Journal of Religion & Society (JR&S)

Available Online:

https://islamicreligious.com/index.php/Journal/index Print ISSN: 3006-1296Online ISSN: 3006-130X Platform & Workflow by: Open Journal Systems

ISLAMIC RESPONSES TO GLOBAL CRISIS: THE ROLE OF FAITH IN ADDRESSING MODERN ISSUES

Dr. Khanzada Muhammad Waqar

Lecturer, Department of Seerat Studies, University of Peshawar

Safia Khan

Lecturer Jinnah College for Women University of Peshawar

Dr. Mufti Muhammad Iltimas Khan*

Chairman Department of Seerat Studies, University of Peshawar Corresponding Email: muftiiltimas@uop.edu.pk

Abstract

The contemporary world faces a multitude of crises, ranging from economic instability, environmental degradation, and socio-political turmoil to ethical dilemmas and humanitarian challenges. In addressing these global concerns, faith-based approaches, particularly those rooted in Islamic teachings, offer valuable perspectives on crisis management and sustainable solutions. Islam, as a comprehensive belief system, integrates ethical, economic, environmental, and social justice principles that can provide holistic responses to modern challenges. Key concepts such as zakat (charity), khilafah (stewardship), and justice-oriented economic principles offer alternative frameworks for equitable resource distribution, environmental sustainability, and financial resilience. Additionally, Islamic teachings advocate for compassion, social responsibility, and community engagement, which are essential in mitigating the adverse effects of crises. Through an analysis of Islamic economic principles, environmental ethics, and social justice perspectives, this study explores the role of faith in fostering global resilience. Furthermore, case studies highlight practical applications of Islamic responses to specific global crises, demonstrating the adaptability and efficacy of faith-driven solutions. Ultimately, the findings emphasize the significance of integrating Islamic moral frameworks into contemporary crisis management strategies to promote ethical governance, equitable development, and sustainable progress.

Keywords: Islam, Global Crisis, Faith-Based Response, Islamic Ethics, Social Justice, Sustainability, Zakat, Khilafah, Islamic Finance, Environmental Ethics.

Introduction

The world of today finds itself navigating through an increasingly complex and treacherous minefield of crises that seem to multiply with each passing day, all while intensifying in their profound impact on societies and individuals alike. These challenges encompass a broad and wide-ranging array of pressing issues, each severely undermining the welfare of individuals, families, and communities at large (Alvesson & Einola, 2024). Among these issues are alarmingly high levels of poverty that pervade many regions, creating cycles of need that are remarkably difficult to break. There are also dire and pervasive food shortages that bring hunger to the doorsteps of countless homes, escalating health crises that threaten public health on a grand scale, overwhelming healthcare systems, and widespread illiteracy that acts as a formidable barrier to human development and progress. In addition to these dire socio-economic challenges, there are pressing environmental problems that also demand immediate and sustained attention from governments and citizens alike. These include rampant pollution that devastates ecosystems, affecting air and water quality, the perilous effects of global warming that exacerbate the frequency and severity of natural disasters, and alarmingly high rates of species extinction that pose a significant threat to the delicate balance of biodiversity upon which life depends (Li et al., 2022). Furthermore, we cannot overlook the multitude of ongoing political challenges that persist around the globe with unwavering intensity. These include devastating wars that displace countless individuals and families, the scourge of terrorism that instills a pervasive fear and uncertainty in societies, and various forms of human rights abuses that afflict many nations and undermine the essential dignity and freedom of individuals everywhere.

The world today is additionally grappling with a host of severe and deeply entrenched economic problems that are difficult to resolve. Issues such as record levels of unemployment leave countless families struggling to survive from one day to the next, while persistent inflation erodes purchasing power and savings, making it increasingly difficult for individuals to meet their basic needs. Overwhelming foreign debt burdens serve as a further constraint, stifling growth and development opportunities for many emerging and developing nations, making it almost impossible to escape the clutches of poverty. It is important to note that while these problems may not manifest at the same magnitude in every part of the world, the vast

interconnectedness of our global village strongly signifies that every nation, in one way or another, is touched by these pervasive crises, creating ripple effects that disrupt stability and peace (Challoumis 2024).

