
Faculty of Arts and Social Sciences, Sultan Qaboos University

**Abstract**

This research is entitled "The expenditure from morphological construction to another and its relation to pragmatics according to Ibn al-Anbari in his book (Al-Zahir fi Ma'ani Kalimat al-Nas)". It follows Ibn al-Anbari's references to morphological construction that have been disposed of - that is, they were modified from an original, not based on a morphological analogy - from one morphological structure to another, and to indicate his position on them and their relationship to the textual meaning in terms of use or circulation. Moreover, this is in light of the descriptive-analytical method, where the book (Al-Zahir) was extrapolated and classified, and then some of them were dealt with in light of the writings of the ancients and moderns, with reference to others.

This is in view of the fact that the problematic relationship of this exchange or renunciation to the meaning is discussed and the extent of Ibn al-Anbari's addition to this part; Therefore, the research came in an introduction, a preface, and three sections, the first of which is "the expenditure from passive participle or mufealh to faeil or faeilih or active participle", the second is "the expenditure from - mufeil to faeil", and the third is "the expenditure from fuewl to faeil", then the conclusion included the most important results and recommendations, followed by a list of sources and references. One of the most important results is that each formula has a semantic value associated with it, and it is not permissible in any case to abandon it, or to allow others to perform it; because the alternative form does not carry as much significance as the expenditure form. In addition to the fact that the expenditure has a meaning in the expenditure form that is intended to be used with the beneficiary of the original form in a certain context.

**Keywords:** The expenditure - Pragmatics - Ibn al-Anbari - The Zahir – Passive participle – Faeil – Active participle - Mufeil - Faewl.

**Track: Arabic Language and Literature**

**Use of Smartphone Applications to Teach Arabic to English Language Speakers  
Between the Perceived (Tangible) Reality and The Hoped-For Future**

Dr. Ebrahim Abu Dawy  
Head of the Arabic department, International open university

**Abstract**

This research examines a scientific phenomenon that has spread in the past few years on teaching Arabic to native English speakers using smartphone applications. Smartphone usage proved to be a stimulating phenomenon that drew the researcher's attention to studying it in great detail. The researcher observed several smartphone applications in teaching Arabic to English speakers. However, this led to the writer's description, clarification, and categorization of these applications based on their features and characteristics, just as he was keen to explain and clarify some demerits of these applications. The main goal was to help students when selecting the rightful applications for them should they resort to learning Arabic through such applications. In his attempt to explain more about these applications, the researcher used a descriptive method where he also defined some of the terminologies used in this research, for example, smartphone and Arabic language applications for English speakers. He also spoke about the most vital characteristics of Arabic language learning through smartphone applications. He then mentioned a range of smartphone applications, such as the famous Duolingo app used to teach Arabic and other languages to English speakers, as well as the Arabic unlocked application. In summation, the researcher concluded his research paper by looking into the future characteristics of such applications and what an ideal application in teaching Arabic to English speakers should be.

**Keywords:** Arabic language for English people, Smartphones applications, Arabic language applications for non-native speakers, Arabic unlocked, Duolingo, Busuu, Drops.

## **Track: Arabic Language and Literature**

### **The Arabic language and globalization**

Mohammed Hasan  
Arabic lecturer, International open university

#### **Abstract**

Globalization is a relatively recent term that began to appear in the middle of the eighteenth century with the beginning of the European Renaissance. With the beginning of the eighties, the term globalization began to spread, creating a significant impact, especially in literary and cultural circles. Since language is a tool for spreading culture, it has enjoyed a large share of the effects of globalization. With the beginning of the era of European colonization of the Arab countries, movements began aimed at spreading European languages and trying to impose them on the inhabitants of the Arab countries, as well as trying to reduce the importance of the Arabic language, which caused a major rift in the linguistic structure of the inhabitants of those countries, as we can see clearly in some countries. Example: Algeria and Morocco, whose populations spread the French language due to colonialism and the imposition of the language in the country's educational system. Then the impact of globalization began to intensify with the emergence of cinema and the beginning of the spread of American films in English in many Arab countries, and the attempt to imitate the societies in those countries; By employing foreign languages in daily speech, simulating clothing, and Western traditions, this influence has increased even more with the beginning of the computer era and the emergence of the Internet. This prompted many people to neglect the Arabic language and start focusing on learning English until foreign schools became widespread in all Arab countries and became largely dominant over senior jobs after graduation, and knowledge of foreign languages such as English and French became the best way to get a good job in the labor market in the Arab countries. In this research paper, I will discuss the impact of globalization on the Arabic language and whether it affected it negatively or positively, and I will discuss this effect on the different fields of the language by studying its impact on the lexical field, the syntactic field, and the morphological field. After studying the impact of globalization on those fields, I will move on to talk about the negatives and positives of globalization, and whether it is possible to reverse the negative effects and use the tools of globalization in the dissemination of the Arabic language, which entails the dissemination of Islamic and Arabic culture, as well as whether it is possible to employ the tools of globalization in teaching Arabic to non-native speakers. This is what this research paper will reveal.

**Keywords:** Arabic language, Globalization, non-native speakers, online teaching, vocabularies, Grammatical, modern Arabic, mother tongue, second language.

**Track: Arabic Language and Literature**

**Issues In Which Some Grammarians Disagreed with Consensus in the “Bab Al-Mubtada and Al-Khabar” As A Model**

Fayez Shuaib Adam  
Faculty Member at The Open International University

**Abstract**

The methodology of this research lies in the violation of consensus in Arabic grammar. Grammarians treat grammatical studies due to their taste in various issues, and some of them depend on the grammatical schools to which they belong in their regions. Grammatically, they also differed in the issues to which it is referred to in weighing the controversial issues, whether or not there was a consensus on them. The research was divided into two main parts. In the first section, cases were reported in which some grammarians violated the consensus in the chapter on nouns, such as: violating the consensus in the chapter on the subject and predicate, and then reported in the second section what the violation occurred in in the chapter on verbs, such as: the reason for raising the present, as well as in transitive and intransitive verbs, and other various grammatical topics. I also spoke in the research about some famous grammarians in violation of consensus, such as Al-Akhfkh, Al-Farra, Al-Mubarrid, and many other grammarians.

**Keywords:** Discord, Audience, Unanimity, Kufic, Basrain.



**Track: Arabic Language and Literature**

**The Image of Palestine in The Zionist Poetry: "Al-Tifl Al-Saghīrah Zāt Rida' Al-Ahmar" And "Dimā' Sabran Wa Syātilā" As an Example**

Nur Farhana Mohamad Zainol

Nursafira Lubis Safian

Department of Arabic Language and Literature, International Islamic University Malaysia

**Abstract**

The sacred land of Palestine has become a major focus in the literary writings regardless of the writer's nationality, and some of them are Mahmoud Darwish, a Palestinian writer, Amal Dunqul, an Egyptian writer, Ayman al-'Atoum, a Jordanian writer, Dheni Kurnia, an Indonesian writer and Abdul Samad Said, a Malaysian writer. There are also Zionist poets who dealt with this issue in their literary writings, including Ephraim Sidon and Yehonatan Geffen, however their response towards this issue differs from one to another by which the first supporting this issue while the second one stand against it. However, this does not prevent them from obtaining recognition as the two Zionist poets receive many rewards for their literary writings even though their writings are filled with hatred and violence elements. Hence based on this concern, the researchers choose to study and analyze the image of Palestine in Zionist literature. This research is not intended to show a racism towards the Jews but instead to discover the content of these two poems which are full of hatred, violence and enmity elements as well as to discover how these two poets without any sense of sympathy express this kind of hatred through their poems which will be read by all people regardless of their level, nationality and religion. The study relied on the descriptive and analytical approach where it analyze the content of the two studied poems. The study concluded that Zionist literature is in fact born by the Zionist movement by which it contained the bloody colonial ideologies. This research also found that both poets express their hatred and violence through their respective poems which they call for killing and slaughtering and this exactly shows their enmity towards the Arab people hence they choose to write this kind of poetry to exterminate the Arab people through any approach they could.

**Keywords:** The image of Palestine - Zionist poetry - Ephraim Sidon - Yehonatan Geffen.

## **Track: Arabic Language and Literature**

### **Diptote Nouns in Surah Maryam**

Hameeda Shaikh  
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#### **Abstract**

My thesis is about explaining one of the important topics of Arabic grammar which is 'diptote nouns' in an easy manner by exploring its examples from the beautiful surah of the Quran called 'Surah Maryam'. This topic is one of the most puzzling and challenging in Arabic grammar. Many people find this topic very difficult, because there is no separate explanation on this topic on the Internet except for a few textbooks only. That is why I thought of summarizing or drafting a small brochure on this subject so that other researchers can refer to it when needed and I chose this topic to expand and delve more deeper into it from the Qur'anic perspective, by explaining special examples of it in 'Surah Maryam', a great and beautiful surah from the Qur'an containing beautiful examples related to my subject, so I thought about including this surah in my research work in order to provide a good understanding of the subject and support my interpretation of work using Qur'anic examples, because the Qur'an is the main source of Arabic rules. I have tried to cover it with an easy formulation and a clear explanation (according to the narration of Arabic grammar scholars). So, in short, the research is divided into a preface (introduction), three chapters, the results and bibliography. As for the preface, I mention in it a brief history of Arabic language, the status of the Arabic language in a nutshell, and the history of codification of Arabic grammar in terms of grammar perspective, its morphology, its author and purpose.

**Keywords:** Diptote Nouns, History of Arabic language, Al-istilaahaat- tu Shar'iyyah wal- fihiyyah, Al-istilaahaat - tul Lughawiyyah, Classical Arabic language.

**Track: Arabic Language and Literature**

**The Impact of the Holy Quran on Naming Islamic Sciences (Names of Theology as a model)**

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**Abstract**

Islamic civilization was associated with the Holy Qur'an, and one of the manifestations of this close connection is the dominance of the Qur'anic term over the names of science, and the issue of naming is not an easy matter, but has great importance, the term is the core of science, and the history of science to some extent is a history of its terms, then this research monitors the impact of the Holy Quran in naming Islamic sciences, and the application to theology has come especially for three reasons: First, it has eight names in circulation to date, which we do not find a counterpart in other sciences. Second, each of these names has a share linguistically and historically. Third, there is a great rivalry that has raged over the names of this science, and the contents that scientists have put under each name, and the disagreement has reached a far point in which some of them were forbidden to learn the theology, for example, and others made it necessary to learn the doctrine, so here there was a definite problem in the terminology that needs further clarification, research and delay in launching concepts and titles and knowing what contents they contain. The nature of the research required me to divide it into an introduction, two chapters, a conclusion and an index of sources, references and contents.

- Introduction: In it we explain the purpose of the research, its importance, its plan, and its methodology.
- The first topic: entitled "The Dominance of the Qur'anic Term Appearances and Dimensions".
- The second topic: "The theology science in the light of the Holy Qur'an".
- Conclusion: We present the results and recommendations of the research.
- Index of the search: It contains the sources, references and contents of the research.

The research dealt with the names of the theology from the linguistic and idiomatic terms, and its historical phases, and mentioned the names of the books that carried each name. and the research also dealt with the Qur'anic context of each term, and then showed the search for the distinctive semantic characteristics of each word, and the extent to which it relates to the name, and its compatibility and harmony with the Holy Quran or not, and the research in the treatment was based on the historical and descriptive method.

**Keywords:** Qur'anic term, the names of Islamic sciences theology.

**Track: Islamic Economics, Banking and Finance**

**Foreign Aid and Economic Growth of Nigeria, Cameroon, and The Gambia: A  
Comparative Trend Evidence**

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**Abstract**

This study assessed the comparative trend relationship between foreign aid and economic growth. The study employed cross section time series data of Nigeria, Cameroon, and The Gambia from 2006 to 2020. Secondary data were sourced through the World Bank databank, and analysed using simple economic chart. The study showed that foreign aid is not an automatic ticket for economic growth where Nigeria went into recession in 2016 and 2020, and The Gambia in 2011, 2016, and 2020 respectively despite a huge sum injected into the economy in the name of foreign aid. The study concluded that aid has less effect on growth in the short-run than in the long-run. And therefore, recommended that policymakers should boost export and investment to cut aid dependence.

**Keywords:** Foreign aid, Economic growth, Inflation, Net export.

**Track: Islamic Economics, Banking and Finance**

**The Role of Complementary Currencies on the Social and Economic Welfare of States: The Context of Afghanistan**

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**Abstract**

**Purpose:** Complementary currencies are a specific unit or a system of account that complement the official currency. It has been using within many different developed and developing countries. In order to bridge societal and economic gaps which are hardly covered by official currencies, rulers started using these alternative currencies as a medium of exchange and a unit of account. This paper aims to explore the potential for Afghanistan to tap into the complementary currencies and challenges it may face within the implementing process of alternative currencies.

**Methodology:** This study adopts a qualitative method of research and employs the analogical method and content analysis to build comprehensive knowledge that would assist in exploring the significance and potential benefits that Afghanistan may gain from the adoption of complementary currency.

**Findings:** The study finds that Afghanistan has a huge opportunity to capitalize on complementary currencies for economic development, particularly from the social aspects of this capitalization. The paper also highlights the critical success factors for introducing complementary currencies in Afghanistan, most importantly, political will. Genuine support from the government is needed for the effective introduction of complementary currencies in the country. Afterwards, this support should be followed by the development of the legal framework, a re-modification of the laws, broad publicity to raise public knowledge, and effective cooperation with international organizations.

**Significance:** To the best of the authors' knowledge, this study is the first paper which highlights the potential for Afghanistan to tap into the complementary currency. It is expected to contribute to enhancing the implementation and development of the complementary currency in Afghanistan. There is no previous study done on this specific and significant topic in Afghanistan which shows the level of significance of this study.

**Keywords:** complementary currency, social welfare, economic welfare, Afghanistan.

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**Track: Islamic Economics, Banking and Finance**

**Cryptocurrencies and Islamic Finance**

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**Abstract**

Cryptocurrencies have been embraced across the world and Africa has a lot of potential in using them for transformation in various fields for example In Uganda and other African countries Cash telex was developed to promote financial inclusiveness. The freedom to move currency across borders can be guaranteed by cryptocurrencies since they are fully decentralized and not controlled by any central government and users can make international payments almost instantly without going through a financial institution using blockchain technology which is a recent adoption and will revolutionize the financial markets. With cryptocurrencies we must combine everything we don't understand about money and everything we don't understand about technology, with only one in ten people who understand how cryptos work and one in three investors know little to nothing about it. This paper will analyze the types, nature, and characteristics of cryptocurrencies in African which are complaint with the Shari'ah to ensure that people do not suffer from the consequences of investing in money which doesn't have intrinsic value due to elements of injustice and economic injustice embedded in them.

**Keywords:** Cryptocurrency, Blockchain, Cash telex, Islamic finance.



**Track: Islamic Economics, Banking and Finance**

**Effects of Social Capital on Forest Management Among Food Crop Farmers in Oyo State's Farm Settlements, Nigeria**

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**Abstract**

Agroforestry is important to Nigeria's environmental and economic development. Farmers are faced with constraints which result in degradation and desertification. Social capital enhances the cooperative approach to mitigating these ensuing problems. This study investigated the effect of social capital on forest management among food crop farmers in Oyo State. Multistage random sampling techniques was used to select the 223 respondents and data were obtained using a structured questionnaire. Statistical tools used were Double Hurdle, Poisson Regression and Two stage Least Square Regression Models. The results showed that the adoption of forest management practices (FMP) were affected by years spent in school, farm size, farming experience, extension services and farm distance while age, forest land quality and number of farm units have significant relationship with intensity of use of FMP. Sex, heterogeneity index and collective work participation index have positive and significant association with FMP. Heterogeneity, meeting attendance and density of membership indices are instruments with pooled positive and significant effect on FMP while age, household size, farm size, fertilizer and labour statistically and positively affect food crop output. Since forest management practices were affected by aggregate social capital, the study therefore recommended participation in more social capital activities and more diversification in farm practices.

**Keywords:** Social capital, Agroforestry, Farm Management Practice, Double Hurdle, Poisson Regression and Two stage Least Square Regression Models.

**Track: Islamic Economics, Banking and Finance**

**Religiosity as a Moderator between Consumer Motivation and Satisfaction in Patronizing  
*Wasiyyah* (Islamic will) Services**

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**Abstract**

Frozen assets in the country may be alleviated via *wasiyyah* services, which has long been considered a possible solution in Malaysia. However, despite the relevance of *wasiyyah* services in Malaysia, the penetration rate remains low. Consumers' motivation and satisfaction in patronizing *wasiyyah* services are the focus of this research. There was also an investigation into how religiosity moderates the relationship between consumer motivation and satisfaction. The research framework consists of 8 hypotheses that predict four direct relationships and four moderation effects. The model used the principle of self-determination to explain the relationships. This research focuses on Muslim consumers in Malaysia who have already patronized *wasiyyah* services. The data was gathered using an online survey, and 180 valid data were used to validate the study model. Data analysis was conducted using SPSS v27 and SmartPLS 3.0. This study's findings indicate that consumers' motivation which are institutional factors and wealth management influence their satisfaction with *wasiyyah* services. According to the results, religiosity does not moderates the relationship between consumer motivation and satisfaction. It is intended that this research can provide insights for industry players to enhance and develop sustainable marketing strategies to entice more Muslims to utilize the *wasiyyah* services, which might ultimately help in resolving the frozen asset problems.

