

BUDI AND SEJAHTERA LEADERSHIP IN  
ECONOMICS AND MANAGEMENT SCIENCES  
WITH *TAWHIDIC* PARADIGM AND *MAQASID AL-*  
*SHARI'AH*

Editors

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Kulliyyah of Economics and Management Sciences  
INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA

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## PREFACE

This book compiles reflection essays into 15 chapters on budi and sejahtera leadership from a combination of language, economics and management sciences, *Tawhidic* paradigm and *Maqasid al-Shari'ah*.

The editors welcomed authors to contribute the titles that they were comfortable with. Since the book is primarily conceptual, the editors imagine that its spirit will be relevant, in contrast with a work that is based on primary data.

There are two chapters that reflected on economics as written in Chapter 1 by Muhammad Irwan with Islamic economics reflections based on verse 165 *Surah al-An'am*, and Chapter 3 by Jarita on Budi and Sejahtera leadership in research project team.

Budi in business administration appeared in Chapter 2 by Dolhadi and Suhaimi. In the Chapter, the authors related budi bicara in formulating vision, mission and objectives. In Chapter 5, Dolhadi, Suhaimi and Yusof discussed on budi, knowledge and *hikmah* in business administration programs.

The same authors explained about Budi Sejahtera practices in entrepreneurship in Chapter 8, and in Chapter 13 by Suhaimi wrote about Budi Sejahtera and social innovation.

The finance perspectives of sejahtera leadership were argued by Azniza in Chapter 4 as the means to *rahmatan lil 'alamin*, whereas Fadhilah explained budi by referring to the examples of Prophet Muhammad s.a.w. in Chapter 14. Rafiqa attempted to establish the relationship between sejahtera leadership and SDGs in Chapter 15.

The general reflections on budi and IIUM courses were shared by Nesamalar in Chapter 6. Chapter 9 by Suhaimi, Yusof and Dzuljastri deliberated on imaginary transformation of budi from process perspective.

Yusof presented his perspectives on budi pekerti and its implications at workplace in Chapter 10.

Two inter-related chapters are 11 and 12. Yusof, Dzuljastri and Suhaimi deliberated on sense making of the congruence of comprehension on budi sejahtera leadership talk in Chapter 11. With a slight twist, Yusof ventured into reinforcement of budi through pantun in Chapter 12.

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## INTRODUCTION

Honourable Professor Emeritus Tan Sri Dato' Dzulkifli Abdul Razak delivered a talk entitled "Budi & Sejahtera Leadership" organized by Centre for Professional Development IIUM on Oct 29, 2021, for 1 hour 44 minutes 19 seconds.

Tan Sri Rector deliberated on the background of education system and leadership institutions in the country. He observed that unethical issues and governance deficiencies are related to the leadership. Leadership position has been abused as means to pursue self-interest agenda, to increase one's wealth, and influence. There is little interest to bring benefits to all. The missing substance is "budi". The absence of "budi" leads to unethical behaviour.

Since the session provided a little opportunity to participants to share their opinions with Tan Sri Rector, thus, this book was initiated to share some insights from the academics with Tan Sri Rector and the public. The chapters compiled do not appear to cover every aspect of "budi." They represent voluntary and relatively instant contributions by the academics who were generous to contribute their thoughts and reflections within **16** days only. Contributors sincerely apologize for the inadequacies of their writing. Despite this, they desire to share their thoughts, notes and insights.

This platform serves as repository on budi sejahtera from academic insights and opinions. The essays in this book touched upon various topics. The editors thought that audio-video repository would consume a huge storage space, unlike a book with an insignificant repository and infinitesimal usage of Internet bandwidth to access. This explains the joint efforts of all reflected in the form of a book.