Every country must respond not only to the symptoms but also to the underlying root causes of these multiplicative issues in a manner that is both effective and sustainable. If decisive actions are not taken, we may witness further relapses into the cycle of decline in living conditions across the globe. As we endeavor to address these increasingly intricate socio-political, economic, and humanitarian crises, a critical question emerges: what part does faith play in the frameworks of crisis management and transformation processes that societies adopt? More specifically, what role can the teachings of Islam potentially fulfill in addressing and alleviating these myriad challenges that afflict humanity today?

In this paper, we aspire to illuminate the exceptional potential of a multifaceted approach that combines deeply held beliefs, strategic frameworks, and models inspired by the teachings of Islam—an approach that stands ready to meet and tackle the diverse and complex challenges presented by a world currently immersed in the throes of simultaneous crisis. Our objective is to establish a comprehensive framework for understanding the intricate intersections between faith and contemporary global issues. We intend to foster a deep and enlightening dialogue regarding the various aspects touched upon in this comprehensive analysis. In the sections that follow, we will delve into the inclusive, unilateralist, humanistic, and moralistic potential of religion in general, and will specifically examine what Islam has to offer in the modern management and navigation of the pressing crises that define our times and challenge our collective humanity at this critical juncture in history.

The Concept of Crisis in Islamic Thought

The concept of crisis is undoubtedly a profoundly multifaceted and intricate one. Its main aspects include the acknowledgment and recognition of certain significant challenges and difficulties that arise in life, as well as the pressing need to effectively overcome these complex obstacles. While everyone would naturally prefer to steer clear of crises in their lives, crises are, in fact, an integral and unavoidable part of the rich tapestry of the human experience. (Alpaslan & Mitroff, 2021) The overarching purpose of human life can be viewed as the formation and development of a person through the experience of and growth from various crisis situations. In many religious systems, as well as various philosophical and social frameworks, the concept of crisis is tightly interwoven with the broader idea of trials and tribulations that one must face. This connection is equally true

and relevant within the intricate realms of Islamic thought and teachings. Islamic doctrines provide valuable insights and profound perspectives that delve deeply into the nature and implications of crises, offering guidance and understanding. Islamic philosophy, much like that of other spiritual traditions and belief systems, profoundly considers the complexity of human nature, which encompasses both the tangible physical and spiritual dimensions of existence. Each crisis encountered serves as both a challenge and an opportunity for personal evolution, pushing individuals to confront their limitations and expand their understanding.

Numerous scholars and philosophers have contributed their insightful ideas and analyses regarding the various crises that impact Islamic societies. The teachings of Islam firmly declare the fundamental refusal of its believers to reduce their faith merely to something that exists beyond this world (Pallathadka et al.2023). A considerable portion of the daily lives and activities of Muslims takes place in this world, which is susceptible to various forms of corruption caused by crises such as natural disasters, wars, personal worries, and diseases that affect individuals and communities alike. According to Islamic teachings, this world fundamentally belongs to God, who is recognized as the creator of everything, the provider for all existence, the rightful owner of the universe, and the chief decider in all matters. The entirety of the world, encompassing the heavens and the earth, humankind, and all other living beings operates and unfolds according to His divine will, immense power, and boundless kindness. Everything that is perceived as good and everything that might be considered bad, whether large or small, reaches human beings solely through His will and His comprehensive knowledge. He possesses absolute power and unparalleled wisdom over all that occurs in existence. People, therefore, have the innate capacity to ask for His guidance, seek His assistance, or express their gratitude for any peace, joy, or favor they receive. His will or decree never fails; rather, it unfolds perfectly in alignment with all His greater purposes and intentions.

The Role of Faith in Islamic Ethics and Morality

The Islamic ethical and moral framework is fundamentally constructed upon the principles of faith. In the rich and diverse Islamic tradition, individuals are persistently encouraged to engage in and prioritize good deeds over bad ones for deeply rooted ethical and moral reasons. A person who possesses genuine faith should cultivate a strong sense of compassion and empathy for others around them, recognizing the shared humanity that connects us all. In challenging times of global crisis, such as those we often face, the role of faith becomes particularly significant and unique. (Dein,

2021)Since faith can be quite demanding, when individuals are able to discern clear distinctions between what is right and what is wrong, it is essential for believers to steadfastly adhere to these principles. However, it is important to acknowledge that there are times when one's belief system does not necessarily translate into actions, either directly or indirectly. Despite this, there exists an undeniable connection between the specific contents of an individual's beliefs and what they perceive as integral to their own self-interest. This relationship is a critical point in the overarching conceptualization of faith, which emphasizes its profound existential effect on the moral and ethical values that ultimately dictate the lengths to which individuals will go in order to safeguard their own profit, interests, and well-being.

