

**UBUDIYYAH  
BUSINESS MODEL  
(UBM)**

**GENERAL MANAGEMENT  
GUIDELINES**

**UBM-GM-002**

**Controlled Copy**

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
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## Document Amendment Sheet

Serial Number	Document Change Request Number	Date (Month dd, yyyy)	Description of Revision	Page Affected	Revision Number	Prepared by	Reviewed & Approved by
1	-	04-2020	The effective facilitation of the above require appropriate design of infrastructure and facilities. For example, building of masjid, office design, bathrooms etc. Details are available in our <b>UBM Building Design Guidelines</b> .	6	1	MF	M Faisal Shaikh Hashim
2	-	04-2020	And therefore, establishing Salah in the organization through necessary <i>targheeb</i> and <i>tarheeb</i> and a dedicated place (preferably a Masjid) should be a key priority for the top management.	10	1	MF	M Faisal Shaikh Hashim
3	-	04-2020	of Islamic & Professional Excellence	15	1	MF	M Faisal Shaikh Hashim

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

4	-	04-2020	<p>All functions of management require <b>effective decision-making</b>. In its simplest sense, decision-making is the act of choosing between two or more courses of action. From an Islamic standpoint, the following should be part of the decision-making process:</p> <p>a) <i>Mashwara</i> (Consultation)</p> <p>Islam lays great importance on the practice of <i>Mashwara</i>. Allah commanded Rasoolullah ﷺ to solicit <i>mashwarah</i>:</p> <p>وشاورينهم في الامر فاذا عزمتم فتوكل على الله - (آل عمران: ١٥٩)</p> <p>“And consult with them in the matter. Then, when you have reached a firm decision put your trust in Allah”</p> <p>b) <i>Istikhara</i></p> <p>In addition to <i>mashwarah</i>, <i>Istikhara</i> should also be carried out for all important decisions. Not doing <i>Istikhara</i> and taking <i>mashwara</i> are not considered good practices<sup>1</sup>. Rasoolullah ﷺ said:</p> <p><i>He who resorts to Istikhara will not be at loss and he who resorts to Mashwara will never regret</i></p> <p>ما خاب من استخار وما ندم من استشار (طبرانی)</p> <p><b>Moderation in Spending</b></p> <p>The organization should follow the Islamic principle of “moderation in spending” In all its operations. In other words it should avoid <i>israf</i>, <i>tabdheer</i> and <i>bukhl</i>.</p> <p>Note: <i>Israf</i> is to spend more than necessary in those avenues in which spending is permissible; <i>Tabdheer</i> is to spend in those avenues wherein spending is not permissible; <i>Bukhl</i> is stinginess i.e. not spending where spending is required.</p>	19, 20	1	MF	M Faisal Shaikh Hashim
4	-	04-2020	<p>It would be beneficial to form a Management Committee (MC) whose responsibility is to monitor performance and take remedial measures when required to ensure achievement of goals. The core management team should be part of the MC.</p>	35	1	MF	M Faisal Shaikh Hashim

<b>Ubudiyah Business Model</b>	<b>Function: General Management</b>	<b>Document Number: UBM-GM-002</b>
<b>Issue Number: 02</b>	<b>Issue Date: Apr 1, 20</b>	<b>Document Change Request Number:</b>

## Contents

Introduction .....	5
The Role of <i>Idarah</i> (Management) in UBM .....	6
Importance of <i>Jama'ah</i> (collective) & <i>Ijtima'iyah</i> (collective unity) in Islam .....	8
Dynamics of <i>Ijtima'iyah</i> .....	10
Foundations for a <i>Jama'ah</i> - Organization Dynamics .....	12
<i>Maqsad</i> (Purpose) .....	12
<i>Maal</i> (wealth) as means to an end .....	14
The relation of <i>niyyah</i> (intention) to <i>maqsad</i> (purpose) .....	14
<i>Bi'ah</i> (environment/ culture) .....	15
<i>Imarah</i> (leadership) .....	16
Sifaat (attributes) of a leader .....	17
<i>Idarah</i> (Management) .....	19
Management – An Ubudiyah Perspective .....	20
Planning .....	21
Organizing .....	29
Execution .....	32
Measurement, Monitoring, Analysis and Improvement .....	32
APPENDIX .....	34

Ubudiyyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

## Introduction

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

The *Ubudiyyah* business model is based on the concept that all *Jaiz* (lawful in Shari’ah) human activities come under the scope of “*Deen*”. Therefore all *Jaiz* activities can and should be part of our life of “*Ubudiyyah*” (Allah’s servitude and obedience motivated by His love and reverence), thereby securing Allah’s pleasure and His reward in Aakhirah (the hereafter), rather than merely being means towards material and worldly ends.

Allah *Ta’aala* has engineered our worldly existence as one of interdependence. Hence, virtually every one’s daily routine will include interactions and transactions (*Mu’amalat* and *Mu’asharat*) each of which either takes one closer to Allah’s pleasure and *Jannah* or His displeasure and *Jahannam*.

The outward form of transactions involving tangible exchange of goods and services, known as *Mu’amalat*, has been comprehensively covered in virtually unlimited detail in works of *Shari’ah*.

The inward character, morals, attitudes and general excellence in personal interaction with other human beings known as *Akhlaq / Adab*, has also been exhaustively covered by the work of our *Ulama’*.

The “*Ubudiyyah* Business Model” seeks to help facilitate humanity in conducting all of their business transactions and interactions in alignment with Shari’ah and *Akhlaq*, by providing a simplified outline and roadmap in a user friendly format.

The UBM there after plans to further facilitate others in the form of training, consultancy, internships, higher education course material structure and ultimately audit, certify and accredit UBM compliance.

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

## The Role of Idaarah (Management) in UBM

There are two key (perceptions) paradigm shifts which form the essence of the UBM:

- a. *Shifting the primary objective / focus* of the organization from the *material gains* (Revenue, Profit) obtained through the business processes to the *spiritual gains* (Allah's pleasure and reward) through the business processes.
- b. *Shifting the primary focus* of the organization from the *development of the material product* it produces, to the *development of the human being* it produces.

Clarification Note: We have mentioned '*primary focus*' in both shifts. We did not say: "Do not focus" on material gains in shift #1, or material product development in shift #2. We are rather advocating a *priority* shift that will be further elucidated, Insha Allah.

Islam encourages excellence in all activities included in its scope as follows:

(إن الله كتب الإحسان على كل شيء، « (صحيح مسلم 3 / 1548)

"Allah has ordained excellence in all activities."

Therefore excellence in *all* human objectives and processes is desired.

For the business to sustain its *primary* objective of Allah's pleasure and reward, producing a context for human excellence, acquisition of Halal *Rizq*, generating funds for worthy causes etc., it will have to achieve excellence in its supportive objectives such as; revenue generation, profitability, operations efficiency, fiscal discipline etc.

Furthermore, as UBM seeks to establish role model organizations to guide humanity, such organizations must display exemplary Islamic as well as professional excellence.

For the achievement of such dramatic and unconventional objectives, coupled with the complexity of modern day life in general and business in particular, the need for effective management is self-evident, apart from it being encouraged by Islam.

The *first* and foremost requirement is the planning of the "paradigm shift" change management, from a material base to an *Ubudiyah* base. This requires planning and effort in three areas:

- a. Overall organization development of the *Ubudiyah* culture.
- b. Individual development of the *Sifat-e-Ubudiyah* (core values, traits) in all members of the organization. The overall cultural change is primarily dependent on the individual change, as culture is an outcome of the character of 'its' people.
- c. Aligning all operations with Shari'ah and *Sunnah*.

The effective facilitation of the above require appropriate design of infrastructure and facilities. For example, building of masjid, office design, bathrooms etc. Details are available in our **UBM Building Design Guidelines**.

<b>Ubudiyyah Business Model</b>	<b>Function: General Management</b>	<b>Document Number: UBM-GM-002</b>
<b>Issue Number: 02</b>	<b>Issue Date: Apr 1, 20</b>	<b>Document Change Request Number:</b>

The *second* general area of planning relates to the business objectives and their strategies, which falls under the UBM concept of professional excellence.

Ultimately the entire management process aspires to produce exemplary businessmen and organizations displaying exceptional Islamic and professional excellence that will be '*amali*' (practical) *Da'wah* towards Islam. Their outward and inward behavior speaking louder than their words! Their actions and character irresistibly attracting towards Islam. *Wabillahi-al-tawfiq!*

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

## Importance of *Jama'ah* (collective) & *Ijtima'iyyah* (collective unity) in Islam

Allah *Subhanahu wa Ta'aala* has created human beings social, more over interdependent by nature. From Allah *Ta'aala's* infinite wisdom therein is the opportunity to cooperate with one another to collectively achieve the objective of our creation: Allah's *Ubudiyah* (comprehensive and continuous worship) while achieving higher levels of '*Birr wa Taqwa*' (righteousness and piety) in all our affairs as Allah *Ta'aala* has commanded:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

“Cooperate and help one another in works of righteousness and piety.” (Al-Quran)<sup>1</sup>

Similarly, our interactions within collective settings are a substantial part of our 'Test and Trial' as human beings:

لِيَبْلُوَكُمْ أَيُّكُمْ أَحْسَنُ عَمَلًا

“That He may test you, which among you are the best in deed.” (Al-Quran)<sup>2</sup>

Islam stresses cooperation amongst one another. It may be noted that The Noble Quran often addresses collectives: “O Muslims...”, “O those who believe...”, “O those who do injustice...”, “O Mankind...”

