

**Islamic Civilisation as Saviour of Mankind:
How to Reconstruct It from Accounting,
Business, Economics and Finance
Perspectives
in 2025 KENMS Ibadah Camp**

Editors

**Suhaimi Mhd Sarif
Syed Ahmad Ali
Siti Mariam Man**

**Kulliyyah of Economics and Management Sciences
INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA**

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REVIEW PROCESS

Each manuscript is reviewed by two experts in the area using a double-blind reviewing process. The editorial makes the final decision whether the manuscript will be accepted or rejected on the basis of the recommendations of both reviewers.

Publication Process

After completion of the reviewing process, if the editorial committee accepts a manuscript, it will be sent for copyediting, followed by the publication of the manuscript.

REVIEW FORM

Section 1: Brief information

Manuscript title:

Date received from author:

Reviewer:

Turn-it-in: below 10% (green)

Ethical permit: available

Informed consent: available

Section 2: Rating

Kindly evaluate each criterion where applicable based on the provided scale.

The essay/article may not match the typical conceptual or empirical article standard subtopics.

The total column for the rated, applicable items will give an indicator of the overall total.

Section 3: Specific comments by the reviewer for the author

(From top to bottom of the paper)

Weakness 1. State. Cite.

Weakness 2. State. Cite.

Weakness 3. State. Cite.

Section 4: Recommendation

Score varies by relevant items assessed: Assessed total/Standard total

Score varies by relevant items assessed

Score = (Assessed total/Standard total)

Example: If $85/100 = 85\%$, decision should be accept with minor revisions.

REVIEWING PROCESS AND REPORT

The KENMS Ibadah Camp 2025 publication underwent a rigorous, multi-layered review process designed to ensure academic integrity, spiritual coherence, and alignment with the overarching theme: “Islamic Civilisation as Saviour of Mankind: How to Reconstruct It from Accounting, Business, Economics and Finance Perspectives.”

The review process was implemented in three stages: desk review, double-blind peer review, and final editorial decision.

1. Desk Review by Editors

The three-member Editorial Committee first assessed all manuscripts to evaluate thematic relevance, originality, ethical compliance, and alignment with the Tawhidic epistemological framework of the Ibadah Camp. Each chapter demonstrated strong engagement with Islamic civilisational ideas, appropriate citation of Qur’anic and hadith sources, and integration of spiritual values into disciplinary perspectives. All manuscripts passed the desk review stage and proceeded to peer review.

2. Double-Blind Peer Review

Each chapter was reviewed independently by two subject-matter experts using a double-blind process to maintain objectivity. Reviewers evaluated manuscripts across several criteria including originality, clarity of argument, academic rigour, spiritual depth, use of Islamic sources, and coherence with the Ibadah Camp goals.

The overall assessment across all chapters was highly positive. Reviewers consistently noted:

- strong alignment with the theme of reconstructing Islamic civilisation,
- inspiring integration of spirituality, ethics, and professional knowledge,
- smooth narrative flow and reflective tone consistent with the spirit of Ibadah Camp,
- effective use of Qur’anic worldview, Islamic history, and contemporary analysis, and
- meaningful contributions to the discourse on moral leadership and ummatic renewal.

3. Final Editorial Decision and Publication Process

Taking into account both reviewer reports for each chapter, the editorial committee issued a unified decision to accept all manuscripts with minor revisions. Authors refined their chapters accordingly, addressing clarity, transitions, and minor citation adjustments. Upon resubmission, the chapters underwent copyediting for language consistency, formatting, and referencing before being prepared for final publication.

The reviewing process affirmed that the chapters collectively form a cohesive, spiritually rich, and intellectually robust volume. The contributions: uphold the mission of IIUM and KENMS, reflect the ethos of *ukhuwwah*, humility, service, and excellence cultivated in the Ibadah Camp, offer meaningful pathways for reviving Islamic civilisation through knowledge, ethics, and leadership, and provide actionable reflections relevant to academia, governance, and community development.

The Editorial Committee extends its appreciation to all reviewers, authors, and contributors for their dedication and scholarship. The publication stands as a testament to the synergy between spiritual rejuvenation and academic excellence—an embodiment of the Ibadah Camp's aspiration to cultivate individuals who serve humanity through knowledge grounded in Tawhid.

