

**UBUDIYYAH  
BUSINESS  
MODEL (UBM)**

**CULTURE DEVELOPMENT  
GUIDELINES**

**UBM-CD-001**

**Controlled Copy**



<b>Ubudiyah Business Model</b>	<b>Function:</b> HDS – Culture Development	<b>Document Number:</b> UBM-CD-001
<b>Issue Number: 01</b>	<b>Issue Date: January 1, 2015</b>	<b>Document Change Request Number:</b>

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## 1 CULTURE DEVELOPMENT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله رب العلمين والصلوة والسلام على اشرف الخلق وسيد المرسلين، سيدنا محمد وعلى آله  
واصحابه ومن اتبعه به يوم الدين اما بعد،

“All praise to Allah the Lord of all the worlds, and Salutations and Peace be upon the Best of the Creation and the Chief of the Messengers (of Allah); Our Leader Muhammad and upon his family, Companions and all those who follow his example until the Day of Judgment, thereafter...”

As the name implies (*Ubudiyyah* Business Model), the primary component in the model is the ‘*Kaifiah*’ of *Ubudiyyah*. Since this is basically a state of heart and mind the first and foremost focus for those desiring to implement the system is to develop the culture that will help nurture *Ubudiyyah* in the heart and mind of each individual in the organization, *in sha* Allah.

Moreover to bring to life the *total way of life of Islam*, this was the system of all the Prophets and particularly the path adopted by our Prophet *Sayyiduna* Muhammad ﷺ. Their first attention was to prepare the hearts and minds, thereafter the *Shar’ee* injunctions that were revealed were readily implemented as an environment of obedient minds and hearts had been established. In that environment everyone was not only willing but had a burning desire to know and implement whatever their Lord and Master commanded them to do or abstain from. This was the successful model of Makkah *Mukarramah* and Madina *Munawwarah*, and it remains the model of success for bringing the implementation of Islam into any sphere of life.

We view *Ubudiyyah* culture as: **“The shared beliefs (*Aqa’id*), attributes (*Sifaat*) values (*Qiyam*) and behavior (*Akhlaq*), both word and action, (*Aqwaal wa Af’aal*) of members of an organization, that produce an empowering environment for the facilitation of *Ubudiyyah* in all its aspects throughout the organization”**.

These shared beliefs and values are expressed in organizational life through visible manifestations of Islamic excellence in the form of adherence to Islamic *Ahkam*, *Sunan* and *Akhlaq*, as well as manifestations of professional excellence in business planning, performance targets and metrics, management practices, and formal and informal rules that govern behavior.

Organization culture can be a strong enabler or an insurmountable obstacle to implementing change in organizations. Changing an organization’s culture continues to be a highly challenging and often elusive endeavor, more so in

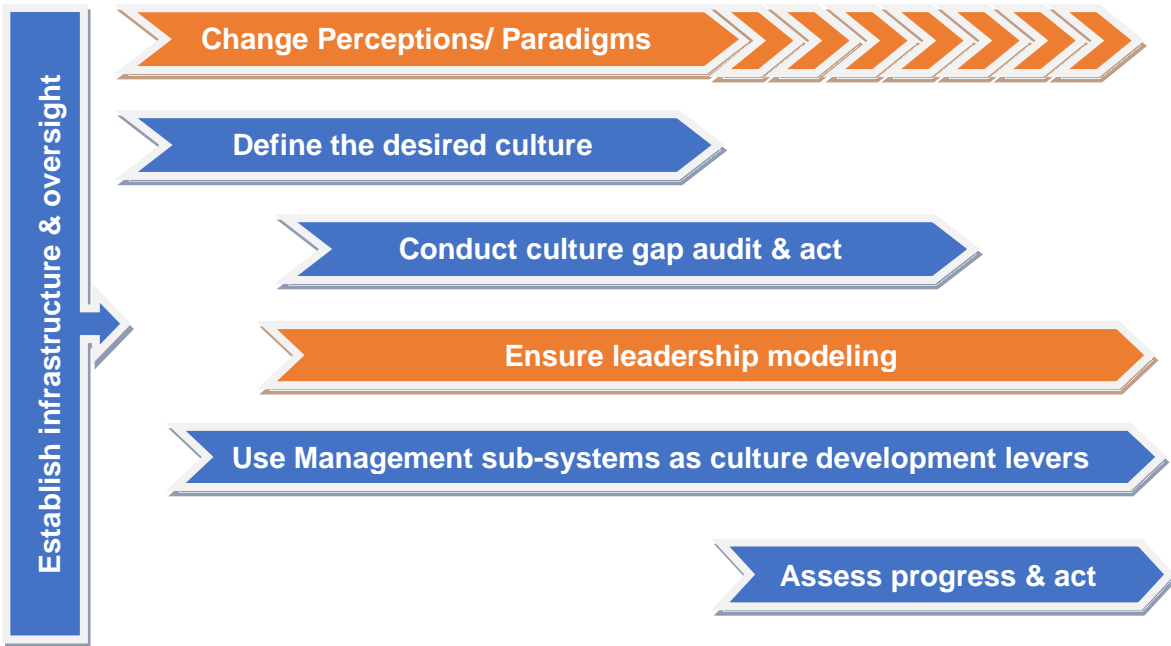
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organizations endeavoring to follow the Islamic principles of business. However, when attended to systematically and with appropriate leadership support, culture can accelerate the achievement of desired results and enable optimal levels of performance, with the Tawfiq of Allah Ta'aala. <sup>1</sup>

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## 2 THE CULTURE DEVELOPMENT ROADMAP

While culture alignment work is complex and can appear daunting at first, there are clear and concrete strategies for executing this work. These are outlined below as seven practices in what may be referred to as the **Culture Development Roadmap** and are depicted in Figure 1. It is not necessary to replicate all aspects of the roadmap. In fact, an organization will benefit more by using this roadmap as a guide and customizing their approach to best fit their unique context, needs and challenges.<sup>2</sup>



The Roadmap to Culture Development

Figure 1

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### 3 ESTABLISH INFRASTRUCTURE AND OVERSIGHT

Culture alignment efforts work best when there is a **supporting management** and **accountability infrastructure** to provide appropriate oversight. It generally begins by gaining agreement with executive leaders on the outcomes and desired results of their alignment efforts. In medium to large size organizations, it is advisable that a “**Culture Alignment Jama’ah (CAJ)** be established.

The CAJ should preferably be headed by the CEO and comprised of managers carefully selected from across the organization.<sup>3</sup> Its primary role is to manage and execute the culture alignment effort and keep other senior leaders and key stakeholders involved and informed. The work of the CAJ includes first gaining a shared understanding of organization culture and how it impacts the mission of the organization. This may be followed by conducting a benchmarking exercise to learn from the experiences of other organizations that have conducted culture alignment efforts, while also developing a communications strategy and plan to support the culture alignment effort.<sup>4</sup> It would be more practical if the plan is executed through a project management discipline. That would help in breaking the larger effort down into manageable parts such as phases, outlining the major tasks and activities that comprise each phase and their duration, key outcomes or deliverables to be produced by each phase of work, resources required to perform the planned work, and specific accountabilities for achieving the results desired.

Depending on the size of the organization, the CAJ may form a variety of cross-functional teams comprised of managers and employees from different business divisions to carry out the specific culture alignment work in accordance with the plan. Each team is accountable to the CAJ for meeting its defined deliverables within their timelines and budgets. A critical success factor is **ensuring the time commitment** expected from team members as **defined and agreed to by their supervisors**, while **rebalancing their existing workloads** to accommodate this special assignment. Further, **this effort** should then become a **part of their individual objectives** so that at the end of the performance year they are **rewarded commensurate with their performance.**<sup>5</sup>

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## 4 CHANGE PERCEPTIONS / PARADIGMS

### 4.1 PURPOSE OF BUSINESS

One of the key measures before initiating any change effort is to correct the perceptions/paradigms. Table 1 on Page 19 enlists some of the characteristics of *Ubudiyyah* and the Materialist models. Generally businesses are operated with the sole purpose of maximizing shareholder value. Even business schools are validating the idea in their textbooks. As a Muslim, we must understand that if the ***purpose of life is Ibadah/ Ubudiyyah***. The ***purpose of all other activities*** including education, marriage, raising children, job or business etc. ***must be aligned with that purpose***.<sup>6</sup> In addition to being a means of livelihood for those engaged, business and trade are among the key activities that fulfill the needs of society.<sup>7</sup> In view of the above we can say that the purpose of business should be:

- a. Fulfilling the physical human requirements of *Ibadah / Ubudiyyah*:
  - I Food, clothing, shelter, conveyance etc.
  - II Saving ones self from the dependence on creation and the humiliation of asking from them.<sup>8</sup>
  - III Fulfillment of the needs of one’s family and others related.<sup>9</sup>
- b. Social responsibility of *Ubudiyyah*:<sup>10</sup>
  - I Helping the poor, needy, widows and orphans.
  - II Helping the neighbor and traveler.
  - III Helping people in times of individual or collective calamities.<sup>11</sup>
  - IV Contributing towards general welfare of Muslims and non-Muslims.<sup>12</sup>
- c. Work towards establishing supremacy of Allah’s Word e.g.:<sup>13</sup>
  - I Bearing the expense of travel for the cause of *Deen*.
  - II Spending on the families of those who are engaged in the effort of *Deen*.
  - III Meeting the expenses of *Madaris, Masajid* and other projects undertaken to spread and establish *Deen*.

(Reference *Islami Tariqa-e-Tijarat*)

If we compare the Materialist and the *Ubudiyyah* models of business we may note that the former model is purely materialistic in its approach and its sole purpose is maximization of wealth. But if we go through the following *Ahadith* we would be amazed at the wonderful opportunities that await us if we do business in the manner prescribed below:



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قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «مَنْ طَلَبَ الدُّنْيَا حَلَالًا اسْتِغْفَافًا عَنِ الْمَسْأَلَةِ، وَسَعْيًا عَلَى أَهْلِهِ، وَتَعَطُّفًا عَلَى جَارِهِ، لَقِيَ اللَّهَ وَوَجْهَهُ كَالْقَمَرِ لَيْلَةَ الْبَدْرِ، وَمَنْ طَلَبَ الدُّنْيَا مُكَاتِرًا بِهَا حَلَالًا مُرَائِيًّا، لَقِيَ اللَّهَ وَهُوَ عَلَيْهِ غَضَبَانُ»: (مصنف ابن أبي شيبة 4 / 467)

“Who seeks worldly sustenance in a Halal manner to abstain from asking (anything from the creation), provide for his family and show kindness to his neighbor will meet Allah while his face will be the likeness of the full moon! And who seeks worldly things competing to exceed others therein, even though Halal, for the sake of show, will meet Allah in a state of anger towards him”

من يأخذ مالا بحقه يبارك له فيه... (مسلم ، ابن ماجه)

“One who acquires wealth by in a proper way (observing the Shar’ee conditions), will be blessed in his wealth.”