## CHAPTER 1

### SEJAHTERA LEADERSHIP: AN ISLAMIC ECONOMICS REFLECTION BASED ON VERSE 165 OF SURAH AL-AN'AM

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#### ABSTRACT

This reflection article aims to provide some insights on the concept of sejahtera leadership based on verse 165 from Surah Al-An'am. Leadership in Islam is usually connected to the concept of 'khalifah.' Human is regarded as a leader over other creatures due to the advantages bestowed upon him and is responsible to develop the earth according to the wishes of Allah. As inhabitants of the earth, human are successors of the previous generations. The effort to develop the earth depends on the contributions of the previous generations. Human are bestowed with different skills and resources, which has divided human into different rank. The superiors become leaders and the inferiors become the followers. In Islam, leaders should be selected based on two qualities: strength and trustworthiness. They are responsible for organizing the resources through cooperation and participation of everyone to achieve *falah*. Since leaders are prone to the temptation to abuse their position at the expense of the followers, Allah reminds humans that they will be held accountable for all their actions.

Keyword: Leadership, *Khalifah*, Succession, Sustainability, Accountability

## INTRODUCTION

In his sharing session on sejahtera leadership, the Rector stated that leaders are people who do the right thing. To do the right thing in academia, there are three core businesses that must be fulfilled. Firstly, leaders in academia must aim and work towards seeking the truth and establishing justice without any personal interest. In doing so, leaders become a disinterested party that serves as the custodians of knowledge. Thirdly, the leaders become the conscience of the vulnerable. In this process, good governance plays a vital role in minimizing corruption and ensures inclusive engagement of all parties, including the future, in the process of decision-making and its implementation.

The Rector then highlighted that human activities during the Anthropocene period, which started in 1950, have caused more damage to earth compared to the preceding periods since the beginning of life on earth millions of years ago. This shows that there is a global disconnect between what we have learned and what we are doing as leaders. In this regard, the Rector calls for sejahtera leadership with a soul to rectify these issues and connect the heart, mind and action of the leaders.

## REFLECTION

The presentation on the issues and concepts of sejahtera leadership by the Rector reminds me of the last verse in Surah Al-An'am:

وَهُوَ الَّذِي جَعَلَكُمْ خَلَائِفَ الْأَرْضِ وَرَفَعَ بَعْضَكُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِّيَبْلُوَكُمْ فِي مَا آتَاكُمْ ۗ إِنَّ رَبَّكَ سَرِيعُ الْعِقَابِ وَإِنَّهُ لَغَفُورٌ رَّحِيمٌ

And it is He who has made you successors upon the earth and has raised some of you above others in degrees [of rank] that He may try you through what He has given you. Indeed, your Lord is swift in penalty; but indeed, He is Forgiving and Merciful.

[Surah Al-An'am, 6:165]

From the verse, there are several themes that are closely related to the responsibility of humankind to lead the world. These themes are the authority and succession of human on earth, inter-generational contributions and sustainable growth, different ranks between leaders and followers, and accountability of leadership. I shall elaborate these themes in the following sections.

## **LEADERSHIP AND AUTHORITY**

In the beginning of the verse, Allah mentioned that He has made us successors on earth. The term ‘successors’ is derived from the Arabic word ‘khalifah’, which is commonly used in IIUM and is usually translated as ‘vicegerent.’ There are two common ideas on the definition of human as ‘khalifah’: firstly, as the vicegerent of deputy of Allah to establish the rules of Allah on earth; and secondly, as successors of the earlier generations.

The idea that human is the vicegerent of Allah has become popular among contemporary Muslim intellectuals. As the vicegerent of Allah, human must exercise the authority delegated to him by Allah in accordance with the wishes of Allah (Mawdudi, 2008). In the field of Islamic economics, ‘khalifah’ is described as ‘the authority to manage the earth as representative or vicegerent of Allah’ (ISRA, 2018, p. 244). Human is “a vicegerent of a higher being” that is sent to this world with a definite purpose (Javaid and Hassan, 2016, p. 99). The purpose of human life is to fulfill his role as the vicegerent of Allah “through the adoption of good and piety” (Nomani and Rahnema, 1995, p. 22).

The role of ‘khalifah’ implies human has been entrusted with the right to utilize the nature, the universe, and other creations (Haneef, 1997). There are many places in Al-Quran where Allah mentioned that He created other creatures and subjected them to human utilization. For instance, in Surah Al-Jathiyah, 45:13:

وَسَخَّرَ لَكُم مَّا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِ جَمِيعًا مِّنْهُ ۗ اِنَّ فِيْ ذٰلِكَ لَآٰيٰتٍ لِّقَوْمٍ يَّتَفَكَّرُوْنَ

And He has subjected to you whatever is in the heavens and whatever is on the earth - all from Him. Indeed in that are signs for a people who give thought.

