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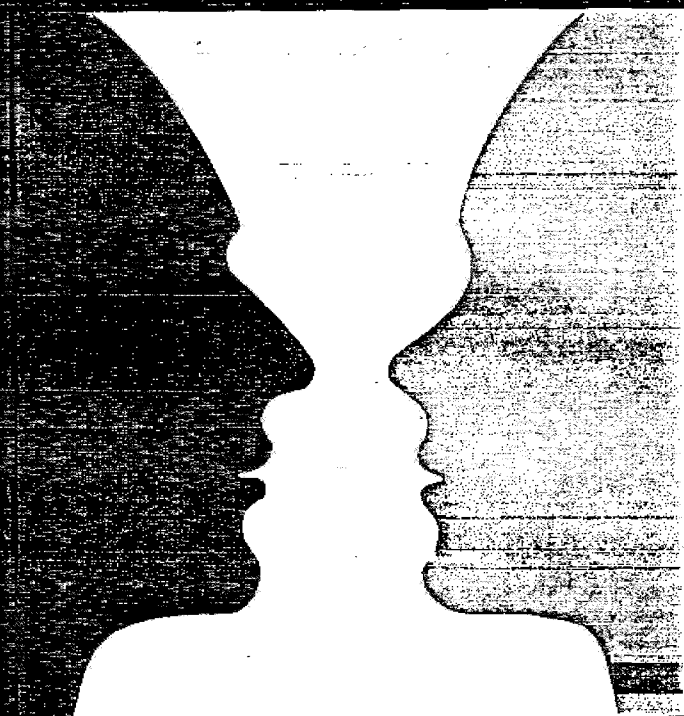|		
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AUTHOR	:	PROF. DR. MUHAMMAD KAMAL HASSAN
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MORAL & ETHICAL ISSUES

IN HUMAN RESOURCE DEVELOPMENT: OLD PROBLEMS AND NEW CHALLENGES

PROF. DR. MOHD KAMAL HASSAN

MORAL AND ETHICAL ISSUES IN HUMAN RESOURCE DEVELOPMENT: OLD PROBLEMS AND NEW CHALLENGES

Prof. Mohd. Kamal Hassan

Institut Kajian Dasar (IKD) was established in December 1985. IKD's activities is to carry out research in several topics include social, politics and economy.

PREFACE

The history of philosophy has been characterized as a footnote to Plato. Plato might not have had all the right answers but he did asked the important questions. Plato's dialogues address the fundamental philosophical issues and his analysis of ethics is among the most important of his writings. For Plato, the subject matter of ethics is the nature of the good life and the best way to achieve it. To live the good life, a life of excellence, one must live virtuously. In the *Republic* and in his other dialogues, Plato argues against those who equate virtue with power, pleasure, or the fulfillment of desire. Virtue, he says, is dependent on knowledge. Through the exercise of reason, we can govern our passions and live an orderly and harmonious life of virtue.

The monograph subscribe morality or ethical code of conduct ought to be integrated in all human resource development based on the Tawhidic world view and values. The moral and ethical Issues in Human Resource Development is organized carefully, containing the central writings of the most important and influential figures/ individuals in the country. In addition the relevant translation of the versus of the Holy Quran have been regrouped accordingly to the topic discussed as a significant reference at the back of the monograph. We would like to see Malaysia as a Moral Nation in 2020.

MORAL AND ETHICAL ISSUES IN HUMAN RESOURCE DEVELOPMENT : OLD PROBLEMS AND NEW CHALLENGES

By :

Prof. Dr. Mohd Kamal Hassan

QUOTATIONS

1. *"Between 1981 and 1986, the Government lost over $290 million due to commercial crimes, excluding the BMF scandal ($2 billion), the Pan El case ($5.4 billion), Deposit Taking Co-operatives ($600 million), the Perwira Habib Bank case ($673 million) and fraud involving other deposit taking co-operatives."*
(New Straits Times, 15.3.1989)

2. *"The Bar Council had received about 750 complaints of fraud, mismanagement and professional negligence against lawyers over the past two years. A total of 263 disciplinary committees were appointed by the Chief Justice to probe into the various complaints against lawyers. Following investigations by the disciplinary committees, 24 lawyers were suspended between January 1989 and November 1990."*
(New Straits Times, 4.3.1991)

3. *"We must face the fact that the vast expansion of man's external powers by science and technology which are the creation of human reason have done nothing to strengthen the power of reason in the moral order which is its proper domain. For the moral order and the technological order have become out of gear with one another, and as the technological order has advanced and become stronger, the moral order has grown weaker."*
(Christopher Dawson, The Crisis of Western Educations, pp. 169-194)

Introduction

I must confess at the outset that I have not been able to do full justice to the topic of the monograph. I do realize that the topic requires familiarity with the old as well as current literature in human resource development and a deep understanding of the full range of moral issues involved. However, I regret that under the present circumstances of my work in the University, it is not possible for me to fulfil the two prerequisites. This paper would therefore outline briefly what in actual fact is but a layman's general observations and reflections within the context of contemporary Malaysian society. I must hasten to add that my religious convictions as a Muslim do colour the whole thrust of my observations and recommendations. The basic theoretical assumption that I subscribe to is that morality or ethical code of conduct ought to be integrated in all human resource development because man is a moral being and that ethical codes of conduct based on the *Tawhidic* worldview and values are more elevating than those which are detached from religious moorings in as much as man is also a theomorphic being.

Within the Malaysian context, the public outcry regarding immoral and unethical practices in public services, professional institutions and the corporate sector is a fairly recent phenomenon. [1]

It is perhaps useful to know that in the U.S. concerned Christian thinkers and scholars have been scrutinizing modern industry, business, technology and the corporation - both national and multinational - from Christian perspectives since the sixties. See John C. Bennett, *"A Theological Conception of Goals for Economic Life," in Goals of Economic Life,* ed. Dudley A. Ward (New York: Harper & Row, 1953; H. Cunliffe Jones, *Technology, Community and Church* (London : Independent

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Press, Ltd., Businessman (New York: Association Press, 1964);
Victor Obenhaus, *Ethics for an Industrial Age: A Christian Inquiry* (New York : John Wiley & Sons, 1967); Michael Noval, *Towards a Theology of the Corporation* (Washington D.C. : American Enterprise Institute,

<div align="right">[1982]</div>

The Public Concern Over Unethical Practices of Professionals

In the last five years, the Prime Minister himself had, on several occasions, emphasized the need for professionals in business, industry and government to adhere strictly to ethical codes of conduct. One can identify at least three old problems in this regards;

a) the temptations of power, wealth and pleasures of the flesh for those in privileged and powerful positions are forever present within an environment or culture in which

    1) the concept of professionalism does not give due weight to moral and spiritual attributes of the pro- fessional, and

    2) the concept of development minimizes or pays only lip-service to the importance of integrated and holistic development of man;

b) the insufficiency of relying mainly upon the legal system, which separates morality from law, to deter criminal behaviour and reform the immoral person;

c) the insufficiency of relying upon codes of ethics which are mainly derived from and appeal to human reason alone, leaving the seat of conscience and deep spiritual motivations which are connected to accountability to the

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Supreme Being untouched.