**Keywords:** Religiosity, *wasiyyah*,

**Track: Islamic Economics, Banking and Finance**

**Effects of interest rate (*ribā*) on Islamic banks & economy**

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**Abstract**

**Purpose** – The economic structure of almost all the economies today is based on interest rate, which is the essential determinant of saving and investment according to classical, neo-classical, and contemporary economists. Therefore, the main purpose of this paper is to look how interest rate effects on saving and investment, and how the shock of interest rate influences the performance of Islamic banks.

**Design/methodology/approach** – The study adopted library research, and conceptual approach as the method of analysis. Furthermore, the authors reviewed a significant body of relevant studies written on various aspects of profit and interest, to assess the effects of interest rate on Islamic banks and economy.

**Findings** – The results imply that Islamic banks are exposed to interest rate risks while conventional bank will not be affected by this, which negatively effects their performance. Meanwhile, the results reveal that there is negative impact of interest rate on saving and investment this conducted to some extent brings economic destabilizations.

**Research limitations/implications** – This study offers a critical discussion on the effects of interest rate on Islamic banks and economy. Additionally, this study recommends that there is a need for more empirical investigation on the effect of interest rate to the global economy.

**Originality/Value** – The results of this study may have some substantial implications for economic growth in Muslim and non-Muslim countries. Also, it provides a platform which facilitates the understanding of saving and investment from the Islamic perspective, and solutions for the existing obstacles in Islamic economics.

**Keywords:** Interest rate, *Ribā*, Islamic banks, Economic growth.

**Track: Islamic Economics, Banking and Finance**

**The Role of Islamic Finance Term (As-Salam) in Agricultural Development: A Case Study of Gombe State- Nigeria**

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**Abstract**

Agriculture as a discipline area plays a vital role in the procedure of economic development of any particular area where Gombe state Nigeria is included. In many advanced and developed countries, Agriculture has already made a significant contribution to their economic prosperity that leads them to be a role models in the contemporary Agricultural sector in the globe. Since Agricultural activities dealt with any era, location, religion and any human race, it needs to be integrated in order to cater the challenges of any modernity. Regards to this, the current research needs to outline the vital role and importance of the Islamic finance term of As-Salam as an ideal machinery to simplify Agricultural development in Gombe state Nigeria as a case study by creating positive economic impact in the lives of the farmers and rural communities. The paper will limit the discussion on As-Salam Islamic finance term as a relevant tool in agricultural sector for its productivity and efficiency. The research employed a qualitative research approach that entails the techniques of documentation and interviews in collecting data while inductive approach to content analysis was utilized for data analysis. The paper recommends that the opportunities offered by Islamic finance term of As-Salam if adhered, managed and well-practiced will burst Agricultural sector in Gombe state Nigeria, it is also recommending that the farmer-herders conflicts will be reduced to a minimal point, controversial open grazing bill and food security majors will be achieved successfully.

**Keywords:** Agriculture, As-Salam, Economic Development, Farmers, Islamic finance, Nigeria.

**Track: Islamic Economics, Banking and Finance**

**Modern waqf-based educational institution: Imam Zarkasyi's thought and contribution in Indonesia**

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Hamid Fahmy Zarkasyi<sup>4</sup>

**Abstract**

The study intended to elaborate Imam Zarkasyi's thoughts and practices in modernizing the traditional private Islamic education namely *pesantren* throughout waqf institution. The method utilized in this study is descriptive and explanatory research. The data collected from documents such as books, academic articles, and from author observation which related to Zarkasyi's life and works. This paper revealed that the educational thought and experiences of Zarkasyi posit a significant role in his way to modernize education system through waqf-based institution. The study also discovered that Zarkasyi's thought and practices in modernizing *pesantren* system began from his critical appraisal and surveillance as well as his appreciation of the traditional culture of education in the nation. The action taken to address this problem was by establishing private educational institution in 1926 during the Dutch colonial period. By utilizing unique educational environment, students, teachers and all who live inside, are suggested to learn and experience life skills and values. To ensure the sustainability of private education, Zarkasyi reformed officially the status of institution from family into public ownership through waqf in 1958. He became the first *waqif* who donated most of his inheritance properties together with his three siblings. Through this designed waqf system, Zarkasyi desired to embed waqf mentality, skill and other values to attain sustainable institution. This waqf-based *pesantren* continuously becomes the role model for Indonesian private educational institutions. As the same time, this successful experience encourages more people to implement waqf institution and revive the greatness of Islamic civilization.

**Keywords:** Imam Zarkasyi's thought; Philanthropy (*waqf*); Education and economic development; Sustainable development.

JEL classification: B31; D64; I25; Q01.

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**Track: Islamic Economics, Banking and Finance**

**The Role of Islamic Finance in The Amidst Covid-19 Pandemic: Some Critical Appraisals and Evaluations**

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**Abstract**

This study is a critical appraisal and evaluation to the recent academic researches which focusing on a role of Islamic finance in the amidst COVID-19 pandemic. Due to this nature of method that utilized in the study, it aimed at criticizing productively and evaluating properly a role of Islamic finance in the time of coronavirus crisis. The findings of this study are some studies indicate a positive signal for Islamic finance to take a pivotal role that in turn, could revive the glory of Islamic civilization through its unique financial system. However, some authors' point of views seen pessimistic clues that addressed to Islamic finance in tackling the pandemic effectively. The coronavirus crisis has brought unprecedented challenges to the financial system worldwide, that have never been experienced previously, including a sharp fall in economic outputs and a rapid increase in the amount of unemployment people. Many researchers expected that Islamic finance institutions could offer way out to minimize the pandemic aftermaths. This study also acknowledged that the pandemic has negatively influenced the global economy system in its unprecedented path. Besides these severe global crisis impacts, many research articles are resulting some bright sides of the pandemic. Critically, this study argued that even though the beauty of Islamic financial system could relief in lightening the severe effects of the pandemic, but the challenge is, who will consistently practice it. Evaluations are taken to some Muslim countries that implement it partially which merely accommodated their short-term interests. Ironically, some others are waiting for a guidance and breakthrough actions from the Western economy system that mostly contrast with the Islamic teachings and values.

**Keywords:** Covid-19; Positive impact; Negative impact; Islamic finance.

JEL Classification E52; E62; E58; Z12.

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**Track: Islamic Economics, Banking and Finance**

**Analysis of Waqf Insurance and Investment Benefits Practice in Sharia Life Insurance Product in Indonesia**

Syahrudin<sup>8</sup>, Naim Hank<sup>9</sup>, Khoirul Umam<sup>10</sup>

**Abstract**

Waqf institution has a challenge to revive again in this modern economic system. One of the efforts to response its call is by synergizing it with sharia insurance means. The Indonesian Council of Ulama (MUI) was established the fatwa related to waqf insurance and investment benefits for sharia life insurance product. This study aimed at investigating the sharia conformity and the implementation of waqf feature product, namely Allisya Protection plus (APP) which offered by the multi-national corporate in the nation. The National Sharia Council (DSN)-MUI fatwa No.106 mainly used as the guideline and others related provisions to determine the practice of offered-product. This paper utilizes qualitative method through critical and analytical approach, descriptive data analysis, and some literature reviews. The results revealed that the waqf product offered in sharia life insurance was generally in accordance with the DSN-MUI fatwa and in line with sharia principles. It was due to the elements of the provisions for waqf insurance benefits, investment advantages, and stipulation of fees have been properly fulfilled. The contract of *wakalah bil ujah*, *tabarru'*, *mudharabah*, *qard*, *waqf*, and *warith* were practiced in governing the product. After the death of insurance participants, their heirs will receive claim payments and waqf funds will be distributed to appointed waqf institutions. Moreover, the practice of waqf feature in sharia life insurance needs to be widely promoted. Hopefully, it could maximize the collection of cash waqf funds, and lead to a good impact on community welfare and economic development at whole.

**Keywords:** Philanthropy (*waqf*); Insurance; Contract law; Joint ventures

JEL Classification: D64; G22; K12; L24

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**Track: Islamic Economics, Banking and Finance**

**Analysis of Enterprise Risk Management Implements in Indonesian Private Waqf Organizations**

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**Abstract**

Enterprise risk management (ERM) in non-profit organizations (NPOs) has received lack consideration compared to profit-driven organizations. One of NPOs is *waqf* institution (WI) which has its characteristic and unique risk. The success of ERM practice leads to improve the service quality, sustainability, and performance. This research intends to analyze ERM implements in private *waqf* organizations (PWOs) in Indonesia. Other purposes are to explore their strengths, and weaknesses, identify ERM practices, and assign the optimal ERM adoptions for selected nine institutions from various core activities and provinces in the nation. Data were collected via online structured interviews with nine PWO managers. The interview was equipped with a standardized questionnaire. The questionnaire was designed to focus on ERM practice based on eight components in COSO, 2004. There were three steps in analyzing data collection which namely data reduction, data display and conclusion. The findings revealed that PWOs have a weak ERM practices, which merely less than half who attained satisfactory level. These managements have well-defined objective setting and monitoring mechanism, but risk response and control aspect, which assure ERM practice, were insufficient. The establishment of risk management unit could support the satisfaction of ERM practice. Overall, PWOs should concern and take a part in ERM implementation. There is a need to introduce the ERM program to the PWOs at large and establish a proper ecosystem that supports ERM practices to waqf-related stakeholders. Hence, the practice of ERM in waqf institutions could be disseminated widely for the betterment of mankind.

**Keywords:** Philanthropy (*Waqf*); Nonprofit organization; Private enterprise; Risk management

JEL Classification: D64, L31, L32, G32

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**Track: Islamic Economics, Banking and Finance**

**The Influence of Human Resource Management Practices on Innovation in Waqf Institutions: The Context of Malaysian State Islamic Religious Institutions**

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**Abstract**

The current pace of change in the world is unprecedented. As a result, the environment of non-profit institutions and organisations has been affected by this rapid change, particularly the major development in the domains of management and the requirements of the society they serve. Third-sector organisations, particularly waqf institutions, must constantly innovate in order to maintain a competitive advantage and achieve their goals of high economic and social values. Human resource management practices can be used to achieve this goal. Thus, the objective of this research is to evaluate the importance of human resource management practices, organisational innovation and knowledge sharing. A sample of waqf institutions with large waqf assets from three states of Malaysia (Selangor, Penang and Johor) was selected on the basis of the high percentage of waqf assets. Waqf institutions will benefit from the findings of this study by investing and developing HRM and giving importance to innovation in order to re-establish the role of waqf in their respective societies.

**Keywords:** Waqf, human resource management practices, organizational innovation, knowledge sharing, Malaysia

**Track: Islamic Economics, Banking and Finance**

**Market Access Challenges and opportunities of Bangladesh Leather and Leather Products under Environmental Concerns**

Dr. Pradip Royhan\*  
Dr. Shafiqur Rahman

**Abstract**

Market access of Bangladesh leather and leather products has created enormous concern among the stakeholders, academia, and researchers alike due to its increasing growth trends and contribution in its GDP. Although, the availability of leather is sufficient in Bangladesh, but a large proportion of leather materials are downgraded or rejected due to their poor quality. This depends upon the environmental requirements-particularly the process and production methods, standard, packaging, and environmental conditions of the ternary areas where the leather/leather products are produced and is added exaggerated due to the unskilled butchers and merchants with lack of required knowledge/ training on flaying, curing, and storing that are essential for quality hides and skins. Based upon qualitative methodology, this paper analyses the market access barriers of leather and leather products under environmental concerns. In doing so, it examines the relevant domestic regulations of Bangladesh as well as the specific international rules for its market access. Finally, this paper argues for (a) reforms in the domestic regulations; (b) improved management skills in slaughter, tannery, and finished industry operations; and (c) ensures compliance in light with the international standards considering its developmental needs.

**Keywords:** International trade law; domestic regulations of Bangladesh; environmental requirements- process and production methods, standard, and packaging.

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**Track: Islamic Economics, Banking and Finance**

**Impact of the Islamic Banks' Performances on Economic Growth of Bangladesh:  
Panel Data Analysis**

Md. Shariful Haque<sup>14</sup>

Farzana Rahman

Mohosena Akter Farha

Mohammad Emdad Hossain

**Abstract**

This research aims at investigating the impact of the Islamic banks' performances on economic growth of Bangladesh. The study analyzed panel data of selected Islamic Banks of Bangladesh from 2016 to 2020. The quantitative approach to research is used financial ratio analysis (FRA) because the data is *secondary*. In order to analyze the panel data, the study shows 'covariance analysis: ordinary' among variables. Five Islamic banks have been selected conveniently as samples. The results indicate that effects are positive and significant on economic growth during the period 2016-2020. It is also revealed that profitability has increased significantly in the banking sector in the last five years. According to research results, financial performance indicators have a substantial impact on economic growth. For this reason, policymakers should be concerned with the variables that influence financial performance and they should concentrate on promoting rapid economic growth via risk-recovery strategies. The current analysis is a modest attempt to comprehend the current financial performance of Islamic banks. This research helps everyone involved in the financial system conceiving the issues of profitability and its roles.

**Keywords:** Islamic Banks, Bangladesh, Economic Growth, Panel Data.

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**Track: Islamic Economics, Banking and Finance**

**Assessment of Agricultural Land-Use Intensification Practice and Its Determinants  
among Food Crop Farmers in South-Western, Nigeria**

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**Abstract**

Agricultural land-use intensification process is a continual cultivation of a farmland area that characterized with low fallow period and improved methods of farming system. Such practices were considered as a way to enhance food crop production in order to keep pace with food demand. In view of this, there is need to assess the extent and determining factors of agricultural land-use intensification among food crop farmers in south-western part of Nigeria. Sum of 346 respondents were sampled through multi-stage sampling technique. Data were collected using structured questionnaire and analyzed with descriptive statistics, Ruthenberg (R) index and Fractional Logit Regression Model. The findings showed that the percentages of farmers with low ( $R < 33\%$ ), medium ( $R \leq 66\%$ ) and high ( $R > 66\%$ ) land-use intensities were 3.18%, 19.65% and 77.17% respectively while the mean value of intensity of land-use is approximately 80% based on Ruthenberg index. This study further identified that agricultural land-use intensification in south-west, Nigeria hinges on sex of farmer, credit access, inorganic fertilizer use, farm size and extension services. It has to be concluded that agricultural land system is associated with high land-use intensity in the study area. Policy efforts on agricultural land-use intensification strategy should be ready at all course to support the farmers by providing inorganic fertilizers, unconditional credit, and also facilitate easy access to farmland parcels as well as extension trainings in order to ensure a sustainable agricultural intensification.

**Keywords:** Agricultural land-use intensification, food crop farmers, Ruthenberg (R) index, fractional logit regression model, south-west, Nigeria

**Track: Islamic Economics, Banking and Finance**



## **Decision to Invest in Islamic Unit Trust Fund: Evidence of Employee Provident Fund (EPF) Contributors**

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### **Abstract**

Despite the effort by the Employee Provident Fund (EPF) to promote investment in the Members Investment Scheme (MIS), the EPF members' investment is still low. Hence, increasing the EPF members' investment is a major challenge. A few studies have used the Theory of Planned Behaviour (TPB) to identify the factors influencing the intention and the investment decision of EPF contributors. This study aimed to fulfil this gap by investigating the TPB variables (attitude, subjective norm, and perceived behavioural control) with additional variables (religiosity and social ethical environmental concern) on investment intention and decision. This investigation employed the multistage sampling for data collection to solicit responses from 330 EPF members. Using the Partial Least Square Structural Equation Modelling (PLS- SEM), the extended model explains 72 percent of the total variance in intention. Attitude, subjective norm, perceived behavioural control and religiosity are found to have positive and significant influences on intention except social ethical environmental concern. Using intention as a mediator, the model explains 67 percent of the variation in the investment decision. Furthermore, the result suggested that intention positively and significantly mediates the relationships between attitude, subjective norm, perceived behavioural control and religiosity, and investment decision. Several implications emerged from these empirical findings. First, the study highlighted the role of intention in investment decision. Therefore, EPF needs to create a strong intention by developing positive members' attitude towards Islamic unit trust investment, peer and family references, and Shariah compliance, besides providing additional information that may facilitate EPF members' investment decision. Second, the investigation offered insightful information to the EPF, as the policy -maker, on the investment decision of its members. In conclusion, the findings of PLS-SEM support the application of the TPB theory to enhance investment decision within the context of retirement investment in Malaysia.

**Keywords:** Employee Provident Fund, intention, investment decision, Theory of Planned Behaviour (TPB).

**Track: Islamic Economics, Banking and Finance (Arabic)**

**Future prospects for the implementation of the *Istisna'* contract in the Islamic banks in Iraq**

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**Abstract**

The *Istisna'* contract has wide applications to finance the general needs and vital interests of society. It can be applied in high-tech and infrastructure industries. Modern application of the *Istisna'* contract can be developed by implementing Parallel *Istisna'* through Islamic financial institutions. However, this request must comply with strict procedures, so the contract will not turn to be a usurious transaction. This research aims to outline the framework of the *Istisna'* contract pointing on its future prospects and implementation in the Islamic banks in Iraq. The research problem of this study stems from the failure of the *Istisna'* contract application in the Iraqi Islamic banks, despite the success of this type of financing in industrial and contracting projects. The study adopted the descriptive approach to present the research problem and its theoretical aspects, and the qualitative approach based on interviews (semi-structured) to collect primary data and provide potential solutions for the application of the *Istisna'* contract. The study revealed that the *Istisna'* contract is a legitimate contract, however Islamic banks in Iraq don't implement it currently due to its great risks represented by default and wrong implementation, but the Islamic banks in Iraq have a good future vision towards the *Istisna'* contract in the event of the state or (the Central Bank) assistance in guaranteeing risks. The study also concluded that the application of the *Istisna'* contract by the Iraqi Islamic banks will lead to tremendous development that contributes to the adoption of large and strategic projects. The researcher recommends providing studies to measure and evaluate the risks associated with financing the *Istisna'* contract to ensure profitability. The Iraqi Islamic banks should implement the *Istisna'* contract as an important legitimate financing tool, in addition to holding workshops and scientific seminars to demonstrate the applications of the *Istisna'* contract for the purpose of preparing banking cadres.

