CHAPTER

ON

ISLAMIC LEADERSHIP

for

WISDOM IN BUSINESS

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INTRODUCTION

A. Why it is important to understand Islam

The galloping rate of the Muslim population growth and the controversy that surrounds Islam in its expressions of life whether religious, political or civil urge for a better understanding of the Islamic religion and its messages. There are about 1.6 billion Muslims in the world today. The Muslim population is expected to increase by about 35% in the next 20 years, rising to 2.2 billion by 2030(Pew Research, 2012). What is more, the youngest world populations (median age of 23) are Muslim (Pew Research, 2010). Numbers speak for themselves: Muslims' impact on the world scene will undoubtedly grow. Leaving aside their influence in the global geopolitical and religious agenda, the combination of demographics and the globalized high-tech environment means that the Muslim consumer with his increasing purchasing power will weigh heavily on the corporate decision-making agenda.

The last decades, especially after September 11, a huge debate has reignited at different levels about what Islam is. A great deal of unclarity is surrounding the credo and the practice of the Islamic religion in diverse cultural environments. Approaches like the one of Huntington (1996) or Lewis (1990, 2003, 2007) make Islam seem incompatible with the Western worldview. On the other hand, there has been a tendency by a considerable number of Islamic scholars and thought leaders to project the Islamic theory as a panacea for the misdeeds of the Capitalistic system (Mawduddi, 1977; Naqvi, 1981; Siddiqi,1981; Chapra, 1992; Mazrui, 1997) disregarding current implementation (Rodinson, 1978; Kuran, 1983; Pryor, 1985). The Islamic Banking and Finance Industry (IBF) is an example of this trend (Siddiqi, 2004; El-Gamal, 2006; Asutay, 2007). "Despite its extensive growth, IBF has converged towards conventional finance and has failed to fulfill the institutional and policy aspirations of Islamic economic system "(Zaman & Asutay, 2009 p.73).

B. Why it is difficult to understand Islam

Islam is not a uniform religion. Early on at its history, during the generation that followed the Prophet Muhammad's death various parties emerged: *Shi'ism* and *Sunnism*- being the most important ones. At that moment, their main difference consisted in who was the legitimate leader of Islam after the Prophet's death. With time, though, they developed also doctrine differences (Gellner, 1983; Hourani, 2002). The *Sunnis* give more importance to orthopraxy (the ritual part of religion) than the Shiites. They rely on the *fiqh*[1] (the code of life) for their daily life and transactions. The *Siites*, on the other hand, are more mystical and accept diversity in opinions as long as this diversity does not defy the islamic concept of faith (*Shahada*)which reads: 'There is no god but God and Muhammad is his Apostle.'

The vast majority of Muslims today (about 90%) are *Sunnis*. *Shiites* form the majority only in Iran and are sizeable minorities in Iraq, Syria and elsewhere (Pew Research, 2012). Each of these groups have in their turn been subdivided in many other smaller groups resulting in a fragmented Islam today(Clarke, 2000). The reasons for these divisions were political and cultural as Islam extended itself from Africa to Asia and was affected by the other great religions, namely, Hinduism, Buddhism, Judaism and Christianity. Then, it was influenced by the various philosophical currents such as neoplatonism, modernity and postmodernity as well as the technological advances that altered the communication channels (Asma, 2007; Blanchard, 2010). Currently, Islam is practiced in completely diverse cultures, with the largest concentrations of Muslims in Indonesia (216 million), Pakistan (186 million), India (164 million), Bangladesh (146 million), and Egypt (77 million) (Central Intelligence Agency, 2013) and consists of a wide variety of schools of thought. Because of this diversity, some points in this work can be disputable from the perspective of some particular Islamic scholar or school of thought. In order to avoid any controversy, concerning the context of the chapter, we stay as close to the Islamic primary sources as possible.

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[1] Here fiqh is used in its general sense, including everything that has to do with all aspects of man's life. Fiqh is most commonly used to describe the Islamic jurisprudence and is linked with the Islamic Law (Shariah) http://www.al-islam.org/the-basics-of-islamic-jurisprudence-hassan-al-ridai/literal-and-figurative-definition-jurispudence#shariah-and-fiqh

In fact, our goal is to bring into light leadership qualities as they are revealed in the *Qur'an*[2] and the *Sunnah* with special reference to the domain of business. It is worth noting that the *Qur'an* itself is mainly written in the metaphor of business and trade. In the Prophet's time trade was the main income-earning activity(Egel & Fry, 2013). Within many parts of the *Qur'an* life is compared to a business venture"...*a commerce that will never fail...*"(35:29), where faith and good deeds to others and those who accept Allah's guidance bring eternal profit: "...*gardens of eternity*...(where) *they will be adorned with bracelets of gold and silver*" (35:33-35) whereas those who do not believe. will be punished: The sinners will entail "... *loss after loss*.." (17:82) and "*it will profit them not that they enjoyed* (this life)" (26:207).

For Muslims, the *Qur'an* is considered as the authentic "*Logos*" (Word) of God. The *Sunnah* or *Hadith* describe the Traditions of the Prophet Muhammad. Both of these, along with the consensus views of Islamic scholars (*Ijmaa*) and the analytical method of deduction by analogy (*Qiyaas*) - which is used to provide guidance on new situations based on similar issues dealt with in the Qur'an and/or the Hadith- constitute the fundament of the Islamic Law (*Shari'ah*) and the basis of the Islamic culture and society (Ati, 1995; Beekun and Badawi, 2005). Many Muslims believe that virtually every aspect of life is addressed in some way through the *Qur'an* and the *Sunnah*, although not always directly. In this article we have limited our references to English sources and translations . Citations from the *Qur'an* refer to the translation by Yusuf Ali (1989).