[Surah Al-Jathiyah, 45:13]

From the verse above, we know that Allah has made other creatures in the universe to be subjected to human use for their benefit. Since Allah has bestowed intellectual capability and many advantages, this has naturally given humans the leadership position with authority over other creatures.

However, Haneef (1997) warns that there is a tendency among contemporary Muslim intellectuals in social sciences to over-emphasize the ‘khalifah’ aspect of human role with minimal reference to the ‘abd’ aspect. The ‘abd’ aspect requires human to follow Allah as the one and only authority in fulfilling his duty as the ‘khalifah’ of Allah. Based on this view by Haneef (1997), it seems that it is possible for human to be a ‘khalifah’ without being an ‘abd’ of Allah. However, this disconnection is not agreeable to Idris (1990) since one cannot be the ‘khalifah’ of Allah without acting in accordance with His commands. Nevertheless, Haneef (1997) argues that human has to play its role as both the vicegerent on earth and the servant of Allah simultaneously. The ‘abd’ component seems to serve as a constraint to the vicegerent role in the utilization of resources as to be within the boundaries set by Allah. Although some resources may be economically free to be used for consumption or production, nothing is morally free to human (Zarqa, 2005). As the vicegerent of Allah, human “is accountable to Him for all his actions on the Day of Judgment” (Khan, 1994, p. 4). If human is able to lead the world with responsibility and accountability to Allah, then his actions as a leader is considered a part of his submission and worship to Allah (Haneef, 1997).

## **LEADERSHIP AND SUCCESSION**

However, the idea that any human can be the ‘vicegerent’ of Allah is not warranted by any text from the revelation nor the linguistic

meaning of the term ‘khalifah’ among the early Muslim intellectuals (Idris, 1990). Majority of the classical commentators of Al-Quran describe ‘khalifah’ as successors of other creatures. Al-Tabari (1994), in one of his four views, applied the term ‘khalifah’ to all children of Adam (peace be upon him) because they succeed him, and each generation succeeds the previous one. According to Al-Qurtubi (2011), any human who comes after the previous generation is a ‘khalifah’ on earth. Ibn Kathir (2002) defines ‘khalifah’ as people who succeed one another, generation after generation.

Some classical commentators like Al-Tabari (1994) and Al-Zamakhshari (2009) apply the phrase ‘khalifah of Allah’ to Adam (peace be upon him) and other prophets or rulers after him who carry his authority and responsibility in implementing the divine laws. Al-Zamakhshari (2009) also considers human as successors (khalifah) of the angels, while Al-Razi (1981) limits the term ‘khalifah’ to Adam (peace be upon him) only, who he considers to be the deputy of Allah to judge people according the truth as well as the successor of jinn on earth who preceded him. Based on these views, we can define the ‘khalifah’ role of human as successors of the previous generation on earth.

The second conceptual definition of ‘khalifah’ as successors fit the role of human to civilize and develop the earth. The task to develop the earth is entrusted by Allah upon human, and it is a continuous task as long as human continue to live on earth. However, given that human lifespan is short, they may not be able to build a good civilization before they die. This is why the future generations shall inherit the responsibility to continue the effort to develop the earth from their predecessors. In doing so, human must remember that they are responsible to make sure that the task to develop the earth will be carried forward by the future generations. Any actions taken and any decisions made today will affect the future. In doing so, human is playing the role of a good leader who takes the responsibility to develop the earth sustainably.

If we look back at the history of the earth which started billions of years ago, the earth has been populated by different creatures for millions of years. Human only started to civilize the earth which begins with the Holocene period that is estimated around 12,000 years ago. As human civilization progresses, new technology and innovations enabled human to become more productive and observe rapid economic growth compared to the previous generations. Unfortunately, there seems to be a disconnect between the exponential economic growth caused by new technology and the quality of life. Human activities caused by them have also damaged the earth. Some historians refer to 1950 as the starting point of the anthropocene period when human civilization have left a bigger damage on the planet compared to the preceding thousands of years. This is where there is a clear global disconnect between human leadership and the impact of that leadership. The new discoveries, knowledge and technology made by human should have led to a better life on earth for all creatures. Unfortunately, the opposite is happening in many societies and places.