**Keywords:** *Istisna'* contract, parallel *Istisna'*, Islamic finance, Islamic banks, Iraq.

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**Track: Islamic Economics, Banking and Finance (Arabic)**

**Reasons for the non-application of the *Bai Al-Salam* contract in Iraqi Islamic banks**

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**Abstract**

The primary purpose of the *Salam* contract is to meet the needs of small farmers who need financing to harvest their crops. It is a useful contract to meet the needs of the agricultural sector, in which farmers can receive the return of the agricultural crops before the harvest season comes due, or when they start farming, and this enables them to pay the agricultural expenses in advance. This research aims to discuss the sale of *Salam* (*Bai Al-Salam*) from the theoretical and jurisprudential aspects, as well as explaining the importance of *Bai Al-Salam* in financing the agricultural sector, and shedding light on the reasons for not implementing it the Islamic banks in Iraq. The research problem of this study stems from the absence of *Bai Al-Salam* implementation in the Islamic banks in Iraq. This study adopts the descriptive approach in presenting the research problem and its theoretical aspects, and followed the qualitative approach using semi-structured interviews to collect and analyse the data and provide potential solutions for the application of *Bai Al-Salam* in the Iraqi Islamic banks. The study revealed that *Bai Al-Salam* contract is an Islamic financing contract suitable for the agricultural sector. For the sake of reducing the risks associated with *Bai Al-Salam* contract, a parallel *Salam* contract can be introduced. It is noted that the Islamic banks in Iraq don't implement *Bai Al-Salam* contract due to the lack of demand by customers, and the risks associated with it, as well as the lack of sufficient knowledge of *Bai Al-Salam* in Iraqi Islamic banks. The researcher recommends that the Central Bank of Iraq encourage the Islamic banks to implement the *Salam* contract, as it is an important financing mean to support the agricultural sector that the country needs.

**Keywords:** *Bai Al-Salam*, parallel *Salam*, Islamic finance, Islamic banks, Iraq.

**Track: Islamic Economics, Banking and Finance (Arabic)**

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## **Role of The National Rehabilitation Programme (2010-2017) In the Promotion of SMEs: Blida Province as A Model**

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### **Abstract**

In today's economy, SMEs are considered the backbone of the global economy. Unlike, large and multinational companies. SMEs play a crucial role in supporting economies of states around the globe as they consist of unique characteristics entitle them to bridge many societal and economic gaps. Like other countries, Algeria worked hard to habilitate its SMEs by enacting a number of laws and legislations in order to promote this sensitive sector which would result at speeding up the pace of negotiations to join the World Trade Organization. In addition to exposing the Algerian markets to foreign products with high quality and competitive advantage which would result at an increase in the competitiveness and quality of the national products. Accordingly, this study aims to find out the extent in which the national habilitation programme (2010-2017) has contributed towards promoting SMEs in the province of Blida - Algeria. A mixed research approach based on questionnaires and interviews was adopted in order to answer the research questions and objectives. The study concluded that the geographical factor has a significant impact on the response rate to the programme, and that the applicant is confined between a few offices and this is what generates extortion and monopoly, and in the same regard we found that the quality of the applicant's scientific and professional specialization has an impact on the rate of response. This study has important results and implications that can assist decision-makers in analyzing and reviewing the adopted policies. As well as understanding the living fact of SMEs in Algeria and identifying their needs as well as habilitation methods.

**Keywords:** SMEs; National habilitation programme; Blida-Algeria.

**Track: Islamic Economics, Banking and Finance (Arabic)**

**Islamic Finance in Turkey: A Review and Evaluation for the Challenges and Solutions**

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**Abstract**

**The purpose** - This paper aims to explore the challenges of Islamic finance in Turkey in order to suggest the best solutions in dealing with these challenges in a way that enhances and improves the financial system in Turkey.

**Design/Methodology/Approach** - We used the inductive approach to extrapolate the challenges related to Islamic finance in Turkey, the causes of its development. We mainly made review and evaluation to the relevant scientific literature including research papers, books, reports, articles and news whether in Arabic, English and Turkish. Finally, we concluded to some proposed solutions to address these obstacles.

**Findings** - Having that Turkey is a country with the largest Muslims population and has the potential to strengthen the Islamic finance industry, we have come up with many challenges and problems in the legal framework, the legislative framework, Islamic financing products, Islamic financial technology, and the social framework. We proposed a solution that can ensure better practice in Turkish Islamic finance industry.

**Research limitations/implications** - The focus of this research was limited to the problems that occur in Islamic finance in Turkey.

**Practical implications** - The results of this research can be used as recommendations to formulate comprehensive policies to encourage and accelerate the growth and development of Islamic finance in Turkey.

**Social implications** - Islamic finance in Turkey requires more awareness and efforts. This involves providing training and spreading information on Islamic finance (non-interest) through a larger scale, including holding workshops, and organizing conferences under the supervision of Islamic (participatory) banks in Turkey.

**Originality/value** - This paper proposes solutions to address the challenges of Islamic finance in Turkey as follows: legal framework, legislative framework, Islamic finance products, Islamic financial technology, social framework.

**Keywords:** Islamic Finance, Turkey, FinTech, Usurious Finance, Participatory Banks, Takaful, Turkish Banks.

**Track: Islamic Economics, Banking and Finance (Arabic)**

**Governance of Islamic Financial Institutions in Algeria in the Light of the Malaysian Experience: The Role of the Central *Shariah* Supervision**

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**Abstract**

The operation of Islamic banks and financial institutions requires the existence of Shariah control and regulations, as well as fatwas issued by the legal bodies authorized in this regard. With the increase in the number of banks coupled with the emergence of modern and complex transactions, conflicting *fatwas* by parties have emerged too due to the lack of independence of Shariah boards on the one hand, and the complexity of their activities and tasks on the other hand. This led to the emergence of challenges and legal problems that impede the development and spread of Islamic banks. As a consequence, central Shariah bodies were established in a number of countries in order to supervise and ensure the optimal application of Islamic Sharia provisions in the financial systems within their jurisdictions. Accordingly, this research aims to highlight the importance of central *Shariah* bodies in strengthening and building a regulatory framework governing Islamic financial institutions. Considering the Malaysian experience in this regard, the results of this study show that the Shariah Advisory Board of the Central Bank of Malaysia (the Malaysian Central Shariah Board) has been assigned to verify the validity of the application of all Islamic banking products, Takaful products, and the activities of other Islamic financial institutions, and ensure their compatibility with the principles of Shariah. whereas the Bank of Algeria is seen to neglect the issue of establishing this body at its level and assigned these sensitive tasks to another independent entity. Accordingly, this study recommends decision makers on the necessity of establishing a national central legal authority that operates under direct supervision of the Bank of Algeria (the Central Bank), for the sake of supervising and regulating the operations of Islamic banks in Algeria.

**Keywords :** Governance, Central *Shariah* Supervisory Boards, *Shariah* Bodies, Islamic Financial Institutions, *Shariah* Governance, Malaysian *Shariah* Advisory Board, Algeria.

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**Track: Islamic Economics, Banking and Finance (Arabic)**

**Contributions of women in the waqf sector**

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**Abstract**

Since the era of the prophet Muhammad ﷺ, The waqf has enriched Muslims' life in various aspects such as; economic, social, education and health. Women had an active role in advancing the development of the waqf system and charitable works in its various forms in the Muslim society. In the modern era, non-governmental charitable or endowment institutions have spread in Western societies and flourished at a quick pace, especially in the learning and health fields due to many specifications such as sound governance (independence) and professionalism, while in the current Muslim societies waqf institutions have lost much of their pioneering role that they were playing in the past due to many obstacles and challenges such as the dominance and direct control of governments over their management, weak legal protection, poor governance and so on. With the passage of time, the contribution of women to the waqf system has been silenced and become no longer effective as it used to be the past. Therefore, this research will highlight the contribution of women in developing the waqf industry throughout Muslim history and present some leading experiences in this field from different Muslim countries.

**Keywords:** waqf, charitable foundations, women contributions, Muslim countries.

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**Track: Islamic Economics, Banking and Finance (Arabic)**

**The Iraqi Endowment Sector and Its Role in Social and Economic Development:  
Between Reality and Hope**

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**Abstract**

The wakaf has a significant economic and social role, as it always seeks to achieve real development. The importance of this study is summarized in the role of the wakaf in achieving economic and social development through the establishment of investment projects. And that investment projects generate large returns on the wakaf. The research aims to identify investment projects that achieve economic and social development through the wakaf and support large projects that are of great importance. The waqf is important as a religious representative that has an important religious character and goals that are welcomed by all Muslims because it is compatible with their religious obedience and conforms to the divine rulings. The research problem is the reality of the endowment in Iraq and its support for important projects that bring financial investments. And the limited capacity of the endowment that the state stops or interferes with and impedes its work and the lack of social awareness. Where the researcher followed the descriptive and analytical approach, which showed the importance of the endowment and its role in achieving economic and social development through previously implemented projects in Iraq, where the researcher focused on the role and importance of the endowment and projects. The researcher concluded that the wakaf plays an active role in achieving economic and social development through its support for projects. Where the wakaf represents the administrative aspect of the financial treasury of Muslims and is important. The wakaf achieves real development on the ground by establishing projects in Iraq. Throughout history, the waqf was important to the ruling states, especially in the Ottoman era, and the waqf was of great importance. The wakaf in Iraq today is of great importance by the elite and the public has great confidence in the wakaf. The wakaf faced some failures, but responded to them and benefited from them.

**Keywords:** The wakaf, The Economic and social development, the wakaf of Iraqi, Investing in projects.

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**Track: Islamic Economics, Banking and Finance (Arabic)**

**Challenges of Takaful Industry in Yemen: A Case Study of the Islamic Yemen Takaful Company**

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**Abstract**

**Purpose:** The purpose of this paper is to identify the challenges facing the Takaful industry in Yemen taking the Islamic Yemen Takaful Company as a case study. This paper aims to propose practical solutions to overcome the challenges of Takaful industry in Yemen.

**Methodology:** Data were collected through a series of interviews with experts in Islamic (Takaful) insurance in Yemen.

**Results:** The study identifies many challenges that prevent the development of the Takaful industry in Yemen, including political and legal challenges related to political stability, challenges related to the company's work from an operational and administrative point of view, and challenges related to the Shariah Board in terms of internal and external oversight. The lack of governing guidelines for Takaful companies causes many operational problems for (Takaful) insurance in Yemen. Therefore, the government must support the Islamic Yemen Takaful Company by establishing security stability, setting laws, as well as supporting scientific qualification and awareness.

**Limitations/Implications:** The focus of this research was limited to the challenges and problems facing the Islamic Yemen Takaful Insurance Company, which is the only and leading provider of Takaful insurance services in Yemen.

**Practical Outcomes:** It is expected that the results and suggestions of the study will help policy makers to formulate comprehensive policies to improve, encourage and accelerate the growth of the Takaful industry in Yemen. If the proposals are implemented and the challenges facing the Islamic Yemen Takaful Company are resolved, it is likely that more people will participate in the takaful industry. This would contribute to the country's economic development, raise awareness and strengthen Islamic values in Yemeni society.

**Originality/Value:** The contribution of this study is represented in enabling researchers, practitioners and decision makers in the country to understand the Takaful model in Yemen, which contributes to propose solutions at the hope of developing Takaful industry in Yemen.

**Keywords:** Challenges, Yemen Islamic Takaful Company, Takaful Industry, Yemen.

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**Track: Islamic Economics, Banking and Finance (Arabic)**

**Social Media as a promotional tool: Islamic banking versus conventional banks**

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**Abstract**

**Purpose** - This study aims to shed light on the importance of marketing and promotion tools for Islamic banking services. The study hopes to contribute to highlighting the customers' attitude towards social media as a promotional tool for Islamic banks versus traditional banks in terms of discussing the conceptual model of social impact.

**Design/methodology/approach** - a significant body of relevant studies written on various aspects of social media as promotional tool was reviewed to highlight the significance of the topic.

**Findings** – This study highlights the importance of understanding of the differences between Islamic and conventional banking to make the promotional efforts of the executives of Islamic banking institutions more productive they should focus on the use of social media applications for advertising which helps to reach more satisfactory bank customers.

**Limitations/Impacts of Research** - This study is a conceptual analysis of social influence that can create a better awareness of how Islamic and traditional banks use social media to improve positive WOM, social reviews, social recommendations, social consensus, and social knowledge sharing. Future studies should carry out empirical tests, which will provide more detailed discussion and enrichment Insights into the importance of social media in Islamic banks compared to conventional banks.

**Originality/value** – A detailed statement of the impact of social media on Islamic banks and their comparison with conventional banks on the attitude of customers in terms of promotion.

**Keywords:** Promotional, social media, tool, Islamic, Conventional, bank.

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**Track: Islamic Economics, Banking and Finance (Arabic)**

**Risk Management of Zakat Digital Collection**

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**Abstract**

**Purpose:** This research aims to study the risk management of digital collection of zakat in order to enhance the element of trust and awareness among the public, which contributes to increasing the levels of zakat collection and disbursement to the beneficiaries.

**Methodology:** Using the qualitative approach based on past literature and interviews with a group of experts in zakat management, this research studies the risk management of digital collection of zakat.

**Results:** The research confirms the importance of risk management of zakat digital collection so that the operational aspects can be ensured effectively, efficiently and the trust factor of the Zakat payer can be enhanced. It is important to enhance trust in the process of collecting and distributing zakat online so that it encourages more Muslims to participate in the process. The research encourages the establishment of an audit organization by professional accountants, which helps in collecting zakat online in a transparent, effective and trustworthy manner.

**Keywords:** Risk management, digital collection, awareness, trust, zakat.

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**Track: Business Administration**

**Sustainable Land Management Practices for Sustainable Agricultural Productivity in  
Oyo State, Nigeria**

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**Abstract**

Overtime, sustainable agricultural production has been one of the major concerns of average Nigerian farmers; the study used cross-sectional data and fuzzy logic to compute the composite farm level indicators to examine sustainable land management practices and its contributive effects to agroforestry farmer's sustainability. A structured questionnaire was used to collect data from one hundred and seventy-six respondents. Cobb Douglass production function, Tobit and fuzzy logic analysis were used to analyse the data collected for this study. The result revealed that the estimated parameters with Cobb Douglas production functions show that farm size used ( $r = 0.0572$ ), years of farming experience ( $r = 0.172$ ), farmers' age ( $r = 0.240$ ), income ( $r = 0.187$ ) and farm management experience ( $r = -0.204$ ) were significant ( $p < 0.01$ ) respectively except source of irrigation ( $r = 0.048$ ) with different level of significant ( $p < 0.10$ ); Tobit regression shows that farm size ( $\beta = 0.0193$ ,  $p < 0.05$ ), organic manure ( $\beta = 0.0347$ ,  $p < 0.10$ ), fertilizer application ( $\beta = 0.1707$ ,  $p < 0.01$ ), continuous cropping ( $\beta = -0.0494$ ,  $p < 0.05$ ), pesticide application ( $\beta = 0.0807$ ,  $p < 0.01$ ), income ( $\beta = 0.0094$ ,  $p < 0.05$ ) and mode of cultivation ( $\beta = -0.0524$ ,  $p < 0.05$ ) were the significant determinants of sustainable land management while the fuzzy results revealed that the total sustainable land use index (SLUI) was 0.2761 indicating that agroforestry farming were generally sustainable. Seed use intensity (0.0049), labour used intensity (0.0051), land used intensity (0.0065), minimum tillage (0.0075) and profit per hectare (0.0064) had a better and higher absolute contributive effect to sustainability. It was therefore recommended among others that better agronomic practices should be encouraged and informal training through extension services be conducted to educate farmers in other to have a sustainable and increase agricultural production in the study area.

**Keywords:** Agroforestry, Land Management, Sustainable Practices, Tobit, Fuzzy Logic, Oyo State, Nigeria.

**Track: Business Administration**

**Choice of Investment and Efficiency of Financial Performance in the Nigerian Consolidated Hallmark Insurance Plc**

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**Abstract**

The paper examined the argument and counterargument within the scientific discussion on the choice of investment and efficiency of financial performance in the Nigerian consolidated hallmark insurance plc. The main objective of the study is to examine the effect of portfolio choice on Consolidated Hallmark Insurance Plc performance in Nigeria. Data was sourced from published financial statements of insurance firms and were analysed using Regression Analysis. It was revealed that there was a positive correlation and significant relationship between dependent and independent variable in Consolidated hallmark Insurance Performance Equation 1. It was discovered that there was a weak correlation and significant relationship between dependent and independent variable in Consolidated hallmark Insurance Performance Equation 2. The study recommends that Companies should invest in profitable organization if the Insurance firms consistently use corporate bonds as one of their investment portfolio, this will result in a consistence increase in Insurance firms Return on Asset. The study also recommends that Insurance Companies should not only base their investment choice on Government Securities and Corporate bonds; Insurance Companies should also consider other investment portfolio choices.