The following section attempts to summarize in a few pages the knowledge of more than a thousand years of Islamic writings which is relevant to the task of understanding Islamic Leadership. This is not an easy undertaking. To facilitate our resolute endeavor, we sought the assistance of a simile: We parallel Islamic leadership and its qualities to a flower corolla. We ask the reader to keep this image constantly present when they read the chapter. It will facilitate their understanding. The core of the corolla is the Islamic Credo (*Tawhid*) and the petals are the qualities of Islamic

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[2] Italics will be used throughout the article to identify Arabic terminology.

Leadership (see Fig. 1, 2 & 3). The more the petals the closer is the leader to the ideal of "*khuluq*" or the "*exalted standard of character*", a derivative of the word "*akhlaq*" (Siddiqui,1997; Beekun & Badawi,2005). *Yusuf al-Qaradawi*(1981,p.106–9) classifies *akhlaq* into six categories, demonstrating the range of moral values expected in the life of the Muslim: *akhlaq* relating to self, *akhlaq* relating to family, *akhlaq* relating to society, *akhlaq* relating to the animal world, *akhlaq* relating to the physical environment and *akhlaq* relating to the Creator.

In the *Qur'an*, the *Prophet Muhammad* personifies best this ideal(33:21;68:4). The Islamic credo forms the epicenter of the Islamic leadership. In fact, we cannot talk of Islamic leadership outside of *Tawhid*. *Tawhid* formulates the Islamic worldview, influences the individual character formation and provides the intrinsic motivation needed for action (Ansari, 2002). Within this framework, the Islamic leader is first of all a faithful Muslim who aspires to live accordingly to the tenets of their religion. They try to realize success (*falah*) and excellence (*ihsan*) in this life and the hereafter by leading a virtuous life.

THE FOUNDATION AND THE MAIN QUALITIES OF ISLAMIC LEADERSHIP

The edifice of Islam is based on the absolute dogma of monotheism or *Tawhid*. *Tawhid* encompasses the belief in a Unique (*Al-Aluhiya*) (7:59, 65, 73, 85; 2:163; 112:1*)*, Sovereign (*Ar-Rabb)*(7:54) and Perfect *(Al-asmaa was sifaat)* God(112:4); rightful recipient of the Faithfuls' unconditional devotion(3:18;4:36;12:39). The incomparability of Allah to His creations is expressed through His 99 Attributes, each of which depicts a different moral quality in the superlative grade (7:180; 17:110; 30:27). Prophet Muhammad said "*Allah has ninety-nine Names, one hundred less one, whoever learns them will enter Paradise*" *(Hadith* al-*Bukhari*). This, in turn, refers to a passage of the Qur'an (Kriger & Seng, 2005 p.781):
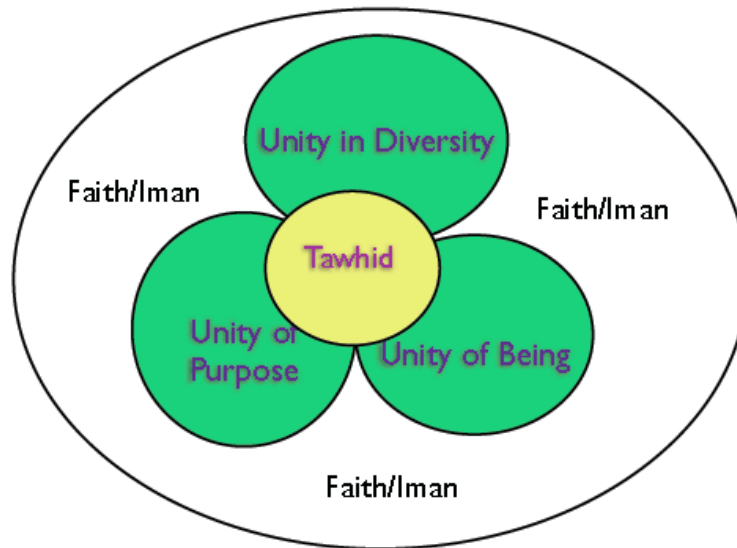
"He is Allah the Creator, the Evolver, the Bestower of Forms (or Colors). To Him

belong the Most Beautiful Names: whatever is in the heavens and on earth, doth

declare His Praises and Glory: and He is the exalted in Might, the Wise." (59:24).

The belief in *Tawhid* is fundamental. It constitutes the first of the six Pillars of Faith (the Credo of Faith in Islam) and is also part of the first of the five Pillars of Islam (i.e. physical and verbal acts of worship). *Tawhid* encompasses two complementary levels of functionality. Visually, it can be portrayed as an ordered pair of Cartesian coordinates. The vertical axis depicts the personal relation of each Muslim to Allah (transcendental) (AbuSulayman, 1998). The horizontal one represents the relations among the individuals (the Islamic community or *Ummah*)(3:110). Its identity centers upon the ideal of the Islamic ethos(Ahsan,1986). Both axes are interdependent as in Islam the fulfillment of personal destiny may be individualistic, but cannot be realized out of the Islamic community. "*Monasticism is no part of Islam*" warns the Prophet (Ali, 2006). Active social life and continuous struggle to improve it are part of each one's spiritual path and development.

"*It is no act of virtue that you turn your faces towards the East and the West but*

virtue consists of one's belief in God and the last day and the angels and the Book

and the Prophets and of giving away wealth out of love for Him to the near of kin

and the orphans and the needy and the way-farers and the beggars and for (the

emancipation of) t*he captives and of keeping up prayer and paying the poor-rate and*

of performing their promise when they make a promise and remaining patient in

distress and affliction and at the time of conflict." (2 : 177)

The axiom of divine unity of *Tawhid* results in three propositions that unify the human existence and accordingly, shape the Islamic worldview. First, unity in diversity; secondly, unity of purpose; and thirdly, unity of being (Haneef, 1997;Badawi, 2012)(Fig.1).