التاجر الصدوق الامين مع النبيين والصدقيين والشهداء- (ترمذي 922 / دارمي 342) مشكوة

“A truthful and honest trader (businessman) will be with the Prophets, *Siddiqeen* (truthful men), and Martyrs (on the Day of Judgment).”

«النَّاجِرُ الصَّادِقُ مَعَ السَّبْعَةِ فِي ظِلِّ عَرْشِ اللَّهِ يَوْمَ الْقِيَامَةِ، وَالسَّبْعَةُ: إِمَامٌ مُفْسِطٌ، وَرَجُلٌ دَعَتْهُ امْرَأَةٌ ذَاتُ حَسَبٍ وَمَيْسَمٍ إِلَى نَفْسِهَا فَقَالَ: إِنِّي أَخَافُ اللَّهَ رَبَّ الْعَالَمِينَ، وَرَجُلٌ ذَكَرَ اللَّهُ عِنْدَهُ فَفَاضَتْ عَيْنَاهُ، وَرَجُلٌ قَلْبُهُ مَعْلُوقٌ بِالْمَسَاجِدِ مِنْ حُبِّهِ إِيَّاهَا، وَرَجُلٌ تَصَدَّقَ بِصَدَقَةٍ كَادَتْ يَمِينُهُ تُخْفِي مِنْ شِمَالِهِ، وَرَجُلٌ لَقِيَ أَخَاهُ فَقَالَ: إِنِّي أُحِبُّكَ لِلَّهِ وَقَالَ الْآخَرُ: وَأَنَا أُحِبُّكَ لِلَّهِ حَتَّى تَصَادَرََا عَلَى ذَلِكَ، وَرَجُلٌ نَسَأَ فِي الْخَيْرِ مُنْذُ هُوَ غُلَامٌ». (جامع معمر بن راشد 11 / 201)

”A truthful trader (business man) will be among the seven (groups) under the shade of Allah’s throne on the Day of Judgment....”

نَفَقَةُ الرَّجُلِ عَلَى أَهْلِهِ يَحْتَسِبُهَا صَدَقَةً» (صحيح البخاري 1 / 20)

“The spending of a man upon his family, while hoping for its reward (from Allah) is *Sadaqah!*”

In view of the above, the need to transform the **perception** of issues like **success, wealth, competition**, moreover the **entire world view**, from the prevalent material based perspective to the proper Islamic/ *Ubudiyah* perspective is a top priority - particularly considering the extent of materialist indoctrination that most of us have

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been subjected to since our infancy. The following are pivotal issues that need to be addressed:

## 4.2 SHIFT OF IMAN/ YAQEEEN (BELIEF/ CONVICTION):

- I **From *makhlooq* (creation) to *Khaliq* (Creator):** *Makhlooq* cannot do anything independent of The *Khaliq*, whereas the entire creation is totally dependent upon Allah *Ta'aala* the Creator. Therefore *makhlooq* cannot by its own accord grant any success, of any type, in any measure, to anyone! All success is in the Hand of Al-*Khaliq* (Allah *Ta'aala*). Furthermore, the granting of *ability to succeed* is in Allah's Hand, just as the success or failure of all activities and efforts are in His Hand alone. For this shift of belief to manifest in organizations, there must be a program in place to teach all associates proper '*Aqa'id* and provide activities for *Imaan* building and correction.
- II From the **ways of "others"** to the ***Sunan of our Nabi Muhammad*** ﷺ. Allah *Ta'aala*'s assistance and acceptance is with the ways of our *Nabi* ﷺ. Therefore in any activity, operation etc. we must first look to the ***Sunnah*** for guidance. This may be in the form of a direct injunction or practice, or a general principle. Thereafter there is no harm in using available resources from whatever sources, provided:
  - a) We do not find a **specific *Sunnah*** for the issue at hand;
  - b) They are not contrary to *Sunnah*;
  - c) They are aligned with the general principles of *Sunnah*.

This concept requires focus, care and caution in the quest for professional excellence. Please see the footnote for more explanation and clarity. <sup>14</sup>
- III **From *maal* (wealth) to *A'maal* (Righteous actions):** Likewise the perception that *material wealth* has any inherent benefit, or that it is a criteria for success needs to be replaced with the conviction that ***A'maal Salihah*** (righteous actions and deeds) are the real **everlasting wealth** of this world and the next, and that they are the **primary means** by which Allah *Ta'aala* grants success in this world and the hereafter.
- IV **From *dunya* (the world and the things attached to it) to *Aakhirah* (Hereafter):** There is the real *success and wealth* and for that should our *competition* be!

We need to shift our attention from this world to the next world. This world is short lived, transient, but extremely critical, as it is the *workplace* and the *one and only opportunity* for earning the *Ultimate Success* and the *Ultimate*

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*Wealth* of the Hereafter. Everything earned for other than *Aakhirah* will be left behind at death, either to no avail, at best, or a liability that will take us to task!

### 4.3 RIZQ

The materialist model focuses on ‘maximizing shareholder value’ implying that man is capable of increasing or decreasing his *Rizq*. Whereas in the *Ubudiyyah* model we hold, as Islam teaches us, that *Rizq* is preordained. What is at issue is; *how we earn and where we spend*. Allah *Subhanahu wa Ta’ala* says in the Quran:

وَكَايْنُ مِنْ ذَابَّةٍ لَا تَحْمِلُ رِزْقَهَا اللَّهُ يَرْزُقُهَا وَإِيَّاكُمْ وَهُوَ السَّمِيعُ الْعَلِيمُ [العنكبوت: 60]

“And there is no living being that has to provide for itself, rather Allah shall provide for it, and for you”

At the same time we are instructed to make an effort:

...وَابْتَغُوا مِنْ فَضْلِ اللَّهِ ... [الجمعة: 10]

“...And seek of the bounty of Allah...”

However, how, and with what mind set we make our effort is the issue!

Moreover Allah *Ta’ala* has linked ease, Barakah and most importantly His pleasure to those who apply *Taqwa* and *Amal Salih* (righteous actions) in their quest for what Allah has ordained to them!

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا (2) وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ [الطلاق: 2، 3]

“Whoever fears Allah, He brings forth a way out for him, and provides him (with what he needs) from where he could never imagine. And whoever places his trust in Allah, He (Allah) is sufficient for him.”

وَأْمُرْ أَهْلَكَ بِالصَّلَاةِ وَاصْطَبِرْ عَلَيْهَا لَا تَسْأَلْكَ رِزْقًا نَحْنُ نَرْزُقُكَ وَالْعَاقِبَةُ لِلتَّقْوَى [طه: 132]

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“Bid your family to perform Salah, and adhere to it yourself. We ask no provision from you. We give provision to you. And the ultimate (successful) end is in favor of *Taqwa* (Allah-fearing, and piety).”

{وَمَنْ أَعْرَضَ عَن ذِكْرِي فَإِنَّ لَهُ مَعِيشَةً ضَنْكًا} [طه: 124]

“As for the one who turns away from My message, he shall have a straitened life, and We shall raise him blind on the Day of Judgment.”

The Materialist model breeds greed for more and by all means! No wonder we find nearly daily the news of ‘corporate crimes’ perpetrated by many corporate giants as they fall from grace and land in disgrace. Business strategies are generally based on **Tam’a** (greed) with the intent of rapid growth and eliminating competition. Industrial cannibalism has become rampant as we witness the bigger enterprise devouring the smaller ones to get even bigger. In the *Ubudiyah* model, as inspired by Islam, the sublimity of **Qina’ah** (contentment) should replace the tyranny of **Tam’a**, stemming from the belief that we do not control *Rizq* (or outcomes), Allah is in charge of *Rizq*,<sup>15</sup> while we are only responsible to make an effort within the framework of Shari’ah and *Sunnah*.<sup>16</sup> With the acquisition of **Qina’ah** comes the feeling of contentment and inner peace, whatever the outcome. Whereas the outcome of succumbing to **Tam’a** is an insatiable lust for more, regardless of how much one attains!

#### 4.4 COMPETITION

Competition, in the materialist perception, is considered a threat. Plans are made after in depth study of competition’s strategies. Market share is considered a key performance indicator. Again, in the *Ubudiyah* model, *Rizq* is preordained, so there is no concept of ‘competition’ (as it is generally referred to) being a threat. Rather, ‘competition’ is viewed as an essential element in Allah’s amazing design, to bringing about a holistic improvement for all involved in that particular market, ultimately providing the end user with better and more economical products and services. To vie one with another in righteous deeds and efforts, striving to provide better and more beneficial products and services to humanity for the Pleasure of Allah and the success in the Hereafter, is the competition acknowledged and considered praiseworthy in Islam, as encouraged in the Quran and Hadith.

وَسَارِعُوا إِلَى مَغْفِرَةٍ مِّن رَّبِّكُمْ وَجَنَّةٍ عَرْضُهَا السَّمَاوَاتُ وَالْأَرْضُ أُعِدَّتْ لِلْمُتَّقِينَ [آل عمران: 133]

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“Race with one another towards Forgiveness from your Lord and towards a paradise the width of which spans the heavens and the earth, prepared for the Allah-fearing.”

{قُلَيْبَاتِ الْمُنَافِسِينَ} [المطففين: 26]

“For this (success) should the competitors compete!”

«الْكَيْسُ مَنْ دَانَ نَفْسَهُ وَعَمِلَ لِمَا بَعْدَ الْمَوْتِ، : (سنن الترمذي ت شاكر 4 / 638)

“The intelligent one is he who takes account of himself and works for (the success) after death”

However Islamic ‘competition’ vastly differs from its materialist counterpart, as it is free from jealousy and intention of any harm to ‘competitors’. Moreover it stipulates a wish for their success just as one wishes for his own!