At least two new challenges the problems pose are related to the question of

1) why it is necessary to integrate religious faith, religious moral philosophy, moral-spiritual enhancement programmes and religious values in human resource development programmes in government services, business and industry; and

2) how to integrate the religious, inspired moral enancement strategies into the existing systems without jeopardizing the legitimate goals of political stability, greater economic growth with social justice, efficiency, professional competence and profit. The successful models of such integration are not easily available for emulation and effective human development training modules or packages — one of them is the BINA INSAN package — to meet different organizational needs, are still in their nascent stage in Malaysia. Both ABIM (The Muslim Youth Movement of Malaysia) and IKD (Institute for Policy Research) also have their own training modules for professionals, organizations, business and government departments. The challenge for those involved in the training of HRD is that most of them would have to be retrained to acquire the skills of holistic and integrated human development strategies. Text books and manuals incorporating the integrated approach would have to be produced by outside consultant organizations or internally.

Given the religious and ethnic plurality of the Malaysian target groups, a real challenge faced by the trainers is how to address adequately and satisfactorily the common as well as specific needs of the staff.

The tradition of secular or a religious professionalism in business, industry, government and statutory bodies is well-entrenched in Malaysian society. It has been generally assumed that scientific, technical and professional education and acquisition of the desirable skills and attitudes in addition to conducive environment and code of ethics are quite sufficient to produce the trustworthy, responsible and dedicated professional. This constitutes an old problem as well as a new challenge. With the increase in cases of corrupt and fraudulent practices reported in the media, the emergence of the phenomenon of big "money politics", the rising tide of sophisticated white-collar crimes, the long-standing scandal within the legal profession and its negative public image and a host of other unethical conduct affecting the "educated" middle and upper classes of Malaysian society, there has been some soul-searching lately among a section of the Malaysian leaders.

As far as the public sector was concerned the Mahathir administration introduced the Look East Policy which encourages Malaysians to emulate the work ethics of the Japanese and Koreans, initiated the inculcation of BCA (Bersih, Cekap, Amanah) attitudes and practices within the civil service popularized the slogan of "Leadership by Example" and launced the *Penerapan Nilai-Nilai Islam* (Inculcation of Islamic Values) policy — all of which were intended to create a more morally-conscious, service-oriented and corruption-free civil service.

Several ministries and statutory bodies formed committees to promote more religious-oriented programmes usually consisting of talks and forums on the importance of religious life, piety and good moral conduct of the Muslim officers. Then the concept of BINA INSAN (developing the integrated personality based on Islamic principles) started to become popular in some government agencies. The *Qiyam al-Lail* (religious devotion during the night) programme complete with its series of

nocturnal supererogation prayers such as salat al-tahajjud, salat al-tasbih, salat al-hajah and salat al-witr has since become part and parcel of the regular religious-spiritual conscientization programme. The "*Qiyam al-Lail* syndrome" apparently has also penetrated the ranks of some senior Muslim political leaders. The challenge in this new venture is now to sustain the interest and commitment of the political elite without causing some degree of apprehension that their pragmatic political impulses might be replaced by a morbid spiritual other-worldliness that some Malays are prone to when overwhelmed by intense guilt-consciousness and awesome fear of the severe punishment that awaits the sinners after death. A transitional model of behavioural reform that fills in the gap between arrogant professional self-sufficiency and world-denying spirituality has yet to be institutionalized and perfected to suit the Malaysian environment.

The Need for a Comprehensive Look at Ethical Issues

In April 1990 an important national seminar held in Kuala Lumpur, on "*Etika Pengurusan, Amalan Masa Kini dan Arah Masa Depan*" (Management Ethics: Current Practices and Future Trends) was organized by Universiti Utara Malaysia in cooperation with PETRONAS. This is the first seminar on a national scale which, to the best of my knowledge, attempted to address the whole range of ethical issues related to public administration, business, anti-corruption agency, auditing and accounting, banking, insider trading in the Kuala Lumpur Stock Exchange, commercial crime, Islamic management, journalism and medical practice. The views and concerns expressed by the paper presenters are highly instructive and some of them deserve to be highlighted and reproduced in this monograph.

Syed Ahmad Idid, Director of Legal Divison of Public Bank Bhd., quoting the Harvard Business Review (September - October 1989) that the American press has been calling attention "to blatant derelictions on Wall Street, in the defense industry, and in the Pentagon, and to questionable activities in the White House, in the attorney general's office, and in Congress" and that "observes wonder whether our society is sicker than usual ..." raises the question:

Why is business ethics a problem that snares not just a few mature criminals or crooks in the making but a host of apparently good people who lead exemplary private lives while concealing information about dangerous products or systematically falsifying costs? [2]

He recommended that "*we should insist on all corporations to have a very good code of ethics to which their Chief Executives will bow and which the Board of Directors will insist be observed in detail and in spirit.*" [3] The challenge which he posed for the universities is contained in the following question:

Will our institutions of higher learning (one fine example is our Universiti Utara Malaysia) teach Business Ethics and instil in the hearts and minds of future "captains of industry" and business leaders the grave importance of the observance of ethics? [4]

The concern over the decadence of moral standards in the business community was also shared by Tan Sri Basir Hj. Ismail, the Chairman of PETRONAS. "*In their pursuit to achieve results and make profits for the company and themselves, business executives/managers very often neglected or overlooked their social and moral obligations.*" [5] Looking closely at the many cases of misbehaviour or misconduct in business activities, Tan Sri Basir identified two basic motivating factors

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(which constitute old problems), namely (i) greed for personal gains/benefits, (ii) and/or the challenge of increasing competitive pressures. [6] He strongly believed that three qualities were necessary for managers to make good ethical decisions; 1) *"Competence to recognize ethical issues and to think through the consequences of alternative resolutions"*; 2) *"Self-confidence to seek out different points of view and then to decide what is right at a given time and place."*; (3) *"Tough-mindedness"*, or *"the willingness to make decisions when all the needs to be known cannot be known" and when the questions posed "have no established and incontrovertible solutions."* [7] Internalizing these qualities in the "young urban professionals" ("YUPPIES") who are climbing the corporate ladder will not be easy for as Tan Sri Basir concluded :

> *Developing moral integrity of the personal strength to do what one has concluded is "right", is a lifelong exercise and is formed by a thousand small decisions that demonstrate commitment to personal integrity.* [8]

Tan Sri Basir made no reference whatsoever in his paper to the need for a religious foundation of strong moral integrity. One wonders if knowing what is "right" and commitment to personal integrity could be achieved merely by the trial and error process of lifelong pragmatism, unguided by internalized religious precepts and strong religious convictions in a transcendental moral order. Knowing what is right is one thing; consistently upholding and doing what is right is another thing. Tan Sri Basir himself admitted, *"There are many managers who know the dictates of their own values, yet ignore them to protect their own interests or those of some single influential party."* [9]

In the paper on *"Plugging the Breach in Corporate Ethics"*, the Auditor General of Malaysia, Tan Sri Ishak b. Tadin

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revealed that *"some corporate bodies that I know of had resorted to what I consider to be improper practices whereby the ethical value of their managements can be questioned."* [10] This relates to the problem of inadequacy of internal system. To strengthen the internal control system, the Auditor General suggested several measures which go beyond the confines of this paper. [11] As a general proposal, he stressed the necessity to develop ethical values through education and that ethics *"should be included as one of the subjects in professional studies"* [12] In his view,