**Keywords:** Insurance, Investment, Financial performance, Government Securities and Corporate bonds.

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**Track: Business Administration**

**Effect of Entrepreneurship Loan on Business Start-up in Nigeria**

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**Abstract**

Generally, no business man or woman wishes to begin a business and not have the ability to sustain it. Although environment generally presents its habitat several opportunities but findings has also showed that if this opportunity is not taken or well managed would not be productive. Thus, there are observed factors responsible for the effect of the ups and down in Small and Medium Scale Business Enterprise performance. However, fund is a major necessity and business without sufficient cannot grow. This is why availability of loan to SMEs is quite important to entrepreneur. For start-up businesses without capital the next option is to source for capital elsewhere which is loan. Notwithstanding, the accessibility of entrepreneurship loan is also challenging because of the terms, conditions and certain policies surrounding the availability of loan. To this regard, impact of entrepreneurship loan on start-up businesses in Abuja was reviewed while considering other literatures and analyzing the respondents' reports. To determine the extent to which entrepreneurship loan affect start up business in Nigeria, a survey method was used to gather data from 93 respondents which all questionnaires were recovered. Data was collected with a structured questionnaire and analyzed with descriptive statistics and regression analysis to give accurate decision on the formulated hypothesis. Conclusively, regression analysis used to analyze each hypothesis with the SPSS package shows that each null hypothesis is rejected and the alternate accepted. Thus, the researcher recommends that programs should be organized for business owners to help improve strategically in their business planning and certain policies surrounding the collection of loan making its accessibility difficult should be reviewed for flexibility.

**Keywords:** Entrepreneurship, loan, motivation, and start-up business

**Track: Business Administration**

**Farming Household Demand for Food in Southwest Nigeria. A Quadratic Almost Ideal Demand System (QUAIDS) Approach**

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**ABSTRACT**

High prices coupled with the economic issues have reduced the purchasing power of most farming households in Nigeria. Households faced with negative price or income shocks often resolve to reduction in food budget with compromised dietary intakes. This study therefore examined the farming household demand for food in Southwest Nigeria using a Quadratic Almost Ideal Demand System (QUAIDS) approach. The data for the study were obtained mainly from primary source through the use of a structured questionnaire administered on the farming households in the study area. A multistage sampling technique was used to select two states from the six states located in the study area, and they include; Oyo and Osun states. Five Local Government Areas (LGAs) were used to select the respondents proportionate to size. Finally, 303 and 177 respondents were sampled in Oyo and Osun state respectively. Data collected were analysed using descriptive statistics and Quadratic Almost Ideal Demand System (QUAIDS). The expenditure elasticity coefficient was positive for almost all the food group, with the coefficient of the food groups less than unity (cereals = 0.1918467; legumes = 0.3798408; fruits = 0.0269692, other food = 0.2490496 and fish = 0.0708432) indicating that the food items are normal goods. The compensated own-price elasticities for cereals (-0.98437691) was found to be the most elastic; followed by fruits (-0.74476194), other foods (-0.49274111), tubers (-0.36443097), legumes (-0.13091089) and fish (-0.11546887) respectively. For the cross-price elasticities, all the food groups carried the expected positive sign for substitute product except few ones (other foods and legume, fish and legumes, fish and tubers as well as fruits and fish). Fruits were found to be the strongest substitute for cereals, having coefficient value of 0.30125981, followed by other foods (0.29) and fish (0.18). Also, the uncompensated own-price of the entire food groups were significant. Cereals (-1.164) was the most elastic among the entire food groups, followed by fruits (-0.879), other foods (-0.6350), tubers (-0.496), fish (-0.293) and legumes (-0.279). The consumption of fish (0.356) was found to be the strongest substitution response to the price of tubers, although the level of responsiveness of tubers (0.294) consumption was high but was not as responsive as the price of fish. The study concludes that policy-makers should consider consumer behavior at different income and price levels, as this will affect the rate at which people have access to food.

**Keywords:** QUAIDS, Southwestern Nigeria, Expenditure Elasticity, Compensated and Uncompensated-own Price elasticity.

**Track: Business Administration**

**Promoting Micro, Small and Medium Enterprises Through Interest-free Cooperative Societies: An Alternative Financing Option**

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**Abstract**

That MSMEs are engines of economic growth and development across context is a truism. However, accessibility to finance remains one of the most persistent challenges they contend with and that hampers their great potentials. Thus, this paper examined the ease with which owner-managers of MSMEs gain access to financing through interest-free cooperative societies as an alternative option to conventional financing systems. Specifically, the study examined membership of the society as the major eligibility criteria for business loans, informal education, critical resources as well as legal protection suitable for MSMEs. A census-based survey of interest-free cooperative societies was made, to sample fifteen (15) registered societies for the study. A total number of Three Hundred (300) copies of structured questionnaire were administered on members (Twenty from each selected society) who double as owner-manager of MSMEs and members. Primary data obtained were analysed through descriptive statistical tools to determine loan accessibility criteria and its other attendant benefits. Findings revealed that not only do owner-managers benefit from loans without interest nor collateral securities, they also avail themselves of other benefits necessary to promote their business transactions. The study concludes that every feature of the interest-free cooperative society is very appropriate to the promotion of MSMEs and that policy makers should encourage them with appropriate policies capable of improving the quantum of loanable funds to further support economic growth and development through the MSMEs.

**Keywords:** Cooperative societies; Interest-free cooperatives; Micro, Small and Medium Enterprises; Membership; Owner-manager.

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**Track: Business Administration**

**Innovation And Small Businesses in South Africa and Nigeria: A Study of Socio-Economic Transformation of Selected Low- and Middle-Income Communities in Lagos and East London**

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**Abstract**

This research work examined the innovation and small businesses in south Africa and Nigeria: a study of socio-economic transformation of selected low- and middle-income communities in Lagos and east London. One of the greatest problems confronting South Africa is undoubtedly characterized by high unemployment. Since 1994 South Africa's unemployment levels have increased and persisted in the region of 25%, the most recent official estimate from South Africa being 25.6%. Unemployment, together with poverty and inequality, has been and remains one of Nigeria and South Africa's key development challenges, which has led to decline in labour productivity growth and a negative impact on economic growth and how best to improve the living standard of the human resource personnel's to achieve the desired goals or objectives. Data collected was analysed using regressive technique and tabulated in other to enhance data. Findings from this study show that innovation has impacted positively on SMEs and economic growth in low income earners in Lagos and south Africa. The findings also show that there is a significant positive relationship between innovation strategies and economic growth. The study concludes that most of the innovating businesses indicated that they had realized increases in sales, customer base, and change of location and profits in monetary sense. The study further concludes that the ultimate goal of innovation is to improve economic growth. The study recommends that all the innovations are a prerequisite for economic growth and that all the strategies compliment each other and should be incorporated in the organisation's plan for a company to increase its market share and economic growth. Finally, the study recommends those improving innovation strategies and its best practices activities and good management that is effective in managing resources is very key in enhancing economic growth.

**Keywords:** Innovation, Low income, SMEs, socio-economic.

**Track: Business Administration**

**Impact of Audit Committee Characteristics on Audit Quality in The Jordanian Industrial Companies Listed on Amman Stock Exchange**

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**Abstract**

The audit committees affiliated to the boards of directors of industrial companies are among the most important committees that boards of directors rely on for their effective role in the audit efficiency of those companies. Therefore, this study aimed to identify the impact of the characteristics of the audit committee (independence, experience, size of audit committee, meetings, and awareness of audit committee) on audit quality in the Jordanian industrial companies. To achieve the objectives of the study, the researcher used the descriptive analytical approach, which is closely related to the study tool, where the researcher used the questionnaire as a study tool to collect the primary data and study the dimensions of the independent variables, which measure the characteristics of the audit committees, from which 5 sub-dimensions were branched, and whose correlation with the dependent variable, which is the quality of the audit, was measured. The secondary data was collected by referring to a number of previous studies related to the subject of the current study. The study population consisted of (55) Jordanian industrial companies listed on the Amman Stock Exchange, where the number of employees in those companies reached (160) members who fulfilled the conditions of our research in terms of employment level, and the sample volume in sekaran. (2003) (113) questionnaires will be distributed to the study sample, and to analyze the data, the Statistical Package for Social Studies (SPSS) program was used, and through the statistical analysis that was used, the results showed a positive impact of the characteristics of the audit committee (independence, experience, and the size of the committee Audit, number of meetings, awareness) on audit quality, and the more these characteristics are available in the audit committee members, the more. Is the positive impact on audit quality, and based on the results, it is recommended that the senior management of Jordanian industrial companies pay more attention and focus on the availability of these characteristics in selecting members of the audit committee, and work on developing their capabilities to increase their qualifications and experience with updates in the audit profession to increase confidence in them to issue High quality reports characterized by transparency, trust, reliability and honesty.

**Keywords:** Audit Committee, Industrial Companies, Independence, Experience, Size, Number of Meetings and Awareness of Audit Members.

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**Track: Business Administration**

**Antecedents, consequences, and challenges of Entrepreneurial digitalization: a post-Covid-19 analysis**

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**Abstract**

Digital marketing has emerged as a revolutionary tool for business promotion. Easily available internet and smart-phone at an affordable price have increased their use and helped them to penetrate deep into human society. The COVID-19 pandemic has further helped the field grow at a faster rate. COVID-19 pandemic-mediated digitalization has overtaken the entire world. People have also learned a lot regarding the use of various social media platforms for business promotion. Various online platforms are being used in various conventional and non-Conventional ways for the promotion of the business. Still, the lack of awareness among the people regarding digital marketing options and their potential in terms of providing alternate marketing platforms and promoting the business in a better way than ever is very low. Further, the digital literacy among the micro-level entrepreneurs is also a concern. The present study is an attempt to understand the pattern of using digital marketing and its popularity among entrepreneurs in the State of Odisha.

**Keywords:** Digital Marketing, Entrepreneurship development, Entrepreneurship, Digital Entrepreneurship, Internet Marketing.

**Track: Business Administration**

**Legality of Taxing E-Commerce: The Nigerian Position Toward Tax Compliance Intention**

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**Abstract**

Despite the high volume of e-commerce transactions and huge virtual tax revenue generation from different online trading platforms around the world, the tax compliance intention remains low coupled with the complexity of its legal tax provisions. Several administrative efforts and frameworks were recently put in place to address the lingering issues, yet, information about e-commerce laws and their provisions remain minimal from most formal and informal sectors' users and operators in developing countries like Nigeria. This paper provides detailed information and globally recognised e-commerce tax provisions to create e-commerce awareness that will ensure the checkmating of various irregularities in e-commerce trading activities which negate the tax compliance intention toward timely and more e-tax remittance.

**Keywords:** E-commerce, Tax compliance intention, Value Added Tax, Tax legislation and framework, Online tax payment

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**Track: Business Administration**

**Green Entrepreneurial Intention among Gen Z in Bangladesh: The Mediating Role of Self-Efficacy**

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**Abstract**

Green entrepreneurship is a subset of entrepreneurship that tries to create and execute solutions to environmental concerns while also promoting societal change to ensure that the environment is not harmed. The aim of the current study is to examine Gen Z's intentions towards green entrepreneurship. Stratified random sampling was used to collect data for this cross-sectional study. A statistical induction method was used to apply the positivist approach. Prior study constructs were assessed using verified measurement scales in previous studies. A sample of 398 Gen Z students who have attended entrepreneurship development program at their university level at five private and public Universities in Dhaka, Bangladesh, was used in the study's quantitative analysis. Which individual level elements are crucial for Gen Z to become a green entrepreneur? We looked at the direct effects of entrepreneurial attitude, innovativeness, and entrepreneurship education with a focus on green entrepreneurship to address this topic. Through self-efficacy, we also examined the indirect consequences of these three variables. Smart PLS 3.2.9 (SEM) is used to obtain the results. According to this study, an individual's innovativeness and entrepreneurship education have a positive and significant association with their green entrepreneurial intention. Furthermore, this study asserts that no conventional association is found between entrepreneurial attitude and green entrepreneurial intention. This study also shows that the link between an individual's entrepreneurial attitude, innovativeness, and entrepreneurship education with green entrepreneurial intention is mediated by that individual's self-efficacy. Furthermore, by developing a curriculum with a stronger emphasis on green and sustainable education; the study's findings would support the government, policymakers, and university authorities in developing a customized awareness campaign. Additionally, the outcomes can result in providing people with a better location to live in the future all around the planet.

**Keywords:** Bangladesh, Green Entrepreneurship, Gen Z, Self-Efficacy, Survey.

**Track: Business Administration**

**The Mediating Role of Positive Emotions on The Relationship Between Religiosity and Work Engagement Among Academic Staff in Algeria**

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**Abstract**

Workplaces require employees that have a high level of energy and self-confidence; they are excited about their work and completely focused on it. In other words, the engaged staff is essential to the success of an organization. Thus, organizations need to start thinking about how they might help employees unleash their full potential and become more involved in their job. Corporations nowadays are looking for employees who are deeply attached to their job and willing to do everything to help their organizations succeed. Work engagement is being studied in light of the Broaden-and-build theory and the job demands-resources model, with a focus on the impact of positive emotions as a mediator between religiosity and work engagement. The present research used partial least squares structural equation modeling to examine how positive emotions mediate the link between religiosity and work engagement. Using stratified random sampling, 356 lecturers from Algerian public institutions have been chosen for a cross-sectional survey. This study's major outcome is that more religious academicians may feel more positive emotions, leading to greater work engagement. Further, by having a deeper grasp of what drives work engagement, the universities' managers may be able to support their academics more effectively.

**Keywords:** Religiosity, positive emotions, work engagement, Academic staff, Algeria.

**Track: Business Administration**

**Decentralized Finance – An Overview**

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**Abstract**

Decentralized Finance (De-fi) is a new buzz word in the world of finance these days. The system revolves around some software applications which remove the need of third parties like banks involved in a financial transaction. The system works on block chain technology to remove the third parties and allows the users to perform end to end transactions. Transactions could be payments, lending, trading, investments, and insurance. Payments and other transactions can be in the form of digital crypto-currencies. The system is its evolving stages and involves various risks at the same time. The current paper analyzes in detail the underlying concepts, advantages, and risks involved with Decentralized Finance. The study is purely descriptive in nature and based on a review of various articles on websites and journals related to Decentralized Finance.

**Keywords:** Decentralized Finance, software applications, financial transaction, blockchain technology.

**Track: Business Administration**

**Analysis of E-Government Services: A Study of Electronic Tax Filing Adoption in Pakistan**

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**Abstract**

The factors that influence public acceptability of e-Government services are identified in this article. In Pakistan, the online tax filing and payment system is a well-known e-Government service. This study intends to investigate the causal links between the variables of acceptance behaviour for the online tax filing and payment system using a theoretical model based on the theory of planned behaviour. The article reports on a survey that collected 200 usable responses. The findings show that the suggested model well explained the variation in behavioural intention. In addition, the important determinants of user acceptance of the online tax filing and payment system are external influences, interpersonal influence, self-efficacy, and facilitating condition. This research helps the FBR in developing a more efficient method for expanding electronic filing among Pakistani taxpayers. Finally, at the end of the article, limits and future directions are presented.

**Keywords:** Electronic government; e-Government services; Information technology acceptance; Theory of planned behavior; Online tax filing and payment system



**Track: Business Administration**

**What Makes Customer Purchase Intention for Hypermarket Products in Malaysia?**

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**Abstract**

This study intends to discover factors affecting customers' purchase intention to visit hypermarkets in Malaysia. The primary objective of this study is to understand the variables that affect customers' hypermarket buying intention. Therefore, it will examine the relationships between TPB model variables and buying intention. It is determined that the suggested theory of planned behaviour (TPB) is suitable for predicting customer intention and examining the relationships between variables. The quantitative method and convenience sampling technique will be used for this study with a maximum of 300 participants using a structured questionnaire through an online survey. Data analysis will begin with an assessment of the demographic characteristics of the respondents and shift to descriptive statistics. The hypotheses will be tested using regression analysis through SPSS statistical analysis program. Finally, this study will provide valuable insight into the growing number of hypermarket sectors requiring in-depth investigation and assistance to the management in establishing strong client relationships.

**Keywords:** Hypermarket, Customer Intention, Client Relationship.

**Track: Business Administration**

**Sustainability of Fisheries Resources Commercial Fishing Industries in East Coast of Peninsular Malaysia**

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**Abstract**

The study assessed the status of exploitation of fishery resources in the East Coast of Peninsular Malaysia trawl and purse seine fishery using the Surplus Production models. The surplus production model is used to analysis the sustainable yield of demersal species groups in zones B. The biological parameters:  $r$  (intrinsic growth rate),  $q$  (catchability coefficient) and  $K$  (maximum carrying capacity), maximum sustainable yield (MSY) and sustainability catch for demersal species groups are estimated by using the four different surplus production models of Shaefer, Schnute, Fox and CY&P model. The results indicated that the best- fitted surplus production model for demersal species groups in zone B is schnute models and the status of demersal species group is under overexploitation in purse seine fishery and not overexploited yet condition by the trawl fishery. The study suggested that the management policy implication should be considered to limit the type of trawlers which is the major gear types for demersal species. The other types of trawlers such as shrimp trawlers might be proper type of trawlers to allow fishing in the East Coast of Peninsular Malaysia.

