An Islamic perspective on **human development**

Contents

1. Introduction

This paper relies on the primary sources of knowledge in Islam, the Qur'an and *Sunnah* (practice and sayings of prophet Muhammad: PBUH),* to identify the key principles and core values that underpin Islamic views on development, poverty reduction, human rights and advocacy. It will attempt to define these concepts from an Islamic point of view and present an outline of some of the tools and approaches that are provided by Islam to address them.

The central argument in the paper is that development is primarily about safeguarding and enhancing the dignity of human beings. Human dignity originates from God who has singled out humankind from other creations and favoured it in several ways. We are the only creatures that contain the Divine spirit which was placed in humankind by God during creation (Qur'an, 15:29). God has also distinguished humans from the rest of creation by endowing us with intellect (*'aql*). Further, God has given humans the custodianship (*khalifa*) of the rest of creation on earth.

Concomitantly, we have been asked to acknowledge and uphold God's oneness and unity (*tawhid*) and to establish justice (*'adl*) amongst ourselves and with other creations. These three related concepts; the oneness and unity of God, human custodianship of the earth and justice amongst human beings; together define the precepts upon which an Islamic understanding of the universal values that underpin human development are derived. The values discussed in this paper are justice (especially social justice), freedom, human rights, equality and social solidarity. The true test of human development is how to translate these values into practice.

Development science is a relatively new area of knowledge in the Muslim World and is not directly referred to in the Qur'an or *Sunnah*. We gain an understanding of it through human interpretation which is subject to variation, through reference to the knowledge of religious and jurisprudential ethics as well as several other areas of knowledge. This paper is based on desk research and consultations with Islamic scholars as well as Islamic Relief's internal and external stakeholders. We are exploring an approach, rooted in and validated by Islamic teachings, which is most suited to provide guidance to the policy and practice of a contemporary Muslim relief and development agency such as Islamic Relief. The paper therefore recognises that what it proposes and adopts is one amongst other possible approaches to understanding the meaning of human development in Islam.

The majority of Muslim academics are of the view that in Islam, the basic goal of development is to create an environment that enables people to enjoy spiritual, moral and socio-economic well-being in this world and success in the Hereafter (they refer to this conception of well-being as *falah*).[1] The implications of this are that such an environment can only be created in societies that work to remove sources of human deprivation in multiple dimensions. This is contrary to the prevailing view of development focused on economic growth alone.

In defining the core dimensions of well-being, the paper agrees with the view of scholars of the objectives of Islamic ethics and law (*Maqasid al-Shari'ah*) that there are five essential dimensions of human development namely; spiritual (*faith*), human (*life*), educational (*intellect*), social (*posterity*) and economic (*wealth*). It therefore adopts the *Maqasid* as an Islamic framework for development. However within such an overarching framework, the paper suggests that specific objectives should be derived directly from provisions in the Qur'an and *Sunnah* which are Islam's primary sources.

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* PBUH: Peace Be Upon Him. Inserted wherever Prophet Muhammad's name is mentioned.

2. Fundamental principles

2.1 The dignity of humankind

At the core of Islamic teaching about development is the innate dignity conferred by God on every man, woman and child. The Qur'an unambiguously declares:

"We have bestowed dignity on the progeny of Adam […] and conferred on them special favours, above a great part of Our creation."
al-Isra, 17:70

Thus everyone has the right to live a life worthy of dignity and respect simply by virtue of being human; regardless of race, religion, gender, ability, age or economic status.[2]

Humankind possesses this dignity because God has chosen to give us a special place and rank amongst other creations. The Almighty has breathed into humans something of the Divine spirit[3] and manifested many divine attributes in us. Therefore dignity is innate in every human and not acquired.

Along with this status God honoured humans with an enormous trust of responsibility and service by giving the human collective a trust as vicegerents *(Khalifa),* or stewards, of creation.[4] Therefore human beings have close proximity to God as special creations. In fact, the means of developing an ever-closer relationship with God is ultimately what Islam is all about. As revealed in the Qur'an:

"And I did not create the *jinn* and mankind except to worship Me."
adh-Dhariyat, 51:56

The first pillar of Islam is to believe in the Oneness of God and the prophethood of Muhammad (PBUH). The importance of oneness in Islam has informed the development of a holistic worldview through the principle of unity (*tawhid*).

2.2 Islamic holistic worldview (*tawhid*)

Tawhid is the foundation of Islam. Islam is a mono-theistic religion and Muslims believe that God is one and the Creator of all. Thus all creation and all knowledge is a unified whole based on a unity of source and origin. The message of unity is central to Islam- the unity of God, the unity of various revelations, the unity of humanity, the unity of creations and ultimately the unity of all existence. It defines humankind's vertical relationship with God, an individual's relationship with their self, human to human relationships and humanity's relationship with other creations. Islam involves absolute submission to God in a way that the part (an individual human being) comes to know, love and obey the Creator and thereby achieves synergy with the Whole (the universe).

However human unity is in no way the same as uniformity. Rather Islam recognises unity in diversity for as God says in the Qur'an:

"Oh mankind! We created you from a single pair, male and female, and made you into nations and tribes, that you may know one another."
al-Hujurat, 49:13

Based on *tawhid*, Islam reconciles seeming opposites and harmonises diversity by exposing the underlying unity of all creation because it originates from the same absolute Will. In this way Islam emphasises the unity of worship and work, of faith and life, of spiritual and material realities, of economic and spiritual values; and of this world and the Hereafter. The principle of *tawhid* is the complete opposite of the duality in these aspects that is prevalent in the conventional worldview. It sees harmony in body and soul, politics and religion, individual and social interest, freedom and responsibility, and rights and obligations. This presents a holistic and all-encompassing view of human development.

By defining the world view, the unity principle (*tawhid*) governs the hierarchy of values and principles in Islam. The remaining part of this chapter will highlight other foundational principles that underpin an Islamic understanding of human development. These include justice, freedom, human rights, equality and social solidarity.

2.3 Justice

The Islamic principle at the core of preserving the dignity of human beings is justice. In the hierarchy of values, justice is a central universal value and a basic objective of Islam, to the degree that it stands next in order of priority to the belief in God's exclusive right to worship (*tawhid*) and the truth of Muhammad's prophethood. This is evidenced from the Qur'anic injunction:

"Be just, for this is closest to God-conciousness."
al-Ma'idah, 5:8

The centrality of justice to the Islamic value system is displayed by the Qur'anic verse that says:

"We sent our messengers with clear signs and sent down with them the Book and the Balance (of Right and Wrong) in order to establish justice among the people […]."
al-Hadid, 57:25

This shows that justice is a central goal of all revelation and scriptures sent to humanity. The Prophet (PBUH) declared in a *hadith* that

"… there are seven categories of people whom God will shelter under His shadows on the Day when there will be no shadow except His. [One is] the just leader."
Bukhari 660, Muslim 1031[5]

In Islam, justice is the root of all other values- material, moral and spiritual.

The Islamic conception of justice is transcendental and based on fairness, for God says in the Qur'an:

"Oh you who believe! Stand out firmly for God, as witnesses to fair dealing […]."
al-Ma'idah, 5:8

Islam provides that justice is achieved when proper relationships and balance are established within and among created things. The principle of unity sets the context for these relationships but Islam being a 'way of life' prescribes specific regulations for individuals, societies and communities, through the teachings of the Qur'an and *ahadith*. Therefore virtue, evil and the foundation of ethics are defined by revelation and not determined by intellect, desire, intuition or experience derived through the senses.