«لَا يُؤْمِنُ أَحَدُكُمْ، حَتَّى يُحِبَّ لِأَخِيهِ مَا يُحِبُّ لِنَفْسِهِ»:(صحيح البخاري 1 / 12)

The Prophet said, "None of you will have (true) faith till he wishes for his (Muslim) brother what he likes for himself."

It also features ‘*Ta’aawun ‘ala Al Birri wa At Taqwa*’ (helping one another in good works and piety) among parties of a particular market, rather than the animalistic warlike concepts of “**eliminating** the competition”, “**capturing** the market, or a market share” which depict the market place as a jungle battlefield rather than a place of human interaction and transaction for the common welfare and an examination hall under the surveillance of Allah *Ta’aala*.

#### 4.5 LIFE’S CORE ACTIVITY

The net outcome of the materialist perceptions/paradigms is; *Success* is in, and measured by, the *amount of material wealth* amassed in this world up to death. Since the perception of *business* is; that it is simply a *means to acquire that wealth*, hence business becomes the core activity of life. From morning till night the mind is engaged in thoughts of business and how to expand it further, and further. Not to speak of non-Muslims, many a Muslim miss their *Salah*, the main pillar of Islam and the first thing to be reckoned for on the Day of Judgment, for such flimsy excuses as; they have *important* meetings to attend, *important* reports to finish.... The list is endless. And then there are those who do offer

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their Salah but their minds and souls remain engaged in the business issues at hand. The business that should have helped facilitate them in living the life of *Ubudiyyah* becomes a distraction and a hindrance in the way of *Ubudiyyah*, the purpose of life! Not surprisingly, after failing in the main objective of life, such people generally fail in all other roles and responsibilities. Due time is not given to their parents, children, wives relatives and neighbors, nor their rights and needs fulfilled. <sup>17</sup>

Consequently the activity (of business) that was meant to facilitate the smooth functioning of a system called society actually becomes the key factor responsible for the destruction of that same system! The heart that would have found peace and contentment in remembrance of Allah is filled with restlessness and greed!

In the *Ubudiyyah Model*, as the name decrees, the core activity of life is *'Ibadah* (the worship of Allah) and, the practice and application of *Ibadah in all* areas and activities in life; *Ibadaat* (purely ritual worship), *Mu'amalat* (inter actions and transactions), *Mu'asharat* (social interactions) *Akhlaq* and *Adab* (character, manner and customs). This is the meaning of ***Ubudiyyah***.

Here the net outcome is the exact opposite, just as the model itself! Here we find the measure of success being the extent that one has brought true *Ubudiyyah* into one's life, and the ultimate position one attains in the hereafter. Hence the perception of business is; that it is a means and vehicle to apply *Ubudiyyah* and at the same time a test and trial from Allah to see who will be the best in action within that context. So the most successful businessman from this perspective will be the one who applies the highest level of *Ubudiyyah* in his business dealings and activities.

Therefore the engagement in business is not his primary activity; it is *one* of his activities among many which all require an appropriately balanced approach and engagement. Here we should not see neglect of parents, children, wives, relatives and neighbors. Moreover we should see that the business has become a means of fulfilling their rights and needs, and does not over occupy causing their neglect. In the place of greed, discontentment and jealousy produced from the materialist model, we find generosity, contentment and love of common benefit.

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## 4.6 LEADERSHIP

In the materialist model, *maximizing shareholders' value* is the *ultimate purpose of business*, therefore human beings are perceived as mere means or resources to achieve that end. From this perspective the term: Human Resource Management was born! This is more than a term; it is an expression of a complete perception/paradigm. Therefore from this perception, leadership is defined as:

**“The art of getting results through people”**

The end is money and people are the means. So great leadership to them basically boils down to making great wealth through the medium of the people one leads!

Islam however, takes a totally juxtaposed position on the status of man. Islam teaches us that man was created for Allah's worship and everything else in the universe was created for man, thereby deserving the title: *Ashraful Makhlouqeen* (The Best of Creation)! According to Holy Quran:

هُوَ الَّذِي خَلَقَ لَكُمْ مَا فِي الْأَرْضِ جَمِيعًا: [29:البقره]

“It is He Who has created for you all things that are on earth.”

Therefore leadership in Islam similarly has a completely different connotation. It is basically the stewardship of Allah's best creation! We may define leadership from the Islamic perspective as:

- a. The art of leading people towards:
  - I **Realizing *their* purpose of existence;**
  - II **Developing their fullest potential for *their* individual and collective success in this world and the Hereafter.**

In this light, those in leadership positions are tasked with the supreme responsibility of the care and development of their subordinates in all areas of their lives; spiritual, intellectual, physical, emotional as well as professional. Hence, they will be held accountable in front of All Mighty Allah on the Day of Judgment for the discharge of that sublime duty! Leading their subordinates in fulfilling the organization's business goals is of course part of that, but within the greater context of leadership as defined previously and according to its unique principals and priorities.

As the *Hadith* clearly states:

كلكم راعٍ و كلكم مسؤولٌ عن رعيته

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“Each one of you is a ‘*shepherd*’ (steward) and each one of you shall be asked about his ‘*flock*’ (that which was in his stewardship)” (*Bukhari*)

قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: " سَيِّدُ الْقَوْمِ فِي السَّفَرِ خَادِمُهُمْ؛ (شعب الإيمان) / 10 )  
(583

“The chief / leader of a people in a journey is their servant!”

In summary; the materialist model places people in service of their masters primarily for the advancement of their masters’ material success, whereas the *Ubudiyyah* Model places the masters responsible for the leadership and stewardship of their subordinates, all working together for the highest objective; the Pleasure of their Lord, and their common, as well as their individual betterment in both the worlds. And in so doing, leader along with his subordinates are granted the promise of their Lord; “*Al-Hayat At-Tayyibah*” (The *good / wholesome* life in this world) and “*Husnul-ma’aab*” (The *best* of final abodes) *In sha Allah Ta’aala!*



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## 4.7 DISTRIBUTION OF WEALTH

It is not uncommon to find the salary of the Chief Executive of a materialist firm 1000 times higher than a factory worker in the same firm. No wonder, as the purpose of creation of wealth in the materialist system is primarily meant for the top brass. Consequently we witness the emergence of two extremes – the *very rich* and the *very poor*. The *Ubudiyyah* model, as Islam would have it, promotes general welfare through an equitable, fair distribution of wealth<sup>18</sup>. At the same time the more affluent have been encouraged to build generosity into their character and *Infaaq fi Sabilillah* (spending in the Way of Allah)<sup>19</sup> as exhorted in the Holy Quran:

{الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا يُتَّبِعُونَ مَا أَنْفَقُوا مَنًّا وَلَا أَدَىٰ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ} [البقرة: 262]

“Those who spend their wealth in the path of Allah, and then do not let boasting or injury follow that which they spend – they shall have their reward with their Lord, and they shall neither grieve nor fear”

This most emphatically includes the *financial welfare of the employees* as emphasized by the Holy Prophet ﷺ. According to a *Hadith* the Prophet ﷺ said:

“من ولي لنا عملا وليس له منزل فليتخذ منزلا أو ليست له زوجة فليتزوج أو ليس له خادم فليتخذ خادما أو ليست له دابة فليتخذ دابة ومن أصاب شيئا سوى ذلك فهو غال” (مسند أحمد بن حنبل - ج 4 / ص 229)

“If a person works for us and he is not married, he should get married; if he has no house he should build one; if he has no servant he should keep one; if he has no means of transportation he should get one”.

In this hadith there is a hint that the worker should be well compensated commensurate with his needs.

{وَاعْبُدُوا اللَّهَ وَلَا تُشْرِكُوا بِهِ شَيْئًا وَبِالْوَالِدَيْنِ إِحْسَانًا وَبِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَالْجَارِ ذِي الْقُرْبَىٰ وَالْجَارِ الْجُنُبِ وَالصَّاحِبِ بِالْجَنبِ وَابْنِ السَّبِيلِ وَمَا مَلَكَتْ أَيْمَانُكُمْ إِنَّ اللَّهَ لَا يُحِبُّ مَن كَانَ مُخْتَالًا فَخُورًا} [النساء/36]

“Worship Allah and ascribe no partner to Him! And be good to parents and to kinsmen and orphans and the needy and the close neighbor and

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the distant neighbor and the companion at your side and the wayfarer and to those (slaves who are) owned by you. Verily Allah does not love those who are haughty, vainglorious”

As the financial success (or failure) of the organization is linked to the collective effort of ALL its employees, therefore an appropriate profit sharing scheme including ALL employees is another option for the expression of equitable and fair wealth distribution, apart from increments, incentives and bonuses. It also promotes a sense of personal ownership and responsibility in all the employees that is essential for the ultimate success and sustainability of the organization, *in sha* Allah.

Another salient feature of Islamic economic philosophy is the concept of *Barakah*,<sup>20</sup> which manifests in this world as well as the next. Wealth is utilitarian and beneficial to the extent that *Barakah* accompanies it. Whereas wealth in abundance without *Barakah* will ultimately prove to be a burden and curse!

*Sadaqaat*, apart from its huge virtues and rewards in the Hereafter, are a huge contributor to *Barakah* in wealth. In this light, employers should avail the opportunity to actively and abundantly give *Sadaqaat* to the employees.<sup>21</sup> These can also be in the form of rewards, bonuses etc.<sup>22</sup>

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## 4.8 EFFORT VS RESULTS

When the purpose is to maximize material wealth, results become the “make or break” criteria for success or failure of personnel performance evaluation. – The result is that employees are generally held accountable for results, not for their effort. Often people are promoted without checking whether their performance was in line with an ethical code of business conduct or not. On the other hand, those who put in all their best effort, yet due to external factors were unable to achieve their targets, are looked down upon with disdain, or terminated on this basis alone!

Allah *Ta’aala*, by His wise and just system, rewards us for our intent and the consequent efforts, not outcomes.<sup>23</sup> That should also be the spirit of the *Ubudiyah* Model.

This is NOT to say that goals should not be set, or that appropriate importance should not be given to achieving them. Goals SHOULD be set and due importance SHOULD be attached to their achievement for two reasons:

- a. For the personal and team development of those involved in the effort to achieve the goal.
- b. For the overall progress of the organization to achieve its vision and mission.

However, if goals are not achieved, careful analysis must be undertaken to assess the following so that an appropriate action may be taken:

- a. Whether goals were realistic, clear and understood?
- b. Appropriate resources of material and training were provided?
- c. Did unexpected, unavoidable or uncontrollable external factors prohibiting the goal’s attainment?