## **INTER-GENERATIONAL                      CONTRIBUTION                      AND SUSTAINABLE GROWTH**

In the discussion of economic growth with regard to macroeconomic models with research and development, economists have classified new discoveries into two scenarios based on their levels of difficulty. In the first scenario, it is easier to make a new discovery since we benefits from previous researches that are successful. The metaphor that describes this scenario is ‘standing on the shoulders of giants’ where new discoveries are built upon previous discoveries. In other words, the present researchers are able to develop new technology because the previous generations have made bigger contributions. In the second scenario, it is more difficult to make a new discovery compared to the previous discoveries.

The metaphor that describes this scenario is like catching a fish in a pond of big and small fishes. The bigger fishes are usually caught first since it is easier. After the bigger fishes are caught, there will be a

bigger space available in the pond for the smaller fishes to swim. This makes it harder to catch the smaller fishes. From this metaphor, the big fishes refer to innovations that have been discovered by previous researches while the small fishes refer to new discoveries that are more complicated and more difficult, which are left for the future researchers. Nevertheless, in both scenarios we could see that the new discoveries are dependent upon the findings made by the previous researchers. This fits the second conceptual definition of ‘khalifah’ in which we are successors to previous generations. In fulfilling our responsibility to populate and develop civilization on earth, we are dependent upon the previous generations. At the same time, we must ensure that the future generations would be able to carry the same responsibility and continue to make new discoveries that are beneficial and sustainable.

## **DIFFERENT RANK BETWEEN LEADERS AND FOLLOWERS**

It is important to note that the verb ‘*rafa‘a*’ in the verse is ascribed to Allah. In this regard, it is Allah who caused human to be different from one another. These differences can be either in worldly aspects such as wealth, power, and lineage; or in terms of worship, obedience to God, knowledge and wisdom (‘Abbas, 2017). These differences among human separates human into leaders and followers. Those who are superior and possess greater advantages will naturally become leaders, while those who are inferior will become followers.

The reason why Allah raised some human to be above others is to test them with the advantages that Allah has given them. For instance, those who are rich will be tested on how they utilize their wealth and whether they are thankful; while those who are poor will be tested on how they face the hardship of poverty and whether they are patient (Ibn Kathir, 2002). Allah will hold every human to be accountable for what they have done with everything that has been granted to them by Him.



The division of human into different rank by Allah is also stated in Surah Al-Zukhruf:

أَهُمْ يَقْسِمُونَ رَحْمَتَ رَبِّكَ ۗ نَحْنُ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا ۖ وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِّيَتَّخِذَ بَعْضُهُمْ بَعْضًا سُلْخِيًّا ۖ وَرَحِمْتُ رَبِّكَ خَيْرٌ مِّمَّا يَجْمَعُونَ ۚ

Do they distribute the mercy of your Lord? It is We who have apportioned among them their livelihood in the life of this world and have raised some of them above others in degrees [of rank] that they may make use of one another for service. But the mercy of your Lord is better than whatever they accumulate.

[Surah Al-Zukhruf, 43:32]

In the verse above, Allah mentioned that He apportioned the livelihood in this life among human and raised some of them above others in degrees that they make use of one another for service. The reason for the division of human into different ranks is for human to be able to serve one another based on their different capabilities. This concept is also observed in the field of economics under labor specialization. Human is endowed with different skills and abilities. A person does not have to be good in everything, and he should not produce all goods and services that they need for survival. Instead, he should specialize in one thing and be very good at it. He can then exchange it for other goods and services that are needed for his survival. If everyone does this, then we are actually using our differences to serve and help each other.

The differences in human ranks affect the leadership selection process in Islam. There are two important qualities in leadership, which are strength and trustworthiness. These two attributes have been highlighted several verses in Al-Quran, such as Surah Al-Qasas, 28:26; Surah Yusuf, 12:45; and Surah Al-Takwir, 81:19-21. Strength in leadership refers to knowledge about Divine justice and the ability to implement the Divine laws, while trustworthiness in leadership refers to upholding the truth without fear or favor from anyone except Allah and not susceptible to corruption (Ibn Taimiyyah, 2000).