The Islamic conception of justice is also comprehensive. It embraces all aspects of life and is concerned with the mind and the body as well as the heart and conscience. It is not only a social concept (corrective and distributive aspects) but it is also a personal moral virtue. Justice is also universal in that it cannot be limited by location or time. With respect to human development, the relevant aspect to consider is social justice. Islamic Relief has recognised this as a fundamental value that underpins its work and further examination of the components of social justice will be undertaken in several sections of this paper.

Islam views social justice as setting out the balance of rights and obligations, and of freedoms and responsibilities within a framework of equality and solidarity. The Islamic moral order calls on the people not only to practice virtue, but also to eradicate evil. It is based on the absolute, just and coherent unity of existence and the general, mutual responsibility of individuals and societies.[6] Hence it is founded on an Islamic understanding of freedom, human rights, equality, solidarity and sustainability.

2. Fundamental principles

2.4 Freedom

Islamic scholarship has approached the subject of freedom from three standpoints:

- Those engaged in philosophy who have focused on freewill and predestination.
- Mystics who have devoted their attention to spiritual freedom from the desires and illusions of the self.
- The study of social freedom in Islam – a more recent phenomenon[7] (and more relevant to this paper).

Mutahhari distinguished spiritual freedom, based on God–human relationship that aims to liberate the soul, from social freedom which he defines as freedom in connection with other individuals in society.[8] But he and other notable scholars[9] have shown that in Islam, the two are inextricably linked. Absolute submission to God, the Most Powerful, liberates the conscience of the believer from servitude to any other power. Among the evidence cited to support this is the Qur'anic verse that invites humankind to affirm that

"We worship none but God and we associate no partner with Him, and none of us must be slaves of one another other than God."
al-Imran, 3:64

Referring to the *hadith* in which the Prophet (PBUH) is reported to have declared that

"Every child is born in '*fitrah*' – the natural Adamic spiritual state of purity."
Bukhari 1385, Muslim 2658[10]

Muhammad al-Ghazali[11] and Fathi Uthma,[12] have concluded that Islam sanctifies the liberty of the individual and makes it an integral part of the dignity of people. However, individuals enjoy this liberty provided they do not violate the liberty of others and the collective interest of the community.

As Kamali[13] explains, in Islam freedom is not individualistic. It is egalitarian since freedom is not enjoyed at the expense of causing harm to others and it is also communitarian because where individual interest clashes with that of the community, the resolution is often in favour of the latter within the bounds of social justice. The freedom of the individual must be seen in the context of their community.

This discussion and an elaboration of the types of freedoms guaranteed in Islam will be continued in the next section dealing with the related concept of human rights.

2.5 Human rights

Human rights are a means to achieving justice and preserving human dignity. They are also directly linked to freedom and equality. At their respective doctrinal levels, both Islam and the UN Bill of Rights are in agreement on human dignity as the foundation of human rights. However, for Muslims, this does not go far enough. In Islam the root of human rights lies within theology and begins with faith in God, who is the source of transcendent value. It is God who bestowed dignity on humankind (Qur'an 17:70) and who makes it unacceptable for anyone to violate human rights and take away a person's dignity. Rights and duties in Islamic law are derived from the Qur'an and the traditions of the Prophet (PBUH). Our conception of an individual's rights will be in our relationship both with God as well as people within the community. According to Islamic teaching, rights are linked with a duty toward others. This differs from the thrust of the Universal Declaration of Human Rights (UDHR), which appears to utilise a libertarian notion of an individual divorced from his/her social commitments and/or relationship with the collective.

In practice this has two implications. First, the belief that God is the source of human rights leads to the conceptualisation of the rights of others as obligations on all believers. In a Muslim's understanding, all deeds (including unfulfilled obligations) are recorded and weighed on the Day of Judgment. Second, these social obligations form both the rights of others and ultimately the rights of God over us, which are actually manifested to us indirectly through creation and society. This is amply explained in the *hadith* of the Prophet Muhammad (PBUH) which illustrates that we fulfil our duties to God through granting the rights of others (Sahih Muslim Book 032, *hadith* no. 6232; see full text in section 4.4). Muslim jurists have accordingly devised a rights framework that attempts to uphold and balance the common good and private interests within society. The framework[14] envisages a continuum, with private rights (*huquq al-ibad* or *al-nas*) on the one end, and public interest (*huquq Allah*) on the other. Those in which both public and private interests are at stake fall in the middle.

In another vein, while UDHR tends to place government as the primary guardian of human rights, Islam emphasises responsibility for all levels and individuals in society. The government, as the national representative of the human family, is the ultimate guarantor of protection and justice. But this does not abrogate or necessarily outweigh individual respons-ibility and the role of family, neighbours or the wider civil society. Therefore the government is not the first port of call but rather the ultimate guarantor of rights. The Prophet Muhammad is reported to have said:

"The sultan [government] is the guardian of he who has no guardian."
Tirmidhi 1102

Another way in which tensions manifest between Islam and human rights is in regards to certain provisions within Shari'ah law, which appear to be, or actually are, in contradiction with the human rights norms primarily led by Northern states including their perceptions that *Shari'ah* discriminates against women.

Despite these and other significant differences, a rights-based regime based on Islamic principles will have substantial overlap with the conventional concept of a rights-based approach to development as both will seek to bring about social justice. For example, The Organisation of Islamic Countries' (OIC) Cairo Plan of Action for Women[15] says that "women should be respected, developed, empowered, considered full active participants in social, political, cultural and economic spheres." A major objective of the action plan is to "eliminate all forms of discrimination including combating violence against women." Such broad con-sensus from an organisation representing Islamic states was the result of efforts by scholars of Islamic studies to arrive at contemporary interpretations of *Shari'ah* in order to promote greater equality and remove the vestiges of 'discrimination'.

Further, Muslim countries throughout the world have ratified international human rights covenants, and our research has shown that as a group their implementation of these covenants is no better or worse than that of non-Muslim countries. In the final analysis, it is clear from Islamic teachings that any act that is detrimental to crucial elements of a person's faith, life, mind, family or wealth is an affront to the person's dignity and a violation of their rights. This is a broader and more comprehensive framework than the rights regime in the UDHR.

2.6 Equality

All human beings are equal in Islam in regard to the essence of their dignity and worth. God has declared this in an unqualified manner in the Qur'an by stating that

"We have bestowed dignity on the progeny of Adam"
al-Isra, 17:70

2. Fundamental principles

As mentioned in section 2.2, Islam emphasizes humanity's unity of origin and the essence of human fraternity which reinforces the general equality of all human beings regardless of differences in race, language, religion, gender or social status (see *al-Hujurat*, 49:13). This conclusion is also supported by the following *hadith*:

"Oh people! Your Creator is one, and you are all descendants of the same ancestor. There is no superiority of an Arab over a non-Arab, or of the black over the red, except on the basis of righteous conduct."
Ahmad 23536 [16]

Jurists are in general agreement on the equal dignity and worth of all human beings. This is despite differences of opinion on the role of women in politics and in aspects of family law relating to marriage, divorce and inheritance. Some jurists feel that Islamic provisions in these areas have been misinterpreted to the dis-advantage of women as a result of the importation of patriarchal customs and traditions while others hold the view that the apparent gender distinctions do not amount to inequality *per se* and have provided explanations on how Islam recognises that women and men are equal but biologically different. Islamic Relief is undertaking an analysis of these issues in a separate paper.