As for the concept of faith, it deeply encourages the moral responsibilities that each and every member of the Muslim community is expected to uphold, extending far beyond the boundaries of their own group to encompass social responsibility towards other communities and the larger global society. (Chukwu et al.2023)This perspective is significant and highlights that the responsibilities which Islam champions are generally not limited to merely managing the internal space held by those who share the same doctrinal belief system. Instead, it complements a broader understanding of community, society, or ummah in Islam, which is fundamentally constructed by individuals who are supposed to engage and collaborate with others along those lines. The fact that Islam openly encourages a sense of social responsibility is not just a modern interpretation; it is well reflected throughout history in many notable examples. One such compelling example is the behavior of Muslims during periods when they refrained from engaging in normal commercial transactions with non-believers or opted to embargo certain goods from being exported to these individuals, demonstrating a commitment to their principles. The teachings of Islam have always called for compassion and mercy aimed at alleviating the suffering encountered by these people, indicating a profound sense of empathy that seeks to foster a more harmonious world for all.

Islamic Economic Principles and Their Application in Times of Crisis

Some of the key principles of Islamic economics are justice and fairness, equity, distributive justice, and welfare, as well as the prohibition of exploitative practices. These basic Islamic principles become more pertinent during crises to ensure that all social groups are treated righteously. The technique of risk sharing in different forms, such as Wakala, Mudaraba, and

Musharaka, is intended to develop a sense of partnership in businesses, as the crediting institution has a financial interest in it (Hasan). This becomes particularly relevant during financial crises because the required funds are backed by real assets or shared in profits and losses. Although an Islamic state must ensure social welfare, it also encourages individuals to help each other out of a bad situation rather than wait for the state. In this way, independence and self-reliance are promoted. Islam prescribes zakat as an economic mechanism to redistribute income and wealth by accumulating funds from the rich and distributing them to the poor, thus raising the incomes of the poor.

Islamic finance principles are based on fairness and justice. These principles do not allow for exploitation or charging an excessive risk premium. These financial products and principles must not engage in prohibited activities, such as gambling and uncertainty. The liquidity requirement in an Islamic contract does not ex-ante have cash flows that are known with certainty. (Ali et al.2024) Only the investor can decide if the cash flows qualify to be implemented at their expected stage. Mainstream finance generally does not match the criteria needed to be supported from an Islamic viewpoint. Many of these activities and practices collapse, triggering economic breakdowns, global crises, and loss of trillions of dollars. Mainstream finance has limited solutions to these unprecedented scenarios. Islamic principles suggest remedies for these global financial troubles. Islamic resilience to this energy crisis is largely due to following Islamic economic sentiments. In the Islamic tradition, crises have been considered more as social or macroeconomic matters than purely economic ones. Neither the crisis of 1929 nor the recent global crises shocked the fundamental tendencies of the Islamic economy, and therefore, Islamic economics failed to provide any proper response to them. The only thing that was pervading and immutable was the interest-free banking. Islamic principles are friendly to environmental conservation as they prohibit excessive consumption.

The first Global Islamic Finance has been deeply etched to 'be ethical and socially responsible.' Ideal motives for investment in Islamic finance are the ethical and religious beliefs that promote members to invest in Islamic principles. Ethical beliefs determine our buying behavior, and Islamic investment is one of the important ethical investments practiced in the world, especially in the Gulf region, Europe, and the USA. The ethical form of investment is considered a more complex combination of intertemporal, international, and portfolio balance motivations (Radzi, 2024). Ethical and social investment reflects a range of investment criteria, which seek good financial returns while primarily focusing on the creation of wider social impacts such as environmental conservation, justice, fair trade, credible

goods and services, and organic and environmental agri-food. (Martini) In this way, ethical and Islamic principles provide a forum for investors in the financial world to seek ethical choices of investments. Today, it has become increasingly important to provide a measuring tool for ethical investors where they can ascertain whether the investments are made according to any set of rules and regulations, which also adhere to their ethical thoughts on investments. This is where Islamic investment can provide guidelines and motives for investors to make ethical investments.