Successful organization culture alignment efforts must begin with reaching an agreement among *senior leaders* about the desired future culture required to facilitate the achievement of the organization’s vision, mission and goals, and to implement planned changes. This definition describes the *key characteristics* of the *desired future culture* and serves as an important *reference point* for guiding the effort and gauging progress. This process of defining the *desired future culture* can help organization leadership reexamine their beliefs and assumptions underlying current operational and management practices to assess their continued relevance and usefulness. An important aspect of this work is *translating the values* into *daily work life behaviors* so that all organization members understand *how they will be expected to conduct business operations* in ways that *exemplify these values*. See Figure 2 for an example of a future desired culture profile. For example, in this profile the core belief *‘provisions are preordained’* is behaviorally manifested through *Tawakkul*, *Qana’ah* and

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competition with self for self-improvement, not with others for one's preordained *Rizq*.

Defining the desired culture may involve convening large *group work sessions* over multiple days. Participants may include *senior leaders* and a *cross-section* of other *key formal* and *informal leaders* representing *key organizational stakeholder groups*. What is important is to engage a “critical mass” representing diverse constituencies of the organization. In certain instances, the input of key customers and suppliers may be very helpful. In such instances they may be invited to participate in all or selected segments of the session.

The *expected outcome* of this type of session is reaching a *consensus on the core beliefs, values, and operating characteristics of the desired culture* needed for future success. This “culture profile” is then *taken by participants* to their *various constituencies* for *review* and *additional input*. Once the desired future profile is ratified, all organizational members need to be engaged in learning about the implications and new expectations for their daily work life.

**Table 1: Characteristics of the Two Models**

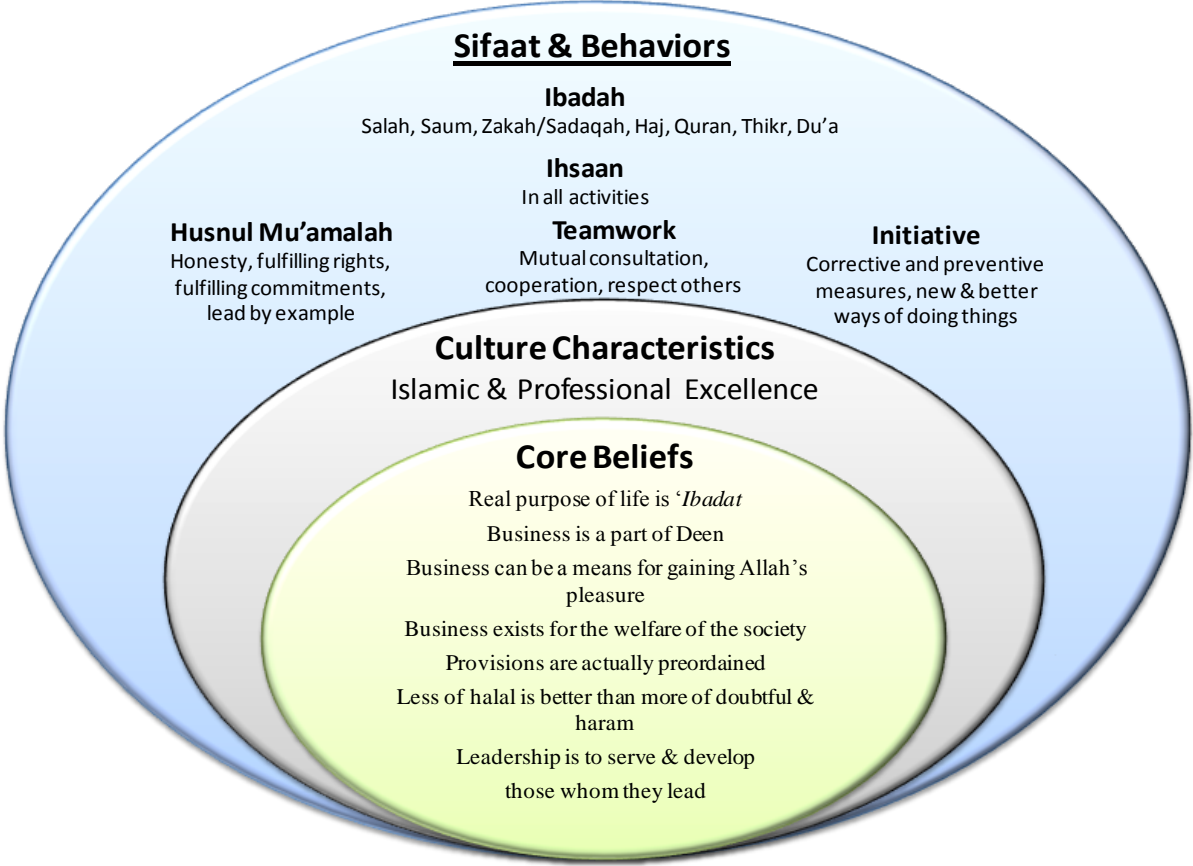
No	Aspects	Materialist Model	Ubudiyah Model
1	Success	Physical material gains, fame	Allah's pleasure, a pure life in the world, Paradise in the next world!
2	<i>Rizq</i>	As per human effort, maximize, any (including <i>Haram</i> )	Is preordained, with <i>Barakah</i> , Only <i>Halaal</i>
3	Heart	Constricted, filled with greed, discontent	Expanded, filled with generosity, content
4	Rewards/punishments	Based on results	Based on effort
5	Core activity of life	Business	<i>Ibadah</i>
6	Competition	Threat of reduction of <i>Rizq</i> , needs elimination	No threat, <i>Rizq</i> is preordained, comfortably accommodated
7	Leadership	People are treated as means	Leaders are servants
8	Concentration of wealth	Rich get richer, poor get poorer, concentration of wealth	Earnings are appropriately distributed, circulation of wealth
9	Other roles in life	Not fulfilled/ attended to with balance of other roles	Are fulfilled/ attended to with balance of other roles

Note: The above may appear to be radical and impractical ideas to some or most. Radical? Yes, in contrast to the status quo. Impractical? Not at all! Albeit somewhat difficult to implement in the prevailing circumstances, unless we design an effective orientation and training program for educating and building *correct beliefs, perceptions and objectives* of all

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concerned. The program should be conducted preferably by a seasoned, *Mustanad* (traditionally qualified) *Aalim* who understands today’s business realities.

**Figure 2: An example of a “Future desired culture profile”**



**Note:** This profile is a shorthand representation of a *desired future culture*. Each *culture characteristic* is defined in *behavioral terms* and each *sifat* is translated into *behaviors and practices*.

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## 5 CONDUCT CULTURE GAP AUDIT

Once the desired future culture is articulated, conducting an initial audit is important to determine the magnitude and focus of change in the current culture required to actualize the desired culture. In addition to identifying gaps between the current and desired culture, this audit reveals where and how the desired culture may already be in practice. A variety of approaches can be adopted for this audit including *individual* and *group interviews*, *surveys*, *structured observation*, and *document analysis*. There are advantages and disadvantages of each culture inquiry method. However, using all of these in a combined approach leverages the advantages and minimizes the limitations of employing any one approach alone.

The behaviors and practices defined in the desired culture profile can be translated into a *survey tool* that is highly distinctive to the organization. This type of assessment tool generally asks organizational members to *evaluate the extent that the desired behaviors and practices are reflective of current organizational life*.

Surveys also enable comparisons across business units, divisions, departments and positions to determine leading practices that can be emulated, and areas that will need focused attention. Individual and group interviews provide more depth into the dynamics and operation of current beliefs, norms and practices, as well as the meaning attached to them.

Interviews often help to delve deeper into survey responses. In particular, this audit should focus on learning the *aspects of the current culture that are congruent and supportive* of the desired change and *those that may hinder it*. Information collected from *structured observations* of the *workplace* and *work practices* can be explored usefully in the interviews.

It is also recommended to conduct *reviews* and *analyses* of *key management practices* including how *planning*, *decision-making*, *resource allocations* and *communications* are conducted, as well as *personnel management policies* and *processes*.

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## 6 ENSURE LEADERSHIP MODELING

The importance of leadership modeling, teaching and embedding culture cannot be overemphasized. As such, it is included as a key practice. All too often a CEO will assume that senior leadership is in complete agreement about what needs to be done and why, only to find out later that they were not. For an *Ubudiyah* model to be fully understood and internalized by the whole organization it is important for the CEO and the senior leadership to consider the following:

As discussed earlier, **leaders must unlearn much of the tainted conventional approach to business** and come to the understanding that business or making money is not the purpose of life<sup>24</sup>. The Holy Prophet ﷺ used every opportunity to remind the *Sahabah* of the insignificance of *Dunya*.<sup>25</sup> Similarly, we must also have an effective *Tathkirah* (reminder) program in place to continuously remind and refresh our minds and souls of our purpose of life, the reality of *dunya* and its transient nature, our proper relationship with it, and to guard ourselves from being distracted by it and its tinsel. This must include organizing and attending carefully selected and focused *in house* awareness and training programs, along with the traditional *Muthakiraat*, *Bayaanat*, *Halaqaat Taleem of Fadhaa'il* and *Masaa'il*. All this must be amplified by encouraging and facilitating external participation in *Tabligh* activities, *Majaalis of Thikr* and *Ilm* in the company of authentic *Ulamaa'* and seeking their mentorship, and spending time daily in the *Masaajid (Masjids)* and engaging in *A'maal of Masaajid* (activities of the Masjids) as much as possible.

**Visibility of actions conveys seriousness.** Accordingly, the one who heads the culture alignment drive (i.e. the Chief Executive), has to convey through *his actions* the *significance* and *seriousness* of the change. For example, the businessman who desires that his employees offer *Salah* regularly should convey through his actions that this is not just a desire, rather something that he really wants to see happening<sup>26</sup>. His own consistent presence in *Safful Awwal (first line)* is the first criteria in displaying that *significance* and *seriousness*. Thereafter he will need to have first-hand knowledge of gaps existing in different areas of the organization and the actions being taken to close the gaps.<sup>27</sup>

Although we should always ask Allah *Ta'aala* for '*Aafiah* (ease and well-being), it needs to be understood that in trying to fulfill the requirements of *Deen*, difficulties and hardships are to be expected<sup>28</sup>. However, they will be proportionate to the person's status, and never beyond what he can bear, as Allah *Ta'aala* has promised:

“لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا” [البقرة: 286]

“Allah does NOT burden anyone except by that which he can bear...”