Fig. I:Divine Unity (Tawhid) and Human Unity

Unity in diversity

This proposition is based on the assumption that humanity stems from the same source (4:1; 7:189; 49:10-12) and is endowed with the same nature (Inner life or *Fitrah* in Islam)[3]. As there is only one and eternal God , there is a single divine message. We have all received this message in the course of human history, although the message has had to be communicated in various revelatory forms (religions) in diverse places and times (Abbas et al., 2012). That makes us equal in the eyes of God and "equal among equals" in the human community (88:21-22;49:13; 6:107; 5:99; 76:31). This unity in diversity should ideally eliminate racial discrimination and lead to authentic universal brotherhood founded on justice (*adalah*) (Chapra, 1992). Abolition of all forms of injustice (*zulm*) from human society has been stressed by the Qur'an as the primary mission of all God's Messengers (4:135; 57:25).

Unity of purpose

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[3] For further discussion and comparison look at " Spiritual Leadership as a Model for Islamic Leadership Development" (Egel & Fry, 2013).

Eleftheria Egel   24.04.2014

According to the *Qur'an,* the unique purpose of creation is to worship God and serve His Cause (21:16; 51:56-58). Life is then a test of the worth of men in the eyes of God(67:2). This premise entails three propositions: First, that individual and collective decision-making should conform. The *Qur'an* guides the faithful to "...*Help ye one another in righteousness and piety, but help ye not one another in sin and rancour..*" (5:2)   Secondly, that "Right" and "Wrong" are defined by God's tenets, not by human utilitarianism and there is no room for "free" interpretation. The *Qu'ran* (28:77) clearly states that wealth is to be used to pursue "...*the Home of the Hereafter...*". The Creator alone knows best what is beneficial for His creation and what is not "...*Allah knoweth, and ye know not...*" (2:216). Thirdly, that the time horizon is not defined by one's lifespan. Instead, it is infinite. Everything fits into the divine pattern "...*on which He has made mankind...*"(30:30). Within this pattern, humans should submit humbly to His Will (15:98) and fulfill the role they have been trusted (*amanah*) (33:72; 35: 39; 3:180; 5:17): to be God's stewards(*khalifah*) (2:30; 6:164-165) and servants(*abd*) on earth. *Ibadah* is the word the *Qur'an* most often uses to describe worship. In Arabic *ibadah* is also the root of the word *ubudiyyah*, which stands for both servanthood and humility. The human species, being the completest and the highest of God's creations (45:13; 31:20) accepted freely this role, as it is clearly cited in the Qur'an (33:72):

> *We did indeed offer the Trust to the Heavens and the Earth and the Mountains:*
>
> *but they refused to undertake it, being afraid thereof: but man undertook it*.

Stewardship (*Khilafah*), encompasses four types of responsibility. Responsibility to God, to oneself, to society and other human beings, and finally responsibility to the universe and other creatures (Lapidus,1984 p.39). A direct consequence of the last type of responsibility is that , humans should allocate material resources justly and use them efficiently(Zaman, 2008). Any representative or steward who would not fulfill these conditions would be abusing their authority and breaking the covenant implied in the concept of representation(2:27; 2:30;57:7).

Unity of Being

The third type of unity is expressed by the word *"din"*. Although *din* is translated as "religion", it actually stands for a holistic way of life, including man's beliefs, moral principles, attitudes and behaviors in all walks of life (3:19; 3:85; Gellner,1983). This lack of separation between secular and religious life makes a Muslim's every action a religious act (3:3; 14:32-34;Mahmood, 2006). Business activities are then considered a type of worship (*ibadah*) as long as they are in accordance with the Islamic code of conduct (*Maquasid al-Shariah*)(Chapra, 1992). Muslims believe that God has disclosed what is obligatory (*fard*),permitted (*halal*)and forbidden (*haram*)(Hourani, 1985; Rachman,1985).[4] The Qur'an clearly states: "*...Allah hath permitted trade...*" (2:275) and humans should strive their utmost to be successful and ethical at the same time (2:164; 2:168). Complying with the Islamic code of conduct (*Maquasid al-Shariah*) will lead to success *(falah)* and good life (*hayat tayyibah)* in this world and the hereafter (*Akhirah)*(16:97; Chapra, 1992; Hunter, 2012).

There are two extra qualities that are essential for fastening the whole and sustaining the holistic character of the Islamic leadership. These are Faith (*Iman*) and Balance ('*Adl)*. In their absence the petals of the flower could easily wane and the "holon" would dilute.[5] Faith (*Ima*n) generates the intrinsic motivation needed to "surrender" (*Islam*) to God's will and follow unconditionally the divine tenets. Faith is genuine only if it results in moral behavior (Ashraf 1988, p.76; Khan, 1987, p. 28). One of the greatest Islamic philosophers and mystics, Abu Hamid Al-Ghazali (d.1111) places faith at the head of the list of the Islamic code of conduct (*Maquasid al-Shariah*) for two reasons. First, faith sets the proper foundation for a balanced and mutually caring interaction among human beings and secondly, it provides the moral filter through which all human decisions should be distilled (Umaruddin, 1991). This underlying structure makes the use of terms such as 'human capital', "human resource development", "development of job skills" and "productivity" unacceptable. Humans are not an input to the production process (Zaman, 2008 p.26). On the

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[4] For analytical discussion on the 6 categories of actions revealed in the Islamic texts for righteous living see Halstead F (2007) "Islamic values: a distinctive framework for moral education?"