Since the levels of strength and trustworthiness among humans are different, not everyone is qualified to be a leader. Leaders should be chosen from among those who excel in both qualities so that they are able to improve the welfare and interest of society. They are expected to use their advantages to assist those who are less fortunate and protect the interest of all, including the vulnerable. At the same time, the followers are expected to give their full cooperation to the leaders. This should lead to an all-inclusive economic system where everyone is able to participate and receive the benefits. The cooperation and participation among different economic agents in organizing the resources on the economy is the way to realize the Islamic economic goal of *falah* (Khan, 1994). This should extend to the cooperation and participation of both leaders and followers.

## **LEADERSHIP AND ACCOUNTABILITY**

As stated previously, among the reasons why Allah allowed differences among human is to test them with whatever that Allah has given to them. For a leader, he will be tested with the authority over others that have been entrusted by Allah. Based on both verses from Surah Al-An'am and Surah Al-Zukhruf above, a good leader must be aware that whatever advantages that he has over others are endowed to him by Allah. At the same time, he must acknowledge the different strengths and weaknesses among the people and use them in the right way. A leader should not abuse his authority over others to enrich his own self-interest at the expense of others. The Islamic concept of rights is two dimensional which covers both authority and responsibility. It is the right of a leader to rule and command the people, but it is also the responsibility of the leader to ensure the welfare of the people is being taken care (Saleem, 2009).

Let us look back at verse 165 from Surah Al-An'am. After Allah has explained the reason why He raised some human to be above the others in rank, He mentioned that He swift in penalty, and forgiving and merciful. The last part of the verse consists of two phrases that serve as an intimidation and an enticement for human (Ibn Kathir, 2000). It warns human that Allah is swift in His judgment and penalty

upon those who go against Him, and encourages human to obey Allah in order to receive His forgiveness and mercy (Al-Qurtubi, 2011).

Besides this verse, Allah uses both enticement and intimidation in several other places in Al-Quran, such as in Surah Al-Hijr, 15:49-50; and in *Surah Al-Ra'd*, 13:6. It is interesting to note that in those verses, Allah mentions the enticement in the forms of His forgiveness and mercy before the intimidation in the forms of His punishment and penalty. However, in verse 165 of *Surah Al-An'am*, Allah mentions the intimidation before the enticement.

Perhaps, among the wisdom why Allah put the warning before the motivation here is because there is a greater temptation for human to misuse the advantages given to them. It is easy for a someone who has the upper hand in a situation to abuse that position and treat others unjustly. At the same time, it is difficult for those who are weaker to claim or defend their rights from others who are stronger than them. In some situations, the weak has no other place to turn for help when they are being oppressed by the strong and the vulnerable are subjected to the tyranny of the masses.

These are among the reasons that could explain the wisdom behind the precedence of intimidation before enticement in this verse, Allah knows best! This should serve as a strong reminder to leaders that they will be held accountable to Allah for all the advantages and upper hands that they have over others. They will either be punished or forgiven by Allah or receive His mercy based on how they used the advantages bestowed upon them. If a leader strives to fulfill his leadership duties in accordance with the wishes of Allah, then he will obtain a 'sejahtera' result in the form of forgiveness and mercy of Allah.

## CONCLUSION

Sejahtera leadership can be conceptualized based on the themes in verse 165 of Surah Al-An'am. A sejahtera leader is someone who performs his leadership in accordance with the wishes of Allah. He is

aware that the advantages that he has are bestowed to him by Allah as a test, especially his leadership strength and trustworthiness. He shall strive to use these advantages to serve others in society. At the same time, a sejahtera leader recognizes the different strengths and weaknesses among his followers and uses them in the right way. This will create a sustainable and inclusive economic system where resources are organized through cooperation and participation of all to achieve *falah*. The sejahtera leadership will benefit all followers, including the vulnerable. A sejahtera leader realizes that he is accountable to Allah on the Day of Judgment and desires for a sejahtera outcome in the form of His forgiveness and mercy.