Some authors have suggested that Islamic teachings promote unequal treatment of non-Muslims. Although Islam, like other faiths, promotes closeness amongst its community of believers, the evidence from its primary sources and from practice in Muslim societies over-whelmingly debunks the notion that it discriminates in extending the fruits of development to non-Muslims. Kamali (2002b) has conducted an analysis of this issue. His findings from the primary sources is that only three Qur'anic verses [17] and little evidence can be found in the *Sunnah* that may be interpreted as supporting unequal treatment of non-Muslims whilst many other passages in the Qur'an [18] and numerous *ahadith* can be quoted to

support equality for non-Muslims. He also surveyed the writings of contemporary Muslim writers and the constitutions of Muslim countries and concluded that there is overwhelming evidence that Islam supports equal treatment for non-Muslims with regards to development issues.

2.7 Social solidarity

Islam lays down the principle of social solidarity and mutual responsibility in all its various shapes and forms and the protection and furtherance of society's welfare. It defines the relationship between individuals and their family, between a person and their neighbour, between an individual and society, and between a community and other communities.

In Islamic teachings, the institution of the family and marriage is divinely ordained and viewed as the corner-stone of society. Accordingly the rights and obligations of family members on each other are specified and a spirit of consultation is promoted so that the family can function as a single harmonious unit. The role of the husband and wife are complementary, rather than competitive, and family relations should be built on the foundation of mutual love, compassion and cooperation. The scope of family solidarity extends beyond the immediate family to include the extended family.

In Islam, neighbours have a mutual responsibility to each other. Aisha, the Prophet's beloved wife, reported that Prophet Muhammad (PBUH) said:

"Jibril (Gabriel, the Angel of Revelation) enjoined me incessantly with the care of my neighbours, to the extent that I thought that God would grant my neighbours the right to inherit me."
Bukhari 6015, Muslim 2625

The Prophet (PBUH) is also reported to have said:

"A man who fills his stomach while his neighbour is hungry is not a believer."
Al-Tabarani 751

Another aspect of social solidarity in Islam is reflected in the concept of the brotherhood of humanity and the brotherhood among Muslims which are both recognised in the Qur'an. Al-Qardhawi points out that these are complementary rather than contradictory to each other. [19] First and foremost is the brotherhood among Muslims because they share the same religious belief. God says in the Qur'an

"The believers are but a single brotherhood."
Al-Hujurat, 49:10

Also, God says in another chapter of the Holy Book that

"The Believers, men and women, are protectors one of another."
At-Tawbah, 9:71

These statements are given graphic illustration in the *ahadith* where the Prophet (PBUH) said:

"A believer to another believer is like a building whose different parts enforce each other."
Bukhari 2446, Muslim 2585

And he also said:

"The similitude of believers in regard to mutual love, affection, fellow-feeling is that of one body; when any limb of it aches, the whole body aches, because of sleeplessness and fever."
Muslim 2586, Bukhari 6011

God created all human beings from Adam and Eve. Therefore the source of creation is the same. Regardless of differences in religion, the fact remains that we are all brothers and sisters in humanity. Imam Ali said:

"People are of two kinds: either your brothers in faith or your equals in humanity."

Islam emphasizes humanity's unity of origin and the essence of human fraternity and this reinforces the general equality of all human beings regardless of differences in race, language, religion, gender or social status

2. Fundamental principles

2.8 Sustainability

Three previously mentioned Islamic principles – unity (*tawheed*), creation (*fitra*) and custodianship (*khalifa*) – when combined with the balance principle (*mizan*) together form the core of Islamic teachings on environmental sustainability.[20]

Tawheed asserts the unity and wholeness of all creation. A key aspect of it affirms God as the Creator and Lord of all creation. The Qur'an says:

"Allah is the Creator of all things and He is the guardian over all things."
Az Zumar, 39:62

This highlights the inter-connectedness of the universe. Knowing the Creator is the first step to understanding God's creation and developing a balanced relationship with it. From the creation principle (*fitra*), we understand that everything has been created in a natural state of purity and is in submission to its Creator. It is said in the Qur'an:

"God's natural pattern in which He originated humankind."
Ar Rum, 30:30

This shows that there is a natural pattern and disposition for goodness in all creation and that the human species was originated as part of that creation and not separate from it.

The balance principle (*mizan*) is surmised from several Qur'anic verses that explain the cycles of living and non-living things. They describe the ways in which the laws of creation include elements of order, balance and precision. In one of them, the Qur'an declares that we should not disrupt this natural order:

"He raised the heavens and established the balance. So you would not transgress the balance. Give just weight- do not skimp the balance."
Ar Rahman, 55: 7–9

Finally God has given humanity the heavy trust and responsibility of being his vicegerent (*khalifs*) on earth and thus being the custodians of other creations. The Qur'an states that

"It is He who appointed you, *khalifs* on earth."
Al An'am, 6: 165

These four principles define environmental ethics in Islam. In summary all of creation is interconnected because it is created by and in submission to God; things are created in a natural pattern in different shapes and forms and fulfilling various roles so as to maintain the balance of creation; and humanity has a clear role as the custodian of this natural variety and balance. As individuals and collective, humanity will be accountable to the Creator in how it has discharged this responsibility.

3. Islamic Relief's core values

In a strategy to strengthen its distinct Islamic ethos, Islamic Relief has embarked on a process aimed at promoting the realisation of core Islamic values within the organisation. The Islamic values identified as fundamental to the organisation are social justice (*adl*), sincerity (*ikhlas*), excellence (*ihsan*), compassion (*rahma*), and custodianship (*amana*). In the words of the Islamic Relief values team:

"These values focus the individual on their relationship with their Creator, with the creation and with themselves and hence provide a holistic and comprehensive personal development framework which addresses personal and public, worldly and spiritual, and social and professional roles and aligns them all through a set of clear values and guiding principles."

The team has given a brief explanation on each of these values as follows:

SOCIAL JUSTICE (*ADL*)
Our work is founded on enabling people and institutions to fulfill the rights of the poor and vulnerable. We work to empower the dispossessed towards realising their God-given human potential and developing their capabilities and resources.

SINCERITY (*IKHLAS*)
In responding to poverty and suffering our efforts are driven by sincerity to God and the need to fulfill our obligations to humanity.

EXCELLENCE (*IHSAN*)
Our actions in tackling poverty are marked by excellence in our operations and conduct which are deserving of the people we serve.

COMPASSION (*RAHMA*)
We believe the protection and well-being of every life is of paramount importance and we shall join with other humanitarian actors to act as one in responding to suffering brought on by disasters, poverty and injustice.

CUSTODIANSHIP (*AMANA*)
We uphold our duty of custodianship over the earth, its resources and the trust people place in us as humanitarian and development practitioners to be transparent and accountable.