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Thereafter, keeping in mind the rewards associated with embracing those hardships with *Sabr* and *Ihtisaab*, we should be welcoming such challenges as opportunities for earning Allah's pleasure, assistance, awesome reward, and the learning acquired in the process.

{وَلَمَنْ صَبَرَ وَغَفَرَ إِنَّ ذَلِكَ لَمِنْ عَزْمِ الْأُمُورِ} [الشورى: 43]

“And indeed one who observes patience and forgives (is certainly praiseworthy) for that is among the auspicious objectives (in the sight of Allah)”

{وَلَنبَلِّغُنَّكُمْ بِشَيْءٍ مِنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالثَّمَرَاتِ وَبَشِّرِ الصَّابِرِينَ الَّذِينَ إِذَا أَصَابَتْهُمُ مُصِيبَةٌ قَالُوا إِنَّا لِلَّهِ وَإِنَّا إِلَيْهِ رَاغِبُونَ (156) أُولَئِكَ عَلَيْهِمْ صَلَوَاتٌ مِنْ رَبِّهِمْ وَرَحْمَةٌ وَأُولَئِكَ هُمُ الْمُهْتَدُونَ} [البقرة: 155 - 157]

“Surely We will test you with a bit of fear and hunger, and loss in wealth and lives and fruits, and give good tidings to the patient Who, when a calamity visits them, say: “We certainly belong to Allah, and to Him we are bound to return.” Those are the ones upon whom there are blessings from their Lord, and mercy as well; and those are the ones who are on the right path.”

{يَا أَيُّهَا الَّذِينَ آمَنُوا اصْبِرُوا وَصَابِرُوا وَرَابِطُوا وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ} [آل عمران: 200]

“O you who believe, be patient, compete with each other in patience, and be on guard, and fear Allah, so that you may be successful.”

{إِنَّمَا يُوفَى الصَّابِرُونَ أَجْرَهُمْ بِغَيْرِ حِسَابٍ} [الزمر: 10]

“Certainly those who observe patience will be given their reward (bountifully) without measure.”

عَنْ مُصْعَبِ بْنِ سَعْدٍ، عَنْ أَبِيهِ، قَالَ: قُلْتُ: يَا رَسُولَ اللَّهِ، أَيُّ النَّاسِ أَشَدُّ بَلَاءً؟ قَالَ: «الْأَنْبِيَاءُ ثُمَّ الْأَمْثَلُ فَالْأَمْثَلُ، فَيَبْتَلِي الرَّجُلَ عَلَى حَسَبِ دِينِهِ، فَإِنْ كَانَ دِينُهُ صُلْبًا اشْتَدَّ بَلَاؤُهُ، وَإِنْ كَانَ فِي دِينِهِ رِقَةٌ ابْتُلِيَ عَلَى حَسَبِ دِينِهِ، فَمَا يَبْرَحُ الْبَلَاءُ بِالْعَبِيدِ حَتَّى يَبْرُكَهُ يَمْشِي عَلَى الْأَرْضِ مَا عَلَيْهِ خَطِيئَةٌ»: «هَذَا حَدِيثٌ حَسَنٌ صَحِيحٌ» سنن الترمذي ت شاكر (601 / 4)

Mus'ab Ibn Sa'd narrates on that his father asked: “Oh Messenger of: Allah, who are they that will face the severest test?” He replied: “The Prophets, then the best after them and so on. A person will be tested



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according to his ‘Deen’. If he has firmness in his *Deen*, his test will increase in severity. And if in his ‘Deen’ there is weakness, he will be tested accordingly (as well). Hence, the tests will continue to afflict (Allah’s) slave until it leaves him walking on the earth free of sin!”

a. And in another Hadith:

قَالَ: رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: "إِنَّ الرَّجُلَ لَتَكُونَ لَهُ عِنْدَ اللَّهِ الْمُنْرَلَةُ فَمَا يُبْلَغُهَا بِعَمَلٍ فَلَا يَزَالُ اللَّهُ يُبَلِّغُهُ بِمَا يَكْرَهُ حَتَّى يُبْلَغَهُ إِيَّاهَا" صحيح ابن حبان - محققا (169 / 7):

And in another Hadith: “Verily a person has a (high) position/status with Allah that he will never reach by his good deeds. Therefore Allah continues to test him with that which he dislikes until Allah (through this process) takes him to that (elevated) position!”

عَنْ أَبِي هُرَيْرَةَ وَأَبِي سَعِيدٍ عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: "لَا يُصِيبُ الْمَرْءَ الْمُرَّةَ الْمُؤْمِنَ مِنْ نَصَبٍ وَلَا وَصَبٍ وَلَا هَمٍّ وَلَا حُزْنٍ وَلَا غَمٍّ وَلَا أَدَى حَتَّى الشُّوْكَهُ يُشَاكُّهَا إِلَّا كَفَّرَ اللَّهُ عَنْهُ بِهَا خَطَايَاهُ" صحيح ابن حبان - محققا (166 / 7)

Yet another Hadith states: “Never is a person (who is) a “Mumin” (believer) afflicted by fatigue or sickness or hardship or anxiety or grief or sorrow or discomfort, even to the extent of a mere thorn prick, except that Allah will expiate his sins by the virtue of these things!”

قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: "لَا يَزَالُ الْبَلَاءُ بِالْمُؤْمِنِ وَالْمُؤْمِنَةِ فِي جَسَدِهِ وَمَالِهِ وَنَفْسِهِ حَتَّى يَلْقَى اللَّهَ وَمَا عَلَيْهِ مِنْ خَطِيئَةٍ" صحيح ابن حبان - محققا (176 / 7)

Still another Hadith: “Trials and tribulations continue to afflict the *Mo'min* (male believer) and the *Mo'minah* (female believer) in his/her body, wealth and self until he/she meets Allah while no sin is upon him/her!”

Once the leaders understand the importance of this change, it is crucial for them also to realize that **they have to be the change they want to see**. Therefore, they should make their own gap analysis, making a conscious effort into identify the areas that they themselves need improvement in and set a comprehensive and effective plan for remedying the same. It should be mandatory for people in leadership positions to have *mentors* for their *character development*<sup>29</sup>, as is the case with their *professional* and *leadership development*. Mechanisms must be in place to ensure that this is happening, frequently checking their progress in aligning with core beliefs, values and behavior.

Effective culture development requires leaders to be held firmly accountable for

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their role in modeling, teaching, and embedding the desired culture into daily work life, and thus living up to their commitments with each other. It is advisable to use a *multi-rater feedback process* to help leaders understand the extent that others view them as acting consistently with the desired culture. Based on the feedback received, personal action plans should be developed and executed to strengthen the modeling of the behaviors consistent with the desired culture.

The CEO should be the first person to receive feedback, followed by his direct reportees, then subsequently members of each of their teams. It is important to begin this type of *multi-rater feedback process* with the most senior leader so that he understands the perceived gaps between his own behavior and what is called for in the desired culture. This also prepares the senior leader to serve as an effective “coach” of other senior team members to help them utilize fully the feedback they receive. Finally, preparing the senior-most leader as the *first example* sends an important symbolic message to others about the importance of the process.

Once individual development plans are in place, each leader needs to be held fully accountable for his behaviors in order to achieve and maintain alignment. In many cases, leaders quickly adapt to the new leadership requirements. In other cases, repeated coaching and feedback are ineffective and difficult decisions need to be made to sideline a leader to a less visible role, or as a last resort relocating the person out of the organization. Leaders who demonstrate increased effectiveness and commitment to performing consistently with the preferred culture need to be publicly recognized and rewarded by promotion or assignments to highly visible and key roles. These “judgment calls” about personnel are some of the most important decisions that leaders have to make. Such actions convey the message about how serious the CEO and senior leaders are about the culture development efforts. We find this model a salient feature of the administration of our *Nabi ﷺ* and His *Khulafa’ Ar Rashideen*, particularly *Sayyiduna Umar رضي الله عنه*

يَا أَيُّهَا الَّذِينَ آمَنُوا لِمَ تَقُولُونَ مَا لَا تَفْعَلُونَ (2) كَبُرَ مَقْتًا عِنْدَ اللَّهِ أَنْ تَقُولُوا مَا لَا تَفْعَلُونَ { [الصف:  
3، 2]

“O you who believe, why do you say what you do not do? (2) It is severely hateful in Allah’s sight that you say what you do not do.”  
(3)

يَا أَيُّهَا الَّذِينَ آمَنُوا أَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ وَأُولِي الْأَمْرِ مِنْكُمْ فَإِن تَنَارَ عَنْكُمْ فِي شَيْءٍ فَرُدُّوهُ  
إِلَى اللَّهِ وَالرَّسُولِ { [النساء: 59]

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“O you who believe, obey Allah and obey the Messenger and those in authority among you. Then, if you quarrel about something, revert it back to Allah and the Messenger.” (59)

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## 7 USE MANAGEMENT SUB-SYSTEMS AS CULTURE DEVELOPMENT LEVERS

Culture development is more effective when leaders ensure that all organization subsystems (such as departments, programs, projects, teams, and informal collections of employees that work together to complete certain tasks), business processes and management practices/policies are functioning in ways that support and promote the desired culture. Failure to attend to one or more of these often results in confusing or conflicting messages. At the same time, the specific levers for each culture alignment effort need to be customized, coordinated, and managed to maximize their impact on the culture.

Organization structure includes the *formal management structure* and the grouping of *functions/disciplines, key roles, accountabilities, and relations between organization roles and entities*. These should be designed to support the desired culture. For example, a *hierarchal management* structure is likely to hinder developing a culture that is *entrepreneurial, opportunistic, and agile*. In addition, *core business processes* and their respective *governing policies and protocols* need to be designed to be congruent with culture development aims. A *slow moving, bureaucratic, and unnecessarily complex customer service process* is not consistent with the *goal* of creating a *strong customer oriented culture*. It is also important to make certain that all *Human Development practices* including *selection, orientation, performance management, compensation and rewards, and learning and development processes* reinforce the behaviors desired in the desired future culture. *Human Development processes and practices* play a significant role in influencing behavior by motivating and ensuring that the right capabilities are developed. The entire portfolio of *HDS management practices* also needs to be internally congruent. It is advisable to institute *reward programs* to recognize individuals and teams who are identified as emulating a specific value. Further, *new employee on-boarding program* and the *performance review process* should be redesigned to emphasize expectations for acting in ways consistent with the espoused values of the organization.