Islamic Environmental Ethics and Sustainable Development

The conceptual foundation of the Islamic environmental ethic can be traced back to the profound and transformative teachings found within the Quran, particularly highlighting the invaluable principle of khilafah, which translates to human stewardship over the Earth. This essential and significant teaching of khilafah calls upon human beings not merely to act as exploitative rulers of the natural world but rather to take on the important and meaningful responsibility of managing and sustaining the Earth in a mindful, thoughtful, and respectful manner. (Bsoul et al., 2022) The intricate creation of the universe and its delicate tripartite balance offers a compelling and striking indication of the critical importance of sustainability that is intricately woven within the teachings of Islam; therefore, it follows naturally that conservation practices are highly encouraged and deeply rooted in Islamic doctrine and teachings. The implementation of sustainability felt through an Islamic lens is extensively recognized across a diverse array of scientific fields, encompassing vital issues such as ensuring the protection and preservation of our precious water resources and actively maintaining clean air, to safeguarding the planet's rich and diverse biodiversity as well as advocating fervently for the usage of renewable materials in every aspect of life.

The grave realization of the myriad environmental crises that possess the troubling potential to irreparably damage our planet stands as the first empirical sign of a faith crisis that is affecting the Muslim ummah collectively (Abadi et al.2022). Through the thoughtful and reflective lens of Islamic jurisprudence, there is an urgent and pressing call for shifting individual approaches and roles towards becoming proactive and vigilant preventers of environmental destruction. By reaffirming a commitment to the foundational tenets laid out in the Quran, it is suggested that the ummah must evolve into the "voice of conscience," advocating for the very society in which they inhabit—one that prioritizes conservation, regeneration, and nurturing of the environment (Koehrsen, 2021). This vital mission extends beyond merely doing good for oneself, encompassing the promotion of

goodness as intermediaries, communicators, and even guardians within their communities. It ultimately embodies the essential and true role of Muslims in navigating the complexities of contemporary society, striving to inspire, motivate, and lead by example in the noble pursuit of a sustainable and harmonious existence that is in balance with the natural world.

Islamic Perspectives on Social Justice and Human Rights

Muslim scholars have often argued that the Holy Quran and the Hadith emphasize several foundational principles that should shape human existence and relations. Among them, social justice, equality, and equity have been understood as being central to the Muslim faith and the pursuit of good in both individual and communal life. Ideas of justice and equality are non-negotiable aspects of Islam, and as a result, they command mandatory practices in all dimensions of life (Karimullah, 2023). The Quran insists on the moral imperative of economic justice in order to reduce poverty and guarantee a good quality of life for all. For Muslims, justice and equality should determine various social, political, and economic systems, policies, and practices. This emphasis on justice, fairness, and an equal-opportunity system is enshrined in various Islamic principles such as Zakat, Khums, and Bait-ul-Mal, which generally denote a mandatory act of giving money or property to those considered to be in need.

Muslim scholars and activists have reinterpreted these foundational principles in a contemporary context to address the issues of poverty and oppression, racism and xenophobic discrimination, and a patriarchal and sexist socio-economic order found in historical Islamic Consequently, these foundational principles can be applicable to a variety of ethical issues in the 21st century, issues that include affordable health care for all, ecologically sustainable development, anti-racist educational reform, and anti-imperialist foreign policies. Instead of an ethos of charity and welfare, Muslim scholars and activists critique capitalism and imperialism as dominant forms of thought that organized ethical categories of 'good acts against the poor/Third World (Kazmi, 2022)'. This reading of foundational Islamic principles is predicated on a trend within Muslim ethics to equate social justice with active communal support and welfare aid, what is often termed the 'social welfare' or 'social justice' component of figh, ethics, and Islamic devotionalism and piety. It is generally argued by ethical scholars that the way to promote and guarantee social justice as a human right is through a lived and active experience of devotion to God within and dependent upon society.

Thus, human rights are defined as an expression of tolerance based on universal moral standards combined with reduced social and economic inequalities. For Muslim scholars, this is done through the continued revival of the communal ethic of worship as a way to restore compassion and justice within and among humans. Programs and initiatives in alignment with Islamic moral teaching include social welfare called Sadaqah. Sadaqah directs the believer's attention to the plight of the poor and marginalized. As inflection, Sadaqah as a form of volunteer or personal payment acted as an (im)material manifestation of piety for charity and social kindness. Sadaqah can also be understood as a tradition supported by legal edicts to provide relief during public calamities. (Nadvi & Husain, 2024) There is a distinction among Muslim scholars that consists of 'legally' or 'charitably' inclined statements regarding assistance to the poor. In a recent study, Sadaqah is used as a means to empower and lift areas out of poverty. Sadaqah perhaps was the most common Islamic charity provided to underprivileged people. This practice, as represented by a human rights campaign, is to give the equivalent of one Muslim gold coin of forty dirham not as wage to the poor person who fulfills the criteria but as Sadaqah. Developed under Islamic law, it requires a legally binding declaration or verbal act for altruistic purposes.