> *the most effective shield against breached of corporate ethics is a sound, meaningful and effective management that not only uphold accountability as a matter of principle but is also accountable in all its behaviours doings, dealings and transactions.* [13]

The chief of the Malaysian Police Force, Tan Sri Haniff Omar, in his paper on *"Commercial Crime: A Question of Ethics"* shared the general view that law and its enforcement alone are not sufficient to curb commercial crimes which are alarmingly high despite the tightening of the laws. *"Ethical values and virtues,"* he said, *"amongst persons in positions of trust in particular and amongst the populace in general, must be re-nurtured and strengthened so that they become second nature for people, especially Malaysian,"* [14] He bemoaned the fact that "management and corporate subjects do not give great emphasis to the question of ethics." [15] The recruitment policies of many organizations, in his view, still do not rate ethics as one of the priority requirement and employees' development *"is based more on their job-related performances than their uncompromising high ethical standards."* [16]

He pointed out that there has been a *"disequilibrium between planned development of business acumen and unplanned*

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development of ethics." [17] In a multi-racial and multi-religious society like Malaysia, more complications arise because *"whilst some races view ethics from the secular perspective, there are those who view it from the religious point of view."* [18] The commercial crime division of the Police Force was restructured in early 1989 to cope with the greater sophistication and complexities "white-collar" crimes and investigations, apart from the usual reactive type, have also assumed the proactive approach. Nevertheless, law enforcement alone according to Tan Sri Haniff cannot cope with all the dimensions of immoral practices. People have to obey God's commandments. The chief police declared:

> *If man follows the commandments of God he can't go wrong. Too many people with authority such as directors, managers, lawyers and others have let the basic religious truth out of their sight.*
> *That's our trouble.* [19]

The representative of the Malaysian Medical Association, in presenting the paper on *"Medical Ethics - Practice / Problems / Prospect"* admitted that *"while the doctor as an individual is usually held in high esteem, the image as a profession is poor indeed".* [20] Three causes for the unflattering image of the unscrupulous or unethical professional were identified:

a.   That in spite of our ethical code and statutory regu lations, little or nothing is done to weed out negligent, incompetent or unscrupulous medical practitioners.

b.   Doctors are less concerned about preventive medicine access to health care and quality of care for all citizens.

c.   Erosion of compassion and its replacement by the business ethos. [21]

In the public services of most countries, activities which are considered unethical are (i) those which are contrary to the laws of a country; (ii) those which are contrary to the basic principles of ethics and morality held by society, and (iii) those which are undertaken because of the undue pressures by a person, under the obligations of loyalty, devotion, ties of kinship, affection, caste, politics, religion or race. [12] Civil servants are therefore expected to avoid:

a.   Bribery, graft, patronage, repotism, influence peddling;

b.   Conflict of interest, including such activities as financial transactions to gain personal advantage, accepting outside employment during tenure in government;

c.   Misuse of inside knowledge; for example, favouring relatives and friends in awarding contracts or arranging loans and subsidies.

d.   Regulating trade practices or lowering standards in such a manner as to give advantage to oneself or to family members; and

e.   The use and abuse of official and confidental informaion for private purposes. [23]

As civil servants, professionals and technocrats move up the management staircase, "the stakes get bigger and the temptations increase to bend the rules a little to make yourself look better." [24] The Chief Secretary to the Government also expressed his belief which the present writer shares wholeheartedly, when he said:

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a relatively superficial personal philosophy of life may not be adequate compared to the broad, time-tested religious truths and moral to provide a solid enough foundation to help us meet the moral challenges of the civil service world successfully. [25]

He seemed to be convinced that "the only truly reliable means to overcome the little temptations — and the big ones that inevitably follow — is to base one's life on the moral authority of a historically tested religious faith, with all that such commitment implies." [26]

Corruption

Corruption, in all its forms, is an old problem and no easy solution can be found to overcome it. In Malaysia, the Corruption Prevention Act was introduced in 1961 and this law, with some amendments in 1967 and 1971, is in force up to the present day. The Anti-Corruption Agency, established in 1967, has had its share of public dissatisfaction particularly for not being able to drag in "the big fishes". The Director of Anti-Corruption Agency, Hj. Zulkifli Mahmood explained the problems and difficulties faced by the Agency as follows:

1. The payment of corruption money is transacted in foreign countries;

2. Negative attitudes of individuals who refused to come forward as witnesses even though he knows the fact of the case under investigation;

3. Difficult to get the cooperation of organizations or witnesses from abroad;

4. The fear of witnesses against the retribution and revenge of the accused or his hench-men;

5. Witnesses withdraw their cooperation in long-drawn cases for fear of losing time and money;

6. Witnesses disappear or cannot be traced in the course of investigations.

7. Generally negative attitude in society which regards corruption as serving useful purposes.

8. The more educated and influential the person is, the more sophisticated are his means of deception and manipulation of the law. [27]

Malaysia has to be a Moral Nation

The historical Seminar on Management Ethics held last year revealed that there are enough codes of ethics to cover all the professions but their enforcement and effectiveness leave much to be desired. If laws, by-laws, statutory regulations, general orders and codes of ethics are not effectives enough to curb unethical conduct — and this is the consensus achieved at the seminar — then we have to adopt a more comprehensive perspective on development which includes individual, organizational and societal goals. The present writer submits that while Malaysian strive to make Malaysia an Industrial Nation, a Developed Nation and a Caring Nation there is the necessity simultaneously to strive for the development of a Moral Nation (which should not be seen as a resurrection of the idea of al-madinah al-fadilah of al-Farabi or the City of God of St. Augustine) because the technocentric society that contemporary professionalism and modernity are forcing upon us

carries with it all the paraphanelia of Harvey Cox's Secular City, albeit packaged with moralistic cliche and religious veneer. With weak moral fibres, our captains of industry, businessmen, decision-makers in government, professionals, technocrats and political leaders are bound to lead the industrialized Malaysia into many scandalous situations which will in turn undermine internal morale and external confidence.

The Moral Nation concept needs to be popularized and emphasized through nation-wide campaigns for a long period of time, with our national leaders at the federal and state levels participating in a conscientization programmes planned by a high-powered task force at the centre. The energy and commitment of the public and private sectors as well as the funds involved should be commensurate with the seriousness of the objective of making Malaysian society a more morally conscious society as a basic for a holistic and desirable progress.

If this idea cannot as yet be implemented because it smacks of utopianism or idealism, then the idea of "leadership by example" which was launced by the government several years ago should at least be reemphasized, rejuvenated and redesigned. It should not be confined to government departments only but should also include political leaders and heads of state agencies involved in industry and business, many of which had experienced serious leadership crisis in the recent past. If people in top management are conscientious and are men of moral integrity and honesty, than there is-less need to push someone like Dato' Hassan Ibrahim from one agency to the next to "clean-up" the mess created by unscrupulous and self-serving leaders.