[5] For a discussion on holism and holistic systems see writings of Ken Wilber . Indicatively check " A Theory of Everything" (2001)

contrary, it is the spiritual uplift of human beings that should be the goal. The production and use of resources should be the means to realize this goal[6].
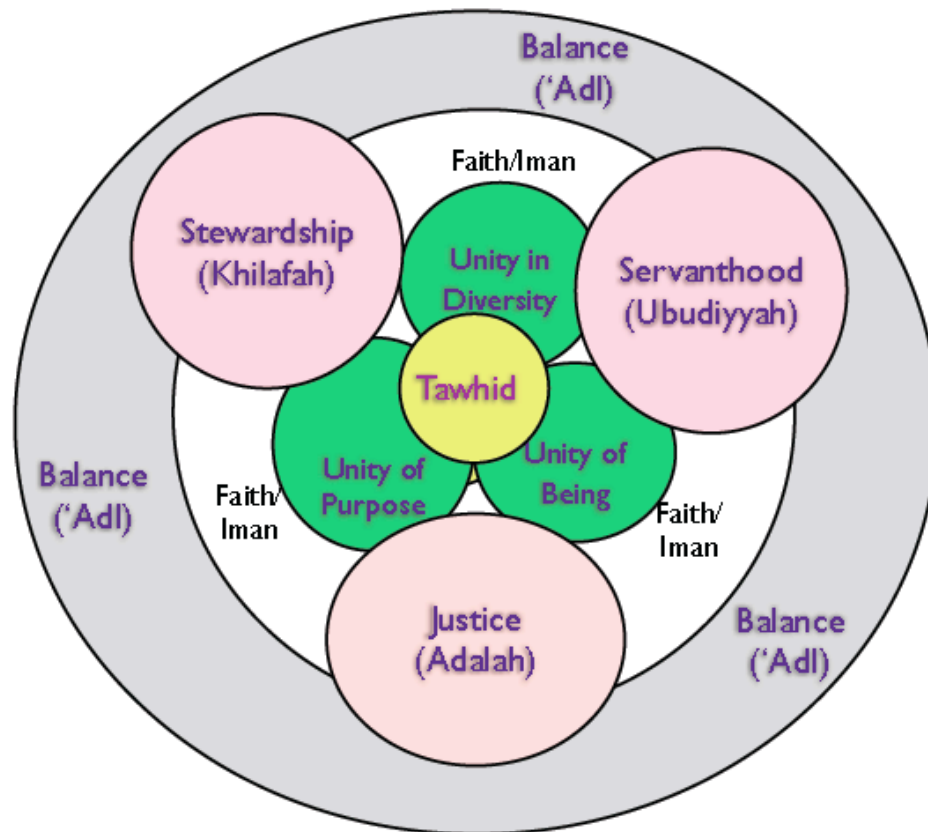
The second quality is 'adl (equilibrium or balance). At a metaphysical level, 'adl relates to the all-embracing harmony in the universe (67:3-4; 36:40)[7]. At a human level, it means "doing things in a proportionate manner, avoiding extremes" and refers to all urges and tendencies of the human being (55:79; Beekun and Badawi, 2005). Examples of "apparently" conflicting drives humans are called to reconcile are: fulfilling their synchronous roles of "stewardship" and "servanthood"; or accomplishing their "individualistic destiny" through their "participation in the collective life" ((Sonn,1996; Atari, 2000). In fact, as stated by Nasr (1990): "There is no more dangerous creature on earth than a *khalifah* (steward) of Allah who no longer considers himself to be an *abd* (servant) of Allah". The same is true for the notions of Free Will (*Ikhtiyar)* and responsibility *(Fardh)*. Individual freedom is framed by the responsibility every person carries towards the community(Shari'ati, 1979; Hunter, 2012). In the Qu'ran "t*hose who will be rewarded with the highest place in heaven*" are described as

> " *those who, when they spend, are not extravagant and not niggardly, but hold a just (balance) between those two extremes; those who invoke not with Allah, any other god...those who witness no falsehood and, if they pass by futility, they pass by it with honorable (avoidance); those who, when they are admonished with the signs of their Lord, droop not down at them as if they were deaf or blind (25: 67-68; 72-73).*

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[6] For further discussion see El-Ghazali, Abdel Hamid (1994) "Man is the Basis of the Islamic Strategy for Economic Development". Jeddah: Islamic Research and Training Institute.

[7] An interesting topic emerging from this aspect of 'adl is the definition and purpose of knowledge ('ilm) in Islam. For further discussion refer to Mohannak, K (2011) "Diversity in Managing Knowledge: A Cultural Approach" Discussion Paper No 181 Economic Research Center, Nagoya University
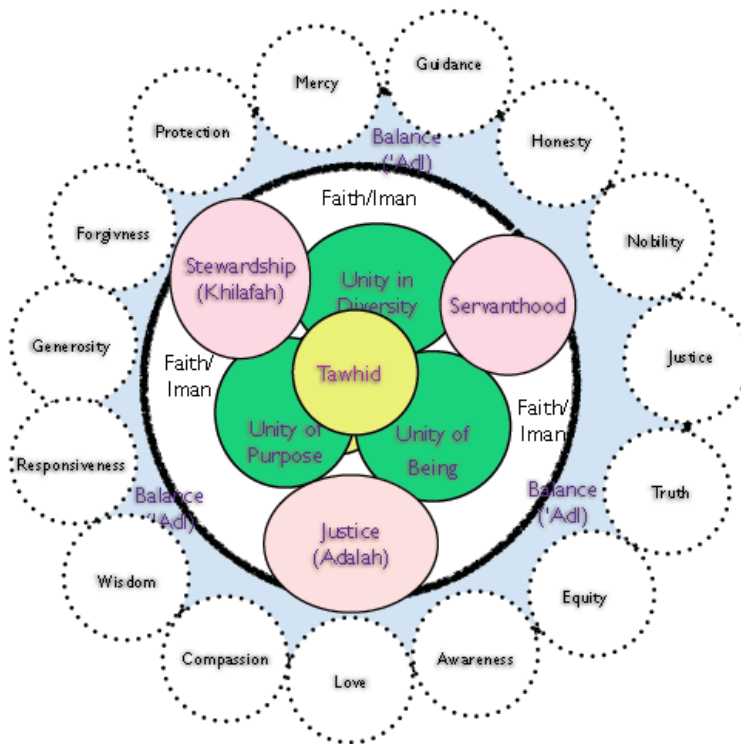
Fig. 2: The Core of Islamic Leadership