Quran, Hadith and even common wisdom all highlight the fact that the collective effort of a group of people is generally better and more effective than the sum of their individual efforts. The Quran and Ahadith point out that Allah's special help and blessing in with the *jama'ah*;

وَاعْتَصِمُوا بِحَبْلِ اللَّهِ جَمِيعًا وَلَا تَفَرَّقُوا

“And hold fast to the rope of Allah all together and do not fall into division.” (Al-Quran)<sup>3</sup>

وَلَا تَنَازَعُوا فَتَفْشَلُوا وَتَذْهَبَ رِيحُكُمْ وَاصْبِرُوا إِنَّ اللَّهَ مَعَ الصَّابِرِينَ

“And don't fall into division lest your spirit is lost, and show patience, verily Allah is with the patient.” (Al-Quran)

And from Hadith:

عن ابن عباس قال: قال رسول الله صلى الله عليه وسلم: «يد الله مع الجماعة» سنن الترمذي

“The hand of Allah (SWT) is with the *Jama'ah*.” (Al-Hadith)<sup>4</sup>

It will be observed that within the five pillars/ fundamentals of Islam there are significant manifestations of this critical dimension.

- Tawheed (Oneness of Allah)** As the first and foremost Pillar of Islam, it draws the focus of each individual to the Oneness of Allah, while catalyzing a collective consciousness of



Ubudiyyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

unity of direction, clarity of purpose, correctness of action, and fundamental equality among people.

- b. **Salah.** The ultimate example of *Ijtima'iyah* is to be found in the five times congregational Salah. The unity of collective motion, implicate following of the Imam, along with the dimension of social equality. The ruler alongside the lowest on the social hierarchy, all together in the row of Allah's slaves as one collective consciousness surrendering to Allah and seeking His mercy and bounty.
- c. **Saum (Fasting).** Not only does it develop the quality of *Taqwa* and purity of spirit and self-control, but is instrumental in creating within the entire community an awareness of social responsibility and a collective conscience towards the need and suffering of those tested with material constriction, while nurturing humbleness; a critical quality in the construction of social and collective welfare (*Ta'aawun*).
- d. **Zaka'ah.** It conveys a commitment to social and economic justice, strengthening the bond of *ijtma'iyah* through the concern and compassion of those bestowed with abundant wealth for those who have been tested by a meager allotment, thus strengthening the bond of mutual respect and affection among all.
- e. **Hajj.** Again, a little reflection on the collectivity expressed in Hajj reveals an unparalleled example of *Ijtima'iyah* in all its dimensions.

Further it may be noted that some of the key components to effective *Ijtima'iyah*; sincerity, the sense of belonging and sacrifice are key expected outcomes of the proper observance of the Pillars of Islam.

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

## Dynamics of *Ijtima'iyah*

From the previous discourse it should be clear that a *Jama'ah* generally **achieves more** than the sum total of what individuals working in that group can achieve independently by the virtue of Allah's *Barakah* and *Tawfiq* that He places in *Jama'ah*.

However, the mere grouping of individuals does not constitute the '*Jama'ah*' that we are referring to here. The *jama'ah* intended here is a **group of individuals with unified *Niyyaat* (intentions) and *Maqaasid* (vision, mission, objectives)**. For that group to achieve any level of success in what they want to achieve, the *Maqaasid* (objectives), and the *Niyyaat* (intentions) need **clarification, consensus and unity**.

Imam Al Qurtubi points to this in his *Tafsir* "**An *Ummah* (community) is an organized group that has a unified direction**".

Similarly Al Kilani defining an *Ummah* as: "**a group of people with a common mission**" and he suggested that a nation without a mission cannot call itself an *Ummah*.<sup>5</sup>

That stated, it should be apparent that due care must be exercised in setting the *Maqaasid* of the organization, and clarifying the proper *Niyyaat* that should precede our involvement therein, and continue throughout.

Another critical aspect of an organization is its **overall culture**. Culture is the environmental outcome of a system of shared values and beliefs that influence particular norms of behavior. The culture of an organization is also heavily influenced by the nature of its *Maqaasid*. Organizational culture generally has a significant effect on the behavior of the people in the organization and connected to it. Culture building is dealt with in detail in its own dedicated section of this manual.

For the setting of *Niyyaat* and *Maqaasid* of an organization, we need to first reflect on the purpose of our existence and the special position and responsibility of the Muslim *Ummah*. Then link the *Niyyaat* and *Maqaasid* to our purpose and responsibility.

The purpose of the creation of Mankind as a whole is '*Ibadah / Ududiyah*', as has been dealt with repeatedly in this document, whereas the peculiar responsibility of the *Ummah* of Muhammad (peace be upon him) is to strive to bring about the awareness of this purpose in mankind, and work to establish it, as proclaimed in the noble Quran:

كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ

"You (*Ummah* of Muhammad ﷺ) are the best *Ummah* sent forth for (the benefit of) Mankind. You enjoin (all that is) good and righteous, and forbid (all that is) wrong and indecent". (Al-Quran)<sup>6</sup>

The objectives of any Muslim/ Islamic organization, whether commercial or otherwise, should be ultimately aligned to this greater objective. And therefore, establishing *Salah* in the organization

Ubudiyyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

through necessary *targheeb* and *tarheeb* and a dedicated place (preferably a Masjid) should be a key priority for the top management.

Just as purpose and culture are critical for a *Jama'ah*, so is leadership, as naturally the *Jama'ah* must be managed and lead by a leader. Leadership is necessary for the success of any collective work as is evident in the saying of the prophet (Blessings and Peace upon him) quoted below:

«إِذَا خَرَجَ ثَلَاثَةٌ فِي سَفَرٍ فَلْيُؤَمِّرُوا أَحَدَهُمْ»

“If there were three in a trip, they shall appoint a leader from among them.”<sup>7</sup>

And finally, obedience to the leader is obviously an essential component.

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

## Foundations for a *Jama'ah* - Organization Dynamics

From the discussion above we have tried to establish the importance of the following four foundations of *Jama'ah* (group / organization) dynamics:

- i. **MAQSAD (Purpose):** Gives direction, requires Clarity & Unity accompanied by the appropriate *Niyyah*.
- ii. **BI'AH (Culture):** Facilitates the desired behavior, based on Vision/Mission, Values & Beliefs, should.
- iii. **IMAARAH (Leadership):** Takes the *Jama'ah* towards its purpose, must be role models displaying the qualities of the desired culture.
- iv. **IDAARAH (Management):** Methods of overseeing and steering the plans, systems and strategies that facilitate the *Jama'ah* to achieve its goals & objectives.

### *Maqsad* (Purpose)

As described previously, a *Jama'ah* is a group with common purpose. The vision, mission and objectives of the *Jama'ah* must be:

1. Clearly, effectively and comprehensibly articulated
2. Understood by all
3. Committed to by all

The detailed discussion on “Vision, Mission and Objectives will be taken up in chapter 6.1.1.1

Since our scope this manual is primary with business organizations that revolve around the utilization and generation of wealth, we should first look at the purpose of wealth itself in Islam.

The Holy Qur'an mentions wealth as a test and trial, but also orders Muslims to seek means in an appropriate fashion. The seemingly differing stances illustrated in the following verses of the Qur'an may pose a challenge for those not properly grounded in Islamic knowledge:

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ

“In fact your wealth and children are a test and trial.” (Al-Quran)<sup>8</sup>

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ

“...And when the (*Jumu'ah*) Salah is over, (you may) disperse in the land and seek Allah's bounty. (Al-Quran)<sup>9</sup>

In actuality, there is no contradiction, as the Qur'an's real message is to impress upon Muslims the fact that physical possessions of wealth are merely necessities, not objective of life. And since Allah *Ta'ala* in his infinite wisdom has made wealth a means, seeking it as per His desire and plan itself becomes a means of seeking His pleasure and reward in the Hereafter. However, since we are merely travelers in this worldly life, we should not travel with belongings any more than we need. More than that will be a burden, in this world and the next. Possessions turn into

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

distractions and tribulations only when they are elevated from their status as means to an end unto themselves. The Qur'an explains this in the narration of the advice that Qaroon's people gave him:

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفَسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ

“...and seek with that (wealth) which Allah has given you the abode of the hereafter, and do not forget your portion therein (which you spend in the Way of Allah and will truly be yours in the hereafter, the rest is the portion of others!) And be benevolent just as Allah has been benevolent to you, and do not seek corruption and wrong in the world (with your wealth or otherwise). Verily, Allah does not love the corrupt wrongdoers.” (Al-Quran)<sup>10</sup>

In the same manner, there are repeated instances where marketplaces have been declared as the most despicable places in Allah's view:<sup>11</sup>

عن أبي هريرة أن رسول الله صلى الله عليه وسلم، قال: «أحب البلاد إلى الله مساجدها، وأبغض البلاد إلى الله أسواقها»: (صحيح مسلم 1 / 464)

“The beloved places on earth to Allah are its Masaajid (Masjids), and the most detested places on earth are the marketplaces”

On the other hand, the Qur'an and Hadith confirm that previous prophets used to pass through the marketplaces as evidenced by the following verse:

وَمَا أَرْسَلْنَا قَبْلَكَ مِنَ الْمُرْسَلِينَ إِلَّا إِنَّهُمْ لَيَأْكُلُونَ الطَّعَامَ وَيَمْشُونَ فِي الْأَسْوَاقِ

“And we have not sent any Prophet before you (oh Muhammad SAWS) except they used to partake of food and walk in the marketplaces.” (Al-Quran)<sup>12</sup>

Moreover, the Noble Prophet Muhammad (peace be upon him) himself would pass through the marketplace, and the previous verse *وما ارسلنا قبلك من المرسلين - الخ* was revealed to console him, when the unbelievers of Makkah teased him saying he eats and visits marketplaces like common people! The Qur'an records their statement:

وَقَالُوا مَا لِهَذَا الرَّسُولِ يَأْكُلُ الطَّعَامَ وَيَمْشِي فِي الْأَسْوَاقِ

“What is it with this Messenger? He eats food and walks in the marketplaces.” (Al-Quran)<sup>13</sup>

Just as physical property, although necessary, is a test, going to places where one's needs are purchased is a necessity, but at the same time a test. It is a necessity and perfectly acceptable until it would distract an individual from the remembrance of Allah, or engage him in unlawful activities which are usually regular features of most marketplaces, such as cheating, lying, false claims, false oaths, backbiting, jealousy, unlawful goods and services, lewd speech, and the list goes on endlessly. Hence their despicable position with Allah, not because they are the places of

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

commercial transactions. Moreover, transactions in accordance with Shari'ah and *Sunnah* are themselves good deeds deserving reward in the Hereafter if accompanied by the proper intentions.