Other *management practices* are also important instrumental levers. Such formal practices including *planning, decision-making, budgeting and capital allocation* need to be aligned with and supportive of the desired culture. For example, a company aiming to be *Shari'ah* compliant must be committed to make *suppliers' payments on time*. For this to happen there must be an *appropriate delegation of authority* so that delays in payments are avoided.<sup>30</sup>

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## 8 ASSESS PROGRESS

Periodic progress assessments are a critical component of an effective culture development strategy. Such assessments help keep the effort on track by informing senior leaders and the organization of progress being made and calling attention to specific areas requiring more concerted effort.

*Eighteen months* or so into the development effort is a reasonable period for conducting a *follow-up culture audit*. This allows enough time for many *redesign efforts* to become *operational and begin to have some impact*. The *results* of this *follow-up culture audit* are compared with the *baseline data* gathered in the *initial culture audit*. Both the *results of the audit* along with any *planned changes* should be *communicated across the organization* so that all organization members are kept informed and engaged. The second culture audit also provides an excellent opportunity to *recognize, acknowledge and show appreciation for identified progress* and to *link such progress to business performance gains*.

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## 9 CONCLUSION

Culture development is a long-term endeavor— one that demands endurance and unyielding focus. Unfortunately, there are no “quick fixes,”<sup>31</sup> “Panadol solutions” regardless of how appealing and seductive that notion seems to be. Culture develops and evolves slowly over time. It is simply not realistic to think it can be changed quickly. Patience, determination, and a strong certainty of purpose are required for success.<sup>32</sup>

It will suffice to reflect on the culture building undertaken by our *Nabi*, *Sayyiduna* Muhammad ﷺ, thirteen long years in Makkah *Mukarramah* to change the belief, and ten more years in Madinah *Munawwarah* to translate that belief into holistic practice! Twenty three years of culture building, despite the “Chief Executive” being *Sayyidul Awwaleen wa Al Aakhirreen* (Chief of the former and latter peoples), and his subordinates being *Afdhal Al Bashar ba'd An Nabi'een* (Best of the peoples after the Prophets)!

The *challenge for senior leaders is maintaining their own persistence* and enabling that of others in the face of emergent business challenges and other competing pressures.<sup>33</sup> All too often, we have witnessed well-intentioned and planned culture development efforts lose their momentum, stumble off track, grind to a halt, or die a slow death due to neglect, *when other pressing matters vying for senior leaders' attention and finite company objectives win out.* **Culture development and change require ongoing care and attention!**

Following are important considerations that should be kept in mind during the process of culture alignment:

- Change starts from the top*
- Several of the *initiatives* may require *sacrifice* of organization's *time* and *money*
- Conducive environment* requires due consideration of *work-life balance*
- For a *conducive environment* it is necessary for the leader to be *kind* and *forgiving*. Allah *Ta'aala* says in the Quran:

فَبِمَا رَحْمَةٍ مِنَ اللَّهِ لِنْتَ لَهُمْ وَلَوْ كُنْتَ فَظًّا غَلِيظَ الْقَلْبِ لَانْفَضُّوا مِنْ حَوْلِكَ فَاعْفُ عَنْهُمْ وَاسْتَغْفِرْ لَهُمْ وَشَاوِرْهُمْ فِي الْأَمْرِ فَإِذَا عَزَمْتَ فَتَوَكَّلْ عَلَى اللَّهِ إِنَّ اللَّهَ يُحِبُّ الْمُتَوَكِّلِينَ [آل عمران/159]

“So, (O Prophet) it is through mercy from Allah that you are gentle to them. Had you been rough and hard-hearted, they would have dispersed from around you. So, pardon them, and seek forgiveness for them. Consult them in matters, and once you have taken a decision, place your trust in Allah. Surely, Allah loves those who place their trust in Him.”

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## 10 APPENDIX

1

وَالَّذِينَ جَاهَدُوا فِينَا لَنَهْدِيَنَّهُمْ سُبُلَنَا [العنكبوت/69]  
 إِنَّ الَّذِينَ قَالُوا رَبُّنَا اللَّهُ ثُمَّ اسْتَقَامُوا تَتَنَزَّلُ عَلَيْهِمُ الْمَلَائِكَةُ أَلَّا تَخَافُوا وَلَا تَحْزَنُوا وَأَبْشِرُوا  
 بِالْجَنَّةِ الَّتِي كُنتُمْ تُوعَدُونَ [فصلت/30]  
 وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَى وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ [المائدة/2]  
 عَنْ ابْنِ عُمَرَ عَنِ النَّبِيِّ ﷺ - أَنَّهُ قَالَ « أَلَا كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ..... صحيح  
 مسلم للنيسابوري - (ج 6 / ص 7)

2

وَخَلَقَ كُلَّ شَيْءٍ فَقَدَرَهُ تَقْدِيرًا [الفرقان]  
 { قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَأْبًا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا تَأْكُلُونَ (47) ثُمَّ  
 يَأْتِي مِنْ بَعْدِ ذَلِكَ سَبْعٌ شِدَادٌ يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ إِلَّا قَلِيلًا مِمَّا تُحْصِنُونَ (48) ثُمَّ يَأْتِي مِنْ  
 بَعْدِ ذَلِكَ عَامٌ فِيهِ يُغَاثُ النَّاسُ وَفِيهِ يَعْصِرُونَ } [يوسف: 47 – 49]  
 عن أبي ذر ، قال : قال رسول الله ﷺ " لا عقل كالتدبير ( سنن ابن ماجه للقرظيني - ج  
 4 / ص 191)

3

### Establish Infrastructure and Oversight

قَالَ اجْعَلْنِي عَلَى خَزَائِنِ الْأَرْضِ إِنِّي حَفِيظٌ عَلَيْمُ [يوسف/55]

4

### Establish Infrastructure and Oversight

وكعب عن سفيان عن مرة أو هبيرة قال : قال عبد الله : اعتبروا الناس بإخوانهم .  
 المصنف-ابن أبي شيبة-(ج 21 / ص 229)  
 اعتبروا الأرض بأسمائها، و اعتبروا الصاحب بالصاحب. كنز العمال - (ج 16 / ص  
 57)

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### Establish Infrastructure and Oversight

(فصل التكليف بما لا يطاق غير جائز خلافا للأشعري؛ لأنه لا يليق من الحكيم ولقوله تعالى { لا يكلف الله نفسا إلا وسعها } [البقرة: 286] إلى غير ذلك من الآيات... (شرح التلويح على التوضيح (1/ 378) [مكتبة صبيح بمصر]

...«اللهم، من ولي من أمر أمتي شيئا فشق عليهم، فاشقق عليه، ومن ولي من أمر أمتي شيئا فرقق بهم، فارقق به» (صحيح مسلم (كتاب الإمارة: 3/ 1458) [دار إحياء التراث العربي – بيروت]

.... إخوانكم خولكم، جعلهم الله تحت أيديكم، فمن كان أخوه تحت يده، فليطعمه مما يأكل، وليلبسه مما يلبس، ولا تكلفوهم ما يغلبهم، فإن كلفتموهم فأعينوهم. (صحيح البخاري (1/ 15) [دار طوق النجاة]

6

### Change the Paradigms:

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ [الذاريات/56]

7

### Change the Paradigms:

أَهُمْ يَقْسِمُونَ رَحْمَةَ رَبِّكَ نَحْنُ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَتَّخِذَ بَعْضُهُمْ بَعْضًا سُخْرِيًّا وَرَحْمَةُ رَبِّكَ خَيْرٌ مِمَّا يَجْمَعُونَ [الزخرف/32]

8

### Fulfilling the requirements of *Ibadat* and *Bandagi* e.g.

عَنْ أَبِي هُرَيْرَةَ قَالَ سَمِعْتُ رَسُولَ اللَّهِ ﷺ - يَقُولُ « لَأَنْ يَغْدُوَ أَحَدُكُمْ فَيُحَطَّبَ عَلَى ظَهْرِهِ فَيَتَصَدَّقَ بِهِ وَيَسْتَعْنَى بِهِ مِنَ النَّاسِ خَيْرٌ لَهُ مِنْ أَنْ يَسْأَلَ رَجُلًا أَعْطَاهُ أَوْ مَنَعَهُ ذَلِكَ فَإِنَّ أَلْيَدَ الْعُلْيَا أَفْضَلُ مِنَ أَلْيَدِ السُّفْلَى وَابْدَأْ بِمَنْ تَعُولُ ». صحيح مسلم للنيسابوري - (ج 3 / ص 96)



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عن يزيد الرقاشي عن أنس قال قال رسول الله صلى الله عليه و سلم كاد الفقر أن يكون كفرا وكاد الحسد أن يغلب القدر- مسند الشهاب لمحمد الضاعي - (ج 1 / ص 342)  
عَنْ حَمْرَةَ بِنْتِ عَبْدِ اللَّهِ عَنْ أَبِيهِ أَنَّ النَّبِيَّ ﷺ قَالَ « لَا تَزَالُ الْمَسْأَلَةُ بِأَحَدِكُمْ حَتَّى يَلْقَى اللَّهَ وَلَيْسَ فِي وَجْهِهِ مُرَعَةٌ لَحْمٍ ». صحيح مسلم للنيسابوري - (ج 3 / ص 96)

9

Fulfilling the requirements of *Ibadat* and *Bandagi* e.g.