PREFACE

The 2025 KENMS Ibadah Camp marks another important milestone in our ongoing commitment to cultivating spiritually grounded, intellectually vibrant, and ethically conscious members of the Kulliyyah of Economics and Management Sciences (KENMS). The theme “Islamic Civilisation as Saviour of Mankind: How to Reconstruct It” reflects our shared belief that Islamic civilisation—rooted in revelation, reason, and moral purpose—continues to offer humanity a timeless framework for justice, balance, and sustainable progress. In an age marked by moral uncertainty, institutional fragility, and the global search for meaning, the reconstruction of Islamic civilisation is no longer merely an academic aspiration; it is an urgent collective responsibility.

This book brings together diverse chapters written by KENMS scholars, each exploring how accounting, business, economics, and finance can serve as instruments of civilisational renewal. The chapters illustrate that Islamic civilisation cannot be rebuilt through slogans or nostalgia. Instead, it requires disciplined knowledge, ethical leadership, spiritually informed decision-making, and institutions rooted in Tawhidic epistemology. Through reflections on justice, integrity, governance, social protection, leadership ethics, *maqāṣid al-sharīʿah*, and professional excellence, this book positions KENMS not only as an academic faculty but as an incubator of ummatic renewal.

The Ibadah Camp itself serves as a living laboratory for this reconstruction process—integrating worship, learning, teamwork, reflection, and community-building. The programme demonstrated that spiritual devotion and professional responsibility are not separate paths but a single integrated trajectory toward *mardhatillah*. The contributors to this volume have thoughtfully translated the camp’s vision into scholarly insights and practical pathways that can guide individuals, institutions, and society.

We hope that this book will inspire readers to internalise the virtues of humility, justice, service, and excellence; to strengthen their commitment to Islamic ethical leadership; and to participate actively in the ongoing reconstruction of Islamic civilisation—beginning with the self, radiating through the Kulliyyah, and ultimately benefiting the *ummah* and humanity at large.

We express our sincere gratitude to all contributors, reviewers, committee members, and KENMS staff for their dedication and ukhuwwah, which made this publication possible. May Allah bless these efforts, accept them as deeds of *ʿibadah*, and grant us the strength to continue serving the vision and the seven missions of IIUM for the *ummatic* excellence.

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CHAPTER 5

PROMOTING UNITY AND COOPERATION: REVIVING *UKHUWWAH ISLAMIYYAH* AS A CIVILISATIONAL FORCE AND POVERTY ERADICATION

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Abstract

The revival of *Ukhuwwah Islamiyyah* is both a religious aspiration and a fundamental necessity for modern Muslim society. By accepting this holy bond, Muslims can rise above their differences, come together to form a powerful civilisation, and not only work to end poverty but also be a symbol of unity, justice, and compassion for all people. Muslim countries may work together and share knowledge, money, and technology to boost *Ukhuwwah* and move civilisation forward by making the Ummah more socially cohesive. They may also revitalise Islamic social finance instruments like Zakat, Sadaqah, and Waqf to eradicate poverty and bolster social welfare initiatives.

Keyword: *Ukhuwwah*, Civilisation, poverty

INTRODUCTION

In a world where globalisation and interdependence are changing everything, Muslim countries and groups need to work together and be united. The Islamic world is very different in terms of culture, economy, and spirituality. However, when its people come together in unity, guided by the principles of brotherhood, peace, and mutual respect, they can do great things. People have often had trouble getting along because of political differences, economic inequality, and outside forces. The Ummah, or worldwide Muslim community, needs to work together more closely and feel more like a community if it wants to get past these problems.

Even now, poverty and hunger are still problems in our modern world. Despite the world's progress, many developing countries are still poor. Political instability, economic inequality, and social isolation are factors that contribute to high poverty rates in many growing and developing nations, especially Muslim countries. The fragmentation and lack of cooperation among Muslim groups make it harder for them to deal with these problems effectively. Poverty is not just an economic problem; it is also a social and spiritual disaster that needs a single solution based on Islamic principles.