A most remarkable Hadith states:

التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ، وَالصِّدِّيقِينَ، وَالشُّهَدَاءِ»

“The honest, trustworthy, Muslim businessman will be raised among the Prophets, Truthful, and Martyrs on the Day of Judgment”<sup>14</sup>

And obviously they generally would carry out their business in marketplaces!

### *Maal (wealth) as means to an end*

The primary purpose of an Islamic economic organization is not to earn money or increase wealth for its own sake, as money and wealth is regarded as a means to an end, not an end in itself. *The acquisition of permissible material needs is primarily to assist one in delivering his religious obligations and engage in meritorious affairs that go beyond the obligatory.*

In this regard Sayyidina Abu Hurairah, رضي الله عنه states that Rasool-ullah ﷺ said:

قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «مَنْ ظَلَبَ الدُّنْيَا حَلَالًا اسْتِعْفَافًا عَنِ الْمَسْأَلَةِ، وَسَعْيًا عَلَى أَهْلِهِ، وَتَعَطُّفًا عَلَى جَارِهِ، لَقِيَ اللَّهَ وَوَجْهُهُ كَالْقَمَرِ لَيْلَةَ الْبَدْرِ، وَمَنْ ظَلَبَ الدُّنْيَا مُكَاثِّرًا بِهَا حَلَالًا مُرَائِيًا، لَقِيَ اللَّهَ وَهُوَ عَلَيْهِ غَضَبَانُ»

“Who pursues the acquisition of Halal worldly earning to save himself from begging, provide for his family, and to show kindness to his neighbors will meet Allah *Ta’ala* on the Day of Judgment with his face shining like the moon on the fourteenth night (of the month)! Whereas who pursues Halal worldly earnings to vie with others (in acquiring more than them), taking pride over others for the sake of show will meet Allah while Allah will be angry with him!”<sup>15</sup>

The preceding hadith is enough to reorient our attention towards the real purpose of economic activity: To facilitate us in living the life of *Ubudiyah*, seeking sustenance from Allah only by the ways and means that He approves and is pleased with, and spending only where He approves and is pleased with, on those whom Allah has granted rights over us, or on those in need of what Allah has given us, or in materially supporting initiatives that He enjoins and is pleased with, thus earning His eternal Pleasure and magnificent reward in the Hereafter!

### *The relation of niyyah (intention) to maqsad (purpose)*

Our *Maqaasid* (plural of *Maqsad*) are identified and defined by our *Niyyaat* (intentions). On the one hand we must have clear and proper *Niyyaat* for all our objectives and every activity that we undertake. On the other hand is the possibility of multiple intentions associated with a single activity. This practice not only serves to multiply one’s earning and blessings with Allah *Ta’ala*, but also to acquire greater awareness of Allah’s presence, benevolence and closeness to Him. Hence, multiple intentions can and should be made for all of one’s activities.

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

Imam Ghazali expounds on this idea in his '*Ihya Uloomuddin*'. A few examples of intentions a Muslim businessman may make include but not limited to:

- a. To participate in his particular line of business to contribute to the *Fardh Kifaya* of establishing an economic system made up of business activities needed by society, the absence of which would cause difficulties for others.
- b. To provide humanity with beneficial products and services.
- c. To earn a halal sustenance that would better facilitate him in performing '*Ibadah* (acts of worship), and also help his fellow Muslims do the same.
- d. To save himself from the indignity of asking others for help.
- e. To save himself from envying others' material blessings.
- f. To take care of his family and other dependents.
- g. To provide Allah's creation with what he likes for himself.
- h. To deal justly and honestly in his business dealings.

This list can easily be augmented by intending to follow in the footsteps of the noble Prophet Muhammad ﷺ who himself was a tradesman before His elevation to Prophethood, as well as many of Allah's Prophets who worked as tailors, blacksmiths, tradesmen and so on. The businessman may intend to emulate 'Uthman bin 'Affan رضي الله عنه and Abu 'Ubaidah bin Jarrah رضي الله عنه and other prominent *Sahabah* and pious ancestors, exemplifying all the honorable traits of a Muslim businessman as they had been doing.

Imam Ghazali provides an even longer list, but the overall theme is to enrich our intentions with deepened thought and sharper awareness, reflecting on the verses of the Qur'an and Ahadith that declare the merits of honesty, integrity and truth in all commercial dealings, continuously seeking to increasing one's reward and closeness to Allah through the medium of our daily activities.

### *Bi'ah* (environment/ culture)

As previously mentioned, culture is the outcome of shared beliefs and values influencing a particular pattern of behavior. To develop and sustain the desired culture, a relentless effort must be undertaken. This issue is dealt with in detail in the section of Human Development Services – Culture Development Guidelines.

As an example, the following could be some of the core beliefs and values included in an Islamic organizations cultural profile:

- i. *Imaan*, in all its branches
- ii. Reliance on Allah, Independence of the creation
- iii. Responsibility and accountability

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

- iv. Collectivity
- v. Justice
- vi. Dignity, respect and privacy
- vii. Trust
- viii. Dialogue
- ix. Cost efficiency
- x. Time efficiency
- xi. Caring and sharing
- xii. Benevolence towards humans, animals and environment
- xiii. Eagerness to learn
- xiv. Initiative
- xv. Continuous improvement

### *Imaarah (leadership)*

It is imperative that the leadership of an organization comprises of individuals who are willing and capable to set examples of Islamic & Professional Excellence before asking others to follow, as was the example of our *Nabi* Muhammad ﷺ and His *Khulafa'-al-Rashideen*. It is quite counterproductive; moreover ego centric to issue orders and to expect to have them obeyed, while disregarding the implementation of the same standards upon one's self! The consequences in the short term are disdain of subordinates that often escalates into rebellion. And in the long term a very difficult reckoning in the court of Allah!

يَا أَيُّهَا الَّذِينَ آمَنُوا لِمَ تَقُولُونَ مَا لَا تَفْعَلُونَ (2) كَبُرَ مَقْتًا عِنْدَ اللَّهِ أَنْ تَقُولُوا مَا لَا تَفْعَلُونَ

“Oh you who believe, why do you say that which you do not do? Grave indeed is it to say that which you do not do!” (Al-Qur'an)<sup>16</sup>

Their own excellence of character, manners and style of working is the best example that managers can give to those they oversee. Managers/supervisors with such qualities will find their subordinates accepting and obeying their instructions willingly, and moreover they would be inclined to emulate their superiors in their positive attributes. In this meaning we find Allah *Ta'aala* mentioning the very same positive approach of *Sayyidina* Shu'aib (A.S.) as he admonished his people:

وَمَا أُرِيدُ أَنْ أَمْلِكَكُمْ إِلَىٰ مَا أَنهَأَكُم عَنْهُ إِنِ أُرِيدُ إِلَّا الْإِصْلَاحَ مَا اسْتَطَعْتُ وَمَا تَوْفِيقِي إِلَّا بِاللَّهِ عَلَيْهِ تَوَكَّلْتُ وَإِلَيْهِ أُنِيبُ

“...and I do not wish to contradict that which I am forbidding you from. I only desire (your) reformation to the extent of my ability, and naught do I have the



Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

ability (to do so) except by (the Tawfiq of) Allah. Upon Him do I depend, and unto Him do I turn in repentance.” (Al-Qur’an)<sup>17</sup>

Once an example has been set, outcomes observed and the leader’s perseverance recognized, it moderates subordinates’ behavior naturally whereby no one feels forced to adopt the desired conduct, they feel naturally inclined towards it!. The rest of this section delineates specific attributes required of a leader of an Islamic organization, which is a foremost prerequisite, if we hope to see the integration of the desired values into the organizational culture.

### Sifaat (attributes) of a leader

**Strong:** The Qur’an in Surah Qasas (verse 26) declares strength to be one of the attributes of Sayyidina Musa (A.S.) as mentioned by the daughter of Sayyidina Shu’aib (A.S.) when Sayyidina Shu’aib was contemplating making him responsible for his herd.<sup>18</sup>

قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَأْجِرْهُ إِنَّ خَيْرَ مَنِ اسْتَأْجَرْتَ الْقَوِيُّ الْأَمِينُ [القصص: 26]

Additionally, not only mere physical strength is inferred here, but strength in this context also denotes complete expertise over one’s domain as well as the ability to be unaffected by potentially adverse future outcomes.