The real challenge is, once again, how to produce morally-strong leaders who, at the same time, possess the requisite knowledge and skills related to their respective professions —

politics, administration, public services, business or industry. At the level of tertiary education which trains and produces these future leaders, it would be worth considering the inculcation of ethical and moral values in the curriculum of law, economics, business, accountancy, public administration, medicine, architecture, engineering, development studies and other social sciences. Our experience at International Islamic University tells us that the magnetic pull of professional "glamour" and the force of corporate culture of professional organizations which demands conformity to the ethos of implicit secularism and maximization of profit, regardless of moral scruples, are too strong for most of our graduates to resist. In the end, for the sake of survival, they have to "swim with the current". So while we inject moral precepts into the consciousness of our students, we would be deceiving ourselves if we assume that those doses of moralizing are adequate to immunize our graduates from the viruses of moral corruption in what Peter Drucker calls in one of his latest books "The New Realities" (1989).

Moral - Spiritual Reform of Leaders

The focus on reforming the leaders — without minimizing the need to reform the goals and structures of organizations as well, although admittedly this is even more challenging — is mainly due to the present writer's observation of and limited experience with training programmes of government agencies under the ambit of *Penerapan Nilai-Nilai Islam.* The observation is that where the officer-in-charge of a department or leader of an organization such as MARDI, BPR, Police Training College, PETRONAS, INTAN, or Universiti Teknologi Malaysia, is truly committed to ethical ideals and he himself participates in the programme, the whole organization feels the impact and behaviour modification down the line becomes effective. Many

of these moral-spiritual conscientization programmes are, in fact, organized by small committees consisting of junior officers who usually complain of their inability to get the top management involved in those non-formal activities. If at all top management participates it is usually in the form of ceremonial opening and closing of the programmes. Therefore, one of the challenges in human resource development is how to get the top management interested and involved in the programmes. In this regard the following points may merit some consideration:

1. The organizers of such programmes should not aim for a complete behavioural change after one or two programmes.

2. There should be a gradualistic and realistic approach.

3. All aspects of legitimate human needs should be considered and attended to while emphasizing the moral and the spiritual dimensions.

4. The top management should be convinced that the pro grammes are not designed to be anti-establishment or politically subversive. The bottom line is that the programme — be it religious or cultural in nature — must be an asset, not a liability.

It cannot be repeated too often that the success of instilling moral consciousness in people holding influential and responsible positions is contingent upon a) an effective work ethics, b) conductive environment which extols virtue, c) suitable reward system which gives due recognition to excellence in moral conduct and punishes the criminal, d) a working culture which integrates professionalism with ethico-religious values, e) effective law enforcement, f) perceivable positive

results in better human relations and greater productivity and g) increase in the number of role models for the rank and file to emulate. All these desiderata constitute the challenges of operationalization and institutionalization which may not be realized without a supportive political will and policy changes at the top.

Islamization of Concepts

It is perhaps useful at this juncture to illustrate some of the conceptual approached which have been applied by the present writer in dealing with the management and managers of a hydrocarbon facilities in Malaysia over a period of four years.

a) The concept of human and natural resources is explained as God-given bounties (ni'mah) and constitutive of the divine trust (*amanah*) carried by man as a servant of *ALlāh.*

b) The concept of accountability in professional litera ture and culture is confined only to public accountability or accountability to human superiors. The Islamic con- cept of accountability extends the scope of human an- swerability to God as the Judge and Ruler of man, and not merely as a Creator. The concept of taqwa (mindfulness of the pleasure and displeasure of God for all human actions) has to be explained in the context of the activities of the professional and the organization.

c) The concept of work and dedication to work as a form of *ibadah* (worship in its wider sense) and amal salih (virtuous act) which together with religious observances make up a more wholesome meaning of human existence.

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This expanded and comprehensive notion of ibadah has made some impact in the minds of top decision makers.

d) The concept of *ALlāh* as the Real Manager of resources helps to liberate the human mind from the false sense of autonomy and dominion over the resources. (see Appendix).

e) · Utilization of indigenous cultural values. As Malaysian Muslims we are familiar with such Malay words as *REZEKI, SELAMAT, ALAM, BERKAT, AMAL,NI'MAT, MUSYAWARAH, ADIL, ZALIM, AMAN, TAAT, HORMAT, SYUKUR, IKHLAS, ILMU, JAHIL, MUHIBBAH, HUKUM, SYARIAT, AKHIRAT,* and many others. Although all these words are of Arabic origin and have important religio-ethical significance, their everyday usage has made many of us unaware of their deep ethical 'value content. A semantic and philosophical analysis of these words would unearth their ethical, spiritual and metaphysical moorings which are more in congruence with Malay personality and behaviour. Perhaps it would be more useful and effective for Malay managers to utilize in the future the familiar Malay-Islamic social-religious concepts in an innovative and imaginative way as additional management and organizational tools in predominantly Malay environment with Malay officers and workers. Some non-Malays may also be able to benefit and appreciate the innovative use of local cultural concepts.

All the above-mentioned socio-religious and cultural concepts carry with them the original meaning of the acknowledgement and affirmation of fundamental Islamic tenet, viz., that (1) *ALlāh* is the Creator of the universe, the Sustainer and cherisher of all existence, the Source of bounties *(REZEKI)* and plenitude, the Just Ruler *(ADIL)* of mankind, and Ever-Caring

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and Ever-Merciful Master of all living creatures, the Provider of just laws *(ADIL)* and code of life *(SYARIAT)* for man to obey and follow, the Real Owner of all existing resources *(NI'MAT)* in the universe to whom we shall all return in the Hereafter *(AKHIRAT)* to bear the consequences of all our actions *(AMAL)* while living, utilizing and profitting from His bounties *(REZEKI)*; (2) Man *(INSAN)*, in the above-mentioned concepts, aknowledge his real position as the Servant of *ALlāh (HAMBA ALLĀH)* who by virtue of knowledge *(ILMU)* given to him by God assumes the role of *(KHALIFAH)* to develop himself and his environment *(ALAM)* in ways pleasing to his Master to Whom he is ultimately accountable here and in the hereafter. While he is living on God's earth and subsisting on the bounties of *ALlāh* on land and in the water, he is to submit *(TAAT)* to his will, laws and guide-lines in both the private as well as the public affairs of his mundance existence *(DUNYA)*; and be grateful *(SYUKUR)* to Him; to live in a community as a God-fearing servant being just unto oneself, one's family, neighbours, colleagues, subordinate and fellow human *(HUMAN, IKHLAS, AMAN, ADIL)*; to advice and urge one another to do only the good, to eschew all evil; to consult one another *(MUSYAWARAT)* in matters of mutual concern and to live in peace and harmony *(AMAN, MUAFAKAT, MUHIBBAH)*— with oneself, with Allah and with the rest of the universe. The result of such behavioural norms and values is BERKAT (blessing of *ALlāh*) in this world and in the everlasting life.

These values are part and parcel of the Muslim-Malay world-view and value-systems but because they have to be integrated into the corporate values and the world-view of today's managers, they have no positive impact on organizational behaviour and corporate culture. In other words, Malay-Muslim theology, cosmology, epistempology, axiology and eschatology have yet to be brought to bear directly upon contemporary technology, industrialization and business. In the

contemporary world in which technology, industrialization and business in the hands of modern man have also been partly responsible for the serious erosion of moral values, international strife, warfare, economic injustices, political oppression, ecological crisis, decadence of cultural values, dehumanization of the quality of life, [28] etc., a return to the life-saving moral spiritual values of the Creator is certainly a step in the right direction.

