

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*, *dua*, and *gratitude* as the sources of spiritual strength. Hence, we will strive to practice *ihسان*, 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 recognise 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 *ihسان*, 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

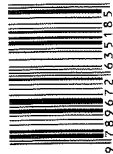
We affirm that civilizational renewal requires creativity, adaptability, and an entrepreneurial spirit. Thus, we will strive to infuse Islamic values into modern innovation, ensuring ethical and sustainable progress. Hence, we will commit to building capacity before leadership—developing people before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

6. Civilizational Lessons

We draw lessons from the heritage of Islamic civilisation: Architecture & arts that reflect *iqan* (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.

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

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

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INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA

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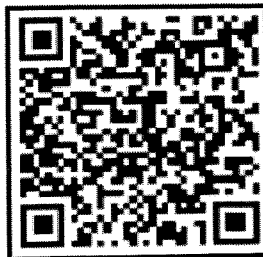
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REVIEW PROCESS

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 IJUM 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 Kulliyah 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-sharʿiyyah*, 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 *maṣḥūṭatillah*. 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 Kulliyah, 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 *'ibadah*, and grant us the strength to continue serving the vision and the seven missions of IUM for the *ummic* excellence.

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LIVING A BALANCED LIFE AND BEING AN *INSĀN KĀMIL*: AN ISLAMIC PERSPECTIVE ON WORSHIP, HEALTH, WEALTH, FAMILY, AND KNOWLEDGE

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Kulliyyah of Economics and Management Sciences
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Abstract

This chapter explores the Islamic concept of a balanced life and the path toward becoming *Insān Kāmil*—the complete human being—through the integration of worship, health, wealth, family, and knowledge. Rooted in the *Maqāsid al-Sharī'ah* (preservation of religion, life, intellect, lineage, and property), it expands upon a *tazkirah* delivered during the 2025 Ibadah Camp at the Kulliyyah of Economics and Management Sciences, IIUM. The study demonstrates that true balance, or *wasatiyyah*, extends beyond the modern notion of work-life equilibrium to encompass holistic spiritual, physical, and intellectual well-being. Drawing from the Qur'an, Sunnah, and classical scholarship, it highlights how these five interdependent dimensions cultivate harmony with Allah, self, and society. Ultimately, the chapter argues that reconstructing Islamic civilisation begins with nurturing balanced individuals who live consciously, embody moderation, and act as witnesses of justice and mercy for mankind.

Keywords: *Insān Kāmil, Wasatiyyah, Maqāsid al-Sharī'ah*

Introduction

The 2025 Ibadah Camp at the Kulliyyah of Economics and Management Sciences (KENMS), IIUM, was organised under the theme "*Islamic Civilisation as Saviour of Mankind: How to Reconstruct It*." This theme rightly places emphasis on how Muslims, as individuals and communities, can revive the spirit of Islamic civilisation through conscious living. During the early morning of the 4th of August, after the Subh prayer, I delivered a *tazkirah* reminding participants that a truly balanced life extends far beyond the modern notion of "*work-life balance*." Islam's vision of balance is comprehensive, encompassing five key dimensions: worship, health, wealth, family, and knowledge. These dimensions are not separate compartments, but interdependent spheres that collectively nurture the believer to serve Allah and humanity. This paper expands on the *tazkirah* by developing these themes in light of the Qur'an, Sunnah, and the wisdom of our scholars based on the five fundamental values or objectives of *Maqāsid al-Sharī'ah*, which are the preservation of religion (*dīn*), life (*nafs*), intellect (*ʿaql*), lineage/posterity (*nasl*), and property (*māl*). These concepts, also known as *daruriyyah al-khams*, are the core purposes of Islamic law, aiming to promote human well-being by safeguarding these essentials for both individuals and society.

Contents

The Qur'an repeatedly highlights moderation as a defining quality of the Muslim community. Allah declares, *الإنس على شهادة يتكلمون وسطاً أمة جنتكم وكنت* "And thus We have

made you a community of balance, so that you may be witnesses over mankind." (al-Baqarah 2:143). The word *wasat* denotes moderation, justice, and balance, warning against both negligence and excess. This balanced way of living is not confined to acts of worship but stretches to all dimensions of human existence. To bear witness over mankind, Muslims must exemplify lives that are wholesome, harmonious, and disciplined in every aspect.

Worship: The first dimension of balance lies in *ibādah*, or worship. Allah reminds us in the Qur'an, *يَعْبُدُونِ لَا إِلَهَ إِلَّا وَأَنسَ خَلْقَ رَبِّكَ* "did not create *jinn* and *mankind* except to worship Me." (al-Dhāriyāt 51:56). Worship is the foundation upon which all other aspects of balance are built. However, true worship extends beyond ritual acts such as *ṣalāh* and *ṣawm*. It encompasses every sincere action done for the sake of Allah, including how we earn our livelihood, how we treat our families, and how we contribute to society. The Prophet PBUH emphasised consistency in worship, saying: *"The most beloved deeds to Allah are those done consistently, even if small."* (Bukhārī and Muslim). Balance in *ibādah*, therefore, means steady devotion that sustains spiritual growth without falling into neglect or burnout.