4. Human development

4.1 The achievement of well-being (*falah*)

Muslim economists have adopted the term *falah* in defining well-being from an Islamic perspective.[1] When used in this sense, the meaning of *falah* (literally success) is broadened to refer to a comprehensive state of spiritual, moral, cultural, political and socio-economic well-being in this world, and success in the Hereafter. In practice, this means that at the level of the individual, s/he (as an independent agent) is able to satisfy their basic needs and work for their spiritual, intellectual and material advancement. At the level of the collective, the community or society is egalitarian and provides opportunities for its members to make progress in economic, human, socio-political and religious affairs.

Another term relevant to human development in Islam is *tazkiyyah*. Many Islamic scholars have broadened the understanding of *tazkiyyah* beyond its mystical dimension to refer to the growth and purification of individuals in terms of their relationships with God, with themselves, with their fellow humans and with the natural environment. The Arabic term commonly used to denote human development, *tanmiyya* (growth), is strongly connected with the economic and materialistic view. This is in some way similar to the predominant view of development in secular discourse. *Tazkiyyah* on the other hand encompasses physical, mental and spiritual aspects. Further, whereas *tanmiyya*, by implication, limits itself only to the positive – in terms of promoting activities that will lead to the desired state of growth; *tazkiyyah* goes beyond this to include activities that will also remove obstacles to well-being.

The principles of trusteeship (*khalifa*), well-being (*falah*) combined with growth and purification (*tazkiyyah*) to provide a comprehensive understanding of human enrichment and flourishing in Islam. These concept are holistic and relational. They put people and God at the centre of development and contrast with the prevailing paradigm which is preoccupied with economic growth and the creation of wealth and material opulence. The current single-minded focus on satisfying the economic and other material needs in total disregard of non-material and spiritual needs has disconnected humans from God, their own true nature and the natural environ-ment. It depletes resources, degrades the environment and deepens inequality thereby harming well-being.

The implication of an approach combining these Islamic principles is that wealth cannot be sought at the expense of spiritual health or at the expense of the environment. It can also not be amassed to the level where it throws other people into deep deprivation or disrupts societal cohesion. The primary means of creating an enabling environment for this type of well-being is by safeguarding human dignity through the establishment of social justice. This can be achieved through a three-pronged strategy that involves the provision of essential needs, the protection of the weak and vulnerable and equitable distribution of resources.

4.2 The objectives of Islamic ethics and law (*Maqasid al-Shari'ah*) as essential needs

The preceding section has outlined key Islamic principles that provide the foundation for an Islamic perspective on human development and well-being. In this section, we will present an ethical framework for operationalising an approach based on the Objectives of Islamic Law (*Maqasid al-Shari'ah*). This framework is adapted from work carried out by the Islamic Research and Training Institute (IRTI)[21] and our consultations with many Islamic academics and scholars.

Islam considers wealth as a necessary and important ingredient for the satisfaction of essential needs but its holistic vision of human development cannot be realised by this alone. Jurists have identified four other dimensions of deprivations that need to be addressed to ensure true well-being. These five dimensions of well-being are together known as the *Maqasid* (Objectives) of Islamic ethics and law. They are: faith, life, intellect, posterity and wealth. The understanding of the *Maqasid* has enabled Islam as a faith to remain contextually relevant and illuminating in each new age and circumstance.

The individual components of *Maqasid al- Shari'ah* are either explicitly stated in the Qur'an and *Sunnah* or have been deduced, directly or indirectly, from these primary sources by jurists. A large number of *Maqasid* have been identified – they have been broadly classified as essential, complementary and embellishments in descending order of importance. The first identification of the five categories given above; i.e. faith, life, intellect, posterity and wealth, as the essential *Maqasid* (necess-ities) was made by Imam Abu Hamid al-Ghazali (d.505/1111) in his book *al-Mustasfa fi 'ilm al-usul*. However, Imam al-Shatibi (d.790/1388) was the first scholar to write about the *Maqasid* as an independent science in his book *al-Muwafaqat fi usul al-Shari'ah* which was the first book dedicated to the science. Scholars are in agreement about the five essential values of al-Ghazali although some contemporary scholars have added other *Maqasid* to the list. There are also minor differences between jurists in the nomenclature and order of importance of the five objectives.

According to al-Ghazali as quoted in Chapra (2000):[21]

"The objective of the Shari'ah is to promote the well-being of all mankind, which lies in safeguarding their faith (*din*), their human self (*nafs*), their intellect (*'aql*), their posterity (*nasl*) and their wealth (*mal*). Whatever ensures the safeguard of these five serves public interest and is desirable."

The understanding of the *Maqasid* has enabled Islam as a faith to remain contextually relevant and illuminating in each new age and circumstance

4. Human development

We will proceed to outline each of these five elements as depicted in the figure below.
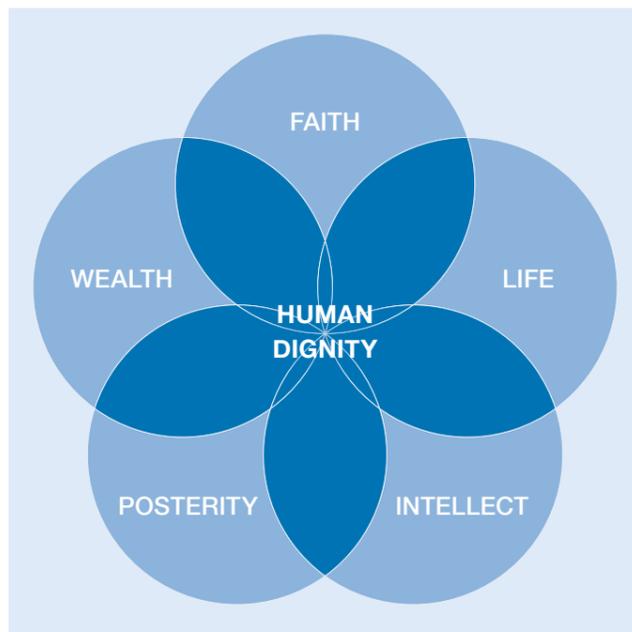
FAITH

The *Maqasid* give prominence to faith as an essential dimension of well-being because it brings meaning and purpose to life and thereby can transform a person in a way that will lead to the actualisation of all other spiritual and material needs. By conferring on believers clear moral and ethical values along with explicit rules of behaviour, faith leads to moral enhancement and social solidarity- key assets in addressing adversity and vulnerability. Faith is also linked to well-being and protection by enabling adherents to take a long-term view of their self-interest through belief in accountability in the Hereafter.

Thus Islam recognises the freedom of worship as an essential need for humans. This is the theme of several declarations in the Qur'an. To quote some:

"Let there be no compulsion in religion. Truth stands out clear from Error."
al-Baqarah, 2:256

"The truth has come from your Lord. Whoever wishes may believe in it and whoever wishes may reject it."
al-Kahf, 18:29

"If it had been thy Lord's will, they would all have believed – all who are on earth! Wilt thou then compel mankind, against their will, to believe!"
Yunus, 10:99

LIFE

The second dimension of well-being from the *Maqasid* is life which relates to all aspects of the physical self. This dimension encompasses all the needs of human beings that should be fulfilled for the sustenance of the human body and also those that are necessary for humans to discharge their role as custodians (*khalifa*) of the earth namely, preserving dignity and good governance. The physical needs include food, shelter and clothes. Prophet Muhammad (PBUH) has defined the barest needs of the body in the *hadith* which says:

"The son of Adam has no better right than that he would have a house wherein he may live, and a piece of cloth whereby he may hide his nakedness, and a piece of bread and some water."
Tirmidhi 2341

Another important need included in this dimension is health.