**Keyword:** Ordinary Least Square, Surplus production model, Demersal species groups, Maximum Sustainable Yield, Sustainability Catch.

**Track: Business Administration**

**Determinants of Integrated Reporting Practice at Organizational level: Discourse Analysis**

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**Abstract**

Now a days stakeholders' demand for forward looking corporate reporting that includes both financial and non-financial information in a single frame which creates a path for new form of reporting called integrated reporting (IR). Firms around the world are increasingly embracing IR to enhance the extent and quality of corporate reporting to create value in the business. The purpose of this study is to find the impact of integrated reporting practices in pharmaceutical sectors of Bangladesh listed in Dhaka Stock Exchange from 2018 to 2020 and to explore the determinants of IR disclosure. This study applies the discourse analysis as an approach in exploring the narratives of annual reports. Aristotle's rhetoric framework, as used by Higgins and Walker (2012), is applied to classify data into three categories: *logos* (appeal through reasoning), *pathos* (appeal through emotions) and *ethos* (appeal through credibility). Findings shows that integrated thinking, connectivity and stakeholder engagement into business strategies and business models are the major determinants of integrated reporting disclosure in pharmaceuticals. This study contributes to the existing literature by providing the significant parameters in disclosing multiple capitals and provides valuable insights to the International Integrated Reporting Council (IIRC) in establishing the IR framework as a global reporting norm in practice.

**Keywords:** Determinants, Economic consequences, Integrated reporting, IIRC.

**Track: Business Administration**

**Effect of Entrepreneurial Orientation on Malaysia Construction Sector Performance**

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**Abstract**

Although construction industry in Malaysia faced numerous challenges that threaten their existence and survival, it has been identified as a major catalyst for the country. It is one of the sectors that contribute the most environmental pollutions. Entrepreneurial orientation (EO) is a decision-making process that focuses on capturing new market opportunities. Therefore, this study analyses the effects of entrepreneurial orientation (EO) dimensions (i.e., innovativeness, proactiveness, and risk taking) on Malaysia construction sector performance. A survey of top ten construction firms was undertaken using a questionnaire. With the help of Statistical Package for Social Science (SPSS), data collected was analysed by using a multiple regression analysis. The study found that the variables of innovativeness, proactiveness, and risk-taking have a substantial positive impact on the performance of the Malaysian construction sector. This research contributes to the field of entrepreneurship in developing countries by expanding knowledge of the effects of EO characteristics on the success of the Malaysian construction sector.

**Keywords:** Construction sector, Entrepreneurial orientation, Malaysia.

**Track: Business Administration**

**The Factors Contributed Towards Workplace Accidents in Manufacturing Industries**

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**Abstract**

This research explores the factors that contribute towards workplace accidents among manufacturing companies. There are many factors on workplace accidents occur. It may cause a minimal or tragic such as minor injury on employee's body parts or even death. Employees need to be always alert and aware all the times to avoid accidents while managers need to know the most on the common causes for workplace accidents and be able to identify the risk factors which can prevent at the early stage. A conducive and competitive working environment may help the companies to run their daily operations smoothly without any barriers, thus achieve their goals successfully. Therefore, it is important to identify the factors that affect the workplace accidents among manufacturing companies. For this purpose, a questionnaire based survey was conducted and the questionnaire were distributed among people work in the manufacturing companies at Ipoh, Perak. The sample size was 368 respondents in Ipoh, Perak. 368 of questionnaires have been collected successfully out of 400 questionnaires which have been distributed to the respondents. The responses were analysed by means of frequency distribution, means and standard deviation analysis by using Statistical Package for the Social Science (SPSS) software. Several factors such as fatigue, stress and training which affect the workplace accidents were analysed. Based on regression analysis, the study revealed that fatigue, stress and training were found to have positive significant relationship with workplace accidents. The findings of this research could help the employees to be aware and helps the managers to prevent on the early stages. This research also recommend that future researcher should target more larger sample size and including all the states in Malaysia, apply qualitative approach and reduce language barrier to get more accuracy and reliable results.

**Keywords:** Fatigue, Stress, Lack of Training, Workplace Accidents, Occupational Safety and Health.

**Track: Business Administration**

**Integrated Rural Development via Inclusive Tourism Development as a measure for  
entrenching National Peace and Security**

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**Abstract**

Nigeria is presently facing a myriad of security challenges ranging from insurgency, terrorism, banditry and kidnapping in the Northern parts to ritual killings, cult clashes, armed robberies, militancy and kidnapping in the Southern parts. Over the years, there has been much advocacy for stepping up efforts towards integrated rural development in order to fast-track economic growth and development in Nigeria. This rural development is best done sustainably as enshrined in the SDGs. This study explores how the current Nigerian challenges of insecurity and terrorism can be addressed by the concept and implementation of inclusive tourism development which acts as a catalyst to integrated rural growth and development. Archival research comprising documentary secondary data was adopted for the study. Findings indicate that tourism is a potent sector that is capable of achieving all the 17 SDGs which catalyse integrated rural development. Such developments in turn foster national peace and security. This study will be of interest to academic researchers having affinity for tourism cum development studies as well as policy makers seeking for ways to improve the economy and promote peace and security.

**Keywords:** Integrated Rural Development, Inclusive Tourism Development, National Peace and Security, Sustainable Development Goals, Nigeria.

**Track: Business Administration**

**The Role of Digital Marketing in Women's Health Campaign**

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**Abstract**

Globally, women and girls have been deprived of benefits from quality health services due to some of the sociocultural factors include imbalanced power relations between men and women, a potential or actual experience of physical and emotional violence. Women's health campaign can generate awareness among the female population about their health condition, especially in a developing country like Bangladesh. The research explores how digital marketing can play a significant role in women's health campaign in this country. In Bangladesh, digital marketing plays an active role in healthcare campaign, especially for the female gender of the population. Women healthcare providers operate their campaign using digital marketing tools including email, SMS, Instagram, Twitter, Facebook, YouTube, websites, and platforms like Zoom and Google Meet. However, there is limited research (gap) in this area that justifies the current research. This research explores the possible impacts of digital marketing on women's healthcare campaign in the context of Bangladesh through a qualitative study (interview methods). The results will benefit relevant policymakers in the government and non-government sectors which will eventually help improve women health in Bangladesh. Future similar research can be conducted in other countries with similar socio-economic contexts like Bangladesh.

**Keywords:** Digital Marketing, Health Campaign, Women's Health, Social Media Marketing.

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**Track: Business Administration**

**Impact of Forensic Accounting on the Financial Reporting Quality in Nigeria, Evidence of Public Sector Domain**

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**Abstract**

Forensic accounting involves the application of accounting concepts, auditing techniques and investigative procedures in solving legal problems. The study was conducted to examine the impact of forensic accounting on the financial reporting quality in Nigeria. The objective of the study is to scrutinize the mechanisms of fraud detection and prevention, and their levels of effectiveness on the Financial Reporting Quality in Nigeria. Survey design was adopted. Questionnaire was used in data collection from accounting staff of some selected ministries. 300 accounting staff were used as sample size. The study adopts exploratory factor analysis EFA for data analysis. It was established from the findings of this study that, Computer-assisted audit tools and Data mining technique are the most effective mechanisms of forensic accounting on financial reporting quality in the public sector. Forensic accounting encourages financial performance by providing self-assurance in the financial reporting quality. There is need for the forensic accountants to possess solid knowledge and skills in the area of accounting and auditing. Also, there exists strong evidence that the emergence of forensic accountants has restored confidence in the credibility of good governance and their report. It is recommended that government should encourage the use of Computer-assisted audit tools and Data mining technique mechanisms.

**Keywords:** forensic accounting, financial reporting quality, fraud detection mechanism.

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**Track: Business Administration**

**Impact of Globalization and Technology on Unemployment In 5 Asean Countries**

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**Abstract**

Unemployment is a problem of great concern because it can have a devastating impact on economic welfare, crime, erosion of human capital, misery and social instability. long run can be reduced by economic globalization. Economic globalization as a process of global economic activity and trade involving almost all countries in the world becomes a market force that is increasingly unified without any national boundaries. These countries are encouraged to reduce their barriers in order to more easily enter a wider scope. The purpose of this study is to determine the effect of economic and technological globalization on unemployment in 5 ASEAN countries for the period 2010 – 2019. The type of research conducted this time is quantitative research, the data source used in this study is secondary data in the form of panel data with periods, namely in 2010 – 2019 in 5 ASEAN countries. Based on the results of the tests that have been carried out, it was found that directly globalization has no significant effect on unemployment. while the technology variable shows that technology directly has a significant effect on unemployment.

**Keywords:** Unemployment, Economic Globalization, Technologi, Panel Data.

**Track: Business Administration**

**The Effectiveness of Work-Based Training: A Perception of Training Stakeholders**

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**Abstract**

For any company or industry, training is an essential component of its development strategy. It promotes flexibility and change. On the other hand, it raises the skill level of employees, which considerably improves the company's productivity. The need to prepare professional transitions through training has been recognised by emerging countries such as Algeria. Many attempts have been made in this direction, but much research has revealed flaws and shortcomings. In fact, there are many factors that significantly limit the effectiveness of training and how it can be used as a catalyst for change. In order to identify the factors that can influence training, it is therefore imperative to understand how it is conducted, organised and evaluated. In this article, we will focus on the effectiveness of training in companies. Taking into account the evaluation criteria based on the training engineering phases, we propose to identify the training strategy followed in a foreign trade company in Algeria. It was found that the participants were dissatisfied with certain practices, despite the assistance of the training department. However, the study provides various explanations and recommendations that could increase the effectiveness of the training.

**Keywords:** Work-based training, Training needs – Competences - Continuing training - Perception - Training engineering - Skills.

**Track: Education**

**Exploring the Impact of Digitally Implemented Interactive Fiction on Vocabulary for Sixth Grade Students**

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**Abstract**

This study utilized the findings on “Interactive fiction” to develop a prototype for improving outcomes in English vocabulary. Digital storytelling was used as the primary form of pedagogy to develop interactive fiction comparable to the traditional high-quality literary texts, using the latest findings in instructional technology. The purpose of the study was to investigate: (a) differences in post-test achievement between students who utilized the interactive fiction prototype and students who did not receive the treatment; (b) differences in perceptions between students who received the treatment and ones who did not receive the treatment. A mixed-method triangulation design was used, and data were collected using questionnaires, semi-structured interviews, and pre-post test results. The research findings proposed implications for the effective use of digital storytelling in order to improve vocabulary with significant improvement being demonstrated in the usage of English vocabulary in the post-test results of the experimental group.

**Keywords:** interactive, fiction, vocabulary, digital storytelling, pedagogy, instructional technology.

**Track: Education**

**A Study on Effects of Student Teacher Relationship on Students Academic Achievement at Secondary Level in District Kasur**

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**Abstract**

This research was conducted to determine the value and impact of student teacher relationship on student academic achievement at elementary level in district kasur. It was further intended to compare the male and female student – teacher relationship on academic achievement. The result of this study would add to the body of knowledge and resources available to enhance the student's academic achievement. For this purpose, yearly results of two homogeneous groups in all aspects accept independent variable, were analyzed. As well whether or not this relationship significantly impacted students' academic achievement. The results of this study provided strong arguments in favor of positive student teacher relationships have significant impacts on student academic achievement.

**Keywords:** Student, Teacher, Friendly Teacher, Un Friendly Teacher, Student, teacher Relationship, Academic Achievements.

**Track: Education**

**Teachers' Attitudes and Perceptions Towards Critical Thinking: A  
Case study of Viqar Un Nisa Post Graduate College for Women Rawalpindi**

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**Abstract**

The concept of critical thinking has been a focus of research since it is added in 21<sup>st</sup> century skills. It is not easy to define or to comprehend critical thinking which itself requires higher level cognitive skills. Teachers' personal perception and attitude towards critical thinking affects their teaching in classroom. The purpose of this study was to determine how college level female teachers define and comprehend critical thinking in Pakistan. It also focused on the barriers female teachers face in teaching critical thinking at college level. And to investigate how education system in general and assessment system in particular influence their teaching of critical thinking. This research was based on qualitative mode and semi structured interviews were conducted to get data about teachers' perceptions attitude and perspectives. The study found teachers' lack of knowledge about the very concept and non-serious attitude towards teaching it to female students. The teachers however identified some major obstacles which hinder the teaching of critical thinking and proposed some solutions of these issues. The study concluded that females in Pakistan need training for awareness and a change of perspective altogether.

**Keywords:** critical thinking, 21<sup>st</sup> century skills, college education female teachers, female students, Pakistan.

**Track: Education**

**Reward System and Teachers' Attitude to Work in Private and Public Secondary Schools in Akoko South West Local Government Area of Ondo State**

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**Abstract**

The study investigates reward system, teachers' attitude to work and their productivity with particular reference to public senior secondary schools in Akoko South West Local Government Area of Ondo State. The main purpose of this study is to investigate reward and teachers attitude to work in secondary schools in Akoko South West Local Government Area of Ondo State. The research design used was descriptive survey design. The population consisted of 200 teachers cutting across private and public secondary schools in Akoko South-West Local Government Area of Ondo State. Simple random sampling technique was used to select twenty (20) teachers from each selected secondary schools in Akoko South West Local Government Area of Ondo State. Questionnaires were used for data collection. Three research questions were raised and two (2) hypotheses were formulated to guide the study. The research questions were answered using descriptive statistics where results were reported in frequencies and percentage, the research hypotheses were tested using correlation and t-test at 0.05 level of significance. The finding revealed that Reward system has a positive significant relationship on teachers attitude to work with results showing statistically ( $\beta=0.87$ ,  $p<0.5$ ) both private and public secondary schools in Akoko South West Local Government Area of Ondo State. The result revealed that there is a positive significant relationship between reward system and Teachers' productivity in both private and public secondary schools in Akoko South West Local Government Area of Ondo State ( $t=0.13$ ;  $df=118$ ;  $P>0.5$ ). This result suggests that reward system reported a reasonable level of productivity at 0.5 level of significant. Findings revealed that teachers are not paid promptly and performance-based rewards increase the performance of teachers, also, teachers' promotion on teachers' productivity revealed that teachers are given a befitting welfare schemes and opportunities to receive training in their various disciplines. The study concluded that Government should give teachers reward the priority it deserves and be willing to carry it out with new ideas in public and private secondary schools; The government should put in place other factors that are not monetary inclined which would enhance the performance of teachers positively; Appropriate and equitable reward strategies and plans should be designed to facilitate increased teachers' attitude to work.

**Keywords:** Reward system, teachers' attitude, productivity.

**Track: Education**

**The Impact of social media on EFL University Students' Learning Performances  
During Covid-19 Pandemic in Algeria**

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**Abstract**

The current study attempts to tackle the impacts of social media on EFL Algerian students at Bordj Bou Arreridj University during Covid-19 pandemic. It focuses on the way third-year students engage in social media to acquire the English language skills, and improve their learning performances through using several applications: Facebook, YouTube, WhatsApp, and Twitter. Due to the pandemic, the learning system has changed in a new direction which affected the students' performance to master the English language appropriately inside classrooms. Moreover, social media is an essential means that facilitate the learning process for both learners and teachers. Therefore, the aim of this study is to find out if the students were affected negatively or positively in their learning process through the use of social media during the Covid-19 pandemic and how social media contributes to EFL students. This study has been carried out through a questionnaire administered to 144 EFL third-year students at Bordj Bou Arreridj University to ask them about the students' perceptions of the use of social media in promoting their learning performances. In addition, a qualitative interview was conducted with 9 (male and female) students; it was applied to determine the impacts of using social media on third-year EFL university students' learning performances. The results revealed that third-year EFL students used social media applications in a beneficial way; they were impacted positively by the adoption of social media in learning the English language. Also, the Covid-19 pandemic affected their English language competencies positively. The findings showed that using social media in English language learning among EFL university students during the pandemic helps them to acquire the skills needed.

**Keywords:** social media; perceptions; EFL students; Covid-19 pandemic; learning performances.

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**Track: Education**

**Perceptions of Undergraduate Students Regarding the Role of Information Communication Technologies (ICTs) in Education after COVID-19**

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**Abstract**

The main purpose of the current study was that to explore the perceptions of undergraduate students about the importance of information communication technologies (ICTs) in education. All Public and Private sector universities of Khyber Pakhtunkhwa were the population of the study in which all undergraduate students of only southern districts of Khyber Pakhtunkhwa were taken as samples of the study according to John Curry Sample Size rule of thumb. Self-developed questionnaire of 6-Points Likert scale was used. The collected data was statistically analyzed through SPSS by using t-test, One Way ANOVA, and Linear Regression. T-test was used for gender and institution wise comparison. One Way ANOVA was used to compare the perceptions of different respondents; and Linear Regression was used to know the effects of information communication technologies on Undergraduate students during COVID-19. Results and conclusions were drawn in which the role of ICTs was found highly successful for undergraduate students during COVID-19. The findings of the study highlighted the role of ICTs and especially the online sources in teaching learning process.