**Trustworthy and Pure in Character:** The same verse mentions trustworthiness as the other quality, represented by one’s punctuality, responsibility, sincerity, attention, and effort. Such a person fulfills his trust and does not cheat. He is generous without being wasteful, and spends carefully without being miserly. Purity of character is symbolized by the story of *Sayyidina Yusuf* (A.S.), whose unblemished character won him high esteem and the admiration of all, and ultimately took him from the depths of prison to the seat of Minister!<sup>19</sup>

قَالَ اجْعَلْنِي عَلَى خَزَائِنِ الْأَرْضِ إِنِّي حَفِيظٌ عَلَيْمُ (55) وَكَذَلِكَ مَكَّنَّا لِيُوسُفَ فِي الْأَرْضِ يَتَّبِعُونَ مِنْهَا حَيْثُ يَشَاءُ نُصِيبُ بِرَحْمَتِنَا مَنْ نَشَاءُ وَلَا نُضِيعُ أَجْرَ الْمُحْسِنِينَ [يوسف: 55، 56]

**Unity of speech and actions:** Superiors as well as subordinates can only trust someone who inspires confidence. One of the key attributes of this inspiration is the ability and will to do what one asks of others. Therefore a leader has to sacrifice *at least* as much as his subordinates, as previously mentioned in detail.<sup>20</sup>

**Responsible:** The leader has to be cognizant of his position, and the effects each of his decisions will have on his environment. A thoughtless leader is no leader at all, and the people around must be confident that he will remain by their side through thick and thin.<sup>21</sup> This is best exemplified by *Sayyidina Umar* when he once famously declared:

عَنْ عُمَرَ، قَالَ: لَوْ مَاتَ جَمَلٌ ضَائِعًا عَلَى شَطِّ الْفُرَاتِ لَحَشِيتُ أَنْ يَسْأَلَنِي اللَّهُ عَزَّ وَجَلَّ عَنْهُ. (المنتظم في تاريخ الملوك والأمم 4: 141) و (عصر الخلافة الراشدة 1: 256)

“If a stray Camel were to die on the bank of the River Tigris, I fear that Allah, The most Exalted, would take me to account!”<sup>22</sup>

<b>Ubudiyah Business Model</b>	<b>Function: General Management</b>	<b>Document Number: UBM-GM-002</b>
<b>Issue Number: 02</b>	<b>Issue Date: Apr 1, 20</b>	<b>Document Change Request Number:</b>

**Establishes the rule of Shari’ah:** It is also part of a leader’s responsibility to lead his people in accordance with the Shari’ah. The leader must strive to establish the supremacy of Allah’s commandments, beginning with, and most strictly, upon his own self. He pushes himself to exceed what is required of him, while expecting others to at least meet the minimum. He mixes with the poorer people of his domain and keeps reminding himself that the well-being of people is the real purpose behind economic activity in Islam. <sup>23</sup>

**Caretaker:** The leader worries about the well-being of all people under his charge. He is gentle when interacting with them, respecting their views and wishes. He understands that his authority over them is a special favor from Allah Ta’ala but a grave responsibility as well! He realizes the value of benevolence, and that it was a hallmark of Noble Prophet Muhammad ﷺ. The Qur’an states:

فَبِمَا رَحْمَةٍ مِّنَ اللَّهِ لِنْتَ لَهُمْ وَلَوْ كُنْتَ فَظًّا غَلِيظَ الْقَلْبِ لَانْفَضُّوا مِنْ حَوْلِكَ

“By the mercy of Allah you showed lenience to them. Had you been rough and hard hearted they would have fled from around you...” (Al-Qur’an)<sup>24</sup>

**Hard worker:** The leader attributes his successes to Allah, and is grateful to Him for the strength, power and influence that He has granted him. He is not ostentatious and never belittles his people. People would work hard willingly only when their leader works hard with them, without erecting artificial barriers of detachment and aloofness which only serve to distance people from each other. He does not worry at the prospect of adverse situations, nor does he fear the specter of looming hard work. He remains alert and prepared to deal with future situations.

**Competence, Fortitude, Consistency and Benevolence:** The leader does not waste time on fruitless activities, yet merciful and forgiving towards those who make mistakes such as tardiness. People recognize him as being gentle and kind but not weak.

Sayyidina Umar رضي الله عنه stated: “In Allah’s view, there is nothing more beloved to Him and beneficial for the people than the leader’s forbearance and lenience. While there is nothing more despicable to Allah and detrimental to the people than the leader’s behaving in the manner of the ignorant!<sup>25</sup>”

It does not befit a leader to actively seek positions of power as such a person has a greater chance of abusing power than wielding it justly and with fortitude. When he does assume responsibility, he does so realizing the weight that has been placed upon his shoulders which he will have to discharge to the best of his abilities. He continues to strive towards greater heights, and unceasingly seeks to improve himself as a slave of Allah.

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

## Idaarah (Management)

Management is the process of getting things done, efficiently and effectively, through and with other people. Organizational management comprises the following functions:

- i. *TADBEER* (Planning)
- ii. *TANTHEEM* (Organizing)
- iii. *IMAARAH* (Leadership)
- iv. *MURAAQABAH* (Overseeing)

Because organizations exist to achieve some particular purpose, someone must define that purpose and the means for its achievement. Managers are that someone. As managers engage in **planning**, they set goals, establish strategies for achieving those goals, and develop plans to integrate and coordinate activities.

Managers are also responsible for arranging and structuring work to accomplish the organization's goals. We call this function **organizing**. When managers organize, they determine what tasks are to be done, who is to do them, how the tasks are to be grouped, who reports to whom, and where decisions are to be made.

Every organization has people, and a manager's job is to work with and through people to accomplish goals. This is the **leading** function. When managers motivate subordinates (as previously described in detail), help resolve work group conflicts, positively influence individuals or teams as they work, select the most effective communication channels, or deal with employee behavior issues, they're leading.

The final management function is **Overseeing**. After goals and plans are set (planning), tasks and structural arrangements put in place (organizing), and people hired, trained, and motivated (leading), there has to be some evaluation of whether things are going as planned. To ensure that goals are being met and that work is being done as it should, managers must monitor and evaluate performance. Actual performance must be compared with the set goals. If those goals aren't being achieved, it's the manager's job to assess why and get the work back on track. This process of monitoring, comparing, and correcting is the overseeing function.<sup>26</sup>

All functions of management require **effective decision-making**. In its simplest sense, decision-making is the act of choosing between two or more courses of action. From an Islamic standpoint, the following should be part of the decision-making process:

- c) *Mashwara* (Consultation)

Islam lays great importance on the practice of *Mashwara*. Allah commanded Rasoolullah ﷺ to solicit *mashwarah*:

وشاوربم في الامر فاذا عزمتم فتوكل على الله - (آل عمران: ١٥٩)

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

“And consult with them in the matter. Then, when you have reached a firm decision put your trust in Allah”

d) *Istikhara*

In addition to *mashwarah*, *Istikhara* should also be carried out for all important decisions. Not doing *Istikhara* and taking *mashwara* are not considered good practices<sup>2</sup>. Rasoolullah ﷺ said:

*He who resorts to Istikhara will not be at loss and he who resorts to Mashwara will never regret*

ما خاب من استخار وما ندم من استشار (طبرانی)

### Moderation in Spending

The organization should follow the Islamic principle of “moderation in spending” In all its operations. In other words it should avoid *israf*, *tabdheer* and *bukhl*.

Note: *Israf* is to spend more than necessary in those avenues in which spending is permissible; *Tabdheer* is to spend in those avenues wherein spending is not permissible; *Bukhl* is stinginess i.e. not spending where spending is required.

### Management – An Ubudiyah Perspective

Every organization big or small, manufacturing or service provider, commercial or not- for- profit needs a proper infrastructure to operate effectively. It is crucially important for an organization to have its road-map, supporting systems and the resources to reach its destination, *insha* Allah.

In order to adopt an integrated approach towards effective planning, its implementation and performance management the following four-step model is recommended:

- i. Planning
  - a. Develop the methodology
  - b. Translate the methodology
  - c. Align the Organization
- ii. Organizing

<sup>2</sup> مَا شَقِيَ عَبْدٌ بِمَشْوَرَةٍ وَمَا سَعِدَ بِاسْتِغْنَاءٍ.

‘Never has it happened that a slave became wretched due to *mashwara*, and never has it happened that a person prospered by deeming himself not needing it.’

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

- iii. Execution
- iv. Measurement, Monitoring, Analyzing and Improvement

## Planning

### Definition of Planning from an Islamic perspective and its steps:

- i. To determine goals through consultation (*Mashwara*), deliberation, in the light of past experiences.
- ii. Then devise and document plans to achieve these goals
- iii. Maintaining full certainty (*Yaqeen*) that the actual outcome will only be what Allah wills
- iv. Therefore placing one's full dependence on Allah
- v. To be content with the ultimate outcome as the decision of Allah, in spite of one's plans.

### Importance of Planning:

The significance and importance of planning should be self-evident to anyone possessing any degree of understanding. Planning bestows an important dimension of system and direction to the effort of any project. As a result, institutions, organizations and governments will be observed planning ahead years in advance, be they Muslims or non-Muslims. The difference, however, between a Muslim's planning and a materialist's planning is that a Muslim plans on the basis that planning is prescribed by Islamic teachings, but Islam also teaches that the outcome of any plan is totally in the Hand of Allah, whereas the materialist places his belief and dependence totally on the plan and his own ability and resources to ensure its success.

The Holy Qur'an reveals to us that Allah *Ta'aala* has a master plan inclusive of all things, from the most minute and basic, to the most grandiose and complex, whether pertaining to natural phenomena or to Shari'ah.

وَخَلَقَ كُلَّ شَيْءٍ فَقَدَرَهُ تَقْدِيرًا

"He has created everything, and has measured it exactly according to its due measurements." (Al-Qur'an)<sup>27</sup>

وَكُلُّ شَيْءٍ عِنْدَهُ بِمِقْدَارٍ

"Everything with Him is in (due) proportion." (Al-Qur'an)<sup>28</sup>

وَإِنْ مِنْ شَيْءٍ إِلَّا عِنْدَنَا خَزَائِنُهُ وَمَا نُنزِلُهُ إِلَّا بِقَدَرٍ مَعْلُومٍ

"And there is not a thing, but with Us are the stores thereof. And We do not send it down except in a known measure." (Al-Qur'an)<sup>29</sup>

ذَلِكَ تَقْدِيرُ الْعَزِيزِ الْعَلِيمِ

"Such is the measuring of the All-Mighty, the All-Knowing." (Al-Qur'an)<sup>30</sup>

These verses pertain to natural phenomena, whereas regarding legal matters, the Holy Qur'an proclaims:

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

وَكَانَ أَمْرُ اللَّهِ قَدَرًا مَّقْدُورًا

“And the Command of Allah is a decree determined.” (Al-Qur’an)<sup>31</sup>

إِنَّا كُلَّ شَيْءٍ خَلَقْنَاهُ بِقَدَرٍ - وَمَا أَمْرُنَا إِلَّا وَاحِدَةٌ كَلَمْحٍ بِالْبَصَرِ

“Verily, We have created all things with *Qadar* (Divine Preordainments of all things before their creation, as written in the Book of Decrees Al-Lauh Al-Mahfuz). And Our Commandment is but one, as the twinkling of an eye.” (Al-Qur’an)<sup>32</sup>

These verses of the Qur’an make abundantly clear the fact that Allah executes His plans according to a scheme and that His plans are all-encompassing. Nothing happens haphazardly or without planning.