The rights to life and security, health, healthy environment, food, shelter, clean water are also included in this objective along with freedom from fear.

INTELLECT

The third objective is intellect. Humans are endowed with intellect which enables them to gain knowledge through education. The first revelation of the Qur'an to the Prophet (PBUH) required him to:

"Read in the name of the Lord … Who taught man through the use of pen what he did not know."
al-Alaq, 96:1, 4 and 5

The Prophet (PBUH) himself has made it obligatory for every Muslim man and woman to seek knowledge. This objective highlights the importance of freedom of thought and expression in Islam. The development of the intellect and the acquisition of knowledge is universally accepted as foundational in building capabilities, human freedom and removing barriers to human development. This is because education is the vehicle through which individuals can explore their own conception of what it is they have reason to value and thereby work towards the freedom to make valued choices in other spheres of life.

The principle of the protection of the intellect has also enabled scholars to respond to contemporary threats to the intellect such as psychotropic drugs.

POSTERITY

The fourth dimension is posterity. Some scholars have interchanged the name with family or lineage or progeny or offspring. The objective embraces all these terms. The focus is on the protection of future generations and the family as the basic unit of society and solidarity. It includes the right to family life and the rights of the child. It can also include honour, freedom from shame, right to privacy, etc. An obvious contemporary issue that is prioritised by this objective is the responsibility to secure future generations through environmental management and protection.

WEALTH

The final dimension is wealth. This is a key determinant of well-being. Islam considers wealth as the life blood of the community which must be in constant circulation; therefore its possession excludes the right of hoarding. This implies that wealth must be invested to improve people's well-being. The benefit of the investment is not only measured by the monetary gain associated with it, but also by the benefit which accrues to the society. The needs of the society must therefore be a consideration for the owner of wealth.

The disposition of wealth is subject to certain regulations. The first is the recognition of the rights of others in the wealth. Next follows the payment of appropriate levies (*zakat*) if the amount falls within the specified threshold. Only then can the owners use it as they wish within the bounds of the law. Divine law opposes extravagance, opulence, waste or general abuse of wealth; or its use to harm others.

The right to lawfully acquired wealth is strictly protected but the wealthy are regarded as trustees who hold the wealth as a trust on behalf of God

"… and give them from the wealth of Allah which He has given you."
al-Nur, 24:33

Despite these apparently strict restrictions, Islam encourages the legitimate pursuit of wealth and the enjoyment of the bounties created for human fulfilment. Complete abandonment of family life, means and the community in pursuit of closer proximity to God is not a tradition encouraged by Islamic teaching. Indeed, along with one's personal worship, the growth of one's spiritual stature as a human being is also related to the fulfilment of social obligations, service and relationships through full social engagement. The Qur'an says:

"But the Monasticism which they invented for themselves, We did not prescribe for them."
al-Hadid, 57:27

The Prophet (PBUH) also said:

"There is nothing wrong in wealth for those who are God-concious."
Ibn Majah 2132

Thus the right to private property is respected. God says:

4. Human development

"Believe in Allah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward."
al-Hadid, 57:7

However wealth is considered in Islam to belong to the dominion of God and it is a trust to be acquired and used in lawful ways. Greed and the hoarding of wealth are prohibited since they harm the well-being of both present and future generations. The Prophet (PBUH) said:

"Wretched is the slave of dinar, dirham and velvet."
Bukhari 2887

In Islam, work is a very broad concept. The Qur'an considers idleness or the pursuit of work that is not beneficial as a manifestation of lack of faith and a person who earns their livelihood through hard work is highly praised. No one who is physically and mentally able to work is allowed to become a liability on their family or on the state through idleness. Therefore work is regarded not only as a right but a duty and an obligation. This important objective also underpins Islam's view of abject poverty as being of harm to the human being both physically and spiritually, since it undermines mankind's natural dignity and the means to achieve it. Therefore the struggle to lift people out of abject poverty is a duty both of the individual and of society and a key principle in Islam.

4.3 Maqasid as normative framework of human responsibilities and rights

In the preceding discussion, it can be seen that apart from serving the purpose of identifying the different dimensions of essential needs for human well-being,

the *Maqasid* also represent a normative framework of human responsibilities and rights. The list below attempts to tease out the rights-based elements of the respective *Maqasid* from the detailed analysis presented in Chapra (2008).[22] As components of social justice in Islam, these represent some of the rights and responsibilities of the poor and vulnerable that is incumbent on the state and others to fulfil.

Maqasid al-Shari'ah elements in a rights framework

Faith
▶ *Right to freedom of worship*
▶ *Right to freedom of belief*

Life
▶ *Right to Food, clothes and shelter*
▶ *Right to Health*
▶ *Right to life*
▶ *Right to security*
▶ *Right to social equality*
▶ *Right to freedom from fear*
▶ *Right to a healthy environment*

Intellect
▶ *Right to education*
▶ *Right to capabilities*
▶ *Right to treedom of thought*
▶ *Right to freedom of expression*

Posterity
▶ *Right to family life*
▶ *Right to honour and self-respect*
▶ *Right to freedom from shame*
▶ *Right to freedom from social exclusion*
▶ *Rights of the child*
▶ *Right to protection of the environment*