The Positive Contribution of the Islamic Manager

In the light of *Qur'ānic* revelations concerning the reality of God, man and the universe, the scope and meaning of management as far as Muslim managers are concerned assume a broader and more comprehensive import than what is normally conceived by conventional and contemporary schools of thought on management.

Responsibility

In terms of responsibility, the manager is not merely responsible to his human superiors; he, as a Servant and Trustee of *ALlāh* in all situation, is simultaneously responsible to *ALlāh*, the Owner of his very self and the resources he is utilizing and managing. This responsibility to *ALlāh*, is in fact a function of the intrinsic quality of the manager's life as an amanah (trust) from *ALlāh*. To forget or to neglect this fundamental aspect of managerial responsibility tantamounts to a betrayal *(Khianat)* of the divine trust with all the attending consequences in this world and in the next.

Human Relationship

The Muslim manager not only has to maintain good

relationship with his superiors, colleagues and subordinate; he has to maintain, improve and strengthen his relationship with his Master by fulfilling the religious obligations within and without the organization. In fact his relationship with the Master *(hablun mina 'Llāh)* should by right determine the mode of relationship with fellow servants *(hablun mina 'n-nās)* and not vice versa as is normally the case. Guided by the proper relationship with *ALlāh*, the manager's human and public relations would be inspired by the values of truthfulness, firmness, fairness, respect for the law, kindness forebearance, tolerance, uprightness, instead of deceit, haughtiness, class-consciousness, ostentation, insubordination, envy, jealousy, backbiting and self-aggrandisement.

Motivation

The Muslim manager's motivation for work and excellent service derives not only from the notion of self-fulfilment, upward mobility, upliftment of the material standards of living or service to the nation. More fundamentally hederivesit from the belief that as a holder of amanah (or Trustee of *ALlāh)* on earth:

a)   He must search industriously for the bounties *ALlāh* has provided for his sustenance, either in the form of natural resources to be explored or new processes to utilize available resources.

b)   His work is a form of *'amal ṣālih* (virtuous deed) which is the key to the attainment of falah (true success in this world and well-being in the hereafter).

c)   His work is also a form of *'ibādah* (servitude to God) in the broader sense of the word, in so far as it is in conformity with the Divine norms and values.

d)   The reward for his good deeds is not confined to this world but extends to the hereafter; similarly punishment for bad deeds is not restricted to worldly life but also takes place after death.

Thus, in striving to gain the pleasure of *ALlāh* and avoid his wrath, the manager's performance is not entirely dependent upon the reward system of the organization he is in or the society in which he works. When he works with a loftier objective - namely well-being in this world as well as in the Hereafter *(al-falah* and *ḥasanah fi'd-dunya, hasanah fi'l-ākhirah)* any reduction on the value of worldly and materialistic reward does not affect his performance adversely. He will be more ready to deter self-gratification or make some personal sacrifices in terms of time, effort or money, should the organization pass through difficult or turbulent times due to extra-organizational factors beyond his control.

Safety and Security

The manager in some industrial organizations has to put a high premium on safety and security in the process of operation, maintenance, production and marketing. He is expected to apply the latest technology and techniques available to ensure optimum security of the plant or hire the best experts in the field to advise him on the subject if need be. This is ι:l very well from the physical dimension of security. The Islamic manager, however,thinks of security not only at the physical plane but also the metaphysical level, namely moral-spiritual security as a result of human behaviour and conduct. The Malay-Islamic concept of *SELAMAT* means both physical as well as non-physical security, wholesomeness, soundness, peace and tranquility. The Islamic manager knows that sometimes, as a result of human deviations from God's norms, his physical security is underminded by certain unforeseen

factors. He knows that technology alone is not sufficient to ensure temporal security. He needs the blessings and mercy of *ALLāh* as well which can be obtained through maintaining the proper relationship with the Source of Peace and Security Himself.In other words, human conduct or - to be more precise - human misconduct in the organization can also be a factor which causes *ALLāh* to lift his protective mercy and grace from the organization.

Discipline

The discipline of an organization depends basically on the rules and regulations as well as commitment to its values. The personality and character of the leaders too have significant impact on the maintenance of organizational discipline. The Islamic managers are professionals who are conscious of the terms of their contract with their employer and maintain a high moral standard in their professions. Their personality and character have been shaped by their heightened sense of their ultimate accountability to *ALLāh* from which no one can escape, their spiritual training in the unfailing performance of daily religious duties, their clarity of vision as to what constitutes the good *(ma'ruf)* and the bad *(munkar)*, their constant vigilance to tread the path of halal (permissible) and avoid the haram (prohibited), their profound desire to please *ALLāh* more than to please man, their aversion to vanity, frivolousness, sinful and wasteful conduct in short, their education of taqwa through religious-spiritual obedience and piety have made their personalities highly resistant to the temptations of the world and other factors which tend to corrupt the personality of contemporary managers. The religious-spiritual training to which they have been exposed turns them into reliable and dependable characters who do not need external sanction to induce discipline into them. Their spiritual discipline of taqwa is therefore an asset to human organization and management

provided it has been developed within framework of a world-affirmative (as opposed to world-rejectionist) value system.

Success and Failure

The success and failure of a business organization is usually viewed in terms of profit and loss. Some government agencies would probably view success in terms of positive contribution to national development and definite increases in the national revenue. Such visions of success are quite in keeping with the nature and objectives of the respective organizations. Although the objectives of getting higher monetary and material returns are not in themselves objectionable, provided the means employed are lawful and the gains legitimate, the idea of success being limited solely to materialistic and temporal considerations are alien to the Islamic world-view.

Islamic managers who are imbued with the world-view of Tauhid (oneness of God) are not anti-profit or anti-worldly gain within the limits provided by religion. Their vision of success and failure extends beyond worldly existence to the life in the hereafter. In the Qur'anic definition of success (al-falah), a true gain is a gain that persists to the life eternal and a true loss (khusran) is a loss that is also experienced in the hereafter. Since in the Islamic vision of reality, human life does not begin and end here but continues unbroken beyond the world of phenomenon, and that the life in the hereafter in an abiding eternal life of reward and punishment, it follows that the criteria of success and failure cannot be limited to the here and now but should be equally applicable to the abiding and eternal life. The safest criterion of success, therefore, must entail the question of divine pleasure and displeasure. Thus a gain in any form, however great it may be, which do not lead to felicity and salvation in the hereafter, is not regarded as true success.

The Islamic manager's criteria of success and failure, either for themselves or for their organizations, are derived from the comprehensive concept of *Falāh* and Khusran. This involved the question of the propriety of ends and means. Both ends and means must be legitimate and justifiable from the ethical principles of the *Qur'ān*. The application of this concept of success implies a more holistic planning, goal-setting and implementation of the plans which keep in mind the omniscience and omnipresence of *ALlāh* in His universe. The end result of such a holistic vision and endeavour is greater security for everyone, minimum disruption of societal peace and negligible harm to the environment which has been ravaged by the misuse of technology, human callousness, myopia, greed, rivalry for domination and devastative competition - in short, the consequences of man acting as though he is the Master of universe. This holistic vision of success and failure does not in any way impair technical efficiency and managerial excellence.