The mention of Allah’s Ta’ala’s plan perhaps infers that we too should plan ahead and execute accordingly, rather than plunging recklessly into affairs without comprehensively planning its execution, whether individually or collectively. The failure to plan promotes a directionless, chaotic and reactive lifestyle, operating in the unproductive and frustrating “firefighting” mode. It has been wisely said: ‘Failing to plan is planning to fail!’ Neither an individual nor a nation can rationally expect to succeed while ignoring this salient ‘*Sunnah*’ of Allah *Ta’ala* Himself!

Individual businessmen who operate independently, or the size and complexity of their business does not require a management team should themselves plan, in consultation with relevant, competent persons.

Any sizable business, institution, scheme, department or government should have a dedicated team or unit to formulate effective and efficient plans for interlinking the diverse efforts and components of people, departments, institutions and resources for the achievement of their goals, *insha* Allah.

### **Tadbeer and Tawakkul on Allah**

If Allah *Ta’aala* comes to the assistance of anyone, the most demanding of tasks become easy, and most difficult of problems are solved!

Consider the following verses:

وَعَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ

“And upon Allah should the believers depend and put their trust.” (Al-Qur’an)<sup>33</sup>

وَعَلَى اللَّهِ فَتَوَكَّلُوا إِن كُنْتُمْ مُؤْمِنِينَ

“And upon Allah depend and put your trust, if indeed you are believers!” (Al-Qur’an)<sup>34</sup>

وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ

“And who so ever depends on Allah, He will be sufficient for him!” (Al-Qur’an)<sup>35</sup>

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

Therefore the first and most important component of a Muslim's planning process is his *Imaan* and *Yaqeen* (belief and certainty) and his *Tawakkul* (dependence and trust) upon Allah. Thereafter, the plan that he devises in reality becomes a detailed '*Niyyah*' (intention), accompanied by the belief that if his plan is pleasing to Allah, and there is '*Khair*' (benefit) in it, Allah *Ta'aala* may accept it and bring it to fruition. He then proceeds with his plan, placing his dependence and trust on Allah to make it succeed, if Allah so wishes.

The Holy Qur'an narrates the amazingly comprehensive fourteen year plan developed by *Sayyidina* Yusuf (A.S.) inspired and assisted by Allah *Ta'aala*, the fruit of the *Imaan* and *Tawakkul* of His Prophet Yusuf (A.S.). The achievement accomplished by one devoted slave of Allah, by His Tawfiq and Guidance, could not be achieved by the entire Egyptian government!

قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَأْبًا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا تَأْكُلُونَ (47) ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ  
سَبْعُ شِدَادٍ يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ إِلَّا قَلِيلًا مِمَّا نُحْصِنُونَ (48) ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ عَامٌ فِيهِ يُغَاثُ النَّاسُ  
وَفِيهِ يَعْصِرُونَ

[Yusuf] said: "For seven consecutive years, you shall sow as usual and that (the harvest) which you reap you shall leave in ears, (all) - except a little of it which you may eat". Then will come after that, seven hard (years), which will devour what you have laid by in advance for them, (all) except a little of that which you have guarded (stored). "Then thereafter will come a year in which people will have abundant rain and in which they will press (wine and oil)."<sup>36</sup>

Allah, *Subhanahu*, indicated to *Sayyidina* Yusuf (A.S.) the events which were to transpire in the future, and with this understanding he planned ahead accordingly.

Another example of Islam's attention towards planning and its training therein is illustrated in following verses:

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

And make ready against them all you can of power, including steeds of war (as that was a primary show of strength at that time) frightening thereby the enemy of Allah and your enemy, and others besides whom, you may not know but whom Allah does know. And whatever you shall spend in the Cause of Allah shall be repaid unto you, and you shall not be treated unjustly.<sup>37</sup>

Biographies of the Holy Prophet Muhammad ﷺ relate how he too would plan ahead and prepare things in advance.

لِكُلِّ حَالٍ عِنْدَهُ عِتَادٌ-

Ubudiyyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

“For every situation he had a preparation”<sup>38</sup>

Guidance from Allah comes firstly in the form of *Tawfiq* to plan appropriately, and secondly, the *Tawfiq* to implement and execute the plan.

وَأَنْ لَّيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَى

“And that naught is there for the man except what he strives for” (Al. Qur’an)<sup>39</sup>

أَمْ لِلْإِنْسَانِ مَا تَمَنَّى

“or shall man have what he wishes for? (Al. Qur’an)<sup>40</sup>

Here we can assess the importance that Islam places on hard work, dedication and perseverance. Allah has made this world a world of means and He Himself has decreed that relevant means should be adopted. Nothing will be accomplished in this world or the next by mere wishing and hoping for it. Consequently, proper planning alone will not suffice, it must be coupled with the appropriate means, both spiritual: Yaqeen, Taqwa and Tawakkul; and physical: planning, hard work, dedication and tenacity.

Thus, the Prophet Muhammad ﷺ instructed a villager who had left his camel outside the masjid and then had asked him:

قَالَ رَجُلٌ: يَا رَسُولَ اللَّهِ أَعْفِلُهَا وَأَتَوَكَّلُ، أَوْ أُظْلِفُهَا وَأَتَوَكَّلُ؟ قَالَ: اعْفِلُهَا وَتَوَكَّلْ

“Oh Messenger of Allah, should I release my camel (from its fettering) and observe *Tawakkul*, or should I tie her and observe *Tawakkul*?” The Prophet ﷺ replied: “Tie the camel and then observe *tawakkul*!”<sup>41</sup>

The definition of *Tawakkul* is: To harbor in one’s heart dependence solely on Allah, and renouncing all expectation from other than Him!

However the meaning of *Tawakkul* is often misunderstood and misconstrued with simply abstaining from the utilization of means. Whereas the *Tawakkul* demonstrated by our pious ancestors is: Adopting the appropriate means as per Allah’s design and His Prophet’s guidance, whether spiritual or physical, then placing one’s dependence, trust and expectation totally on Allah, not on the means themselves, as means are Allah’s creation and totally under His control. Thereafter, one must maintain full faith that all outcomes are in the hand of Allah, and be content with the outcome that He so decrees.

Develop the methodology: MAQAASID - Vision/ Mission/ Goals/ Core Values

Before we embark on any journey it is very important to be clear on the destination, the roadmap to reach it and the resources needed for the journey.

That ground work of preparing a document stating clearly the **Maqaasid** (Objectives: vision, mission, goals) and **core Sifaat** (values/ characteristics) of the organization needs to done before the development of any specific **Tadbeer** (methodology/ strategy) to achieve them. These are



Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

not just mere statements but they are meant to serve as key drivers setting the direction of the organization.

### Definition Of *Maqaasid*: Vision, Mission, Goals

These terms are commonly used however one finds much discrepancy as to how various people define each of these terms. That in itself is not a problem as long as the definition intended for each term is clear to all those who use it. Therefore to clarify our usage of these terms, we will define them as follows:

- I **Maqaasid**: This is plural for '*Maqsid*' which basically means: *an objective*.
- II **Vision**: The picture of the future that you *want* to see, *insha* Allah.
- III **Mission**: What you do and what you want to *accomplish* by doing it.
- IV **Goal**: A specific achievement/benchmark in a specific area, for example; sales goal.

The *Maqaasid* serve as a roadmap for accomplishing the mission and realizing the vision within the framework of the values adopted.

Our purpose in this life has been clearly defined by our Creator:

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ [الذاريات: 56]

“And I have not created the Jinn and Mankind except to be continuously engaged in My '*Ibadah / Ubudiyah*'

Therefore the *vision* of a UBM aligned business should be basically revolving around: **Establishing and sustaining UBUDIYYAH based businesses.**

The *mission* revolving around: **Providing humanity with BENEFICIAL products and services** as pointed to in the Hadith:

خيرالناس من ينفع الناس (كنز العمال)

“The best of humanity are those who benefit Humanity”

Ultimately our business should be such that it assists us to attaining the ultimate success; Allah's Pleasure, safety from His anger and punishment and entrance into His Paradise!

Under the umbrella of this vision and mission not only should we construct and articulate our corporate and departmental vision, mission and values, but for our own personal individual lives as well.

In summary, as a Muslim, your business should have a far reaching vision and mission above and beyond your mere personal needs. How my business can also benefit humanity at large? How my business can be a reflection of the beauty of Islam and means to attracting humanity towards it? How these questions can be addressed and applied to your specific business may be ascertained, *insha* Allah, after making a firm intention to act, praying to Allah *Ta'aala* for *Hidayah* and *Tawfiq*, then contemplating your particular circumstances and the business that you are in and how it

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

can serve humanity. After intention, deliberation, consultation, *Du'a* and *Istikharah*, you should factor in this fundamental dimension in your overall planning process, with your trust on Allah for His guidance and assistance.

Vision and mission statements are not meant to be mere slogans engraved in plaques or buried in files unknown, unimplemented and uncommitted to, mere statements for presentations and publications. These statements should be alive in the minds and hearts of every individual in the organization generating and governing actions. Moreover the entire planning process needs to be properly synchronized and aligned with the vision and mission of organization, whereupon the direction will be clear and focused, *insha* Allah.

Finally, for the organization to practically, continuously and enthusiastically work for the achievement of the vision and mission, it must be shared by all members of the organization, from top to bottom. This requires a unique effort and enabling environment. The noblest of visions supported by the best of talent and equipment fail to perform if the environment is not conducive and motivating. A detailed treatise on the topic will be referred to in the HDS section of this manual under '**culture development**', *insha* Allah.