Wealth
▶ *Right to private property*
▶ *Right to work*
▶ *Right to fulfilling the obligations of wealth*
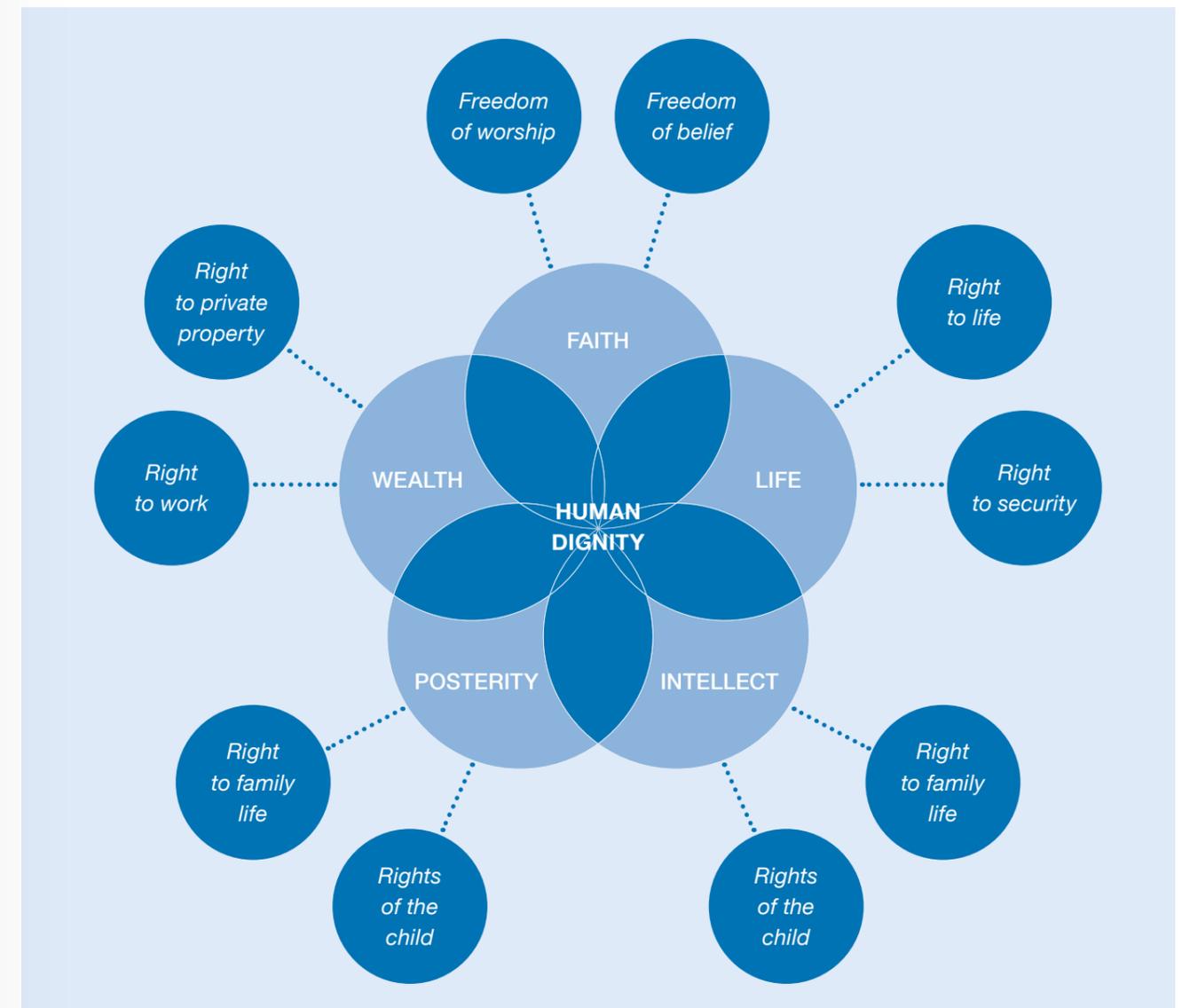
Example of *Maqasid al-Shari'ah* elements in a rights framework

4. Human development

4.4 Protection of the weak and vulnerable

The Islamic concept of social security and humanitarian motivation originates from the concept of the rights of God which was outlined earlier. This implies that the vulnerable have a right for their needs to be addressed since these form part of the rights of God that are an obligation which society are obliged to fulfil. From the following verses of the Qur'an and *ahadith* which enjoin the believers of Islam to support their poor and needy brothers who are unable to fulfil their basic human needs:

"They ask you, (Oh Muhammad), what they should spend (in charity). Say: That which you spend for good (must go) to parents and near kindred and orphans and the needy and the wayfarer. And whatsoever good you do; Lo! Allah is Aware of it."
al-Baqarah, 2:215

"The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled and to free the captives and the debtors, and for the cause of Allah, and (for) the wayfarers; a duty imposed by Allah. Allah is Knower, Wise."
at-Tawbah, 9:60

The message in these verses has been reinforced by many sayings of the Prophet Muhammad (PBUH). The following are some examples.

Abu Hurayra said:

"The Messenger of Allah, may Allah bless him and grant him peace, said, 'Allah, the Mighty and Exalted, will say on the Day of Rising, Son of Adam, I was ill and you did not visit Me.' The man will say, 'O Lord, how could I visit You when You are the Lord of the worlds?' He will say, 'Do you not know that My slave so-and-so was ill and you did not visit him? Do you not know that if you had visited him, you would have found Me with him? O son of Adam, I asked you for food and you did not feed Me?' He will say, 'O Lord, how could I feed You when You are the Lord of the worlds?' He will say, 'Do you not know that My slave so-and-so asked you for food and you did not feed him? Do you not know that if you had fed him, you would have found that with Me. O son of Adam, I asked you for water and you did not give it to Me.' He will say, 'O Lord, how could I give You water when You are the Lord of the worlds?' He will say, 'My slave so-and-so asked you for water and you did not give it to him. Do you not know that if you had given him water, you would have found that with Me?'"
Sahih Muslim book 032, *hadith* no. 6232

Prophet Muhammad (PBUH) is reported to have said:

"If anyone spent a night in a neighbourhood and he remained hungry till morning, the promise of God's protection for that neighbourhood came to an end."
Ahmad 4880

The Prophet (PBUH) said:

"The government is the guardian of anyone who has no other guardian."
Tirmidhi 1102

From the above mentioned verses and *ahadith*, it is clear that in Islam the state, being the guardian of the poor and helpless, is responsible for providing, at least, the barest necessities of life to its poor and needy citizens. Although the state is responsible to provide for the extreme poor who have no other means of support, Islam also enjoins upon its rich followers to help their poor relatives, friends and neighbours. Thus humanitarianism is deeply rooted in Islamic principles and traditions.

Jamal Krafess explains that for a Muslim, humanitarian action is a "way of receiving help from heaven, of erasing sins, escaping punishment, thanking God for His mercies and of meriting Paradise". Hence Islamic faith "motivates, channels, and intensifies the emotional and obligatory aspects of charity".[23] Monetary charity is highly 'systematised' in Islamic law to the extent that annual charity (*zakat*) is one of the five obligatory pillars of the religion.

In Islam, the recipients of humanitarian action are by no means limited to the Muslim community. The Qur'an and the *Sunnah* do not exclude non-Muslims from receiving humanitarian aid from Muslims. Indeed, the practice of the Prophet (PBUH) reveals that humanitarian action should be directed to all those who are in need.[24]

The *Maqasid al-Shari'ah* confer the right to life and other constituent rights based on the inherent dignity of all humans. This makes it a duty for Muslims to act in cases of humanitarian need and to do so without discriminating against non-Muslims.

The Qur'anic words for charity, *zakat* (annual obligatory alms payment) and *sadaqat* (voluntary charity) have linguistsic roots that imply purity and sincerity. Hence in Islam, spending on the reduction of poverty and suffering is seen as a purification of one's wealth.

Zakat is an annual payment of between one and twenty percent of one's capital depending on the type of resource. Its objectives are to help the poor and various people in need in time of crisis, promote investment and a culture of work, and ensure equitable distribution. *Sadaqat* is informal non-systematised charity that is aimed at promoting a culture of volunteerism, strengthening neighbourhood and extended family relations, and promoting social solidarity. Islam also promotes a culture of endowments (*waqf*) which can serve every possible form of benefit to humans (individuals or society), such as disaster response and poverty reduction, or even the protection of animals, the environment or heritage.

However charity also extends beyond material things to mean a number of other voluntary actions. Islam takes the concept of charity beyond the material to embrace 'small' acts of social charity. The Prophet (PBUH) has given examples such as 'helping another carry their heavy belongings' and 'greeting someone with a smile'. *Zakat*, *sadaqat* and *waqf* will be discussed further in section 5.