The petals on the third figure (Fig. 3) depict a number of other personal Islamic leadership qualities. They are indicative. Many of the 99 names of God (see Appendix 1) represent virtues to which human beings should aspire (for example, the Merciful, the Compassionate). As Ashraf points out, these virtues 'are the unchangeable absolutes to be realized in our contingent circumstances' (1988, p. 16). At that level we will find a great similarity among the ethical qualities of the Islamic leader and the leader in the other monotheistic religions, namely Christianity and Judaism (Smith, 1992; Kriger & Seng, 2005). Diving further, into the modern secular notions of Workplace Spirituality and Spiritual Leadership, we will notice that many of these qualities are equally present.[8]

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[8] For further discussion refer to Fry, L. W. (2005a). Toward a theory of ethical and spiritual well-being, and corporate social responsibility through spiritual leadership. In Giacalone, R.A., Jurkiewicz, C.L., & Dunn, C., (Eds.), Positive psychology in business ethics and corporate responsibility (pp. 47-83). Greenwich, CT: Information Age Publishing and Toor, S (2008). "Merging Spirituality and Religion: Developing An Islamic Leadership Theory". IIUM Journal of Economics and Management 16, no 1 p.15-46.

FIG. 3: QUALITIES OF
ISLAMIC LEADERSHIP

The intent of the following section is twofold. First, to place Islamic leadership within the corporate landscape. Secondly, to present an example of a successful Islamic leader.

ORGANIZATIONAL LEADERSHIP FROM AN ISLAMIC PERSPECTIVE

Management from an Islamic Perspective (MIP)

During the last century a new trend has emerged within the field of organizational studies and management: the growing interest in non-American management models, several of which are rooted in unique cultural contexts such as the Chinese, European, Indian-Hindu, and Japanese (Kazmi, 2005). Management from an Islamic Perspective (MIP) or Islamic management is considered part of this trend. Although Islam does not provide a comprehensive theory of management or leadership, MIP draws its principles from a set of general robust guidelines that are compatible with Islamic beliefs and practices (Abuznaid, 2006; Toor, 2008). MIP is defined by

Kazmi (2005, p.264) as "the discipline that deals with the management of organizations, from the perspective of the knowledge acquired from the revealed and other Islamic sources of wisdom, and results in applications compatible with Islamic beliefs and practices".

Leadership from an Islamic Perspective (LIP)

"Islamic Leadership" or "Leadership from an Islamic Perspective" (LIP), is integral part of the MIP. It is defined as "a process of inspiring and coaching voluntary followers in an effort to fulfill a clear as well as shared vision" (Altalib,1991). Toor (2008, p.26) -in line with the stakeholder theory (Freeman, 1984)- describes LIP as "a social process in which the leader seeks to achieve certain organizational goals by garnering the support from relevant stakeholders – primarily followers – while fully complying to Islamic teachings and principles".

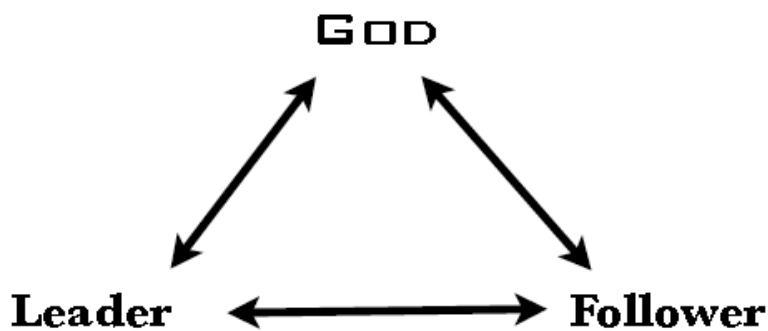**The Islamic Organization is a Learning Organization**

The concept of the Learning Organization (LO) was introduced in the West in the 1990s[9]. It emphasizes on the importance that knowledge and people have for improving performance. How the Islamic organization addresses these aspects[10] is not part of our focus in this chapter. However, we believe it is worth referring to the dimension of Islamic leadership within the LO. Leadership has been identified as one of the most influential factors for the development of learning organization (Fiol & Lyles, 1985; Johnson, 1998; Prewitt, 2003; Sadler, 2003; Real,Leal and Roldan, 2006). Senge (1994, 2006) identified three leadership roles that are important for building a learning organization. "Leaders as designers" who design the social architecture in which others operate, build a shared vision and foster an environment where learning can flourish. "Leaders as teachers" who conceptualize and articulate the reality so that followers perform at a higher level of performance. According to Senge (2006, p.4), this is possible "...because, deep down, we are all

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[9] Peter Senge has contributed significantly to the understanding and the development of the learning organization Indicatively refer to "The leader's new work: building learning organizations", 1990) Sloan M a n a g e m e n t R e v i e w , Issue 3 2 Vol. 1 p. 7 - 2 3 & "The fifth discipline: the art and practice of the learning organization"(1994), New Y o r k : C u r r e n c y D o u b l e d a y

[10] For an analysis on the importance of learning and knowledge in business see Khan (2002) and for a comparison between Senge's Fifth Discipline and Islam see Ahmad, A.(2010). Check also Agaoglu, E. (2006); Ashour, M:E. (2009); Ayupp, K & Perumal, A. (2008).

learners...". "Leaders as stewards" who develop their sense of purpose and set an example to the followers[11]. Leadership in Islam is a triangular relationship among God, the leader(s) and the follower(s)(Fig.4). This relationship forms the basis for actualizing all three of Senge's leadership roles: the vision at work is realizing God's Will ("designer" role) through assuming the "steward" role. The "teacher" role is accomplished by the interactive kind of relationship that links followers and leaders. We will discuss more extensively the three roles in the following paragraphs. Our discussion is introductory. We aspire to initiate a fruitful dialogue.