وَبِالْوَالِدَيْنِ إِحْسَانًا وَبِذِي الْقُرْبَى وَالْيَتَامَى وَالْمَسَاكِينِ وَالْجَارِ ذِي الْقُرْبَى وَالْجَارِ الْجُنُبِ وَالصَّاحِبِ بِالْجَنبِ وَابْنِ السَّبِيلِ وَمَا مَلَكَتْ أَيْمَانُكُمْ إِنَّ اللَّهَ لَا يُحِبُّ مَنْ كَانَ مُخْتَلًا فُخُورًا [النساء/36]

10

Social responsibility:

وَبِالْوَالِدَيْنِ إِحْسَانًا وَبِذِي الْقُرْبَى وَالْيَتَامَى وَالْمَسَاكِينِ وَالْجَارِ ذِي الْقُرْبَى وَالْجَارِ الْجُنُبِ وَالصَّاحِبِ بِالْجَنبِ وَابْنِ السَّبِيلِ وَمَا مَلَكَتْ أَيْمَانُكُمْ إِنَّ اللَّهَ لَا يُحِبُّ مَنْ كَانَ مُخْتَلًا فُخُورًا [النساء/36]

11

Helping people in times of individual or collective calamities

عَنِ النَّعْمَانَ بْنِ بَشِيرٍ قَالَ قَالَ رَسُولُ اللَّهِ ﷺ - « الْمُسْلِمُونَ كَرَجُلٍ وَاحِدٍ إِنْ اشْتَكَى عَيْنُهُ اشْتَكَى كُلُّهُ وَإِنْ اشْتَكَى رَأْسُهُ اشْتَكَى كُلُّهُ ». صحيح مسلم للنيسابوري - (ج 8 / ص 20)  
عن أبي هريرة قال قال رسول الله صلى الله عليه و سلم من نفس عن مسلم كربة من كرب الدنيا نفس الله عنه كربة من كرب الآخرة يوم القيامة ومن ستر مسلما ستره الله في الدنيا والآخرة ومن يسر على معسر يسر الله عليه في الدنيا والآخرة والله في عون العبد ما كان العبد في عون أخيه. مصنف ابن أبي شيبة - (ج 5 / ص 327)

12

Contributing towards general welfare of Muslims and non-Muslims

قال: أحب أن أكون خير الناس، فقال: خير الناس من ينفع الناس فكن نافعاً لهم. (كنز العمال - (ج 31 / ص 459)  
عن تميم الداري ، قال :قال رسول الله ﷺ : (إن الدين النصيحة ، إن الدين النصيحة ، إن الدين النصيحة) قالوا : لمن يا رسول الله ؟ قال لله وكتابه ورسوله وأئمة المؤمنين وعامتهم ، وأئمة المسلمين وعامتهم)(سنن أبي داود - (ج 4 / ص 472)

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Work towards establishing supremacy of Allah's Word e.g:

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ  
[البقرة/195]

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سَنَابِلٍ مِنْهُ حَبَّةٌ  
وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ (261) الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا  
يُنْبِعُونَ مَا أَنْفَقُوا مَنًّا وَلَا أَذَى لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ  
[البقرة/261، 262]

وَأَعِدُّوا لَهُمْ مَا اسْتَطَعْتُمْ مِنْ قُوَّةٍ وَمِنْ رِبَاطِ الْخَيْلِ تُرْهِبُونَ بِهِ عَدُوَّ اللَّهِ وَعَدُوَّكُمْ وَآخَرِينَ  
مِنْ دُونِهِمْ لَا تَعْلَمُونَهُمُ اللَّهُ يَعْلَمُهُمْ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فِي سَبِيلِ اللَّهِ يُوَفَّ إِلَيْكُمْ وَأَنْتُمْ لَا  
تُظْلَمُونَ [الأنفال/60]

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يُنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ [التوبة/34]

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمَوْلَافَةَ فُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ  
وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ [التوبة/60]

هَا أَنْتُمْ هَؤُلَاءِ تُدْعَوْنَ لِتُنْفِقُوا فِي سَبِيلِ اللَّهِ فَمِنْكُمْ مَنْ يَبْخُلُ وَمَنْ يَبْخُلْ فَإِنَّمَا يَبْخُلْ عَنِ نَفْسِهِ  
وَاللَّهُ الْعَنِيُّ وَأَنْتُمْ الْفُقَرَاءُ [محمد/38]

وَمَا لَكُمْ أَلَّا تُنْفِقُوا فِي سَبِيلِ اللَّهِ وَلِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ [الحديد/10]

قال رسول الله ﷺ (من أنفق نفقة في سبيل الله كتبت له سبعمائة ضعف) سنن الترمذي -  
(ج 3 / ص 90)

عَنْ أَسْمَاءَ بِنْتِ أَبِي بَكْرٍ - رَضِيَ اللَّهُ عَنْهَا - قَالَتْ قَالَ لِي رَسُولُ اللَّهِ - ﷺ - « أَنْفِقِي - أَوْ  
انْضَحِي أَوْ أَنْفَجِي - وَلَا تُحْصِي فَيُحْصِيَ اللَّهُ عَلَيْكِ ». صحيح مسلم للنيسابوري - (ج 3  
/ ص 92)

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وعن أبي هريرة رضي الله عنه قال : قال رسول الله صلى الله عليه و سلم : " لو كان لي مثل أحد ذهباً لسررتي أن لا يمر علي ثلاث ليال و عندي منه شيء إلا شيء أُرصدته لدين " . مشكاة المصابيح للتبريزي - ( ج 1 / ص 419 )

وعن أبي هريرة رضي الله عنه قال : قال رسول الله صلى الله عليه و سلم : " قال الله تعالى : أنفق يا ابن آدم أنفق عليك " مشكاة المصابيح للتبريزي - ( ج 1 / ص 420 )

وعن حارثة بن وهب قال : قال رسول الله صلى الله عليه و سلم : " تصدقوا فإنه يأتي عليكم زمان يمشي الرجل بصدفته فلا يجد من يقبلها يقول الرجل : لو جئت بها بالأمس لقبلتها فأما اليوم فلا حاجة لي بها " مشكاة المصابيح للتبريزي - ( ج 1 / ص 421 )

وعن أبي سعيد الخدري رضي الله عنه قال : قال رسول الله صلى الله عليه و سلم : " لأن يتصدق المرء في حياته بدرهم خير له من أن يتصدق بمائة عند موته " . مشكاة المصابيح للتبريزي - ( ج 1 / ص 422 )

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This concerns worldly matters that have not been specifically covered in Islamic texts and content and do not have any specific religious connotation.

We should first search in our own Islamic sources, particularly the early Muslims who aligned their entire lives with the letter and spirit of Islam for guidance and example.

If expertise is taken from non-Muslim sources, it should be scrutinized by Muslim scholars for screening and evaluation to safe guard against undesirable un-Islamic elements and effects.

Professional Excellence

Definition: Performance of professional activities in the best operational manner possible, apart from what has been mentioned in Islamic texts, although governed by them.

**Commentary:** Islam calls for all activities to be performed with excellence(احسان)

" إذا عمل احدكم عملاً فليتقنه " (شعب الایمان للبيهقي)

"If any of you perform any action, he must do it with excellence"

" إن الله كتب الإحسان على كل شيء " (مسلم)

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“Allah has decreed excellence upon all things (to be done)”

Therefore whatever our profession may be (Halal of course), it should be carried out with excellence (احسان). So is the case with all our business activities and operations.

Since it is not the scope of Shari’ah to define the best operational methodology for any specific business practice, Islam points towards acquiring the knowledge and expertise from those who know and possess it.

"فاسألوا أهل الذكر إن كنتم لا تعلمون" (النحل-43)

“Ask those (who have knowledge) of the Thikr (Torah and Injeel), if you don’t know” (concerning Mohammadﷺ, that the former prophets were also mortal men like him)”.

Although the context of the ayah was a reply to the non-Muslims of Makkah concerning Mohammadﷺ, the general principle that can be deduced from it is that we may and should seek expertise that we require from those who have it, whoever and wherever that may be. Two narrations also point to this concept:

" انتم ادر بديناكم " (مسلم)

“You know better about your worldly affairs”

"الحكمة ضالة المؤمن فحيث وجدها فهو أحق بها" (الترمذي)

“Wisdom is the lost property of the believer (Mu’min) so wherever he finds it, he is more entitled to it!”

15

Rizq:

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا [هود/6]

وَكَأَيِّنْ مِنْ دَابَّةٍ لَا تَحْمِلُ رِزْقَهَا اللَّهُ يَرْزُقُهَا وَإِيَّاكُمْ وَهُوَ السَّمِيعُ الْعَلِيمُ [العنكبوت/60]

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Rizq:

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ [البقرة/286]

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Life's core activity:

وَقَضَىٰ رَبُّكَ أَلَّا تَعْبُدُوا إِلَّا إِيَّاهُ وَيَالُو الدِّينِ إِحْسَانًا إِمَّا يَبْلُغَنَّ عِنْدَكَ الْكِبَرَ أَحَدُهُمَا أَوْ كِلَاهُمَا فَلَا تَقُلْ لَهُمَا أُفٍّ وَلَا تَنْهَرْهُمَا وَقُلْ لَهُمَا قَوْلًا كَرِيمًا (23) وَأَخْفِضْ لَهُمَا جَنَاحَ الذُّلِّ مِنَ الرَّحْمَةِ وَقُلْ رَبِّ ارْحَمْهُمَا كَمَا رَبَّيَانِي صَغِيرًا [الإسراء/23، 24]  
يَا أَيُّهَا الَّذِينَ آمَنُوا فُؤَادِكُمْ وَرَأْسُكُمْ وَآهْلِيكُمْ نَارًا وَقُودًا النَّاسُ وَالْحِجَارَةُ [التحریم/6]

حدثني العباس بن الوليد البيروتي ، أخبرني أبي ، سمعت الأوزاعي ، قال : حدثني يحيى بن أبي كثير ، قال : حدثني أبو سلمة بن عبد الرحمن ، قال : حدثني عبد الله بن عمرو بن العاص ، قال : قال رسول الله ﷺ : « ألم أخبر أنك تصوم النهار وتقوم الليل ؟ » . قال : قلت : بلى يا رسول الله . قال : « فلا تفعل ، نم وقم ، وصم وأفطر ، فإن لجسدك عليك حقا ، وإن لعينك عليك حقا ، وإن لزورك عليك حقا ، وإن لزورك عليك حقا ، وإن بحسبك أن تصوم من كل شهر ثلاثة أيام ، وإن كل حسنة بعشر أمثالها ، وإذا ذاك صيام الدهر كله » . قال : فشددت ؛ فشدد علي ، قلت : يا رسول الله ، إنني أجد قوة . قال : « فصم من كل جمعة ثلاثة أيام » . قال : فشددت ؛ فشدد علي ، قلت : يا رسول الله : إنني أجد قوة . قال : « فصم صيام نبي الله داود ، لا تزدد على ذلك » . قال : قلت : وما كان صيام نبي الله داود ؟ قال : « نصف الدهر » تهذيب الآثار للطبري - ( ج 1 / ص 482 )