**Keywords:** Role of ICTs, Undergraduate Students, KP Public and Private Sector Universities.



**Track: Education**

**Challenges in Quality of Education in Higher Education Institutions (HEIs) of  
Pakistan**

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**Abstract**

The purpose of this study is based on exploratory research to identify “Challenges in Quality of Education in HEIs of Pakistan”. From the last few years, Pakistan is facing a lot of challenges in education sector such as curriculum, less training institutions, corruption in education, teacher’s behavior, less research work. Emerging issues in education sector are less training institutions. The purpose of our research is to identify the major challenges in educational sector in Pakistan which the educational sector is suffering from last few years. The researcher used triangulation in order to carry the reliability and validity of the data for results. So, the researcher used poll survey for the students, questionnaire for the teachers and interviews of the management. In this regard primary data was collected from the focused group of students using a sample of 100 questionnaires for each university were filled by the students of the selected five universities. In this research Curriculum, Corruption in education, less training institutions, Teacher’s behavior and less research work are independent variables and Quality of Education is dependent variable. In future, we will research on the solution of these problems.

**Keywords:** Curriculum, Corruption, Teacher’s Behavior, Research Work.

**Track: Education**

**From the trend of ‘publish-or-perish’ to ‘publish-and-perish’: A study on the Muslim Research-community**

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**Abstract**

The adage "Publish or perish" refers to the institutional pressure on academics to publish their work to advance their careers. Publish in quick-turnaround publications has proliferated among Muslim researchers from developing countries too, as they face hindrances to publishing in westernized journals that top the ladder in ranking. This review study found that fear of job loss, inadequate skills to publish in recognized journals, peer competition, and lack of awareness among amateur researchers are the usual drivers of the trend of publish-or-perish. The common consequences include loss of time, money, and efforts of authors, negative impact on key sectors, scholarly corruption, and reputational damage to the researchers and their institutions. It is also reported that the predatory journals may try to take advantage of the COVID-19 pandemic's confusion to publish more subpar academic work, undermining the reputation of scholarly publications among Muslim researchers. Predatory publications have been extensively debated in literature over the last decade. Scholarly communication is at risk due to the rise in predatory publishing and the significant increase in the number of predatory journals. The dangers that predatory journals may lead aspiring authors to a new trend of "publish-and-perish". To stop such immoral and un-Islamic behaviors, the publishers, editors, policymakers, and Muslim academics must act upon safeguarding the holistic interests of the researcher community.

**Keywords:** COVID-19 pandemic, Muslim research-community, publish or perish, predatory publishing, un-Islamic behavior.

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**Track: Education**

**Provision of Free Secondary Education in Tanzania: Manna from Heaven?**

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**Abstract**

Free Basic Education (FBE) policy implementation in Secondary Schools has been one of thrilled undertaking both to the government and household in Tanzania. Three objectives were pursued to identify achievements realized and challenges in the FBE implementation, and also stakeholders' proposals were explored on how to improve FBE implementation. A sample of 91 respondents including school managers, teachers, students and parents were involved in the study. Both questionnaires and interviews were used whereby the quantitative data were analyzed using Statistical Package for Social Sciences (SPSS), and content analysis was used to analyze the qualitative data. The results show that implementation of free education policy in secondary schools had far positive impact on improvement of school management, school attendance, reduced school drop-out, reduced parents-school managers conflicts, and increased enrollment rates. Notwithstanding that the political machinery remains instrumental to instigate policy reforms in education sector. Nevertheless, the alienating interests of politibureau often top-down and blanketed by superficial government redness can hardly be feasible to wield such huge programme given staggering stakeholders' awareness of the actual requirements and unlatching resources to back up policy implementation. The study recommends that further studies be conducted to comprehend on stakeholders' conceptions on the FBE and their preparation to engage to in stipulated responsibilities.

**Keywords:** Capitation Grant, CCM, Free Basic Education, Kagera, Education Policy.

**Track: Education**

**Parents' Practices in Promoting the Development of Critical Thinking Skills Among Pupils in Kongwa District**

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**Abstract**

Parents' daily practices in pupils' learning has a prominent contribution to the promotion of the development of critical thinking skills among pupils across the world. This study explored parents' practices in the promotion of the development of critical thinking skills among pupils in Kongwa District. The study was conducted in four pre-primary schools found in four wards. The study employed qualitative research approach with phenomenography research design. The total sample of the study was 25 informants. This group of informants involves seven males and 18 females. The informants were selected through criterion purposive sampling technique. Data were collected through in-depth interviews method. Data analyses were done qualitatively through thematic analysis. The findings revealed that parents' practices contribute to promote the development of critical thinking skills among pupils in pre-primary school. However, parents promote the development of critical thinking skills through various ways including provision of nutrition, motivation, provision of school needs, guidance, giving pupil various little tasks, giving pupil ample time to play, buying playing materials, and asking pupil questions. It was recommended that the government should empower parents and strengthen parents' involvement in the promotion of the development of critical thinking skills among pre-primary school pupils through parent-school partnerships.

**Key words:** Parents practices, critical thinking, skill, pupils.

**Track: Education**

**Investigating the Role of Grammar Teaching Strategies Implemented in the Algerian high school: (The case of first- and second-year classes at Boussam Mohammed Cherif High school, Bordj Ghedir, Algeria)**

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**Abstract**

Since every language is systematically organized by its grammar, which is linked to meaning and communication, it is difficult to form sentences without building grammatical structures. Grammar also gives students the opportunity to discover the nature of language through reading, listening, writing, and speaking (Jacobs, 2017). The aim of this study is to investigate the current situation and strategies of grammar teaching for EFL young learners in Boussam Mohamed Cherif High School, Bordj Ghedir, Algeria: the case of the first and second grades of High school. Therefore, the main aim of the study is to identify the strategies teachers use to teach grammar in Algerian High school, the impact of grammar strategies on students and the factors that prevent students from learning grammar in the classroom in order to achieve these objectives, a triangulation was used such as: primary data (a qualitative interview with English teachers), secondary data (a quantitative observation checklist), and supplementary data (a quantitative questionnaire) were collected over a period of twelve weeks. The results of the data analysis confirmed that grammar strategies have a great impact on the comprehension ability of EFL learners as they enable students to communicate their ideas. The study presents the different variables that can be a barrier to grammar learning in the classroom and thus influence students' feedback.

**Keywords:** Grammar, Grammar strategies, Grammar teaching.

### **Track: Education**

## **Attitudes and Motivation towards English Learning at Elementary Level in Pakistan**

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### **Abstract**

Researchers have generally agreed that motivation and a positive outlook are crucial elements in the effectiveness of English language learning. The purpose of this study was to assess participants' motivation and attitude toward learning the English language. As a result, this study also sought to determine the association between respondents' profile variations and attitudes and levels of motivation. Important findings showed that respondents' motivation level was reasonably strong and that respondents have a good outlook on learning the English language. The study looked at how teachers' motivation affected how well their students learned English in elementary schools, both public and private Schools. The research employed quantitative research method in which questionnaire was distributed among the participants. Data was collected from Pakistani public and private elementary schools in which randomly 100 teachers participated. The research also collected the data from 214 elementary students. The collected data was analyzed by statistical Package for social sciences (SPSS) software version 20th. To accomplish the aim of the study three research objectives and research questions were prepared. The results showed that both public and private elementary schools' teachers are more externally motivated. Their extrinsic motivation effects their students' motivation too. A comparison of male and female teachers was done via constructing a hypothesis i.e., there is no significant difference between male and female teachers' motivation for teaching English in public elementary schools. Students believe that teachers brighten their future and help them to be confident at speaking English. The study suggested that it is essential to shift teachers' extrinsic motivation into intrinsic motivation for teaching English language.

**Keywords** – motivation, attitude, English language, Intrinsic and Extrinsic motivation.

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**Track: Education**

**Exploring Lecturers' Perceptions towards Online Learning during Covid-19  
Pandemic: The Case study of English department, Borj Bou Arreridj University**

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**Abstract**

Covid-19 has impacted all sectors of the world, especially education; it was the only sector that has totally transferred into online mode. Therefore, this study comes to explore lecturers' perceptions towards online learning during Covid-19 in Borj Bou Arreridj University, English department. A semi-structured interview was conducted for nine English lecturers in order to investigate their perspectives and their attitudes on online learning during the outbreak of Covid-19 pandemic. The findings of this research show that most of lecturers have negative perceptions towards online learning during Covid-19, and they prefer to use the traditional mode of teaching, they believe that face to face interaction is better than online learning since online learning is non- convenient and less effective for both lecturers and students.

**Keywords:** Covid-19, Online learning, Online learning during Covid-19, Teaching during Covid-19, Teachers 'perceptions.

**Track: Education**

**Bottlenecks to Inclusive Higher Education for Students with Disabilities during  
COVID-19 Pandemic in Tanzania**

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**Abstract**

Bottlenecks to inclusiveness of students with disabilities have been documented worldwide. This study explored the barriers to inclusive education among higher education students with disabilities during COVID-19 Pandemic in Tanzania and ways proposed to overcome them. The study employed a qualitative approach that was informed by a phenomenological design. A total of 158 research participants including 28 Academic staff, 28 wardens who were simple randomly sampled, and 4 deans of students, 80 students with disabilities, 2 students' leaders with disabilities, 8 personal assistants of students with disabilities and 8 heads of academic departments who were purposively and simple randomly sampled from four higher learning institutions in Tanzania. The sample size was however, determined by point of saturation. Data were collected through interviews, Focus Group Discussion, and direct observation where thematic analysis was used for analysis. The findings revealed that allocation of rooms without consideration to SWDs and their personal assistants, difficulties in accessing information, unhygienic hostels, mobility difficulties, difficulties of access to preventive facilities and inadequate counselling services as one of the bottlenecks to inclusive higher education among SWD during COVID-19. The paper reveals ways to overcome the bottlenecks to inclusive education such as allocating rooms to SWDs with their assistants, improvement of infrastructures, orientation on mobility, and purchasing facilities and equipment which enhances inclusive education. It is recommended in this paper that the Universities should establish units and resource centres well furnished with necessary equipment for students with disabilities which will be responsible for all matters related to SWDs.

**Keywords:** Bottlenecks, Inclusive Higher Education, COVID-19 Pandemic, Students with Disabilities.



**Track: Education**

**The Influence of Academic and Career Support Towards Male and Female Students' Interest in Science Subjects in Tanzania Ordinary Secondary Schools: A Systematic Review**

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**Abstract**

This paper addresses the extent to which academic and career support influence male and female students' interest in science subjects in Tanzania ordinary secondary schools. A systematic review methodological procedure were employed to examine the importance of academic and career support in increasing male and female student's interest in science subjects hence inform for appropriate action. The findings of the study revealed that, proper guidance in the use of school resources, study skills, self-awareness, subjects' selection and managing academic/life challenges influences male and female students' interest in science subjects. The study also revealed that; encouragements from teachers, parents and other people assist female students to uplift their degree of interest towards science subjects than male students. It is recommended that the provision of comprehensive academic and career support should be encouraged in Tanzania secondary schools to amplify student's interest in science subjects especially to females who are reported to have low interest compared to their male counterparts.

**Key words:** Academic and career support, students' interest, science subjects, secondary education.

**Track: Education**

**Second Year EFL Students' Attitudes Towards ICT Integration in Oral Performance  
During Covid-19 Pandemic**

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**Abstract**

At the dawn of a new millennium, Information and Communication Technologies (ICT) have enormously shaped the scope of teaching and learning the English language. Speaking as a core skill in the process of acquiring a language requires a well-equipped environment (classroom) where students fulfill the intended targets. Besides, in response to the Covid-19 pandemic, education is altering. Teachers all throughout the world have been attempting to address the most important educational issues posed by the pandemic, notably the lockdown. Therefore, this study aims at investigating students' attitudes toward the integration of digital devices in oral performance during the COVID-19 pandemic. A case study research was conducted, with the use of a questionnaire as a research instrument for 139 second-year LMD students at the Department of English at the University of Bordj Bou Arreridj. Furthermore, the data obtained were quantitatively analyzed through the use of SPSS. The main results have shown that students had a highly positive attitude towards the integration of ICT in oral performance during the COVID-19 pandemic.

**Keywords:** Information and Communication Technology (ICT), speaking, Covid-19, attitude.

**Track: Education**

**EFL Undergraduate Students' Challenges Towards ICT Integration in Oral Performance During Covid-19 Pandemic.**

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**Abstract**

Speaking is an important skill for English language learners to master. In this context, ICT could play a crucial role in improving students' speaking abilities if used correctly. It should be integrated into teaching oral expression since it brings the actual world into the classroom. Hence, the usage of technology has a significant impact on EFL students' abilities to communicate both within and outside the classroom. Improving their speaking skill has always been a challenge for students; thus, the current study focuses on the challenges and impediments faced by second-year students in delivering their oral performances during the Covid-19 pandemic. Seeking to achieve the aim of the study, a semi-structured interview was conducted with 13 students at the English department, University of Bordj Bou Arreridj, Algeria. The results revealed four main challenges, which are technical problems, lack of experience in using ICTs, interaction problems between students and instructors, and lack of teachers' training.

**Keywords:** Information and Communication Technology (ICT); speaking; challenges; oral performances; Covid-19.

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## **Track: Education**

### **Acceptance of Online Learning among African Graduates**

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### **Abstract**

Nowadays, education and knowledge are obtained beyond the boundaries of educational institutions. Learning and education take many different forms, making it simple to provide education to the general public. Among these various and convenient formats, online learning is the most widely used and accepted method of advancing academics at reputable educational institutions across the world. This research focuses on investigating factors that influence student utilisation of online learning platforms in selected countries across Africa. The factors under investigation include perceived usefulness (PU), perceived ease of use (PEU), Perceived cost (PC), compatibility (COMP), perceived online service quality (POSQ), infrastructure enablers (IE) and online learning acceptance and satisfaction (OLAS). Data was collected through structured questionnaires from a sample of 310 students from different countries in Africa and analysed using partial least squares – structural equation modelling (PLS-SEM) software — to test the relationship between the factors. The results of this research show that perceived usefulness (PU), perceived ease of use (PEU), compatibility (COMP), perceived online service quality (POSQ) and infrastructure enablers (IE) have a positive and significant relationship with online learning acceptance and satisfaction (OLAS). In other words, these factors contribute positively and efficiently towards the acceptance and the spread of online learning in selected African countries. However, only Perceived cost (PC) has a negative and insignificant relationship with online learning acceptance and satisfaction (OLAS). In other words, African students perceive online learning as costly. The findings of this research are of great importance for institutions and policy makers in Africa and worldwide. The findings may help educational institutions and policy makers consider effective solutions for the weaknesses and challenges impeding the spread of online learning in Africa, in order to serve developing societies.

**Keywords:** Online learning, acceptance, students, Africa.

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**Track: Education**

**The Mediating Influence of Social Intelligence on Student Centred Learning**

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**Abstract**

Social intelligence is essential to business and management. The dynamic business environment requires future executives to be flexible and search for new knowledge via self- reflection as well as social cooperation. Student centred learning (SCL) comprises active, problem-based and cooperative learning. This study empirically investigates how the dimensions of social intelligence namely social awareness, social information processing and social skills interact to mediate SCL. This study employed a quantitative survey method using a purposive sampling design to verify the conceptual framework. Respondents comprise business and management students of a private higher education institution in Malaysia. The study develops valid and reliable scales for SCL dimensions. It also adapts and validates the Trømso's Social Intelligence Scale (Silvera, Martinussen and Dahl, 2001) in the Malaysian context. This study analyses the social intelligence as a multi-dimensional construct using valid and reliable scales and measurements. Methodologically, the study also develops scales for SCL dimensions.

**Keywords:** Social intelligence, learning, students, Malaysia.

**Track: Education**

**Online Learning: Considering Curricular Design at The Theoretical Level**

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**Abstract**

This problem-solution paper aims to analyze existing educational theories that are in practice with regards to remote learning in the MENA region. Post COVID-19, there has been a global increase in online students, and curricular practices for remote learning have been brought to light more than ever. The major oversight associated with changes in education brought about by COVID-19, is that we are working hard to replicate traditional educational theories into a virtual or remote setting, without actually assessing whether these theories are truly efficient in producing necessary learning outcomes. The pandemic has provided an excellent opportunity for remote learning educational systems to develop connections with the real stakeholders - teachers, parents and learners. Thus, the structure of this paper will be organized keeping these perspectives in mind.

**Keywords:** sustainable curriculum, perennial theory, idealism, essential theory, realism, reconstruction, blended learning.

**Track: Education**

**Compensation Packages and Teachers' Effectiveness in Private Secondary Schools in Akoko South West Local Government Area of Ondo State**

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**Abstract**

This study examined compensation packages and teachers' effectiveness in private secondary Schools in Akoko South West Local Government Area of Ondo State. Descriptive research design of the survey type was adopted for the study. The population comprised all twelve (12) registered private secondary school principals and teachers in Akoko South West Local Government Area of Ondo State. Hence, a total of 66 participants represented the sample for the study. A self-developed questionnaire titled: "Compensation Packages and Teachers' Effectiveness (CPATE) was used for data collection. In determining the reliability of the research instrument, test-retest method was used to determine the stability of the instrument and this yielded a reliability coefficient of 0.75. Research questions were analyzed using frequency count, percentage and mean score while the hypothesis was tested using Pearson Product Moment Correlation (PPMC) at 0.05 level of significance. Result shows that there was a significant relationship between compensation package and teachers' effectiveness in Akoko South West Local Government Area of Ondo State ( $p > 0.05$ ). The findings conclude that compensation packages has great effect on teacher's effectiveness, and the availability of benefits like salary, leave, bonus, health insurance benefit, supplementary pay and so on ensure the effectiveness of teachers in private secondary school in Akoko South-West Local Government Area, Ondo State. Based on the conclusion, the study recommends that teachers' welfare scheme should be of paramount focus to the educational policy makers and administrators.