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## SHORT BIOGRAPHY OF THE AUTHORS

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**Muhammad Irwan Ariffin** was conferred the double-degree Bachelor of Economics (Honours) and Bachelor of Islamic Revealed Knowledge and Heritage (Honours) by IIUM in 2004. Upon graduation, he joined the Department of Economics, IIUM, as an Assistant Lecturer. He went to pursue his M.A. and Ph.D. in Economics at Carleton University, Canada, from 2006 to 2014. Since February 2015, he has been an Assistant Professor at the Department of Economics and a Research Fellow at the Centre for Islamic Economics, IIUM. He teaches economic growth, microeconomic theory, Islamic economics, and public finance. His research interest is

mainly on the integration between modern economics and classical Islamic heritage. In January 2019, he was appointed as the Deputy Dean of Academic and Internationalization of KENMS, and since August 2021 he has been the Deputy Director of the Academic Management and Admission Division (AMAD). In 2020, he was elected as the President of the Academic Staff Association (ASA), IIUM.

**Nesamalar Panjalingam** is an English Language lecturer at the International Islamic University of Malaysia. She has around 30 years' experience in this field, and has presented papers and conducted workshops at international conferences regarding the theoretical and practical aspects of teaching and learning in ESL, written a book entitled *A guide for English placement examination writing papers* as well as in numerous other subject matters, such as the paper entitled *Muslim women today: challenges in achieving their full potential in resource management*, which was presented at a conference.

**Rafiq Murdipi** is an Assistant Professor at the Department of Finance, Kuliyyah of Economic and Management Sciences (KENMS), International Islamic University Malaysia (IIUM). She is currently the Undergraduate Coordinator, Department of Finance. She obtained his Bachelor of Mathematical Sciences (Honours) from IIUM, Master and Ph.D. in Economics from University Putra Malaysia (UPM). She teaches foundation of financial management, international finance, financial market and institutions, money, banking and capital market, and principle and practices of takaful and re-takaful. Currently, she is also course instructor for BBM Programme and IIUM Centre for Continuing Education (ICCE) for foundation subject of Financial Management. Her research interests include financial economics, economic growth, and financial liberalization.



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**Yusof Ismail** has been a senior academic in the Faculty of Economics and Management Sciences at International Islamic University Malaysia since 1986. He earned his accountancy diploma from MARA Institute of Technology, the predecessor of current UiTM, before working with Bank Negara Malaysia, the Malaysian Central Bank. He pursued his BS in Finance and MBA in Management and Marketing from business schools in the USA, and embarked on research into strategy in the UK. He teaches and researches into strategy, Islamic management, human resource management, and business ethics. He has been associated with the Islamic perspectives of standards in the technical committee and working committees of SIRIM, the national organisation for standards and quality in the Malaysian industry. Yusof was a member of the editorial board of the first issue of the precursor of the current *International Journal of Economics and Management Sciences* (IJEMA). Currently, Yusof is a committee member of PESUAM, the retirees' association of IIUM staff.

Honourable Professor Emeritus Tan Sri Dato' Dzulkifli Abdul Razak delivered a talk entitled “Budi & Sejahtera Leadership” organized by Centre for Professional Development IIUM on Oct 29, 2021, for 1 hour 44 minutes 19 seconds.

Tan Sri Rector deliberated on the background of education system and leadership institutions in the country. He observed that unethical issues and governance deficiencies are related to the leadership. Leadership position has been abused as means to pursue self-interest agenda, to increase one's wealth, and influence. There is little interest to bring benefits to all. The missing substance is “budi”. The absence of “budi” leads to unethical behaviour.

This book compiles reflection essays into 15 chapters on budi and sejahtera leadership from a combination of language, economics, finance, entrepreneurship and management sciences, *Tawhidic* paradigm and *Maqasid al-Shari'ah*.

This platform serves as repository on budi sejahtera from academic insights and opinions. The essays in this book touched upon various topics. The editors thought that audio-video repository would consume a huge storage space, unlike a book with an insignificant repository and infinitesimal usage of Internet bandwidth to access. This explains the joint efforts of all reflected in the form of a book.

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