Case Studies: Islamic Responses to Specific Global Crises

Responses to Global Crises: The Islamic Case Introduction This chapter will thoroughly review and analyze various responses to significant global crises that have involved the Muslim population. It will pose essential questions regarding these responses and critically assess their impact on different communities and contexts. In the first instance, these selected case studies serve to demonstrate the diverse ways in which Muslims have responded to specific incidents that have affected their communities (Koehrsen, 2021). Islamic teachings offer guidance that speaks not only to the issues of distress faced by individuals and communities but also to wider structural injustices and systemic challenges. Therefore, this chapter will also consider the integral role played by various Islamic organizations, the importance of charismatic leadership, and the profound impact of these responses on broader social and political contexts. The studies exemplify numerous instances of Islamic actors showcasing remarkable adaptation and resilience over time, as well as considerable creativity in redefining, reinterpreting, and giving new weight and relevance to teachings and practices that predate the modern era.

These case studies will additionally scrutinize responses to specific incidents that occur beyond the Muslim community, instances where these communities have mobilized both resources and support for the greater good. The extent to which Muslim individuals and groups have an interest

in providing advocacy or relief to wider groups beyond their direct communities will be a crucial point of consideration. The paper will also explore the ambivalence and suspicion that can arise within Muslim communities regarding actions taken abroad; the complex issues of loyalty to and identification with the West or the non-Muslim world, including the values it espouses, is a common concern that emerges in these instances (Tok et al., 2022). Within the European context, these case studies powerfully demonstrate both the capacity for - and the pressing need to account for – the significant role of faith in these responses. They illustrate the multiple ways in which the teachings of faith can be articulated clearly, and critiques can be made based on sincere concerns rooted in faith. Furthermore, they highlight that faith transcends the mere aspect of belief; it serves as an integral and formative aspect of personal and social life. Considering the increasing diversities we face in our current and future world, faith emerges as not only an important but necessary aspect of personal and social life that warrants serious attention (Slee, 2021). It stands as a source of strength and an invaluable resource that can contribute to addressing some of the critical challenges prevalent today. In looking back at our past, we recognize that our responses were limited, even though we did possess 'faith schools' and seemingly understood one religion as a framework in maintaining laws concerning religious freedoms. Presently, we can observe that our pluralist response is largely constrained by how similar we perceive 'others' to be, and how they comprehend pluralism in the same terms that we do, often leading to a narrow interpretation of shared values and mutual understanding.

Conclusion

In this paper, the significance of various angles of faith, religion, and spirituality, as well as their intricate combination in our everyday affairs, has been critically discussed from an interdisciplinary perspective that encompasses multiple viewpoints and insights. Faith serves as a common claim shared by religious and faith-based communities, offering valuable resources to provide guidance in understanding ourselves and navigating practical life matters that arise daily. It plays a pivotal role in the lives of many, and while offering sound advice and comprehensive guidelines, faith also allows for significant psychological and emotional relief alongside various productive responses. These responses and the guidance provided are often explicitly or implicitly grounded in reference to established ethical and moral value systems that inform decision-making processes. In this discourse, special reference and emphasis were made concerning the guidelines relative to faith and the behaviorist aspects of crisis management,

treating it as a critical topic within the broader spectrum of research. This examination is based on a unique interdisciplinary concentration that integrates insights from diverse fields, further enriching our understanding of how these elements interact and influence individual and collective behavior during times of turmoil and stress. Such interdisciplinary studies are essential for a more holistic understanding of the multifaceted relationship between spirituality, religion, and practical life in various contexts.