**Keywords:** Compensation packages, teachers' effectiveness, private, secondary schools.

**Track: Education**

**Undergraduates' Readiness and Self-Efficacy for Online Learning**

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**Abstract**

Ever since the Covid-19 pandemic, the process of teaching and learning has shifted from the traditional physical classroom to the new norm of virtual learning. This study aimed to (1) examine the undergraduates' readiness for online learning; and (2) determine their self-efficacy. An online questionnaire was used as the research instrument, consisting of items adapted from Online Readiness Assessment by Vicki Williams from the Pennsylvania State University, and the Online Learning Self-Efficacy Scale (OLSES) developed by Zimmerman and Kulikowich (2016). The quantitative method was adopted and responses from 150 undergraduate students of the University of Technology Sarawak, Malaysia were obtained through random sampling. Data collected were analysed using Statistical Package Social Science (SPSS) software and presented in the form of percentages and mean scores. This study revealed that (1) the undergraduates were ready for online learning in terms of goal setting, computer literacy, learning styles, preferences and requirements; and (2) students indicated moderate to high self-efficacy for learning in the online environment, technology use and time management. These findings have valuable implications on e-learning as the students' preferred mode of learning. Further studies can be done to identify the relationship between students' readiness and self-efficacy with academic performance to evaluate the effectiveness of online learning.

**Keywords:** Undergraduates, readiness, self-efficacy, online learning



**Track: Education**

**Algerian Nomads, Linguistic-Cultural Resistance: The Case of Tiaret**

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**Abstract**

Despite the prestigious character of urban speech that bears the modernity imposed by the way of life of the twenty-first century, the Algerian nomads manifest a high degree of resistance both linguistically and culturally, especially on the part of the elders proud of their identity and their ethnic affiliation and this is affirmed by the lexical data collected in the different semantic fields such as traditional medicine, traditional weaving, poetry and popular music such as /النيلي/ Ennēylī/, this ethnic group that its name has become a cultural heritage: music, dance, and way of dressing and so on. Thus, the present dialectal study includes two sections: The first chapter is preserved to the linguistic aspect: The Algerian nomads linguistically are characterized by the tendency to preserve the particles of Old Arabic with a spontaneous and automatic speech whose meaning changes according to the context, a frequent lexicon, and another deprecated in a way that there are words that only the old generation understands or uses them. In the second chapter we try to describe cultural life: Algerian nomads follow their nomadic life away from the cities and their linguistic influence, their isolated life, and their conservatism guaranteed them the maintenance of pure dialectal varieties until they form a new conservative community in all aspects of life.

**Keywords:** Dialect- culture- Nomad-ethnicity- cultural heritage.

**Track: Education**

**Global Educational Disruption and Building Resilience: A Case on the International Open University, The Gambia**

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**Abstract**

The adoption of the 2030 Agenda for Sustainable Development has provided creative motivation for Education for Sustainable Development (ESD) and a suitably favorable environment in which to scale the implementation of ESD. The agenda sets a universal education program with the adoption of Sustainable Development Goal 4, which aims to ‘ensure inclusive and equitable quality education and promote lifelong learning opportunities for all’. There are several economic, political, and cultural factors that are extremely challenging for educational institutions to achieve this goal. Despite all of the challenges and obstacles, the International Open University (IOU), The Gambia, has been performing with success. In this particular case study, the researchers intend to bring the economic, political, and cultural aspects to light that interrupt education globally. They also expect to unveil the strategies that the university follows to build resilience. To conduct this study, researchers studied the available literature on the IOU and the documents that provided the necessary information for this case.

**Keywords:** Sustainable Development, Education for Sustainable Development (ESD), Education Disruption, International Open University (IOU), Lifelong Learning Opportunities.

**Track: Information Technology**

**A Systematic Review of Session Hijacking Attack On 5g Network**

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**Abstract**

Cyberattacks, such as session hijacking, are possible on computer networks, with attackers abusing the network's inherent vulnerability. This attack occurs when hacker takes over a user's session id and gains complete control of the system while the session is continuing. An adversary serving as a proxy can get unauthorized access to data and applications in systems/services/networks after obtaining the compromised session key or token. This research carried out a thorough examination of the activities of session hijacking attacks on computer networks which were published between 2017 and 2021 and focused more on 5G network. Different techniques adopted by hackers were examined and x-rayed and mitigation strategies are reported. In addition, the paper proposes a model that can be used to check the effect of session hijacking attacks on 5G network.

**Keywords:** Session, Hijacking, 5G Network, Systematic Review.

**Track: Information Technology**

**Remote Sensing and Geographic Information System (Rs-Gis) Technologies for Mapping Fadama Farming Sites**

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**Abstract**

Fadama farming implies cultivation of crops under irrigation in river/flood plains or low-lying swampy area consisting of alluvial deposits. Inadequate knowledge of Fadama soils reveals the need for the adoption of Remote Sensing and Geographic information system (RS-GIS) technologies in the mapping of Fadama lands. GIS can be used for spatial and non-spatial geographical data and maps. Remote Sensing involves acquiring information (spectral, spatial and temporal) about material objects, area, or phenomenon, without physical contacts by utilizing space technology and agricultural applications are beneficiaries (generating yield maps by linking GPS with yield monitors); thus, correct appraisal is essential for forecasting trends and patterns in land cover. RS-GIS technologies and spatial statistical techniques include Landsat Multispectral Scanner (MSS) data for providing spectral information for land-use and land cover mapping; and digital elevation (DEM) spatial data describes the elevation of the land and can be acquired through: ground survey, photogrammetry, digitizing maps and image classification. RS-GIS software's for land studies include ArcGIS; IDRISI Taiga; Google Earth Pro and Microsoft word; its procedures comprise soil sampling; data preparation; study site delineation, image clipping; and groundtruthing. Landsat image classification and development of classification Scheme are critical for mapping fadama sites.

**Keywords:** Fadama farming, Fadama lands, Geographic Information System, Mapping Fadama Sites, Remote Sensing.

**Track: Information Technology**

**Development of a Security Awareness System**

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**Abstract**

Insecurity across Nigeria has become a recurring phenomenon, lives of citizens and security personnels have constantly be under threat. The need for good security information system practices has taken on added significance in today's global environment. Not only do security information provide crucial security awareness, law enforcement agencies now need to communicate to the general public and across States in order to protect the Nation's citizens. "Security Information System" has been implemented as an accessible Web-based application, which provides timely and accurate information to the general public. The software implemented is a typical automated security information system. The author has developed an application that will help to improve the efficiency and effectiveness of the police security measures in creating security awareness, and to provide the general public with timely and accurate security update information and tips about a particular state and city. Implementing this system will keep Nigerian citizens updated with current and adequate security information, and enable them make better security decision before embarking on journeys within the country. The tools used to implement this project are PHP, JavaScript, CSS, HTML with Laravel and Bootstrap Development framework and Apache server embedded with MySQL Database.

**Keywords:** Insecurity, Information, Awareness, Updated, Security, System, Web-Based Application.

**Track: Islamic Studies**

**Muḥammad Anwar Shāh Al-Kashmīrī: His Methodology and Contribution to The Science of Ḥadīth**

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**Abstract**

This research paper explores the life and works of Muḥammad Anwar Shāh Al-Kashmīrī. It thoroughly examines his methodology in Ḥadīth exegesis; in deriving rulings from Aḥādīth Al-Aḥkām and investigates his approach towards the study and teaching of Ḥadīth. This research highlights Al-Kashmīrī's academic nature and depth of knowledge and underlines his contribution to the field of Ḥadīth. It also explores the impact of Muḥammad Anwar Shāh Al-Kashmīrī on the knowledge circles of Indian subcontinent in general and on the circles of Kashmir in particular. Additionally, it scrutinizes the research works in Arabic, English and Urdu on Muḥammad Anwar Shāh Al-Kashmīrī and highlights their merits and demerits. For examining Al-Kashmīrī's methodology and contribution to the science of Ḥadīth, this paper relies primarily upon the Arabic books of Al-Kashmīrī and then on other Arabic books written by early scholars on the same themes. Most notable among Al-Kashmīrī's own books used in this research are Fayḍul Bārī 'alá Ṣaḥīḥ Al-Bukhārī and Al-'Arf ash-Shadhdhī 'alá Jāmi' At-Tirmidhī, while as from amongst the most notable works of early scholars used in this research is Ibn Ḥajar's Faṭḥ al-Bārī. All forms of qualitative methods: content analysis, thematic analysis and discourse analysis were used for data collection in this research. This research concludes by stating that Al-Kashmīrī was one the greatest scholars of his times and his contribution to the science of Ḥadīth is immense. On many issues he treads a different path than that of his predecessors but given to his overall methodology, contribution and thought process, he cannot be taken out from the mainstream Islamic scholarship. Muḥammad Anwar Shāh Al-Kashmīrī, as such, must be viewed as a scholar from amongst the great scholars of this Ummah, all of whom have their own set of limitations and independent thoughts on particular issues but are always counted within the folds of the broader group: Ahlus Sunnah Wa Al-Jamā'ah.

**Keywords:** Al-Kashmīrī, Ḥadīth, methodology, contribution, Muḥammad Anwar Shāh, Fayḍul Bārī, Al-'Arf ash-Shadhdhī 'alá Jāmi' At-Tirmidhī

**Track: Islamic Studies**

**The Elements of Social Justice in Islam and Their Impact on The Individual and Society: Madina Document as A Model (Arabic)**

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**Abstract**

This study focuses on the means and elements of social justice in Islam, and their impact on the individual and society taking the *Medina* document as a model. When the Prophet Muhammad, peace be upon him, and his companions settled in a new society composed of different population groups, he ordered the writing of the *Medina* document to make social justice a cornerstone in the society. It aims to regulate the relations between the components of civil society, thus achieving social coexistence in a wonderful and unprecedented form. The general purpose of the study is to clarify the means and elements of social justice in Islam to highlight their significant impact on the individual and society of the *Madina* during the time of the Prophet PBUH. Accordingly, it addressed the following points: (1) A statement of the legality of coexistence between Muslims and others; (2) Familiarization with the means of social justice through the *Madina* document; (3) A statement of the components of social justice through the *Madina* document; (4) Statement of the impact of social justice on the individual and society. To answer the posed problem, the research relied on inductive and analytical approaches. The study revealed several findings. First, the new state led by the Prophet PBUH made social justice a cornerstone of peaceful coexistence between Muslims and others. It is one of the secrets behind successful coexistence process in the *Madina's* society. Second, the just social values established by the document of *Madina* are sufficient to explain and reflect the sound basis values of Islam. It is a mercy to the world, and its calls for coexistence and cooperation based on right and law. Third, the importance of social justice is confirmed by many aspects. It can correct the image of Islam that disinterested parties tried to distort. Moreover, it can also eliminate malice and hatred, and eliminate strife and its roots in early stages. Therefore, this study sees the need to include the *Madina* document in the educational curriculum because it contains social, human and civilized just values that humanity needs in every era.

**Keywords:** Social justice, *Madina* document, coexistence, Islam.

**Track: Islamic Studies**

**Interpretation Between Modernity and Islamic Sharia Regulation (Arabic)**

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**Abstract**

The modern era is witnessing ideas, trends, and calls for renewal and renaissance. This happens in a conflict with Islamic Sharia and its principles and provisions. The legal text - the Qur'an and Sunnah - in particular, and the Islamic heritage in general are exposed to these attempts in the name of modernization and contemporization, with the aim of dropping the authenticity of the texts, removing holiness from them, and cutting their source and their relationship to revelation. Relying in achieving these purposes on mechanisms and theories alien to the Islamic knowledge space. Such as deconstruction, structuralism, historicalism, and hermeneutics (interpretation), to reach humanity and glorify man instead of turning to God Almighty. In addition to the dominance of the mind over revelation, the authority of reality over the text, and the opening of the field of interpretation of texts wide without any controls. This will be the subject of this research, where the problem of the study lies in treating the modernists' approach to texts by interpretation, and its controls and limits set by Islamic Sharia. The research requires following the inductive method in order to collect the scientific material from its related fluorescence, then the descriptive method of interpretation, deconstruction and synthesis. Where reaching the fruit of the research to achieve the desired results in revealing the approach of the modernists in their use of interpretation of texts, and clarifying the controls of Islamic law in this, with the recommendation that researchers continue to engage in this battle as the duty of time to protect Islamic law in light of the challenges of contemporary reality.

**Keywords:** interpretation, modernity, controls, Islamic law.



**Track: Islamic Studies**

**Arab Feminists: An Intellectual dilemma**

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**Abstract**

Arab feminists found themselves incapable to convince Muslim societies of the validity of their agenda. For this, the movement of feminism in the Muslim world turned to use the Muslim heritage itself in order to pass their dogma. This research sheds light on the trend of feminism in the Muslim world. It focuses on critically analyzing the methodology used by the movement of Arab feminists. Then it discusses three issues reviewed by this movement. First the creation of humankind in the story of Adam and Eve, second the family leadership *Qawamah* of man and thirdly the sharia law of heritage. This research uses the induction method to get a detail account about the movement's methodology and their various approaches to rereading the divine texts and the Shar'îh injections. In addition, it uses a critical analyses approach to assess the credibility of this methodology and these approaches as well as to evaluate the results of their journey. The research found that Arab feminists are fondly loyal to western methodology, approaches and ideology. In addition, it found that the movement is not different from Arab modernists in their attitude toward divine texts and in their approach to Shariah injections. More specifically, the research verified that Arab feminists use the western understanding of allegorical interpretation *Ta'wîl* instead of the established understanding of *Ta'wîl* within the Muslim scholars' circles in Usul Fiqh. Moreover, the research found that Arab feminists discuss religious issues not for the sake of seeking truth but because they found themselves unable to move in an Islamic environment, as so they already fixed the ends and results before starting the journey of search and investigation of issues and analyzing evidences. The research ended that Arab feminists' movement is biased in all the stages of searching for the truth. In addition, the research found that Islam has its own tools to adopt its legal injections in a variety of new developments, changes and cases.

**Keywords:** Arab Feminists, *Ta'wîl*, humankind creation, family leadership *Qawamah*, heritage law.

**Track: Islamic Studies**

**The declining phase of religious tolerance and its effects on the Muslim Youth in India**

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**Abstract**

India is an officially declared secular nation however the rapid increase in religious intolerance is moving its concept of secularism towards darkness. India has been a birthplace of world's four major religions (Hinduism, Sikhism, Buddhism & Jainism) and a homeland for many more religious groups. Muslims form the biggest minority group with 14.2%<sup>24</sup> share of the entire population. This minority group has become the primary target of the growing Hindutva<sup>25</sup> extremism. With rapid progression in religion intolerance or Hindutva extremism the Indian Muslim community and youth specifically are facing an influx of political, developmental, social, cultural and religious challenges. At the outset, it appears that these challenges resemble a striking difference from the challenges faced by the Muslim youth of Western nations. For instance, it has been studied by Sameera Ahmed and Maha Ezzedine (2009) that the American Muslim youth primarily face identity problems, acculturation issues, struggle in maintaining religious beliefs and gender relations. Similarly, in UK the dominant issue faced by the UK Muslim youth is the social mobility challenges (Ahmed Kartal, 2017). Societal pressure is the predominant issue in Australia (Ozalp, M & Cufurovic, 2019) while society alienation and political discrimination is the issue faced by them in European nations (Franz, B, 2007). It is therefore essential to understand what else constitutes of the problems faced by Indian Muslim youth. All the sections of the Indian Muslim society are affected with Muslim youth becoming the center of destruction. The Muslim youth has become the most suffered group in the community and efforts are needed to academically research the aspects that are being severely affected. Recommendations and provisions are required to address the issues that are weakening the community from within. In the proposed research paper, an attempt would be made to identify the primary challenges faced by the Muslim Youth in India and recommendations on how to address them.

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<sup>24</sup> Religion, Census of India 2011.