### A Word on Goals

It should be highlighted that the goals of an Islamic organization must not be restricted to purely business and financial goals; rather they should reflect the holistic objectives of a truly Islamic business that **prioritizes that which Islam itself prioritizes**, from both an **Islamic** and **professional** perspective.

Translate the methodology/ strategy

The realization of the organization's Mission and Vision is not a one-step jump, but a slow and incremental process.

After articulating the Mission and Vision, the organization needs to translate that into goals which are basically the things needed to be accomplished for the realization of the organization's vision. These objectives need to be further broken down into **goals** that will define the successful achievement of those objectives. These **goals** should be broken down to **initiatives** or steps that are clear and **Specific, Measurable, Achievable, Relevant and Time bound**. This is known as the '**SMART**' criteria and is an effective and comprehensive criteria for forming effective goals.

The breakdown of initiatives into **measurement indicators and targets** will clarify and ease the process of completing the goals, *insha* Allah. This will also help in determining the **time required** for the realization of each distinct goal, a critical factor for the effective and timely achievement of objectives, and ultimately the overall vision!

In this way we can, *insha* Allah, make the achievement of objectives and goals a step by step process easing the way for people to understand and execute.

That stated, it should be clear that it is a must to set goals for a business venture. Otherwise the business will haphazardly drift directionless like a ship at sea without a course or compass! Goals

<b>Ubudiyah Business Model</b>	<b>Function: General Management</b>	<b>Document Number: UBM-GM-002</b>
<b>Issue Number: 02</b>	<b>Issue Date: Apr 1, 20</b>	<b>Document Change Request Number:</b>

become the basis for *specific action*, and their achievement is an accurate *gauge for the success of the venture*. They also play an effective role of *impelling* and *motivating* everyone to strive hard to achieve them.

Once you initiate the process and get involved in setting your goals, it will become self-evident what are the appropriate steps needed to be taken and how to take them, *insha* Allah.

While most people agree on the importance of setting goals, very few actually document them in writing, or plan means to achieve those goals. Probably the foremost excuse for not documenting goals is the *uncertainty and anxiety of not achieving them*, while the written document will *hold them responsible for corresponding results*. This is not only a corrupt perception, but unnecessary as well. Written goals are to facilitate, NOT to incapacitate! If the goals prove to be too difficult, or it manifests that they were not realistic, or for whatever reason they were not achievable, they may be adjusted later on. As one gains experience in goal setting, the process will become easier and more natural, and most important; more effective and accurate, although initially it may appear an insurmountable obstacle.

The following suggestions may help you, *insha* Allah, if you are reluctant to pen your goals:

- a. *Set short-term and long-term goals:* You should set goals for each week, month, year, three years or five years. The setting of short-term goals is based on your longer-term goals. Identify what you want to achieve both from the Islamic and professional excellence perspective in the longer term. For example:
  - I Transform your present HR type dept. into an HDS aligned deptt;
  - II Develop a totally UBM aligned culture;
  - III Earn a specific amount within a specific period;
  - IV To identify and acquire new customer bases;
  - V Professional goals, etc.

Now that you have set long-term goals, now turn your attention to establishing short-term goals as steps in achieving the long term goals. For instance, if you have a long term goal to establish your business throughout North America within ten years, you set short term goals as steps to achieve that, *in sha* Allah. For example:

1. Gather data needed to assess potential centers/areas in N. America conducive to your line of business within the next 3 months.
2. Short list, then select 3 areas to physical visit and survey by the 4<sup>th</sup> month.
3. Make preparations, then undertake 3 week journey for in survey of the 3 identified areas by month 5.
4. Analyze the survey, then select 1 area to begin pilot operations by end of month 6
5. ....and so on.....

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

Consult your colleagues and those with more experience and a successful track record if need be, then address each *small step* and make it a *short-term goal*, including in it all detail that may impact its achievement.

- b. Make your goals **quantifiable** and **bound by specific dates** (as explained in the section on ‘SMART criteria.) “To increase sales” for example is a generic long-term goal, but vague and does not define the criteria that indicates that you have succeeded in reaching your goal or not. You need to determine quantifiably how much you would like to increase your sales, *in sha Allah*. For instance, we want to acquire *three new customers*, in the *North West sector* of the city, each one generating revenue of *\$1000 monthly* by the month of *November*.
- c. **Don’t set impractical goals:** Although a Muslim should aspire to high achievement, with full faith in Allah’s *Qudrah* (power) And (*Nusrah*), ground realities and practicality must be considered as well. This concept has also been demonstrated by our Prophet ﷺ. *Sayyidah* ‘Aishah رضي الله عنه has narrated that:

عَنْ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا، أَنَّهَا قَالَتْ: «مَا خَيْرَ رَسُولٍ اللَّهُ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ بَيْنَ أَمْرَيْنِ إِلَّا أَخَذَ أَيْسَرَهُمَا، مَا لَمْ يَكُنْ إِثْمًا، فَإِنْ كَانَ إِثْمًا كَانَ أَبْعَدَ النَّاسِ مِنْهُ، صحيح البخاري (4 / 189)

“Whenever Rasoolullah ﷺ was confronted with two options he would invariably choose the easier of the two provided it was not a sin.....”

There is also the danger of coming under the heading of:

يَا أَيُّهَا الَّذِينَ آمَنُوا لِمَ تَقُولُونَ مَا لَا تَفْعَلُونَ.

O you who believe! Why do you say that which you do not do?

(Surah As-Saf, Aayah 02)

- d. On the other hand **don’t set goals below your ability**. Goals, while they need to be realistic, should be challenging and motivating towards higher achievement and excellence. If it transpires that the existing goals are too easy, set new goals with higher standards, with your dependence on Allah.
- e. **Beware of procrastination!** It is one of achievement’s worst enemies. A Muslim is hard working and values his time seeing it as his most valuable capital. This was the way of our pious ancestors, and moreover anyone who has achieved anything of significance. Take a challenging approach - for example, if you have been traditionally acquiring a new customer every three months, then try to improve upon that acquiring a new customer every two months, then every month, etc.
- f. Set only those goals which are **related to your business**: Goals are designed to help you achieve specific objectives. The *significance and importance* of a particular goal must be *clear, understood, accepted and internalized*, otherwise it will not be worked for appropriately, and obviously not achieved.

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

- g. **Be consistent and persevere:** This is known as '*Azm* (determination) and when applied for the proper objective with a correct intention it is a quality loved by Allah and His *Rasool* ﷺ. Moreover it is a prerequisite for success in any endeavor.

### Align the organization

While it's absolutely necessary to have your Vision, Mission, Goals and Values formally articulated and documented, that in itself will NOT deliver the goods, unless and until *all* the stakeholders; owners, directors, business units, departments and individuals are aligned with the adopted path. In order to achieve a shared ownership of the process it is of utmost importance that all those who are expected to be part of the journey are onboard and committed. This is a must for the implementation process to succeed, *in sha* Allah. Since our roadmap will not be restricted to the top lines and bottom lines as is the case in the materialist model, it is critical that the proper orientation of the UBM system is carried out during the process so that each of the stakeholders is aligned with the Ultimate Vision. There are abundant testimonies of lofty aspirations failing due to the absence of a clear plan, or the absence of alignment of the stakeholders with the plan, regardless of how clear it might have been!

The alignment also helps in identifying the limitations, capacity or resource constraints, or other issues which may become obstacles in achieving the plans. This timely information and knowledge helps to effectively and timely design and apply the necessary corrective measures in the methodology and plan, providing a more effective and at the same time pleasant journey towards the achievement of your objectives, *insha* Allah *Ta'ala*.

### Organizing

After a detailed discussion on the entire planning cycle, we turn the discussion towards organizing, as obviously any plan needs an organization of people for its execution.

Man has been created weak as declared by Quran:

وَحَلِيقَ الْإِنْسَانُ ضَعِيفًا [النساء: 28]

This natural weakness compels humans to do one task at a time and take assistance from others or delegating to them that which he is unable to undertake. This is part of Allah's wonderful master plan reflecting His infinite wisdom. A salient feature of that master plan is that **no two persons have identical capabilities** whether physical or mental, and as a result they need to assist and complement one another. In another Ayah:

وَهُوَ الَّذِي جَعَلَكُمْ خَلَائِفَ الْأَرْضِ وَرَفَعَ بَعْضَكُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيُبْلُوَكُمْ فِي مَا آتَاكُمْ إِنَّ رَبَّكَ سَرِيعُ الْعِقَابِ وَإِنَّهُ لَغَفُورٌ رَحِيمٌ [الأنعام: 165]

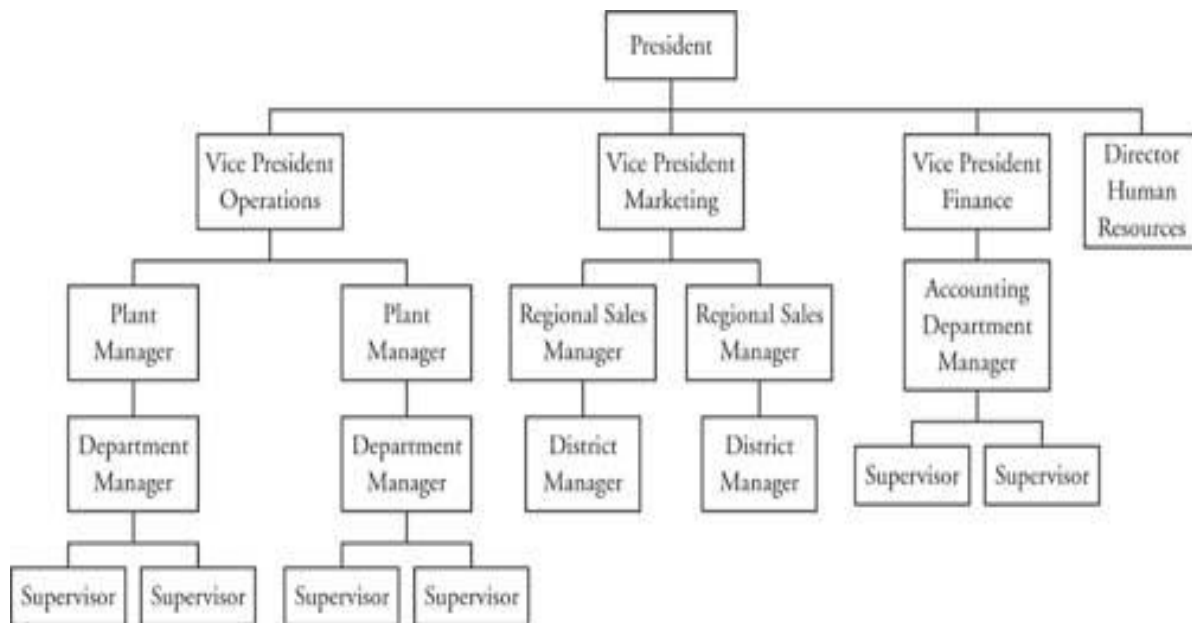
Allah Ta'aala informs us that **He has risen some of us over others in status to test us each according to what He has given him**, whether status, talent, resources or responsibilities. Therefore within the scheme of that Divine wisdom, no one person is capable of doing everything required within the business organization, hence the need of **division of work** among **suitable and capable** people as per the demands of the various positions required.