One possible solution to poverty and hunger that has its roots in Islamic history is the revival of *Ukhuwwah Islamiyyah*, which means brotherhood and unity

in Islam. This is also known as social cohesiveness. Re-establishing *Ukhuwwah* enables individuals to collaborate in resource pooling, knowledge sharing, and the implementation of sustainable strategies to eradicate poverty. *Ukhuwwah Islamiyyah* has always been more than just a religious practice and teaching; it has also helped people work together, be fair, and improve the lives of their communities. It used to be the foundation for a united Muslim society and cooperation between countries. When everyone works together and stays united, they can all meet their needs for safety and health, which can also help the economy get better. Muslim nations and communities must come together and work together to fight poverty and build a strong and caring Islamic civilisation.

In Islam, *ukhuwwah* has three parts: faith (aqidah), worship and rules (ibadah and shariah), and ethics (akhlak). Faith is the most important part (Mhd Sarif, 2019). Throughout Islamic history, *Ukhuwwah Islamiyyah* has served as a fundamental component of civilisation. The Mu'akhah (brotherhood) that formed between the Muhajirun and Ansar in Madinah during the time of Prophet Muhammad showed how selfless and united people can be. It is a lasting example of how friendship can cross ethnic and economic lines. Also, Islamic civilisation thrived because of institutions like madrasahs and waqf systems, which were created and kept up by a sense of duty and shared values. This social cohesion made it easier for countries and the world as a whole to share ideas and make economic progress that lasted for hundreds of years. Working together with other people and countries may help share the benefits among members, which will help development and reduce poverty. This *ukhuwwah* is not based on race, country, language, or geography. Instead, it is based on the ummah, which is made up of people from all over the world who share the same religion, values, and moral commitment. This unity is a divine command that encourages people to help each other, be kind to each other, and share responsibility. In the past, it helped Islamic civilisation thrive during the Golden Age by allowing Muslim communities to share resources, knowledge, and welfare systems that helped the poor and marginalised.

REVIVING *UKHUWWAH ISLAMIYYAH* AS A CIVISATIONAL FORCE

The Muslim world is currently confronting one of its most critical challenges: the fragmentation of its population, resulting in sectarianism, ideological polarisation, and intellectual stagnation. These divisions have not only made the Ummah less powerful as a whole, but they have also made it harder for the Ummah to help solve problems around the world. To deal with this, it's very important to bring back intellectual collaboration and encourage honest and respectful communication between different sects.

Ibn Sina and Al-Khwarizmi were two of the well-known Muslim scholars of the Golden Age of Islamic civilisation. They were known for being very smart. Muslim thinkers kept and spread knowledge in philosophy, maths, medicine, and astronomy. Islamic thought has consistently emphasised the importance of reason, inquiry, and creativity, which are essential for confronting contemporary crises and challenges. This heritage serves as a reminder of this. Bringing back this spirit of inquiry and ethical research could help us identify a more moral and wise way to solve the world's problems. Learning, broadening one's perspective, and nurturing *Ukhuwwah*

(social cohesion) collectively enhances economic growth and development, thereby restoring the Islamic Golden Age of civilisation. When a group of Muslim scholars and experts can come together to work towards a common goal, the advancement of knowledge, we will have achieved *fardhu kiffayyah*. If there is a lot of skill in the Muslim community, or *ummah*, the number of poor people will go down. According to *ukhuwwah*, Muslim countries should share their knowledge and technical advances. Investing in education and innovation, especially in areas that have been ignored, can help the poor break the cycle of poverty and improve society as a whole.

By creating collaborative research institutes, encouraging exchanges between students and scholars, and reforming Islamic education, the Muslim world could build a strong and intellectually active civilisation. These initiatives are necessary for integrating Islamic heritage with modern realities, enhancing global contributions, and fortifying *Ukhuwwah Islamiyyah* as a civilisational force. An improved Islamic education system would produce thought leaders, scholars, and professionals who can bring together old and new ideas, thus serving the Ummah with vision, knowledge, and unity. This revival of knowledge reflects the legacy of Al-Ghazali, Ibn Sina, Al-Farabi, and others who demonstrated the synthesis of *deen* (religion) with *ilm* (knowledge).