<sup>25</sup> Hindutva – a contemporary political ideology and movement to identify India as a Hindu nation

**Track: Islamic Studies**

**Implications of Terrorism on Muslims in Jos North Local Government Area of Plateau State, Nigeria**

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**Abstract**

Political repression and weak rule of law reduce state legitimacy, radicalize political moderates, and push the aggrieved individuals toward terrorism. The study examined the implications of terrorism on Muslims in Jos North local government with the specific objectives of highlighting the means of terrorist attack awareness, preventive measures to terrorist attacks, social, economic, educational, psychological and religious effects of terrorist attacks as well as the relationship between the frequency of terrorist attacks and the respondents' socioeconomic characteristics. A multi stage sampling technique was used to select 60 and 88 respondents from two local governments under Jos North and Jos South respectively to make a total of 148 respondents for the study. Primary data was collected with the use of structured questionnaire to elicit responses from the respondents. Descriptive statistics, weighted means score, logit regression analysis and Ordinary Least Square estimate (OLS) were used to analyse the data collected. The respondents socioeconomic characteristics showed that 75.9 percent have residents of less or equal to 10km away from a police station but about 81.9 percent consulted either traditional leaders or local vigilante when attacked by terrorists as against 18.1 percent that consulted police officers. Less than one-third of the respondents claimed to have been attacked before out of which 44.3 percent are attacked either twice or trice. As curative measures for the survivor of the attacks, about 42.6 percent used orthodox medicine, 8.2 percent used local herbs and 23 percent visited conventional hospitals while 26.2 percent takes care of themselves by different other means. The major means of awareness are radio and television (WMS=3.46) and not leaving in the endangered areas (WMS=5.11) were ranked as the highest preventive methods. Foreign government benefiting economically from the acts of terrorism, rise in illiteracy level and increase in gangsterism in the state are ranked highest economical, educational and psychological effects of terrorism respectively by the respondents. The logit result indicated that there is an inverse and significant relationship between respondents' level of education, household size and terrorist attacks at 1% and 5% significant levels respectively while being residence of the area has a positive and significant relationship at 10% level with terrorist attack. The OLS estimate indicated that there is a negative relationship between the frequency of terrorist attacks and the level of education and household size at 5% level of significance. The study therefore recommended community participation, engaging former combatants, de-radicalization and counter ideology through superior sermons as part of effective ways to fight terrorism in the study area.

**Keywords:** Terrorism, Jos North LGA, Nigeria, Logit Regression, Ordinary Least Square Estimate.

**Track: Islamic Studies**

**Ibn Al-Qayyim's Concept of Guarding the Thoughts and Implications for Mindfulness**

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**Abstract**

Thought control is an essential aspect of spiritual development and mental health, as voluntary thoughts usually precede actions or cause distress. Modern psychologists, especially those who practice Cognitive Behavioral Therapy (CBT) or Acceptance and Commitment Therapy (ACT), also recognize the relationship between thoughts and their effect on behavior. The great classical scholar Ibn Qayyim al-Jawziyyah (d. 1350) lists ten means in his popular work *Ṭarīq al-Hijratayn* to “guard the thoughts” (*Ḥifz al-Khawāṭir*) as a way of achieving integrity (*istiḳāmah*). The particular passage of interest expresses several points that can be directly connected to mindfulness psychology. Mindfulness, in the Islamic context, is awareness of Allah’s observation of one’s inner-most being and directing the thoughts accordingly. Ibn al-Qayyim expands the virtue of shame or modesty (*ḥayāʾ*) to relate to thoughts rather than outward actions, as is commonly understood. Comparing the heart to a house and the love of Allah as its guest, he compares improper thoughts as if they were unwanted guests annoying the true guest, Allah. Like a beast, evil thoughts can possibly consume positive thoughts in the heart related to faith. These parables and other insights have potential applications not only to general self-development, but for Muslims undergoing mindfulness-based therapies (MBT) as well. The aim of this article is to integrate the concepts of Ibn al-Qayyim with the latest research and practices in the field of mindfulness psychology. This type of integration has a dual purpose, first to bring the “cognitive reconfiguration” practices of MBT for Muslims closer inline to historical Islamic tradition, and second to strengthen our understanding of the practical methods of “purifying the heart,” which is intimately related to the types of voluntary thoughts entertained by the mind.

**Keywords:** meditation, prayer, affirmations, spiritual practices, automatic thoughts, solitude (khalwa), remembrance (tadhakkur), reflection (tafakkur), cognitive restructuring, cognitive distortions, neuroplasticity.

**Track: Islamic Studies**

**A Sharī'ah Replacement for Attorneyship in Islamic Judiciary**

DhoonNoorayn Olalekan Durojaye<sup>26</sup>

**Abstract**

Debate about the sharī'ah position on attorneyship in contemporary literatures of fiqh has garnered considerable and comprehensive intellectual contributions from scholars, among the conservatives who are resistant to all forms of tajdīd (modern branding of Islamic values), and the neo-conservatives who are open to guided tajdīd. Though the preponderant substantiated opinion establishes its legality and paves way for some Muslim countries to set sharī'ah-compliant codes of law practice for individual attorneys, valid textual data however tend to show that provision of mustashārū al-maḥkamah (court counsels) for litigants is an Islamic alternative, as against the service of attorneys. As such, the central objective of this paper is to advocate for re-introduction of mustashārū al-maḥkamah in the judiciary of modern Muslim countries via tajdīd philosophy, using qualitative grounded theory based on sharī'ah scientific inferential tools and procedures. This research consequently establishes not only the legality of mustashārū al-maḥkamah over attorneys in court system, but also shows its preponderance benefits. In conclusion, this paper seeks for the return of this sunnatic model as a way of revitalizing Islamic civilization and values in judiciary, and as a way to breaking away from the overly propagated western judicial values.

**Keywords:** Islamic judiciary, attorneyship, mustashārū al-maḥkamah (court counsels), tajdīd.

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**Track: Islamic Studies**

**Religious Moderation in Indonesia: A Development Model Position of Interfaith Marriage in Islam**

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**Abstract**

Religious moderation is a moderate perspective in religion, namely understanding and practicing religious teachings without being extreme, either the extreme right or the extreme left. In the case of interfaith marriage which a marriage between men and women with different faith but based on love they build the marriage for the commitment of live. This research was normative and sociology reaction regarding the moderation religious in Indonesia. The qualitative description approach was used in finding a depth description of the law politics of interfaith marriage regulation in Indonesia based on the 1974 Marriage Law. This law forms variety of response from the society. Based on circle section development model, the category is divided into three. Those categories are left, middle and right position. The left position represents the people who show apathy and agree with the interfaith marriage, the middle position represents the people who respect even they disagree with the interfaith marriage and the right position represents the people who show apathy and disagree with the interfaith marriage. These responses determine how the society accept the religious moderation specifically in interfaith marriage.

**Keywords:** Normative, Sociology, Law Politic, Islamic Law, Moderation.

**Track: Islamic Studies**

**The Styles of Critique in the Qur'ān: A Thematic Study (Arabic)**

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**Abstract**

This research discusses the nature, characteristic, and types of Qur'ānic styles of communication in addition to elaboration on the concept of *naqd* (critique) as used in the Qur'ān. The Qur'ān makes use of various styles of communication to convey its themes and objectives. Moreover, it is believed that the Qur'ānic critique is present in these styles, among others. Therefore, this research sets a definition of critique, discusses its objectives, its nature and scope, and identifies Qur'ān's various styles of critique. The research will make use of the inductive method, effectively gathering all Qur'ānic verses related to the theme of critique. This task is undertaken through examination of earlier and contemporary sources of Qur'ānic exegesis. Second, this study will also use the analytical method to analyse the verses of the Qur'ān to deduce the various styles used for critique.

**Keywords:** Qur'ānic exegesis, Qur'ānic critique, Qur'ānic styles, Qur'ānic communication.

**Track: Islamic Studies**

**Deduction rules in the interpretation of Imam Abdul Hamid bin Badis (Arabic)**

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**Abstract**

The topic deals with the search for the deductive rules that Sheikh Bin Badis used to elicit wisdom, rulings in his interpretation. And to reach the goals that were outlined. This research included a short brief of the scholar, Abdul Hamid Bin Badis, and his interpretation, and an explanation of the concept of the method of deduction according to the exegetes, and the difference between deduction and interpretation, as well as the difference between deduction according to the exegetes and the fundamentalists. It also included several models for the deductions of some scholars of interpretation. The study focused on the core of the research, which is the extraction of the rules of deduction in the interpretation of Ibn Badis of all kinds of fundamentalism, linguistically, and exegetically, in addition to the intentional and jurisprudential rules. Relying on the inductive and analytical method for the extraction, compilation and analysis of rules, the study concluded that Ibn Badis relied on approximately fifty-two rules of all kinds.

**Keywords:** Interpretation, Ibn Badis, Majalis Al-Tadhkir, Rules, Deduction.



**Track: Islamic Studies**

**Professional Development of Leaders in the light of Islamic Ethical System**

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**Abstract**

When we define who is a leader: There are so many definitions of a leader and most of them are similar in the western perception. In simple Wikipedia is says: A leader is somebody whom people follow. A leader has authority. For people to accept a leader, his or her leadership must therefore be legitimate. Because people follow a leader, the leader can make people do things. A leader can therefore make people work together towards a common goal. It is very clear from the previous that there are concise three elements where leadership is involved:

A: A group of people

B: Presence of someone suitable in the group to take the role of leader

C: Shared Goals they are trying to accomplish

Islamically, we have to add that it is a position taken by an individual to execute the role of a Khalifa while dealing with others. This includes Imams, Judges, Teachers, etc.

A Muslim leader deals with everything on the ideologies of Islam, while utilizing Shoora method, fairness, justice, seeking pleasures of Allah.

Certainly, the best guideline on the subject is found in Qur'aan and Sunnah. If we read the Biography (seerah) of our Beloved Prophet Muhammad صلى الله عليه وسلم there are plenty of examples to take heed from. The Prophet not only was the best leader but He also created the best leaders and followers.

What are the qualities to be possessed by a leader will be discussed.

To illustrate the supreme Leader quality possessed by our Prophet we can visit:

- How he planned Dawah in Makkah and then in Madinah.
- The Islamic Brotherhood between Muhajiroon and Ansar
- Treaties between Him and Non-Muslims around Him and far apart
- His method of dealing towards those who were recent reverts
- How he received the delegations when they came to Him
- The magnificent accomplishment in the treaty of Al Hudaibiyah.
- These and many other examples has stories before it, and while it happened. The results achieved after were many.
- Insha Allah some of them will be discussed in the light of Qur'aan and Sunnah and how it relates to creating leaders in Islam.

This research reveals the appropriate issues to address to tackle the subject of Professional Development of Leaders in the light of Islamic Ethical System.

**Keywords:** Development, leaders, Islamic ethical system.

## **Tracks: Psychology**

### **Systematic Review of Literature on Societal Perceptions of the Quality of Life of Children with Autism and their Parents**

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#### **Abstract**

The primary goal of this paper is to discuss how society evaluates the quality of life of children with autism (CWA) and their parents (QoL). Despite widespread beliefs about autism's universality, there are strong scientific and humanitarian reasons to investigate the condition in non-Western countries like Kenya, as well as among other ethnocultural groups (Wambui, 2005, p 4). The majority of reviews in the field of autism have mostly focused on inclusion. As a result, this article focuses on the perspective and/or associated notions of Children with Autism (CWA) and their parents, as well as the Quality of Life (QoL) of CWA and their parents. The systematic literature review included studies on parental perspectives on raising a child with Autism Spectrum Disorder (ASD) as well as cultural views toward their child's autism diagnosis. There were 23 papers found in the systematic review, however only five were assessed since they met the inclusion criteria. CWA behavioral features are the best predictor of cultural conceptions about parenting a CWA, according to a systematic research evaluation, which has an impact on their quality of life. Finally, cultural views have a negative impact on how CWAs are perceived and how well their parents live. Future research should focus on the impact of parental understanding of their child's CWA diagnosis on QoL.

**Keywords:** Societal, Perception, Autism, Quality of life.

**Tracks: Psychology**

**Mental Health and Needs of Muslims in Italy: An Explorative Survey**

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**Abstract**

Muslims constitute about 2,4 % of the Italian population, and are the second most widely practiced religion after Catholicism. Despite their significant number, no specific mental health service for the Muslim population currently exists. The current study investigates the needs of Muslims in Italy concerning Mental Health Services. A short-form questionnaire was developed and data was acquired from a sample of 220 people through convenience sampling. It emerged that due to the prevalence of Islamophobia and discrimination, many Muslims feel hesitant in openly talking about their mental health struggles with non-Muslim practitioners. Some Muslims suffer mental health problems which stem from Islamophobic or racist events. Overall, Muslims recognised that psychology plays an important role in the life of a Muslim (87%) and the vast majority of them (91.7%) would visit a Muslim psychologist if they could find one. The main result of our research, therefore, is the observation of a dire need for Muslims to specialize in Mental Health Care in the Italian context.

**Keywords:** Islamic Psychology, Muslim Mental Health, Islam in Italy.

### **Tracks: Psychology**

## **A Study of Relationship Between Mental Health, Emotional Intelligence and Religiosity of Muslim Students in Muslim Majority and Muslim Minority Countries**

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International Open University

### **Abstract**

Current research explored the relationships between mental health, emotional intelligence and religiosity of Muslim students in Muslim majority and Muslim minority countries. 382 students (273 females and 109 males) from higher education institutions participated in the study through a random sampling method. General Health Questionnaire (Goldberg and Hillier, 1979), Emotional Intelligence Questionnaire (Schutte et al., 1998) and IIUM Religiosity Scale (Mahudin, Noor, Dzulkifli, & Janon, 2016) were used in the study. Results showed no significant difference in the emotional intelligence and religiosity of males and females or between students from Muslim majority and Muslim minority countries. However, emotional intelligence and religiosity was lower in the students from non-Islamic Institutes compared to the students from the Islamic Institutes and in students from the younger age-group compared to the students from the older age group. At the same time, there was no significant difference in the mental health in the students between the various categories. In the vast majority of groups, there was a negative but significant correlation between emotional intelligence and mental health (psychological distress). A negative but significant correlation was also found between mental health (psychological distress) and religiosity across all the groups. A positive and significant correlation was found between emotional intelligence and religiosity across all categories. The findings of the study indicate that religion and emotional intelligence is high in Muslim students which can aid in maintaining good mental health. Measures for increasing religiosity and emotional intelligence in students can improve their mental health and help them cope with psychological distress.

**Keywords:** Mental health, emotional intelligence, religiosity, higher education.

**Tracks: Psychology**

**Grief Reactions and Coping Strategies of Prophet Yaqub in The Light of The Noble Quran: A Thematic Analysis**

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**Abstract**

Grief is a commonly recognised emotion experienced by individuals and communities due to the Covid 19 pandemic. It is a great challenge to accept and adjust to the drastic changes following the loss of a loved one. Islam has provided practical solutions to this problem by presenting Prophet Yaqub as an exemplary figure as he applied effective grief management strategies to deal with the loss of his son(s). The aim of this study is therefore to examine Prophet Yaqub's grief reactions and coping strategies through his narratives with his sons. This study uses a qualitative approach with content analysis to analyse selected texts of Surah Yusuf and relevant commentaries; contemporary and Islamic works on grief were also evaluated. The key components of the transactional model of stress and coping were examined in relation to the coping resources and responses of the Prophet Yaqub. As a result, this study identifies three grief responses: beautiful patience, crying and silent melancholy, and three coping styles: emotion-focused, spiritual-focused, and problem-focused, which Prophet Yaqub employed. Finally, it discusses how his personality traits, high level of emotional intelligence and positive religious coping strategies led to resilience and post-traumatic spiritual growth. These grief coping strategies of Prophet Yaqub can be incorporated into Islamic grief counselling conducted for grieving Muslims to achieve psychological well-being.

**Keywords:** Prophet Yaqub, Grief Coping Strategies, Positive Religious Coping, Posttraumatic Spiritual Growth.

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**Tracks: Psychology**

**Drug Addiction and Suicide Among Youth in Kashmir: Reasons and Suggested Solutions**

**Shazia Malik**

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**Abstract**

Kashmir, which also used to be proudly known as 'Pir Var' by the locals, meaning a valley of saints, has seen an unexpected uprise in socially as well as religiously unacceptable issues like drug abuse, drug addiction, and suicides, especially among the youth. As per recent studies, 4.6% of the population of Jammu and Kashmir use opioid drugs and two-third of those under study had begun drug abuse between the age group of 11 and 20 years. As for suicides, it is the fourth leading cause of death among 15-29 years globally and has affected almost 6000 lives in the last three decades in Kashmir itself. Various reasons have been cited as being the cause behind this, including economic crisis, social and political disturbance, and the like. Currently there exists a significant gap in knowing the prime reasons for the alarming increase in the frequency of such socially unacceptable behaviour. The current paper highlights the causes, effects and practical solutions of both drug addiction and suicides.

**Keywords:** Drug abuse, Drug addiction, Suicide, Parenting, Education.

## **Tracks: Psychology**

### **The Presentation of a Superior Community Psychology Model Within the Islamic System**

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#### **Abstract**

According to Dalton, Elias and Wandersman (2007 cited in Visser & Moleko, 2021, p.4); “community psychology concerns the relationship of individuals with communities and societies. By integrating research with action, it seeks to understand and enhance quality of life for individuals, communities and societies. Although a relatively new approach within the psychology field, community psychology approaches have proven to make advancements towards the upliftment of people’s lives on a much larger scale than can be achieved with traditional approaches. This research aims to prove that the Islamic paradigm puts forth a superior approach to community psychology. The hypothesis in this research is that Islam as a complete holistic system as determined by Allah (swt) has principles of community psychology embedded within its framework. When followed and practised correctly, Islam should naturally be continuously focused on the upliftment of all people within communities. The systems of zakat and waqf focuses on empowerment on a financial level, but the principles of Islam are also geared towards empowerment on a psychological and social level. A qualitative methodology will be employed to gain more information on this pertinent topic. Secondary research will be conducted where various Islamic texts will be analysed using a thematic content analysis and discourse analysis to gain information on how Islam is focused towards a superior community psychology model. The research question of whether Islam indeed does contain an already existing community psychology framework will be explored through this analysis. Further to this, the exact ways in which this model is evident will be gauged.

**Keywords:** Islam, community psychology.

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