FIG. 4: THE TRIANGULAR RELATION IN ISLAMIC LEADERSHIP

The Islamic leader as "a designer"

Both the context and the vision in the Islamic organization are determined by a leader who does not have absolute power.(Bangash, 2000). The *Qur'an* clearly identifies this role:

> *And We made them leaders, guiding* (men*) by Our Command, and We sent them*
>
> *inspiration to do good deeds, to establish regular prayers, and to practice regular*
>
> *charity; and they constantly served Us (*and Us only*). (2 : 73)*

Their exercise of power is limited by God, through the Qur'anic phrase *amruhum **shura** baynahum* (who conduct their affairs through mutual consultation)(42:38). S*hura* (mutual consultation)

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[11] Check further the role of the leader in the LO Caudron, 1993; Kofman and Senge, 1993; Schien, 1993;Marquardt, 1996;Rijal, 2009

became the main governance mechanism, implemented at all levels in the Islamic community and the selection mechanism of political leadership. The first four caliphs, (*Khulafa Rashidoun*, or the Rightly Guided Successors), were elected by the Islamic community through *shura* (Sarayrah, 2004). Hasan (1984) defined *Shura* as: 'a collective endeavor for seeking an objective truth'. In a business environment, *shura* involves all stakeholders during the whole process of identifying the problem and formulating solutions within the limits set by *Tawhid*.

The Islamic leader as "a teacher"

Both leaders and followers in Islam are "teachers" and "learners". Followers, similar to the leader, are answerable to Allah for all their deeds and share the responsibility of the leader. Ibn Umar reported (Sahih Al-Bukhari, V.2, No. 18)

> "*All of you are guardians and are responsible for your wards. The ruler is a guardian and the man is a guardian of his family; the lady is a guardian and is responsible for her husband's house and his offspring; and so all of you are guardians and are responsible for your wards*".

It is this shared responsibility that makes the followers also leaders. Leadership, under this perspective, can be seen as a multi-directional phenomenon, in the sense that followers influence their leader as well as each other.[12] For example, if followers do not perform their role, leadership has a high likelihood of failing. Also, if followers follow the leader but their vision and commitments are not truly compatible, there would always be a gap between leadership and followership (16:25; 49:13; Kriger & Seng, 2005; Toor, 2008). Islam also encourages followers to be more knowledgeable, active, dynamic, participative, and sincere to the leader. They should express their disagreement without fear. Their relationship with the leader should not be based upon their personal interest and greed but on the will of Allah. Islam sets a simple rule for this:

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[12] Kofman and Senge (1993) proposed that leadership in the LO should not be focused in one position or one individual, but it should be a characteristic to be developed in all the members of the organization .For further discussion on this approach of leadership in the western management context check: Shamir et al., 1993; Gardner & Avolio, 1998; Lord, Brown, & Freiberg, 1999; Day, 2000; Dvir & Shamir, 2003.

> *Help ye one another in righteousness and piety, but help ye not one another in sin*
>
> *and rancour* (5:2)

In a corporate scenario the workers are not servants of the manager or vice-versa. They are all co-servants of God. Therefore, followers are not expected to comply with orders that contradict with the mission and objectives of Islam. The Qur' an says*:*

> *O* ye *who believe! Obey Allah, and obey the Messenger, and those charged with*
>
> *authority among you. If ye differ in anything among yourselves, refer it to Allah*
>
> *and His Messenger, if ye do believe in Allah and the Last Day: That is best, and*
>
> *most suitable for final determination....(4:59)*

The Islamic leader as "a steward"

As we analyzed above (p.7), *Khilafah* (stewardship) is the main role the Islamic leader is called to fulfill. Within the organizational context, the leader should attend to the needs of their employees and work for the well-being of all in the society (CSR)(Zaman, 2006). The Prophet Muhammad has stated that ''(each) *one of you is a shepherd and each one is responsible for the flock under him*''. The term ''shepherd'' implies that the business owner should guide, look after, protect, and provide for his/her employees. It also implies that the business owner will not allow the employee to engage in work behavior that may hurt them. The term ''shepherd'' also implies benevolence (*ihsan*) on the part of the employer. One aspect of benevolence is to abstain from pressuring employees to conform blindly or to engage in unethical behavior (Beekun & Badawi, 1999 p.vii, 2005). Narrated by Ma'qil (Al-Bukhari, 1997, p. 166), Prophet Muhammad said,

> *"A ruler who has been entrusted with the affairs of the Muslims, but makes*
>
> *no endeavor for their material and moral upliftment and is not sincerely*
>
> *concerned for their welfare will not enter Paradise along with them.*

In the course of history this has not always been the case for reasons we are not going to analyze here[13]. It is noteworthy though, that whereas Western literature on leadership from the Middle Ages onward has focused on the qualities necessary to become a "great leader," in Islam the relationship between a leader and his followers continued to dominate the Islamic theory of good governance (Ahsan & al., 2008)

Example of a successful Muslim business leader

Islam is the only world religion founded by a businessman in commercial partnership with his wife (Mazrui, 1997 p.119). Prophet Muhammad was the first recognized Islamic leader and stands for the best example of business leadership in Islam: He did not only incorporate the qualities of the "perfected character " as mentioned in the Qur'an(33:21) but also managed to exemplify all the Islamic ethical values in the practice of his worldly affairs both in the private sector as a merchant but also in the public sector as one of the leaders of the city of Medina (Pryor, 1985; Ibn Anas, 1989). He was a transformative and visionary leader who pursued his dream for social justice and equality fearlessly. Through the formation of the new *ummah* (community*)* with the "*Constitution of Madinah "* in 622 C.E, he struck a decisive blow to the existing social and political structure of Arabia by offering a new principle of supreme identity for individuals founded not on the loyalty to the tribe but to the Islamic faith in the unity of God (*Tawhid*) (Ahsan, 1986). In his leadership style he applied the principles of participative leadership. He applied *shura* (mutual consultation) as a governance system and consulted with his followers in the conduct of worldly matters (Sarayrah, 2004). Michael Hart (1978) in 'The 100, A Ranking of the Most Influential Persons In History, ' kept Prophet Muhammad on top of the list of most influential personalities. He justified his choice by the multi-dimensional personality of the Prophet; as he was the only man in history who managed to balance successfully ('*adl*) both his roles of secular and religious leader. One of