The Need for Integrated and Holistic Knowledge

The manager will not be able to function fully as a trustworth and dependable servant of *ALlāh* who is managing God-given resources (both human and natural) in order to achieve success in this world and in the ever-lasting life if his knowledge of the universe is formed by and consists mainly of data derived from sense experience, empirical methods and physical sciences, notwithstanding the validity and usefulness of those methods. This knowledge has to be integrated with some knowledge of Islamic world-view, ethics and spirituality. They constitute what Islamic scholars describe as "Revealed Knowledge". A simplified model of the Islamic idea of integrated human development is given in Fig. A, B and C below :

UTILIZATON OF RESOURCES FOR DEVELOPMENT: TWO BASIC MODELS

The Secular Model

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┌──────────────────┐        ───────▷      ┌──────────────────┐
│ Natural Resources;│                      │ Man's Material   │
│ Man-Power; Capital│          ↗           │ Needs            │
└──────────────────┘          │           └──────────────────┘
                      ┌──────────────────┐
                      │ Science and Technology │
                      └──────────────────┘
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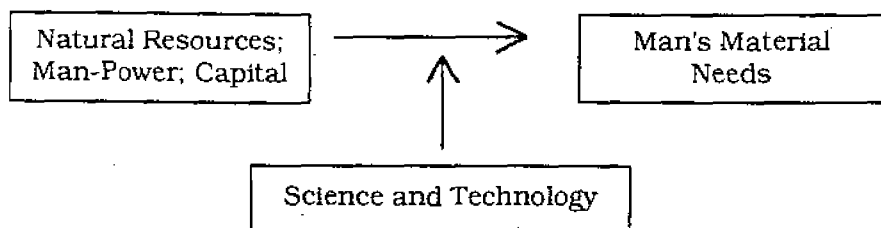
Fig. A

In the above. science and technology merely play the role of bridging the natural and other material resources and man's material needs.

The Islamic Model

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┌───────────────────────┐         ┌───────────────────────┐
│ Natural Resources;    │         │ Physical well-being    │
│ Human Resources;      │    →    │ and Spiritual          │
│ and Other Resources   │         │ happiness              │
│ ALLĀH-GIVEN BOUNTIES  │    ↑    │ PURPOSE OF LIFE        │
└───────────────────────┘         └───────────────────────┘
             ┌─ · WORSHIP OF ALLĀH · ─┐
             │ Science and Technology  │
             │ Guidance and Teaching   │
             │ from True Religion      │
             └─────────────────────────┘
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Fig. B

26

ÍMĀN & TAQWĀ

Spiritual Moral ← → Physical Technological /
Scientific Technical
Professional Intellectual

EDUCATION

ÍMĀN &
TAQWA

Knowledge.
based on ← → Knowledge
Revelation acquired
through
Intellectual
and
Empirical
Means

KNOWLEDGE

ÍMĀN &
TAQWA

Spiritual
Moral ← → Physical
Material
Economic
Political
Social
Cultural

DEVELOPMENT

ÍMĀN &
TAQWĀ

Spiritual (Qalb, Aql.
Ruh, Nafs) ← → Physical

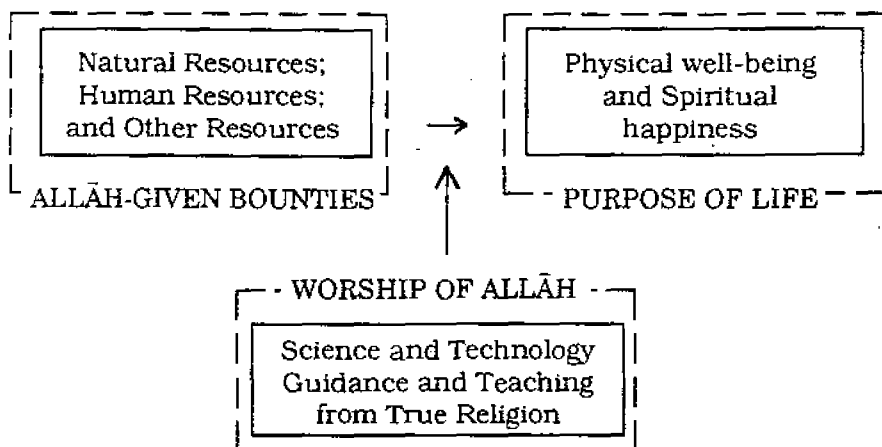**MAN**
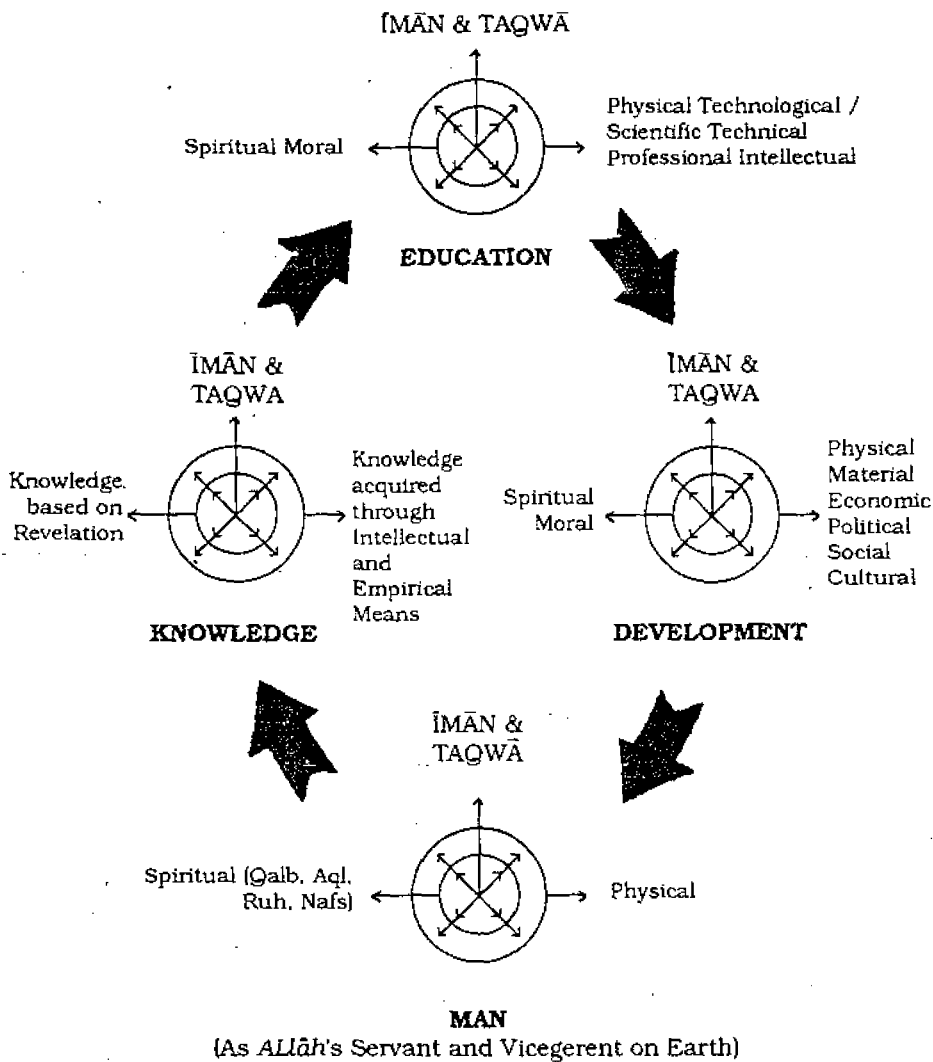(As *ALlâh*'s Servant and Vicegerent on Earth)

Fig. C

INTEGRATED HUMAN DEVELOPMENT :
The Islamic Perspective

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The essentials of this knowledge can be acquired through special courses and regular programmes within the organization.