4.5 Equitable distribution of resources

Islam accepts unequal distribution of wealth as natural and part of a Divine Scheme of differing access to providence and the soul's trial, yet it does not allow existence of wide disparities in this distribution and places a clear right of the dispossessed over those with wealth. God says in the Qur'an:

"And in their wealth was given the right of the needy and deprived."
adh-Dhariyat, 51:19

The Qur'an also places the cause of inequity clearly at Man's door:

"Allah does not wrong mankind, but indeed they wrong themselves."
at-Tawbah, 9:70

Therefore a principal cause of poverty is seen not as the natural disposition of provision, which God has made sufficient, but as the failure of humans to fulfil their social obligations to the dispossessed. Islam recognises inequity as unjust and a major cause of poverty and deprivation. Where distribution of wealth in a community is unfair and inequitable social-peace will be at risk. As a religion of peace, Islam discourages conflict between communities. It establishes fraternity and brotherhood in the ranks of the members of the community.

4. **Human development**

Islam believes in promoting the well-being of all and, therefore, ensures fair and equitable distribution of income and wealth in the society. In order to bridge the gap between the rich and the poor, and to ensure the just and equitable distribution of economic resources and wealth, Islam has provided a suite of positive and prohibitive measures. The positive measures include *zakat* (obligatory aims) and *sadaqat* (voluntary alms), laws of inheritance and bequest, monetary atonements, voluntary charities and compulsory contributions in the form of taxes and various levies. To prevent the concentration of wealth in few hands, Islam has also imposed some prohibitive measures. These include abolition of interest, prohibition of acquisition of wealth through illegal and unfair means and prohibition of hoarding of wealth amongst others. These mechanisms will be examined in section 5.

4.6 **Governance**

Good governance is essential to human well-being. It is unrealistic to assume that all individuals will become morally conscious in human societies as a result of belief in God and accountability in the Hereafter. Moreover, even if a person is morally conscientious, it is possible s/he may be simply unaware of the social priorities in resource use. This makes it incumbent upon the state to play a complementary role. A companion of the Prophet (PBUH), therefore, clearly stated that

"God restrains through the sovereign more than what he restrains through the Qur'ān."
Othman bin Affan[25]

The Qur'an can only give values; it cannot by itself enforce them. It is the duty of the society to translate them into practice and enforce them. It is the moral and legal responsibility of the state to ensure justice

and the well-being of the people. The Prophet (PBUH) said:

"Anyone who has been given the charge of a people but does not live up to it with sincerity will not taste even the fragrance of paradise."
Muslim 380

The state should, however, try to perform the task in a way that does not make it totalitarian and despotic. Curbing of individual freedom excessively will stifle initiative and innovation on the part of individuals and groups. For this purpose, it is imperative to have effective checks and balances on the state through a number of institutions, including the *shura* (consultative body, such as a parliament), an honest judiciary, and properly conceived laws and regulations. The implications of this Islamic worldview on the role and nature of the state are obvious. Since it needs to ensure the well-being of all, it cannot be *laissez faire*. At the same time, since it is expected to uphold the dignity and freedom of individuals, it cannot be totalitarian.

Some scholars have identified the function of the state in Islam to be limited to the following eight areas; maintaining law and order, promoting economic and moral development, eradicating poverty, stabilising the value of money, fostering equitable distribution of wealth, arranging social security, harmonising international relations, and ensuring national defence.[26]

4.7 **Advocacy**

Islamic Relief is developing an advocacy strategy in line with its 2011–2015 organisational strategy. The Islamic position on advocacy has been researched as part of that exercise (Ilyas Karmani, unpublished).[27] The paper listed Islamic principles relevant to advocacy focusing

on '*Birr*' (good-ness and righteousness) which implies that as part of their responsibility to their Creator, Muslims have to establish good in the creation by maximising benefit and minimising harm to others and the broader environment. The paper related this principle to *Amana* (trust) which is the responsibility of custodianship and safeguarding the rights and balance in the creation for the well-being of others and for successive generations. To these we can add the principle of "enjoining good and forbidding evil" which is a duty whose discharge is given utmost importance in Islamic Law.

The following verse from the Qur'an makes it a duty for Muslims to advocate for justice:

"Oh you who believe! Stand out firmly for justice, as witnesses to God, even as against yourselves, or your parents, or your kin, and whether it be (against) rich or poor."
an-Nisa, 4:135

Prophet Muhammad (PBUH) said:

"When any of you sees anything that is disapproved (of by Allah), let him change it with his hand. If he is not able to do so, then let him change it with his tongue. And if he is not able to do so, then let him change it with his heart, though that is the least of faith."
Muslim 49

These injunctions demonstrate that advocacy is an obligation in Islam.
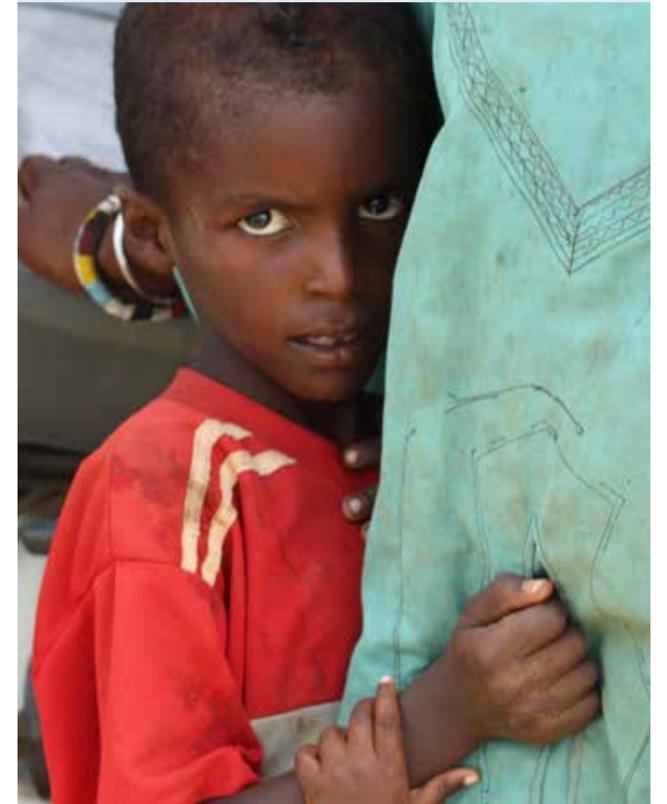
Islam teaches justice and fair dealing for all humanity and overcoming oppression especially of the weak and vulnerable

5. Islamic approaches and mechanisms

Islam being a comprehensive 'way of life' has established practical mechanisms for the achievement of its objectives. For fair, just and equitable distribution of wealth, Islam prescribes positive as well as prohibitive measures. Positive measures include *zakat*, laws of inheritance and other compulsory and voluntary contributions (such as *sadaqat*). Prohibitive measures comprise prohibition of interest and prohibition of hoarding and other immoral, unfair, unjust and unlawful means of acquiring wealth.

5.1 *Zakat*

This is a compulsory annual levy collected from the rich and distributed to or spent on the poor. Besides having religious importance, *zakat* plays a very important role in the socio-economic life of the Muslim community. It is the corner-stone of the financial structure of the state in Islam. *Zakat* not only provides the required funds to the state for its welfare activities in sectors like education, health and social services but also enables it to discharge its obligations regarding its poor and needy. It also prevents the concentration of economic power in the hands of a few. It checks growing income disparities, it fuels productive investment as a way to avoid an inevitable diminishing of one's wealth if left as capital and it bridges the gap between the rich and the poor.