HOW *UKHUWWAH* CAN DRIVE POVERTY ERADICATION

At first, the *Ukhuwwah* will help businesses work together more. Through this social connectedness, Muslim countries may encourage cooperation and create integrated economic systems that focus on trade, investment, and Islamic banking. People who are poor not only don't make enough money, but they also don't have access to basic healthcare, education, and clean water. They lack opportunities, feel alone, and have no power. Zakat, Sadaqah, and Waqf could be used again as parts of a larger social finance system to spread wealth and help fight poverty around the world. Hossain & Haron (2024) and Muhammad et al. (2023) have conducted comprehensive analyses of the role of Islamic social finance instruments (zakat, waqf, sadaqah) in mitigating poverty, promoting enhanced institutional collaboration among Muslim countries. For example, *Ukhuwwah* strengthens social ties and encourages empathy, which leads to more Sadaqah donations, especially to those in need. If the money is given out in the right way and at the right time, it could help the Muslim economy and reduce poverty.

Also, improving activities that bring people together could lead to the creation of social welfare programs that work together to help the poor with things like healthcare, education, job training, and housing. Muslim communities can create long-lasting programs that deal with the root causes of poverty instead of just giving short-term help by pooling their skills and resources. *Ukhuwwah* encourages the sharing of knowledge and technological advancement among Muslim nations. Investing in education and innovation, especially in areas that are often left out, helps poor people break out of cycles of poverty and helps society as a whole move forward.

After that, Muslim countries and groups may work together more to change policies that are meant to help people get out of poverty. Coordinated lobbying on the

global stage may facilitate investment, assistance, and fair trade conditions that benefit economically disadvantaged Muslim communities. To improve long-term economic growth in poor countries, the government needs to work more closely with businesses. Multinational corporations are becoming more important in the global economy as private capital flows from development organisations become more important than public capital flows. *Ukhuwwah Islamiyyah* could foster economic collaboration among states and communities, reducing dependence on Western assistance frameworks and encouraging localised Islamic solution.

Ukhuwwah emphasises moral responsibility and social justice. Islamic ethics-based development methods promote sustainability, dignity, and equitable development, ensuring that poverty alleviation efforts honour human rights and cultural values. Syifa (2025) demonstrates that fundamental Islamic principles, such as al-'adl (justice), maslahah (public interest), and *ukhuwwah* (brotherhood), are vital in establishing frameworks for social justice. Social justice is a key part of the talk about sustainable global development, especially when it comes to fighting inequality.

STRENGTHENING UKHUWWAH AMONG KENMS STAFF MEMBERS THROUGH SPORTS AND FOODS

As a member of the Ibadah camp 2025 committee for both food and sports, I was in charge of the sports events. As members of the KENMS, IIUM sports committee, we have come up with activities that will help the faculty and staff feel more *Ukhuwwah*. These activities fit with the idea of *Ukhuwwah's* benefits and the theme of civilisation. When we were planning these events, we looked to traditional Malay sports for ideas. The planned explorations for the Ibadah camp are not only in line with the values of civilisation, but they also aim to promote *Ukhuwwah* among the staff, which includes both administrative and lecturing staff from different departments. The staff is also very excited about this. These kinds of activities will help KENMS members get to know each other better, work together, settle arguments, and lower assibiah. This *Ukhuwwah* leads to more economic growth, happiness, and fewer problems.

Nur Qistina, a member of the committee, suggested that traditional Malay games be played on the first day of the Ibadah camp. The Explorace sports were made for groups, and they not only make things more fun but also help staff members get to know each other better, especially those who are new to KENMS. The staff members' childhoods come back to them when they play the old Malay games like Throwing Slipper, "Ting Ting Ting," and Sack Race. These games also make them think strategically as a team in order to win. For example, in the game "Ting Ting Ting," one player has to close their eyes to play. But the other players on the team can still give the player instructions to help them, even if they have to play with their eyes closed. This example shows how team members help each other, which strengthens *Ukhuwwah*.

As the catering committee, we also came up with the idea of communal dining with "dulang," which encourages *Ukhuwwah* and sharing among the group. Eating from a communal dulang instead of individual plates would bring people together more.

RECOMMENDATION

People often use the idea of *Ukhuwwah Islamiyyah* in speeches, conferences, and religious talks, but it is usually just a slogan and not a way of doing things. To revitalise *Ukhuwwah* as a dynamic civilisational force capable of transforming the Muslim world, we must move beyond emotional hyperbole and enact substantial structural and spiritual reforms that redefine leadership, education, and youth empowerment.

For real unity, leaders need to serve instead of rule. They need to show prophetic qualities like justice, humility, and moral integrity. Just like Caliph Umar ibn al-Khattab had to answer to the people, modern Muslim leaders need to set up systems for open and effective government. Without accountability, the trust that is necessary for *ukhuwwah* breaks down.