Intellectual knowledge or rational understanding alone, however, is inadequate. The knowledge should be translated into action and a pattern of excellent behaviour for others to emulate. Corporate leaders and managers should set the standards based on the integration of revealed truths with scientific and technological knowledge. Just as they need to upgrade their scientific knowledge and technical skills from time to time, they would have to strengthen and deepen their relationship with *ALLāh* through proper knowledge followed by the actualization of such knowledge in tangible, perceivable forms.

Once such knowledge and practice have become institutionalized, it would be easier for everyone to appreciate and then to operationalize the concepts of *Ibadat, Khalifah, Taqwa, Selamat, Berkat, Muafakat, Hormat, Musyawarat*, etc. as part of a holistic corporate culture. Such institutionalization depends upon a change of negative attitudes towards Islamic values and a willingness to disengage oneself from prejudices, stereotypes and secularistic ways of looking at the problems of management.

Having said that, it should not be forgotten that the struggle against evil tendencies has to be fought on three fronts simultaneously and relentlessly — the individual, the group or organization and society. The individual struggle is a perennial one in as much as he has to cope with base inclinations *(ahwa')* and satanic impulses within himself.

BACK NOTES

*   Paper presented at the International Seminar on Human Ecology and Development, jointly organized by Universiti Pertanian Malaysia and Institute for Policy Research (IKD) from 10 - 12 March 1991.

2.   Syed Ahmad Idid, "Profits and Ethics: Are They Compatible?" paper presented at Seminar Etika Pengurusan, Kuala Lumpur, p.6.

3.   Ibid., p.5.

4.   Ibid., p.7.

5.   Tan Sri Basir Hj. Ismail, "Business Ethics : The Malaysian Experience", paper presented at Seminar Etika Pengurusan, K.L., April 1990, p. 1.

6.   Ibid., p.4.

7.   Ibid., p.9.

8.   Ibid., p.9.

9.   Ibid., p.9.

10. Tan Sri Ishak b. Tadin, "Plugging the Breach in Corporate Ethics," paper presented at Seminar Etika Pengurusan, K.L., April 1990, p. 5.

11. Ibid., see pages 6 - 8.

12. Ibid., p. 19.

13. Ibid., p. 19.

14. Tan Sri Haniff Omar, "Commercial Crime: A Question of Ethics," paper presented at Seminar Etika Pengurusan, K.L., April 1990, p. 13.

15. Ibid., p. 17

16. Ibid., p. 17.

17. Ibid., p. 18.

18. Ibid., p. 18.

19. Ibid., p. 20.

20. "Medical Ethics-Practice/Problems/Prospect" by Malaysian Medical Association, paper presented at Seminar Etika Pengurusan, K.L., April 1990, p. 14.

21. Ibid., p. 15.

12. See paper of Dato' Ahmad Sarji b. Abdul Hamid, Chief Secretary to the Government, "Ethics and the Public Service," presented at Seminar Etika Pengurusan, K.L., April 1990, p. 2.

23. Ibid., p. 3.

24. Ibid., p. 4.

25. Ibid., p. 5.

26. Ibid., p. 5.

27. See Zulkifli Mahmood, "Pencegahan Rasuah dari Pengalaman Badan Pencegah Rasuah Malaysia", paper presented at Seminar Etika Pengurusan, K.L., April 1990.

28. See Ziauddin Sardar (e.d), The Touch of Midas: Science, Values and the Environment in Islam and the West (Manchester: University of Manchester, 1984).

APPENDIX

ISLAMIC WORLD-VIEW - SALIENT FEATURES

1. *ALlāh*'s Dominion Over All Created Things

"*Say: To ALlāh belongs exclusively (the right to grant) interces-
sion? To Him belongs the dominion of the heavens and the
earth: In the end, unto Him you will all be brought back.*"

(al- Zumar: 44)

"*Unto ALlāh belongs all that is in the heavens and all that is on
earth....*"

(al-Baqarah: 284)

"*For, unto Him belongs every being that is in the heavens and on
earth: all things devoutly obey His will.*"

(al-Rūm: 26)

"*Have they, then never considered (ALlāh's) mighty dominion
over the heavens and the earth, and all the things devoutly obey
His will.*"

(al-Rūm: 26)

"*Have they, then never considered (ALlāh's) mighty dominion
over the heavens and the earth, and all the things that ALlāh has
created, and (asked themselves) whether, perchance, the end of
their own term might already have drawn night? In what other*

tiding, then, will they after this, believe?

(al-A'rāf: 185)

"To ALlāh belongs the dominion of the heavens and the earth; and ALlāh has power over all things."

(Āli 'Imrān: 189)

2. ALlāh as the Real Manager

"Verily your Lord is ALlāh, who created the heavens and the earth in six days, and is firmly established on the Throne (of authority) regulating and governing all things. No intercessor (can plead with him) except after His leave (hath been obtained). This is ALlāh your Lord; Him therefore serve you: will you not celebrate His praises?"

(Yūnus: 3)

"Say: Who is it that Sustains you (in life) from the sky and from the earth? Or who is it that Has power over hearing and sight? And who is it that brings out the living from the dead and the dead from the living? They will soon say, "ALlāh", Say, "Will you not then show piety (to Him)?"

(Yūnus: 31)

"He rules (all) affairs from the heavens to the earth: in the end will (all affairs) go up to Him, one day, the space whereof will be (as) a thousand years of your reckoning."

(al-Sajdah: 5)

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3. Man is Subjected to Perpetual Test by *ALlāh* in Regard to His Behaviour and Utilization of All Natural/God-Given/ Bounties and Resources (Natural and Non-Material)

"Every human being is bound to taste death; and We test you (all) through the bad and the good (things of life)by way of trial: and unto Us you all must return."

<p align="right">(al-Anbiyā': 35)</p>

"... He could surely have made you all one single community: but (He willed it otherwise) in order to test you by means of what He has vouch safed unto you...."

<p align="right">(al-Mā 'idah: 48)</p>

"And most certainly We shall try you all, so that We might mark out those of you who strive hard (in Our cause) and are patient in adversity: for We shall put to a test (the truth of) all your assertions."

<p align="right">(Muḥammad: 31)</p>

"Hallowed be He in whose hand all dominion rests, since He has the power to will anything. He who has created death as well as life, so that He might put you to a test (and thus show) which of you is best in conduct, and (make you realize that) He alone is almighty, truly forgiving."

<p align="right">(al-Mulk: 1-2)</p>

"You shall most certainly be tried and tested in your possessions and in your persons; and indeed you shall hear many hurtful things from those to whom revelation was granted before your

<p align="center">34</p>

time, as well as from those who have come to ascribe divinity to their beings beside God. But if you remain patient in adversity and conscious of Him - this, behold, is something to set one's heart upon."

(Āli 'Imrān: 186)

"Behold, We have willed that all beauty on earth be a means by which We put men to a test (showing) which of them are best in conduct. And, verily, (in time) We shall reduce all that is on it to barren dust!"