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[13] Further reading: a.Ahsan A. (1986). The Quranic Concept of Ummah. Journal of Institute of Muslim Minority Affairs. 7: 2, 672-692. b. Ibn Khaldūn, Al-Muqaddimah, 3 vols., trans. Franz Rosenthal (Princeton: Princeton University Press, 1967), Vol. I, pp. 414-28 c. Platteau J-P (2008). Religion, politics, and development: Lessons from the lands of Islam. Journal of Economic Behavior & Organization 68 pp. 329–351 d.Sohail I. (2005). Alternative futures for Muslims: challenges to linear and cyclical macrohistory. Elsevier Futures 37 pp. 1195–1200

Muhammad's legacies, was his farewell address, delivered on his last pilgrimage to Mecca in A.D. 633, when the Prophet declared (Mazrui, 1997 p.128):

> *"There is no superiority of an Arab over a non-Arab, and indeed, no superiority of a*
>
> *red man over a black man except through piety and fear of God . . . Let those who*
>
> *are present convey this message to those who are absent."*

Example of a modern successful Muslim business leader

Junaid Jamshed Pvt. Ltd or (**J.**) is a fashion retail brand in Pakistan set up in 2002 as a partnershiip between Sohail Hamid Khan and an ex-music star Junaid Jamshed.(http://junaidjamshed.com). **J.** has been successful in reintroducing traditional clothes in Pakistan with a blend of modernism. Today, the company has more than 50 outlets in Pakistan and is expanding to the Middle East and the UK. One of the factors that have contributed to the successful launch and expansion of the company is the leadership style of Mr. Junaid Jamshed. The information that is shared here, is the result of the research that Ms Ayesha Latif Shaikh, lecturer at the Shaheed Zulfikar Ali Bhutto Institute of Science and Technology, Karachi conducted in the company in 2013.

The leader, Junaid Jamshed, is described by his employees as a strong, morally upright, polite, kind and empathetic person. In his business he clearly follows a stewardship (khalifah) approach: he participates in his employees personal and family lives: he attends weddings, baptisms (*aqeeqas*), and gives gifts. The company provides interest-free loans to the employees on urgencies. Prayer times are rigorously followed. The lunch is also heavily subsidized for all employees. **J.**'s hiring process is based on meritocracy. An employee, for example, started at the sales dpt. but quickly climbed up the management ladder. All employees have easy access to all levels of management. Junaid Jamshed does not exploit the advantage of his position for himself. An instance for that is that when he shops for himself and his family from his own outlets, he gets the same 15% discount

offered to all employees.

Concerning their clients, **J.** does not compromise quality. Attention is paid to the smallest details. Nickel free buttons are used on all *Kurtas* (a kind of shirt). All *Sherwanis* (long coats) are handmade to achieve perfection. Only imported thread of a finer thread and strength is used to prevent puckering or tearing at the stitch. The colors and prints used are also pre-approved by Darul Uloom scholars to ensure there are no unacceptable images or patterns resembling anything prohibited. Perfumes are also manufactured in a natural way, respectful of the environment. The ingredients and the process used are *halal*.

J. follows Islamic finance principles in their financial planning. They take only equity-based loans. Profit margin is set according to the *Shariah* rules. A percentage of their revenue goes to charity. Hospitals, orphanages, NGOs, villages are part of the beneficiaries. Its marketing policy is also value-based. **J.** does not use TV advertising, as it feels that TV shows much of what is considered unethical in Islam. The designing of its advertisement campaign is also modest yet colorful and creative. It does not use human models in its campaigns. The decision making process is consultative (*Mushawarat)*, showing commitment to consensus building and compliance to *Sharia'h* (*Shura*) .

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Appendix 1: The Names of God(Asma al-Husna):

1. AL- ALLAH - (The Name Of God)	33 AL-HALIM - (The Forbearing One)	67 AL-AHAD - (The One)
2 AR-RAHMAN - (The Beneficent)	34 AL-AZIM - (The Great One)	68 AS-SAMAD - (The Eternal)

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3 AR-RAHIM - (The Merciful)	35 AL-GHAFUR - (The All-Forgiving)	69 AL-QADIR - (The Able)
4 AL-MALIK - (The Sovereign Lord)	36 ASH-SHAKUR - (The Appreciative)	70 AL-MUQTADIR - (The Powerful)
5 AL-QUDDUS - (The Holy)	37 AL-ALI - (The Most High)	71 AL-MUQADDIM - (The Expediter)
6 AS-SALAM - (The Source Of Peace)	38 AL-KABIR - (The Most Great)	72 AL-MU'AKHKHIR - (The Delayer)
7 AL-MU'MIN - (The Guardian Of Faith)	39 AL-HAFIZ - (The Preserver)	73 AL-AWWAL - (The First)
8 AL-MUHAYMIN - (The Protector)	40 AL-MUQIT - (The Maintainer)	74 AL-AAKHIR - (The Last)
9 AL-AZIZ - (The Mighty)	41 AL-HASEEB - (The Reckoner)	75 AZ-ZAHIR - (The Manifest)
10 AL-JABBAR - (The Compeller)	42 AL-JALIL - (The Sublime One)	76 AL-BATIN - (The Hidden)
11 AL-MUTAKABBIR - (The Majestic)	43 AL-KARIM - (The Generous One)	77 AL-WALI - (The Governor)
12 AL-KHALIQ - (The Creator)	44 AR-RAQIB - (The Watchfull)	78 AL-MUTA'ALI - (The Most Exalted)
13 AL-BARI - (The Evolver)	45 AL-MUJIB - (The Responsive)	79 AL-BARR - (The Source Of All Goodness)
14 AL-MUSAWWIR - (The Fashioner)	46 AL-WASI - (The All-Embracing)	80 AT-TAWWAB - (The Acceptor Of Repentance)
15 AL-GHAFFAR - (The Forgiver)	47 AL-HAKEEM - (The Wise)	81 AL-MUNTAQIM - (The Avenger)
16 AL-QAHHAR - (The Subduer)	48 AL-WADUD - (The Loving)	82 AL-'AFUW - (The Pardoner)
17 AL-WAHHAB - (The Bestover)	49 AL-MAJEED - (The Most Glorious One)	83 AR-RAOOF - (The Compassionate)
18 AR-RAZZAQ - (The Provider)	50 AL-BA'ITH - (The Resurrector)	84 MALIK-UL-MULK - (The Eternal Owner Of Sovereignty)
19 AL-FATTAH - (The Opener)	51 ASH-SHAHEED - (The Witness)	85 ZUL-JALAL-E-WAL-IKRAM- (The Lord Of Majesty and Bounty)
20 AL-ALIM - (The All Knowning)	52 AL-HAQQ - (The Truth)	86 AL-MUQSIT - (The Equitable)
21 AL-QABIZ - (The Constrictor)	53 AL-WAKIL - (The Trustee)	87 AL-JAAMAY - (The Gatherer)
22 AL-BASIT - (The Expender)	54 AL-QAWI - (The Most Strong)	88 AL-GHANI - (The Self-Sufficient)
23 AL-KHAFIZ - (The Abaser)	55 AL-MATEEN - (The Firm One)	89 AL-MUGHNI - (The Enricher)
24 AR-RAFI - (The Exalter)	56 AL-WALI - (The Protecting Friend)	90 AL-MAANAY - (The Preventer)