عن حكيم بن معاوية القشيري عن أبيه قال قلت ليارسول الله ما حق زوجة أحدنا عليه ؟ قال " أن تطعمها إذا طعمت وتكسوها إذا اكتسيت " أو " اكسبت " ولا تضرب الوجه ولا تقبح ولا تهجر إلا في البيت "

قال أبو داود " ولا تقبح " أن تقول قبحك الله . حسن صحيح- سنن أبي داود - ( ج 1 / ص 651 )

عن سليمان بن عمرو بن الأحوص حدثني أبي أنه شهد حجة الوداع مع رسول الله صلى الله عليه وسلم . فحمد الله وأثنى عليه وذكر ووعظ ثم قال ( استوصوا بالنساء خيرا فإنهن عندكم عوان . ليس تملكون منهن شيئا غير ذلك. سنن ابن ماجه - ( ج 1 / ص 594 )

عن أبي هريرة رضي الله عنه قال قال رسول الله صلى الله عليه وسلم من كان يؤمن بالله واليوم الآخر فإذا شهد أمرا فليتكلم بخير أو ليسكت استوصوا بالنساء خيرا فإن المرأة خلقت من ضلع وإن أعوج شيء من الضلع أعلاه فإن ذهبت تقيمه كسرته وإن تركته لم يزل أعوج- سنن البيهقي الكبرى - ( ج 7 / ص 295 )

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عن الشعبي قال قال رسول الله صلى الله عليه وسلم رحم الله والدا أعان ولده على بره.  
مصنف ابن أبي شيبة - (ج 5 / ص 219)

18

Distribution of Wealth:

مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ  
وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ [الحشر/7]

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Distribution of Wealth:

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَعْلُومٌ (24) لِلسَّائِلِ وَالْمَحْرُومِ [المعارج/24، 25]

يَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلْ مَا أَنْفَقْتُمْ مِنْ خَيْرٍ فَلِلَّهِ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَابْنِ  
السَّبِيلِ وَمَا تَفَعَّلُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ [البقرة/215]

الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ [البقرة/3]

وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمُ ابْتِغَاءَ مَرْضَاةِ اللَّهِ وَتَثْبِيحًا مِنْ أَنْفُسِهِمْ كَمَثَلِ جَنَّةٍ بِرَبْوَةٍ أَصَابَهَا  
وَابِلٌ فَآتَتْ أُكُلَهَا ضِعْفَيْنِ فَإِنْ لَمْ يُصِبْهَا وَابِلٌ فَطَلٌّ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ [البقرة/265]

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمُ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ  
وَلَا هُمْ يَحْزَنُونَ [البقرة/274]

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سَنَابِلَةٍ مِئَةٌ حَبَّةٌ  
وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ.

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Distribution of Wealth:

يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيهِ الصَّدَقَاتِ [البقرة/276]

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Distribution of Wealth:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُبْطِلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى كَالَّذِي يُثَقِّفُ مَالَهُ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَمَثَلُهُ كَمَثَلِ صَفْوَانَ عَلَيْهِ نُرَابٌ فَأَصَابَهُ وَابِلٌ فَتَرَكَهُ صَلْدًا لَا يَقْدِرُونَ عَلَى شَيْءٍ مِّمَّا كَسَبُوا وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ [البقرة/264]

22

Distribution of Wealth:

وَنِعْمَ أَجْرُ الْعَامِلِينَ [آل عمران/136]

وَأَنَّ اللَّهَ لَا يُضِيعُ أَجْرَ الْمُؤْمِنِينَ [آل عمران/171]

إِنَّ اللَّهَ لَا يُضِيعُ أَجْرَ الْمُحْسِنِينَ [التوبة/120]

وَيُبَشِّرَ الْمُؤْمِنِينَ الَّذِينَ يَعْمَلُونَ الصَّالِحَاتِ أَنَّ لَهُمْ أَجْرًا حَسَنًا [الكهف/2]

الَّذِينَ كَفَرُوا لَهُمْ عَذَابٌ شَدِيدٌ وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَهُمْ مَغْفِرَةٌ وَأَجْرٌ كَبِيرٌ [فاطر/7]

إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَهُمْ أَجْرٌ غَيْرُ مَمْنُونٍ [فصلت/8]

إِنَّ اللَّهَ لَا يَظْلِمُ مِثْقَالَ ذَرَّةٍ وَإِنْ تَكَ حَسَنَةً يضاعفها وَيؤت من لَدُنْهُ أَجْرًا عَظِيمًا [النساء/40]

لَا خَيْرَ فِي كَثِيرٍ مِنْ نَجْوَاهُمْ إِلَّا مَنْ أَمَرَ بِصَدَقَةٍ أَوْ مَعْرُوفٍ أَوْ إِصْلَاحٍ بَيْنَ النَّاسِ وَمَنْ يَفْعَلْ ذَلِكَ ابْتِغَاءَ مَرْضَاةِ اللَّهِ فَسَوْفَ نُؤْتِيهِ أَجْرًا عَظِيمًا [النساء/114]

23

Effort vs. Results:

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ [البقرة/286]

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#### Ensure Leadership Modeling:

حدثت أن ابن مسعود كان يقول : « إن لكل أمة فتنة ، وإن فتنة هذه الأمة الدراهم »  
تهذيب الآثار للطبري - ( ج 6 / ص 46 )

عن أبي هريرة قال : قال رسول الله ﷺ : " لعن عبد الدينار ، ولعن عبد الدرهم " سنن  
الترمذي - ( ج 4 / ص 16 )

عن سهل بن سعد قال كنا مع رسول الله صلى الله عليه و سلم بذى الحليفة . فإذا هو بشاة  
ميتة شائلة برجلها فقال ( أترون هذه هيئة على صاحبه ؟ فو الذي نفسي بيده للدنيا أهون  
على الله من هذه على صاحبها . ولو كانت الدنيا تزن عند الله جناح بعوضة ما سقى  
كافرا منها قطرة أبدا ) سنن ابن ماجه - ( ج 2 / ص 1376 )

25

#### Ensure Leadership Modeling:

عن عبد الله قال اضطجع النبي صلى الله عليه و سلم على حصير . فأثر في جلده فقلت  
بأبي وأمي يا رسول الله لو كنت آذنتنا ففرشنا لك عليه شيئا يقيك منه فقال رسول الله  
صلى الله عليه و سلم ( ما أنا والدنيا إنما وأنا والدنيا كراكب استظل تحت شجرة . ثم راح  
وتركها ) سنن ابن ماجه - ( ج 2 / ص 1376 )

عن أبي هريرة قال قال رسول الله صلى الله عليه و سلم ( الدنيا سجن المؤمن وجنة  
الكافر ) سنن ابن ماجه - ( ج 2 / ص 1378 )

عن ابن عمر قال أخذ رسول الله صلى الله عليه و سلم ببعض جسدي فقال ( يا عبد الله كن  
في الدنيا كأنك غريب أو كأنك عابر سبيل . وعد نفسك من أهل القبور ) سنن ابن ماجه -  
( ج 2 / ص 1378 )

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#### Ensure Leadership Modeling:

عَنِ النَّوَّاسِ بْنِ سَمْعَانَ الْأَنْصَارِيِّ قَالَ سَأَلْتُ رَسُولَ اللَّهِ - ﷺ - عَنِ الْبِرِّ وَالْإِثْمِ فَقَالَ « الْبِرُّ  
حُسْنُ الْخُلُقِ وَالْإِثْمُ مَا حَاكَ فِي صَدْرِكَ وَكَرِهْتَ أَنْ يَطَّلَعَ عَلَيْهِ النَّاسُ » . صحيح مسلم  
للنيسابوري - ( ج 8 / ص 6 )



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Ensure Leadership Modeling:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ [المائدة/2]

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Ensure Leadership Modeling:

وَالَّذِينَ جَاهَدُوا فِينَا لَنَهْدِيَنَّهُمْ سُبُلَنَا [العنكبوت/69]

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Ensure Leadership Modeling:

وَتَشَاوَرُوا فِي الْأَمْرِ [آل عمران]

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Use Management sub-systems as Culture Development Levers:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ [المائدة/1]  
وَأَوْفُوا بِالْعَهْدِ إِنَّ الْعَهْدَ كَانَ مَسْئُولًا [الإسراء/34]

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Conclusion:

عَنْ عَائِشَةَ قَالَتْ قَالَ رَسُولُ اللَّهِ ﷺ - « أَحَبُّ الْأَعْمَالِ إِلَى اللَّهِ تَعَالَى أَدْوَمُهَا وَإِنْ قَلَّ ».  
قَالَ وَكَانَتْ عَائِشَةُ إِذَا عَمِلَتْ الْعَمَلَ لَزِمَتْهُ. صحيح مسلم - (ج 2 / ص 189)

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Conclusion:

{وَلَمَنْ صَبَرَ وَغَفَرَ إِنَّ ذَلِكَ لَمِنْ عَزْمِ الْأُمُورِ} [الشورى: 43]

{وَاسْتَعِينُوا بِالصَّبْرِ وَالصَّلَاةِ وَإِنَّهَا لَكَبِيرَةٌ إِلَّا عَلَى الْخَاشِعِينَ} [البقرة: 45]

عن أبي مالك الأشعري قال: قال رسول الله ﷺ: «الطهور شرط الإيمان والحمد لله تملأ الميزان، وسبحان الله والحمد لله تملأن - أو تملأ - ما بين السماوات والأرض، والصلاة نور، والصدقة برهان والصبر ضياء، والقرآن حجة لك أو عليك، كل الناس يغدو فبائع نفسه فمعتقها أو موبقها» صحيح مسلم (1 / 203)

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Conclusion:

{إِنَّ الَّذِينَ قَالُوا رَبُّنَا اللَّهُ ثُمَّ اسْتَقَامُوا فَلَا خَوْفَ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ} (13) أُولَئِكَ

أَصْحَابُ الْجَنَّةِ خَالِدِينَ فِيهَا جَزَاءً بِمَا كَانُوا يَعْمَلُونَ (14) { [الأحقاف: 13، 14]

عن عبد الله بن عمرو بن العاص، قال: قال رسول الله ﷺ: «يا عبدالله، لا تكن مثل فلان؛ فَإِنَّهُ كَانَ يَقُومُ اللَّيْلَ فَتَرَكَ قِيَامَ اللَّيْلِ» المعجم الكبير للطبراني ج 13، 14 (13 / 381)