(al-Kahf: 7-8)

4. Universe, Nature, Man as Containing Signs of *ALlāh's* Existence, Power, Wisdom and Purpose

"Verily in the creation of the heavens and of the earth and the succession of night and day, and in the ships that speed through the sea with what is useful to man, and in the waters which ALlāh sends down from the sky, giving life thereby to the earth after it had been lifeless, and causing all manner of living creatures to multiply there on, and in the change of the winds, and the clouds that run their appointed courses between sky and earth: (in all this) there are messages indeed for people who use their reason."

(al-Baqarah: 164)

"And among His signs is this: He creates for you mates out of your own kind, so that you might incline towards them, and He engenders love and tenderness between you: in this, behold, there are signs for people who reflect."

(al-Rūm: 21)

"And among His signs is the creation of the heavens and the earth, and the diversity of your languages and colours: for in this, behold, are messages indeed for all who are possessed of (innate) knowledge!"

(al-Rūm: 22)

"And among His signs is your sleep, at night or in day time, as well as your (ability to go about in) quest of some of His bounties: in this, behold,there are messages indeed for people who (are willing to) listen."

(al-Rūm: 23)

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"And among His signs is this: He displays before you the lighting, giving rise to (both) fear and hope, and sends down water from the skies, giving life thereby to the earth after it had been lifeless: in this, behold, there are messages indeed for people who use their reason."

(al-Rūm: 24)

"And among His signs is this: the skies and the earth stand firm at His behest. (Remember all this: for) in the end, when He will call you forth from the earth with a single call - lo! you will all emerge (for judgement)."

(al-Rūm: 25)

"Verily in the heavens and the earth, are signs for those who (are willing to) believe."

(al-Jāthiyah: 3)

"And in the creation of yourselves and the fact that animals are scattered (through the earth) are signs for those who are endowed with inner certainty."

(al-Jāthiyah: 4)

"And in the succession of night and day, and in the means of subsistence which ALlāh sends down from the skies, giving life thereby to earth after it had been lifeless and in the change of the winds:(in all this) there are signs for people who use their reason."

(al-Jāthiyah: 6)

"And on earth there are signs (of ALlāh's existence and power, visible) to all who are endowed with inner certainly. Just as (there are signs thereof) within your own selves: can you not, then, see?"

<div align="right">

(al-Dhāriyat: 20-21)

</div>

"Do they not look at the camels, how they are made? And at the sky, how it is raised high? And at the mountains, how they are fixed firm? And at the earth, how it is spread out?"

<div align="right">

(al-Ghāshiyah: 17-20)

</div>

"Behold! In the creation of the heavens and the earth, and the alteration of night and day, there are indeed messages for all who are endowed with insight. And who remember ALlāh when they stand, and when they sit, and when they lie down to sleep, and (thus) reflect on the creation of the heavens and the earth: O, our Sustainer! Thou has not created (aught of) this without meaning and purpose. Limitless art Thou in Thy glory! Keep us safe, then, from suffering through fire!"

<div align="right">

(Āli 'Imrān: 190-191)

</div>

"Not without purpose did We create heaven and earth and all between! That were the thought of unbelievers! But woe to the unbelievers because of the fire (of hell)!

<div align="right">

(Ṣād: 27)

</div>

5. Everything in the Heavens and the Earth are Made Subservient to Man

"And He has made subservient to you, (as a gift) from Himself, all that is in the heavens and on earth: In this, behold, are signs for people who think!"

<div align="right">

(al-Jāthiyah: 13)

</div>

"He it is who has created for you all that is on earth, and has applied His design to the heavens and fashioned them into seven heavens; and He alone has full knowledge of everything."

<div align="right">

(al-Baqarah: 29)

</div>

"(And remember that) it is God who has created the heavens and the earth, and who sends down water from the sky and thereby brings forth (all manner) of fruits for your sustenance and who has made ship subservient to you, so that they may sail through the sea at His behest; and has made the rivers subservient to you. And has made the sun and the moon, both of them constant upon their courses, subservient to you; and has made the night and the day subservient to you."

<div align="right">

(Ibrāhīm: 32-33)

</div>

"O mankind! worship your Sustainer, who has created you and those who lived before you, so that you might remain conscious of your duty towards Him. Who has made the earth a resting place for you and the sky a canopy, and has sent down water from the sky and thereby brought forth fruits for your sustenance: do not, then, claim that there is any power that could rival God, when you know (that He is One)."

<div align="right">(al-Baqarah: 21-22)</div>

"And He created cattle: you derive warmth from them, and (various other) uses; and from them you obtain food. And you find beauty in them when you drive them home in the evening and when you take them out to pasture in the mornings. AND they carry your loads to (many) a place which (otherwise) you would be unable to reach without great hardship to yourselves. Verily, your Sustainer is most compassionate, a dispenser of grace! And (it is He who creates) horses and mules and asses for you to ride, as well as for (their) beauty and He will yet create things of which (today) you have no knowledge."

<div align="right">(al-Naḥl: 5-8)</div>

"And (because He is your Creator), it rests with ALlāh alone to show you the right path: yet there is (many a one) who swerves from it. However, had He so willed, He would have guided you all alright. It is He who sends down water from the skies: you drink thereof, (drink) the plants upon which you pasture your beasts. (And) by virtue thereof He causes crops to grow for you, and olive trees, and date-palms, and grapes, and all (other) kinds of fruit: in this behold, there is a message indeed for people who think!"

<div align="right">(al-Naḥl: 9-11)</div>

"And He it is who has made the sea subservient, so that you might eat fresh meat from it, and take from it gems which you may wear. And on that very sea one sees ships ploughing through the waves, so that you might be able to go forth in quest of some of His bounty, and thus have cause to be grateful (to Him). And He has placed firm mountains on earth, lest it sway with you, and rivers and paths, so that you might find your way, as well as (various other) means of orientation: for (it is) by the stars that men find their way."

<div align="right">

(al-Nahl: 14-16)

</div>

"He it is who has made the sun (a source of) radiant light and the moon a light (reflected), and has determined for it phases so that you might know how to compute the years and to measure (time). None of this had God created without (an inner) truth. Clearly does He spell out these messages unto people of (innate) knowledge."

<div align="right">

(Yūnus: 5)

</div>

6. Man as Khalifah on Earth - to govern Administer and Manage in the Name of *ALlāh*

"And He it is who has made you made you vicegerent (to inherit the earth), and has raised some of you by degrees about others, so that He might try ou by means of what He has bestowed upon you. Verily, your Sustainer is swift in retribution: yet behold. He is indeed much-forgiving, a dispenser of grace."

(al-An'ām: 165)

"Nay · who is it that responds to the distressed when he calls out to Him, and who removes the ill (that caused the distress), and has made you inherit the earth."

(al-Naml: 62)

"He it is who had made you inherit the earth. Hence, he who is bent on denying the truth (of ALlāh's oneness and uniqueness ought to know that) this denial of his will fall back upon him; for their (persistent) denial of this truth does but add to the denier's loss."

(Fātir: 39)

"And Lo! Thy Sustainer said to the angles: Behold, I am about to establish upon earth a vicegerent (i.e.one who shall be given possession of it by leave of ALlāh)."

(al-Baqarah: 30)