The present paper introduces a pioneering and subtle dimension of reference material specifically dedicated to the intricate field of crisis management: these aspects may be thoroughly examined and can also be compared with valuable insights derived from spiritual management information, which further underpins and enriches the notions of crisis as perceived from various institutional perspectives. The frequently observed and significant role played by collective faith communities in effectively dealing with current global crises and potential future stressors represents an important and worthy expansion of this research endeavor. The sociopsychological, ethical, and moral standpoints that stem from founding tenets clearly emphasize a profound love and respect for the advisor, which inherently follows a motivation that drives individuals and groups alike. Teachings, which serve as the basis of this report's rich material and comprehensive research investigation, are therefore deemed suitable and relevant for economic actors operating within contemporary markets. More particularly, banking institutions and various other types of organizations are increasingly involved in a synergistic partnership aimed at producing beneficial goods and services for society. The broader opportunities and significant findings obtained arise from a deep interpretation of the longer dimension of research group belief organization that is prevalent across the globe, in addition to various organizations dedicated to the advancement of civilization. We actively seek a meaningful synthesis, open to exploring the intricate relationships between belief systems and their substantial contributions to the field of crisis management, as well as to the development of innovative and effective policies for encountering future crises across diverse civilizations and cultures.

References

Abadi, M., Permadi, I., Prasetyo, R., & Simin, W. (2022). The ecotheological movement among the muslim youngers generation in Indonesia: case studies eco deen and green cadre of Muhammadiyah. Asian People Journal (APJ), 5(2), 179-194. unisza.edu.my

Ali, Z., Anjum, G. M., Iqbal, J., & Ahmad, I. (2024). The Role of Islamic Values in Promoting Social Justice and Community Welfare. International Research Journal of Management and Social Sciences, 5(1), 575-585. irjmss.com

Alpaslan, C. M. & Mitroff, I. I. (2021). Exploring the moral foundations of crisis management. Technological Forecasting and Social Change. [HTML]

Alvesson, M. & Einola, K. (2024). Authentic action: A recipe for success or a minefield?. Journal of Organizational Behavior. https://doi.org/10.1007/jhs.se

Bsoul, L., Omer, A., Kucukalic, L., & Archbold, R. H. (2022). Islam's perspective on environmental sustainability: a conceptual analysis. Social Sciences. mdpi.com

Challoumis, C. (2024). The Economic Ripple Effect-AI's Role In Shaping The Future Of Work And Wealth. In XIX International Scientific Conference. London. Great Britain (pp. 206-241). <u>researchgate.net</u>

Chukwu, E., Adu-Baah, A., Niaz, M., Nwagwu, U., & Chukwu, M. U. (2023). Navigating ethical supply chains: the intersection of diplomatic management and theological ethics. International Journal of Multidisciplinary Sciences and Arts, 2(1), 127-139. itscience.org

Dein, S. (2021). Covid-19 and the apocalypse: Religious and secular perspectives. Journal of religion and health. <u>springer.com</u>

Hasan, S. (). Philanthropy and social justice in Islam: Principles, prospects, and practices. Prospects. ssrn.com

Karimullah, S. S. (2023). The Relevance of the Concept of Justice in Islamic Law to Contemporary Humanitarian Issues. Al-Ahkam: Jurnal Ilmu Syari'ah Dan Hukum. <u>uinsaid.ac.id</u>

Kazmi, Z. (2022). Radical islam in the western academy. Review of International Studies. [HTML]

Koehrsen, J. (2021). Muslims and climate change: How Islam, Muslim organizations, and religious leaders influence climate change perceptions and mitigation activities. Wiley Interdisciplinary Reviews: Climate Change. wiley.com

Li, X., Hu, Z., Cao, J., & Xu, X. (2022). The impact of environmental accountability on air pollution: A public attention perspective. Energy Policy. [HTML]

Martini, A. (). Socially responsible investing: from the ethical origins to the sustainable development framework of the European Union. Environment. springer.com

Nadvi, M. J. & Husain, M. K. (2024). Substratum of Collaborative Endeavors in Muslim Nations: An Evaluation and Islamic-Based Approach. Al-Wifaq. alwifaqjournal.com

Pallathadka, H., Al-Hawary, S. I. S., Muda, I., Surahman, S. H., Al-Salami, A. A. A., & Nasimova, Z. (2023). The study of Islamic teachings in education: With an emphasis on behavioural gentleness. HTS Teologiese Studies/Theological Studies, 79(1). ajol.info

Radzi, R. M. (2024). Socially Responsible Investment And Shariah-Compliant Investment: An Assessment Of Current Screening Norms. al-Qanatir: International Journal of Islamic Studies. <u>al-qanatir.com</u>

Slee, N. (2021). Women's faith development: Patterns and processes. [HTML]

Tok, E., Yesuf, A. J., & Mohamed, A. (2022). Sustainable development goals and Islamic social finance: From policy divide to policy coherence and convergence. Sustainability. mdpi.com