25 AL-MUIZZ - (The Honourer)	57 AL-HAMEED - (The Praiseworthy)	91 AD-DAARR - (The Distresser)
26 AL-MUZILL - (The Dishonourer)	58 AL-MUHSI - (The Reckoner)	92 AN-NAAFAY - (The Propitious)
27 AS-SAMI - (The All Hearing)	59 AL-MUBDI - (The Originator)	93 AN-NOOR - (The Light)
28 AL-BASIR - (The All Seeing)	60 AL-MU'ID - (The Restorer)	94 AL-HAADI - (The Guide)
29 AL-HAKAM - (The Judge)	61 AL-MUHYI - (The Giver Of Life)	95 AL-BADEI - (The Incomparable)
30 AL-ADL - (The Just)	62 AL-MUMIT - (The Creator Of Death)	96 AL-BAQI - (The Everlasting)
31 AL-LATIF - (The Subtle One)	63 AL-HAYEE - (The Alive)	97 AL-WARIS - (The Supreme Inheritor)
32 AL-KHABIR - (The Aware)	64 AL-QAYYUM - (The Self-subsisting)	98 AR-RASHEED - (The Guide To The Right Path)
	65 AL-WAJID - (The Finder)	99 AS-SABOOR - (The Patient
	66 AL-MAJID - (The Noble)	

Appendix 2: Summary of Islamic terms used in this article and their explanation

Islamic term	Explanation
Abd	Servant
Adalah	Socioeconomic justice. It entails giving due rights to all those entitled under the Islamic law (Shari'a). It also includes more abstract ideas such as a rights of animals and the environment.
Adl	Equilibrium or balance; the fulfillment of promises, pacts and contracts.
Akhirah	The hereafter
Akhlaq	Ethics
Al-asmaa was sifaat	Allah's names and attributes

Islamic term	Explanation
Al-Aluhiya	Uniqueness of God
Amanah	Trust
Amruhum shura baynahum	Who conduct their affairs through mutual consultation
Ar-Raab	Lord (one of the 99 attributes of God)
Ar-Rububiyah	Allah alone is worthy of worship
Din	Religion; the complete way of life
Falah	Success
Fard	Obligatory
Fitrah	Inner life
Fiqh	Islamic jurisprudence; way of life
Hadith or Sunnah	Speech and actions of the Prophet as narrated by his disciplines.
Hadith al-Bukhari	A collection of hadith compiled by Imam Muhammad al-Bukhari. His collection is recognized by the overwhelming majority of the Muslim world to be the most authentic collection of reports of the Sunnah of the Prophet Muhammad. It contains over 7500 hadith (with repetitions) in 97 books.
Halal	Lawful
Haram	Unlawful
Hayat tayibah	Happy state of affairs in this world
Ibadah	Worship
Ihsan	Excellence, perfection. It is the ultimate aim of the human development in the economic, social and spiritual sense.

Islamic term	Explanation
Ijmaa	Consensus views of Islamic scholars
Ikhtiyar	Free will
Iman	Faith, belief
Islam	Surrender
Khalifah	The vicegerent; the steward.
Khilafah (noun)	Vicegerency, vicegerent; stewardship. The term defines that humans are representatives of Allah on Earth.
Khuluq	Exalted standard of character
Khulafa Rashidoun	The first four caliphs
Maquasid al-Shariah	The Islamic code of conduct; the goals of the Islamic law
Qiyaas	Method of deduction by analogy.
Qur'an	The holy Book of Islam. It is believed to be the unalterable word of God
Shahada : "La ilaha illa Allah, Muhammadur rasoolu Allah"	The testimony of faith. The first of the 5 Pillars of Islam. "There is no true god but God, and Muhammad is His Messenger"
Shariah	The Islamic law. Its principles derive from the Qur'an and the Sunnah
Shu'ra	Collective consultation
Sunnah or *Hadith*	It describes the life of the Prophet Mohammed as it has been written by his disciplines
Tazkiyan	Spirituality/morality

Islamic term	Explanation
Tawhid	The metaphysical concept of divine unity. It encompasses the elements of Allah's unity/uniqueness & sovereignty.
Ubudiyyah	Servanthood, expression of one's humility or humbleness
Ummah	Islamic community
Zulm	Injustice, oppression. The opposite of "*Adalah*"