5.2 Law of inheritance

Islamic law of inheritance follows a very broad-based distribution pattern. The law not only establishes the children of the deceased as legal heirs but also includes the deceased's spouse and parents. Where the deceased leaves no children and no parents, the estate goes to siblings and sometimes even to distant kin. Where a deceased person leaves behind no near or distant relatives, the property may go to the community for the benefit of all its members. The main objective of the Islamic law of inheritance is, thus, the fair and equitable distribution of wealth among a larger number of near and distant kin of the deceased, and so preventing the concentration of wealth in a few hands.

5.3 Wills and bequests

These serve the cause of charity and thus assist the distribution of wealth among the poor and the destitute. The Prophet (PBUH) has prescribed that bequests should not be made in respect of more than one-third of the total property which one is likely to leave after death. The law allows wealthy Muslims to bequeth some amount, for the sake of God, to be used for charitable purposes.

5.4 Endowments (*waqf*)

As stated above, Muslims can bequeath a maximum of one-third of their property to be used for charity after their death. But during their lifetime they have the right to spend the whole of her property in the way of God if she wishes. According to the provision of *waqf*, a person can donate as much of their property as they like to any purpose during their life as an endowment. This is a prominent source of funding for Muslim charities and provision of services, including hospitals, schools, mosques and universities as the wealthy use this mechanism to support their causes. The great endowments (*awqaf*) traditionally represented much of the wealth and influence of civil society in the Muslim world.

5.5 Charity of *Fitr*

The Prophet (PBUH) prescribed the annual payment of *Sadaqat-ul-Fitr* by every Muslim who can afford to. It is a modest quantity of food staple, or the monetary equivalent, which is given to the poor normally towards the end of the month of Ramadan to enable them to participate in the celebrations of *Eid*. Eligible Muslims are expected to fulfil this duty not only on their own behalf, but to give out the same quantity on behalf of each of their dependents.

5.6 Atonements

Monetary and other forms of atonement (*kaffarah*) have been prescribed by Islam for certain wrongdoings or sins. Those who commit certain sins, offences or omissions intentionally or unintentionally have been enjoined to make prescribed charity in atonement for these sins. For example, if a person breaks a promise or swears an oath which is not subsequently fulfilled, they may feed ten poor people or clothe them in atonement. In any case, giving charity for the sake of God's forgiveness is an inherent part of Islam even if one is not aware of committing any wrong. These prescribed monetary atonements also ensure a flow of wealth to the poor and there are several other examples.

Endowments are a prominent source of funding for Muslim charities and provision of services, including hospitals, schools, mosques and universities

5. Islamic approaches and mechanisms

5.7 Informal charity and alms

Apart from the formal and prescribed charities, Islam encourages a high degree of informal charitable giving. Further, if *zakat* and other compulsory charities fail to satisfy the needs of the poor, the state has been permitted to either impose taxes or motivate the rich to donate voluntarily and generously to help eradicate poverty.

5.8 Feeding the poor

Feeding the poor is one of the voluntary charities that is very common among Muslim communities as both the Qura'n and the *Sunnah* strongly encourage the practice.

5.9 Charity of surplus

The highest degree of charity, which is an ideal that many Muslims aspire to, is the charity of surplus (Anfaq al-Afw). It requires a believer to donate all the wealth they possess that is surplus to their basic needs. This is in emulation of Prophet Muhammad (PBUH). Abû Sa'îd Al-Khudarî reported that the Prophet said to them:

"'Whosoever of you possesses a spare ride [meaning then, a horse, camel, etc], let him bestow it to one without a ride. Whosoever of you has surplus food, let him bestow it to one without food.' The Prophet went on naming various types of wealth until we thought we had no right to anything beyond our basic necessities."
Muslim, 1728

5.10 Prohibition of hoarding, usury and gambling

Hoarding of wealth has been condemned by Islam with stipulation of severe punishment while the circulation of wealth has been ordained. This measure not only removes the hoarded wealth from the hands of the rich, but also ensures that it flows within the economy and becomes productive. For the same reason, usury (interest) and gambling are totally forbidden in order to encourage the productive use of capital resources for the benefit of the larger community.

"Whatever gains God has turned over to His Messenger from the inhabitants of the villages belong to God, the Messenger, kinsfolk, orphans, the needy, the traveller in need – this is so that they do not just circulate among those of you who are rich – so accept whatever the Messenger gives you, and abstain from whatever he forbids you. Be mindful of God: God is severe in punishment."
al- Hashr, 59:7

6. Conclusion

For decades, the dominant paradigm in development study and practice has been rooted in a worldview that seeks to satisfy the chosen desires of individuals with the economy having the strongest influence. This has placed emphasis on material growth and away from core values and the importance of the human person and their inner feelings. The economic growth model does not work because it deepens inequality, depletes resources and degrades the environment.

This paper has explored a different approach from an Islamic perspective which is predicated on human dignity and based on the Unitarian concept that defines Islam's holistic world view (*tawhid*). The proposed approach is anchored on an Islamic understanding of the principles of justice, freedom, equality, human rights, solidarity and sustainability. It also takes account of Islamic Relief's core values of social justice, compassion, custodianship, sincerity and excellence. Therefore we see development as going beyond the economic realm to encompass other dimensions of life. The dimensions can be framed by the five essential elements of the Objectives of Islamic ethics and law (*Maqasid al-Shari'ah*) namely; faith (*din*), life (*nafs*), intellect (*aql*), posterity (*nasl*) and wealth (*mal*).

In this way, we can identify the critical dimensions of well-being as spiritual, life-sustaining or human, education, social, and economic. Thus for people to maintain their dignity and self respect, and thereby achieve well-being, each of these essential aspects of their lives should be safeguarded. This implies that society has a duty to provide the opportunity for its members to realize their fullest potential in each of these spheres. Such an understanding provides a clear ethical underpinning that departs radically from the foundations of the growth-oriented and basic needs approaches. The paper has also outlined some of the practical tools and methods that Islam provides to achieve these goals.

This paper explored an Islamic perspective predicated on human dignity, and based on the Unitarian concept that defines Islam's holistic world view

Appendix

Glossary of terms

Amana – Trust

'Adl – Justice (also social justice)

'Aql – Intellect (or mind)

Din – Faith

Falah – Well-being (literally success)

Fitra – State of natural disposition
   (also innate goodness or purity)

Hadith (pl. **Ahadith**) – Saying of Prophet Muhammad

Ihsan – Excellence

Ikhlas – Sincerity

IRTI – Islamic Research & Training Institute
   of the Islamic Development Bank (IDB)

Kaffarah – Atonement

Khalifa – Custodianship (also successor or vicegerent)

Maal – Wealth

Maqasid – Higher purposes (or objectives)

Mizan – Balance

Nafs – Physical self (or life)

Nasl – Posterity (or family, lineage, offspring)

OIC – Organisation of Islamic Cooperation

PBUH – Peace and Blessings be Upon Him
   (inserted wherever Prophet Muhammad's name
   is mentioned)

Rahma – Compassion

Sadaqat – Informal charity and alms giving

Shari'ah – Islamic ethics and law (literally 'the way')

Sunnah – Traditions of Prophet Muhammad

Tanmiyya – Development (literally 'growth')

Tawheed – Unity

Tazkiyyah – Development (mental, physical and spiritual
   (literally 'growth with purification')

UDHR – Universal Declaration of Human Rights

Zakat – Annual obligatory payment on wealth beyond
   a certain threshold

Endnotes

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