<b>Ubudiyah Business Model</b>	<b>Function: General Management</b>	<b>Document Number: UBM-GM-002</b>
<b>Issue Number: 02</b>	<b>Issue Date: Apr 1, 20</b>	<b>Document Change Request Number:</b>

A formal organizational structure may not be needed when a business is small. However, as it expands and the positions and personnel to fill them increase to any significant number, the business will need to organize itself in a **formal departmental structure**. To organize a business in departments and assign the task to experts of the various fields, we can organize in any of the following structures:

- I Functionally: e.g. Procurement, Quality Assurance, Production, Finance etc.;
- II Along product lines
- III Geographically
- IV On the basis of customer segments served: e.g. corporate, industrial, institutional etc.
- V On stages of production: e.g. in textile sector: assembly, painting, finishing, spinning, weaving, dyeing, etc.
- VI On the basis of different projects or business units.

To ensure clarity and transparency it is important to have **roles** and **responsibilities** defined and illustrated in the shape of **Organization Structure and Department and Position Profiles**. The contemporary tool illustrating the tiers of management is known as an Organogram.



These tools help in ensuring that the needed organization functions and persons with the right profiles are on board, while unneeded functions and persons are not. The Position Profiles help in hiring decisions, performance management, training and succession planning.

If the previous points have been properly observed and incorporated into the planning process, the outcome will be, *insha* Allah, a plan of operation if followed and implemented will guide towards positive and timely results, by the *Tawfiq* of Allah *Ta'ala*.

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

When you have set the goals and are ready to embark on the journey of operations, begin with the name of Allah *Ta'ala*, continuously seeking His help and assistance.

It is observed that the best and most sincere ideas usually fail to work if the plans are not translated into **specific numbers**. This leads to **preparation of budgets** related to **revenue, expenses** and **capital expenditure**. Based on their plans, organizations prepare their complete operation plan including; **production, quality assurance, supply chain, maintenance** and **personnel requirements**. These plans must be integrated at both the organizational and departmental levels, *insha* Allah, and are crucial for the realization organization's vision.

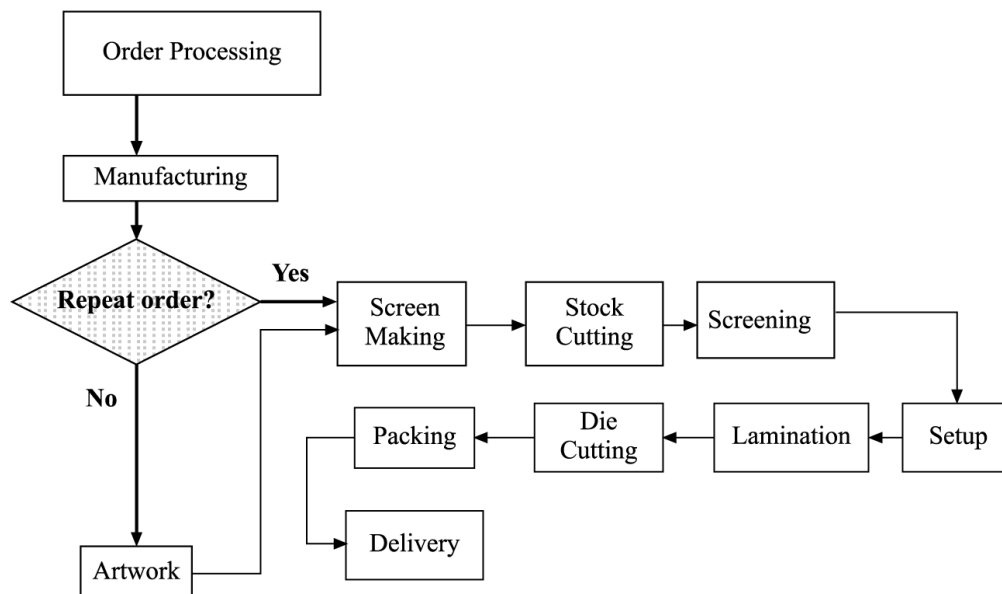
There should be consultations on how to execute **each phase** of your plan and broaden the scope of your operations, particularly when they are benefiting humanity. On the other hand, due consideration for each **potential benefit, loss** and **risk** need to be considered and factored into the plan of action.

**A little more detail on some of the factors that need to be considered in organizing:**

- I **What *personnel*** will be required and what are their **profiles** (Skills, Knowledge and Abilities)?
- II **What *material resources*** would be needed, such as **infrastructure, equipment, tools etc.?**
- III **What *policies and procedures*** are needed to govern the operations at functional levels?
- IV **What *process flows*** (Flow Charts) are required? These are graphical illustrations (charts) using standard symbols indicating the specific actions and their sequence from the beginning of the process / operation up to its completion. These charts serve as a diagnostic tool to assess the health of your processes. It helps to assess how complicated or user-friendly is our process and how responsive it is to the needs of internal and external customers. It also helps to weed out the non-value adding activities in the processes. Documented process flows provide a clearer, easier understanding of the operation, and can easily be reviewed, analyzed and subsequently revised for continuous improving.

An example:

<b>Ubudiyah Business Model</b>	<b>Function: General Management</b>	<b>Document Number: UBM-GM-002</b>
<b>Issue Number: 02</b>	<b>Issue Date: Apr 1, 20</b>	<b>Document Change Request Number:</b>



### Execution

Only through proper execution can plans be achieved, *insha* Allah. The success of execution, by Allah *Ta'ala's* *Tawfiq*, depends on how well the processes have been **defined, communicated and implemented**.

Experience has shown that complications in **cross-functional processes** slow down execution. It is therefore important that processes are **designed and monitored by the process owners** (those actually involved in the execution the specific process) themselves. Again, process flowcharts are effective tools to monitor the health of processes and their improvement. And we should again emphasize that the team needs to have the **required tools and resources** to effectively and timely execute, *insha* Allah.

### Measurement, Monitoring, Analysis and Improvement

**Things which cannot be measured cannot be accurately evaluated. And what cannot be evaluated cannot be an effective goal.** In order to measure performance against the plans, **key performance indicators** (KPIs) must be identified and incorporated in the formulation of the goals. These KPIs should not only be measured but also monitored and analyzed to review the performance against the plans. Variances against the plan should be investigated, and then corrective and preventive actions should be agreed upon and implemented to achieve the desired results, *in sha* Allah.

It would be beneficial to form a Management Committee (MC) whose responsibility is to monitor performance and take remedial measures when required to ensure achievement of goals. The core management team should be part of the MC.

Regular **review meetings should be carried out** at an agreed time and date. Similarly review meetings should take place at all management levels. Such reviews are a good forum for critical analysis and collective learning. Discussion should also take place investigating ways to improve



Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

performance and achievement in all the organization’s objectives, both internal as well as external. The organization must create a culture of **self-discipline** to ensure that all the above are followed consistently as the working norm, not merely an add-on activity.

If you aren’t able to achieve your goals **don’t give up!** Analyze your goals to see where the failure to achieve lies. Often goals are not achieved because: 1. The goal is **not clear** 2. Each person does not know exactly what **his role** is and what **he has to do** 3. People are **not committed** to achieve the goal.

In the absence of an appropriate monitoring mechanism one cannot assess the performance of departments and individuals, and therefore cannot initiate timely corrective or preventive actions. Also appropriate and fair recognition of performance and its reward simply will not be possible if a monitoring and measurement mechanism is missing. Such a mechanism also provides base lines for continuous improvement.

Finally, to make it all happen, the single most critical component, by Allah’s *Tawfiq*, is having the **right people on board**, for which we need to attract and retain the best possible personnel. This entails that we become an employer of choice through **transparent, fair and consistent HDS policies** including a competitive **compensation structure** in place (please note that in UBM, HR is called HDS. For details refer to HDS Guidelines). A good conventional HR manual is helpful for familiarizing and learning how to deal with the core conventional HR functions, keeping in mind that the basic conventional HR paradigm; *viewing a human being as a mere resource for revenue generation*, is in direct conflict with our UBM HDS paradigm that *sees the organization in the service of its personnel as much as it sees the personnel in the service of the organization*. However the standard HR manuals will be helpful in administrative issues which are required in any business and have little to do with philosophical issues.

Having made your plans, set you goals, ready to embark on the journey of operations, begin with the name of Allah *Ta’ala*, seeking His help and success, proceeding with **Azm** and **Istiqamah** observing **Taqwa**, with firm **Yaqeen** that your success is by Allah’s favor, in spite of your effort! And your effort is dependent on His **Tawfiq**, and His **Tawfiq** is with the **Muttaqi Muhsin**.