The *Ummah's* most important unused resource is its young Muslims. Since most Muslims are under 30, any effort to bring *Ukhuwwah* back to life must give young people the power to be more than just followers; they must also be proactive builders of a united future. Encouraging young people to start their own businesses, social enterprises, and ethical companies helps people become more independent and helps communities grow. Islamic fintech, halal tourism, and social impact investment platforms might bring together young Muslims from different countries and backgrounds.

CONCLUSION

Reviving *Ukhuwwah Islamiyyah* is not just a nostalgic call to past greatness; it is a necessary, practical, and forward-thinking way to bring back the unity and importance of the Islamic world in today's global civilisation. This brotherhood, based on divine guidance and historical precedent, has the potential to overcome differences and promote collaboration, innovation, and empathy across divides. If the ummah uses this relationship as a foundation for social, political, and economic cooperation, it may rise again, not to rule, but to lead with fairness, kindness, and wisdom.

In the context of Islamic civilisation, true progress is measured not by material wealth but by the achievement of justice, the eradication of poverty, and the preservation of human dignity. It is both possible and necessary to bring them back into a complete Islamic civilisational framework. In a time when income inequality and poverty persist despite prosperity, the Islamic paradigm offers a timeless framework for sustainable, ethical, and human-centered development. Waqf and Zakat can change communities and bring Islam's civilisational goal back to life in modern times by putting people before profit and principles before materialism. *Ukhuwwah Islamiyyah* serves as the foundation for Muslims to propose an alternative civilisational model rooted in justice (*'adl*), compassion (*rahmah*), and human dignity.

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RESOLUTION

Islamic Civilization as Saviour of Mankind: How to Reconstruct It

In the name of Allah, the Most Gracious, the Most Merciful

We, the staff of the Kulliyyah of Economics and Management Sciences (KENMS), hereby pledge to uphold the following commitments as our collective *amanah* in rebuilding Islamic civilisation:

1. Spirituality & Ibadah

We affirm that every effort begins with Tawhid and sincere *niyyah*, anchoring all actions in the pursuit of Allah's pleasure. Thus, we will uphold *solat*, *zikr*, *du'a*, and *gratitude* as the sources of spiritual strength. Hence, we will strive to practice *ihsan*, serving with excellence at all times as though Allah is watching us.

2. Knowledge & Scholarship

We will uphold that Islamic civilisation flourishes when *'ilm* becomes its soul—integrating *fikr* (intellect) with *zikr* (remembrance of Allah). Thus, we will treat teaching, research, supervision, and documentation as sacred *amanah*. Hence, we will commit to preserving, advancing, and transmitting knowledge as a legacy for humanity.

3. Justice & Social Harmony

We recognize justice ('adl) as the pillar of a balanced and compassionate society. Thus, we will commit to fairness, dignity, and *shura* (consultation) in all decisions and interactions. Hence, we will uphold unity in diversity, guided by the spirit of the *Sahifah al-Madinah*, the earliest model of a just and inclusive social contract.

4. Discipline & Order

We regard time as *amanah*, valuing punctuality, orderliness, and accountability. Thus, we will follow all SOPs with *ihsan*, ensuring diligence, transparency, and professionalism. Hence, we will embrace patience and gradualism, recognising that civilisations are rebuilt steadily—step by step—through *istiqamah*.

5. Innovation & Creativity

We affirm that civilizational renewal requires creativity, adaptability, and an entrepreneurial spirit. Thus, we will strive to infuse Islamic values into modern innovation, ensuring ethical and sustainable progress. Hence, we will commit to building capacity before leadership—developing people before structures, in the prophetic model of *tarbiyyah*.

6. Civilizational Lessons

We draw lessons from the heritage of Islamic civilisation:

- Architecture & arts that reflect *itqan* (excellence) and beauty as signs of faith.
- The Qur'an, manuscripts, and knowledge traditions that prioritise preservation, accuracy, and dissemination.
- Regional diversity, where *ta'awun* and *ukhuwwah* across cultures strengthen the ummah's collective resilience.

Ya Allah, make us steadfast in this pledge, grant us sincerity in our service, and bless our efforts in nurturing a civilisation grounded in Tawhid, justice, knowledge, and compassion.

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