Health: Closely linked to spiritual well-being is the balance of health, both physical and psychological. The Prophet PBUH described health as one of the greatest blessings, warning: *الإنس من كثير فيهما مغفون يغفلان* "There are two blessings which many people waste: *health and free time*." (Bukhārī). Classical Muslim scholars understood health as a trust from Allah. Abu Zayd al-Balkhī, in his pioneering work on Islamic psychology, argued that the human being is composed of body and soul, and the health of one directly affects the other. Preserving health through exercise, moderation in diet, rest, and psychological care is thus a form of *ibādah* in itself. Without good health, the believer cannot fully engage in worship, serve their family, or pursue knowledge effectively.

Wealth: Another critical dimension is wealth. Islam does not condemn the pursuit of wealth, but it insists on earning through lawful means and spending responsibly. Allah cautions in the Qur'an: *وَلَا تُقْرَبُوا إِلَى مَقْرَبَةٍ مِّنْكَ تُجْزَىٰ وَلَا تَحْسَبُوا طَوْلًا فَنَفْعُ الْبَاطِلِ كُلِّ قَبْطِلٍ* "Do not keep your hand chained to your neck, nor extend it completely, lest you sit down blamed and destitute." (al-Isrā' 17:29). This verse emphasises moderation in financial conduct, avoiding both miserliness and extravagance. Al-Ghazālī taught that wealth becomes praiseworthy when it fulfills three purposes: self-sufficiency, supporting one's family, and aiding those in need. In contrast, hoarding wealth or indulging in wastefulness destroys balance and distracts from higher spiritual aims. A Muslim's wealth should be a means of building, not corrupting, both individual character and collective welfare.

Family: The fourth dimension of balance lies in family relationships. Islam regards the family as the cornerstone of society, and nurturing these ties is itself an act of worship. The Prophet PBUH said: *لَا هَيْبَةَ فَزْوَكٍ وَلَا لَهْلَهٍ، فَزْوَكُكُمْ خَيْرُكُمْ* "The best of you are those who are best to their families, and I am the best of you to my family." (Tirmidhī). He also declared: *رَبِّيبُهُ عَنِ مَسْئُولٍ وَكُلُّكُمْ رَاعٍ لِّفَلَكٍ* "Every one of you is a shepherd, and every one of you will be asked about his flock." (Bukhārī and Muslim). These teachings

remind us that leadership begins at home, and neglecting family rights is a spiritual deficiency. A balanced Muslim nurtures his or her family with compassion, fairness, and time, recognising that strong families are the foundation of a strong ummah.

Knowledge: Finally, the pursuit of knowledge forms the fifth dimension of balance. Islam elevates knowledge as both a duty and a source of dignity. Allah commands: وَقُلْ عَلَّمْنَا رَبَّنَا رَبِّ "And say: My Lord, increase me in knowledge." (Tāhā 20:114). The Prophet PBUH reinforced this, saying: مَنْ عَلَّمَ عَلَى فَرِيضَةٍ لَمْ يَطْعَمْهُ "Seeking knowledge is an obligation upon every Muslim." (Ibn Mājah). Al-Shāfi'ī went further, stating: مَنْ عَلَّمَ الشَّيْءَ أَرَادَ مَنْ يَلْعَقُ فَعَلَيْهِ مَعَا أَرَادَهُمْ وَمَنْ يَلْعَقُ فَعَلَيْهِ الْخَيْرُ أَرَادَ وَمَنْ يَلْعَقُ فَعَلَيْهِ "Whoever desires this world, let him pursue knowledge. Whoever desires the Hereafter, let him pursue knowledge. And whoever desires both, let him pursue knowledge." Knowledge in Islam is not sought for pride or empty argument but for action, humility, and service. It completes the circle of balance by equipping believers to navigate both dunya and ākhirah with wisdom.

Taken together, these five dimensions show that balance is not optional but essential. To neglect one is to disrupt the others: overemphasis on wealth leads to greed, focus on worship without regard for family creates neglect, and knowledge without practice breeds arrogance. True balance is what the Qur'ān describes as *'insān kāmil'* the complete human being who integrates worship, health, wealth, family, and knowledge in harmonious proportion.

In practical terms, Muslims should consciously structure their lives to reflect this balance. A daily routine should give due time to ṣalāh, physical care, lawful earning, family bonding, and learning. Weekly self-reflection allows us to measure progress: Have I grown spiritually? Am I maintaining my health? Am I fulfilling my family's rights? Am I using wealth responsibly? Am I pursuing knowledge? Du'a should accompany these efforts, such as the supplication: اَللّٰهُمَّ عَلِّمْنِيْ مَا يَنْفَعُنِيْ "O Allah, help me to remember You, thank You, and worship You well."

Conclusion

The Ibadah Camp 2025 highlighted that reconstructing Islamic civilisation requires nurturing balanced individuals who embody these values. Fragmented individuals cannot revive a civilisation, but by Muslims who live in harmony with their Creator, themselves, their families, and their societies. Thus, balance is not simply about personal well-being; it is a collective obligation and a civilisational imperative. In conclusion, living a balanced life in worship, health, wealth, family, and knowledge is the essence of the Qur'anic vision of *wasafiyyah*. It enables Muslims to achieve personal harmony while also serving as witnesses over humanity. Such balance allows us to contribute meaningfully to the revival of Islamic civilisation, which begins with the self, radiates into the family, and extends into the wider ummah. May Allah guide us all to lives of moderation, harmony, and ultimate success in both this world and the Hereafter. Āmin.

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