إِنَّ اللَّهَ مَعَ الَّذِينَ اتَّقَوْا وَالَّذِينَ هُمْ مُحْسِنُونَ [النحل: 128]

“Verily Allah is with those who observe *Taqwa*, and those who are *Muhsinoon*”

Upon Him do we depend and to Him do we turn!

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

## APPENDIX

1 وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَى وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ [المائدة: 2]

2 لِيَبْلُوَكُمْ أَيُّكُمْ أَحْسَنُ عَمَلًا [الملك: 2]

3 وَاعْتَصِمُوا بِحَبْلِ اللَّهِ جَمِيعًا وَلَا تَفَرُّوا [آل عمران: 103]

Hold fast, all of you, to the cord of Allah, and be not divided.

عَنْ عُمَرُو بْنِ شُعَيْبٍ، عَنْ أَبِيهِ، عَنْ جَدِّهِ، أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: الرَّابِعُ شَيْطَانٌ وَالرَّابِعَانِ شَيْطَانَانِ وَالثَّلَاثَةُ رَكْبٌ. (موطأ مالك رواية أبي مصعب الزهري باب الواحد في السفر. 157 / 2)

4 عن ابن عباس قال: قال رسول الله صلى الله عليه وسلم: «يد الله مع الجماعة» سنن الترمذي (4 / 466)

5)Akraj al-Ummah al-Muslimah, Dar al Ummah Qatar (1991), P 117

Al Qurtubi in his Tafsir Vol 2 P 127

6 {كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ} [آل عمران: 110]

7 عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ، أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: «إِذَا خَرَجَ ثَلَاثَةٌ فِي سَفَرٍ فَلْيُؤَمِّرُوا أَحَدَهُمْ» (سنن أبي داود 3 / 36)

8 {إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ} [التغابن: 15]

9 {فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ} [الجمعة: 10]

10 { وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ} [القصص: 77]

11 صحيح مسلم (1 / 464):  
عن أبي هريرة أن رسول الله صلى الله عليه وسلم، قال: «أحب البلاد إلى الله مساجدها، وأبغض البلاد إلى الله أسواقها»

12 {وَمَا أَرْسَلْنَا قَبْلَكَ مِنَ الْمُرْسَلِينَ إِلَّا إِنَّهُمْ لِيَأْكُلُوا الطَّعَامَ وَيَمْشُوا فِي الْأَسْوَاقِ} [الفرقان: 20]

13 وَقَالُوا مَالِ هَذَا الرَّسُولِ يَأْكُلُ الطَّعَامَ وَيَمْشِي فِي الْأَسْوَاقِ [الفرقان: 7]

14 عَنْ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، قَالَ: «التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ، وَالصَّادِقِينَ، وَالشَّهَدَاءِ»: (سنن الترمذي ت شاكر 3 / 507)

15 قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «مَنْ طَلَبَ الدُّنْيَا حَلَالًا اسْتَبْعَفَا عَنْ الْمَسْأَلَةِ، وَسَعَى عَلَى أَهْلِهِ، وَتَعَطَّفَا عَلَى جَارِهِ، لَقِيَ اللَّهَ وَوَجَّهَهُ كَالْقَمَرِ لَيْلَةَ الْبَدْرِ، وَمَنْ طَلَبَ الدُّنْيَا مُكَاثِرًا بِهَا حَلَالًا مُرَانِيًّا، لَقِيَ اللَّهَ وَهُوَ عَلَيْهِ غَضَبَانُ»: (مصنف ابن أبي شيبة 4 / 467)

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

17 {وَمَا أَرِيدُ أَنْ أُخَالِفَكُمْ إِلَىٰ مَا أَنْهَاكُمْ عَنْهُ إِنَّ أَرِيدُ إِلَّا الْإِصْلَاحَ مَا اسْتَنْطَعْتُ وَمَا تَوْفِيقِي إِلَّا بِاللَّهِ عَلَيْهِ تَوَكَّلْتُ وَإِلَيْهِ أُنِيبُ} [هود: 88]

One of the two women said, “Dear father, hire him; the best man you can hire is someone who is strong, trustworthy.” (26)

إِنَّ اللَّهَ اصْطَفَاهُ عَلَيْكُمْ وَزَادَهُ بَسْطَةً فِي الْعِلْمِ وَالْجِسْمِ [البقرة: 247]

He said: “Allah has chosen him over you and has increased his stature in knowledge and physique,

18 قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَأْجِرْهُ إِنَّ خَيْرَ مَنِ اسْتَأْجَرْتَ الْقَوِيُّ الْأَمِينُ [القصص: 26]

One of the two women said, “Dear father, hire him; the best man you can hire is someone who is strong, trustworthy.” (26)

Ubudiyah Business Model	Function: General Management	Document Number: UBM-GM-002
Issue Number: 02	Issue Date: Apr 1, 20	Document Change Request Number:

19 {قَالَ اجْعَلْنِي عَلَى خَزَائِنِ الْأَرْضِ إِنِّي حَفِيظٌ عَلَيْمَ (55) وَكَذَلِكَ مَكَّنَّا لِيُوسُفَ فِي الْأَرْضِ يَتَّبِعُونَ مِنْهَا حَيْثُ يَشَاءُ نُصِيبُ بِرَحْمَتِنَا مَنْ نَشَاءُ وَلَا نُضِيعُ أَجْرَ الْمُحْسِنِينَ } [يوسف: 55، 56]

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

21 {كُلُّكُمْ رَاعٍ، وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ، صحيح البخاري (5 / 2)}

{ فِيمَا رَحِمَةٍ مِنَ اللَّهِ لِنْتَ لَهُمْ وَلَوْ كُنْتَ فَظًّا غَلِيظَ الْقَلْبِ لَانْفَضُّوا مِنْ حَوْلِكَ } [آل عمران: 159]

22 قَالَ مُحَمَّدُ بْنُ سَعْدٍ: حَدَّثَنَا مُحَمَّدُ بْنُ عُمَرَ، قَالَ: حَدَّثَنِي عَاصِمُ بْنُ عُمَرَ، عَنْ مُحَمَّدِ بْنِ عُمَرَ، وَعَنْ يَحْيَى بْنِ عَبْدِ الرَّحْمَنِ بْنِ حَاطِبٍ، عَنْ أَبِيهِ، عَنْ عُمَرَ، قَالَ:

لَوْ مَاتَ جَمَلٌ ضَائِعًا عَلَى شَطِّ الْفُرَاتِ لَحَثَبِيثٌ أَنْ يَسْأَلَنِي اللَّهُ عَزَّ وَجَلَّ عَنْهُ. (المنتظم في تاريخ الملوك والأمم: 4 / 141) و (عصر الخلافة الراشدة 1: / 256)

23 {إِذْ قَالَ رَبُّكَ لِلْمَلَائِكَةِ إِنِّي جَاعِلٌ فِي الْأَرْضِ خَلِيفَةً [البقرة: 30]}

(Remember) when your Lord said to the angels, "I am going to create a deputy<sup>16</sup> on the earth!"

24 { فِيمَا رَحِمَةٍ مِنَ اللَّهِ لِنْتَ لَهُمْ وَلَوْ كُنْتَ فَظًّا غَلِيظَ الْقَلْبِ لَانْفَضُّوا مِنْ حَوْلِكَ } [آل عمران: 159]

25 (حياة الصحابة ج دوم ص 101)

26

Management by Stephen Robbins & Mary Coulter, 11<sup>th</sup> edition

27 { وَخَلَقَ كُلَّ شَيْءٍ فَقَدَرَهُ تَقْدِيرًا } [الفرقان: 2]

28 { وَكُلُّ شَيْءٍ عِنْدَهُ بِمِقْدَارٍ } [الرعد: 8]

29 { وَإِنْ مِنْ شَيْءٍ إِلَّا عِنْدَنَا خَزَائِنُهُ وَمَا نُنزِلُهُ إِلَّا بِقَدَرٍ مَعْلُومٍ } [الحجر: 21]

30 { ذَلِكَ تَقْدِيرُ الْعَزِيزِ الْعَلِيمِ } [الأنعام: 96]

31 { وَكَانَ أَمْرُ اللَّهِ قَدَرًا مَقْدُورًا } [الأحزاب: 38]

32 { إِنَّا كُلَّ شَيْءٍ خَلَقْنَاهُ بِقَدَرٍ - وَمَا أَمْرُنَا إِلَّا وَاحِدَةٌ كَلِمَةٍ بِلَاصْتِرٍ } [القدر: 50، 49]

33 { وَعَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ } [آل عمران: 122]

34 { وَعَلَى اللَّهِ فَتَوَكَّلُوا إِنْ كُنْتُمْ مُؤْمِنِينَ } [المائدة: 23]

35 { وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ } [الطلاق: 3]

36 { قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَأَبًا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا تَأْكُلُونَ (47) ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ سَبْعُ شِدَادٍ يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ إِلَّا قَلِيلًا مِمَّا تَحْصِنُونَ (48) ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ عَامٌ فِيهِ يُغَاثُ النَّاسُ وَفِيهِ يَعْصِرُونَ } [يوسف: 47 - 49]

37 {وَأَعِدُوا 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]

38 {كُلُّ خَالٍ عِنْدَهُ عِتَاءٌ. (خصايل نبوي شرح شمایل ترمذي ص 380، الشريعة للأجري (3 / 151)}

39 {وَأَنْ لَيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَى (النجم: 39)}

40 أم لِلْإِنْسَانِ مَا تَمَنَّى (النجم: 24)

41 قَالَ رَجُلٌ: يَا رَسُولَ اللَّهِ أَغْفَلَهَا وَأَتَوَكَّلُ، أَوْ أَطْلُقُهَا وَأَتَوَكَّلُ؟ قَالَ: «أَغْفَلَهَا وَتَوَكَّلُ» (سنن الترمذي ت شاكر 4 / 668)