

# An Alternative Financial System



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Inma-ul-Amaal o Biniyat: R-00: Actions reflect intentions. (Bukhari)

Arshad Naeem Chaudhry, Peer, Dr. Essa Al-Safran

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## Abstract

The quality of people's lives and their lifestyles are directly linked to their available financial resources. Consequently, a weak economy is the basic source of corruption, and disorder in the community, and the fundamental cause of human suffering. In this context, the question arises: Are there any alternative solutions that exist to address the challenges posed by the current global economic and political systems, and if any solution exists where these solutions are found? Therefore, to comprehend and evaluate human suffering in today's world, scholars will have to analyze critically the prevailing interest-based financial system to understand how the changes whether positive or negative, have influenced the quality of life of the common man. In summary, the connection between economic conditions and human well-being is crucial, hence to address the current global economic and political problems, and the root causes of social sufferings, the solution lies in an alternative interest-free economic system. After a thorough review and careful study of the current monetary system, social scientists (referred to as "Ullama") are convinced that the existing interest-based system has exploited humanity more than it has served humanity therefore, they decided to adopt an alternative system which is based on the interest-free monetary system. These scholars argue that the alternative financial system offers several advantages over the current one, and suggest that individual traders and private entrepreneurs should pay heed to the advantages of the alternative financial system before getting involved in economic activities including increased accessibility, flexibility, greater transparency, and better understanding. These scholars have also identified numerous contradictions and factors contributing to the dysfunctionality of the present financial system. As a result, they are convinced that it is imperative to replace the existing monetary system with one that embodies principles based on moral values such as justice, foresight, equal rights, peace, equal opportunities, self-respect, legal authority, and demand the promotion of a dignified life for all. These keywords represent the system's core moral values and recommended alternative financial system aims to uphold. In summary, the Ullama scholars have called for a shift away from the current interest-based monetary system in favor of an interest-free alternative that aligns with moral principles of fairness, equality, and human dignity.

**Keywords:** justice, foresight, equal rights, peace, equal opportunities, self-respect, legal authority, Transparency, Economic, Alternative, Monetary, System, Financial, Management, Interest-free, Time, Cost, Quality, Quantity,

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## Introduction

The human body is an incredible testament to the divine order crafted by Allah. Each intricately designed subsystem fulfills its unique role flawlessly, showcasing the perfect design of nature. In contrast, human-made systems often prioritize factors like time, cost, quality, and quantity, which often create confusion and chaos. Divine systems, however, are distinguished by their moral virtues, including justice, foresight, equal rights, peace, equal opportunities, self-respect, legal authority, and the pursuit of a dignified life for all.

The ultimate success and the most profound way to serve humanity is through a fusion of two approaches: harmonizing Allah's divine system, which is rich in qualities like justice, foresight, and equal rights, with the practical efficiency of human-made systems. This perspective resonates universally and is a cornerstone of understanding and acceptance worldwide.

The divine system operates seamlessly, yielding positive outcomes for humanity when those moral values are combined optimally. By uniting those inherent values with the practicality of human-made systems, we can create comprehensive and compassionate solutions for the benefit of all.

However, current challenges persist. Many Muslims have become completely disconnected from their heritage, beliefs, and knowledge due to the fear of hunger, which is weakening their faith in Allah. Moreover, the impact of the prevailing financial system, especially on the people living in Eastern and South-Eastern countries, are forced to adopt Western economic approaches, disrupting their way of life, politically, morally, socially, and economically. This confusion has also weekend research and development efforts vital for progress.

The current interest-based system has led to economic hardships and feelings of humiliation, which has prompted the common man to seek out alternative financial systems. This quest reflects concerns about the erosion of social, cultural, and religious identity among Muslims, as well as the challenges posed by the global financial system. People are searching for solutions to economic difficulties and disempowerment, which has led to a journey towards revitalization of faith, preservation of moral values, cultural identity, and finding ways to navigate economic challenges through the fusion of divine moral values and practical solutions. Ultimately, this journey will benefit all of humanity.

**A famous quote from Rumi, R-0,**

States, "You are born with potential. You are born with virtue and trust. You are born with ideals and dreams. You are born with greatness. You are born with wings. You are not meant to crawl. Realize that you have the ability to use the "airs" and fly in the open air." This quote is a powerful reminder of

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human potential and the innate qualities that each individual possesses. It emphasizes that we are born with virtues, trust, ideals, dreams, greatness, and the capacity to soar like birds. The message is clear: we should not limit ourselves or settle for a life of mere crawling; instead, we should recognize our potential and use our abilities to achieve great heights.

Furthermore, the reference to Allah offering a solution to economic problems based on moral values suggests that intentions play a crucial role in human actions. It implies that when intentions are clear and pure, actions will naturally align with those intentions. In the context of economic matters, this implies that a financial system guided by moral values and clear intentions can provide solutions to economic challenges while promoting ethical conduct and fairness.

In summary, the quote and its connection to divine guidance highlight the importance of recognizing our potential and aligning our actions with virtuous intentions, not only in personal growth but also in addressing economic and moral issues within society.

The Prophet Muhammad (PBUH) served as a role model for society, establishing institutions such as **Masjid, Madrasas, and Trading Markets** in Medina in compliance with **Quranic verse 3 of Al-Baqarah**. He set the highest trading standards based on moral values as stipulated in the **Holy Quran, verse 275 to 280 of Al-Baqarah, Surah Al-Nisa: 4:29**. He emphasized the practical implementation of deep-rooted moral values and suggested that Muslims consider themselves custodians of a divine gift in the form of a financial system that aligns with these values. He delved into various aspects of life and recognized that every system requires some form of endeavor for success, whether it be the constant flow of a river or an individual's management. He stressed the importance of logical analysis and critical evaluation of these systems and suggested that adherence to logical systems is crucial for success. Following this guideline not only ensures individual welfare but also contributes to the betterment and guidance of humanity. In summary, Prophet Muhammad's (PBUH) role in guiding humanity towards a dignified life based on moral values, acknowledging the importance of systems and knowledge, and emphasizing the necessity of logical systems and trade guidelines for individual and societal welfare is eminent.

### 1. Justice: R-1

"Justice is a fundamental pillar for any society to flourish and maintain its existence. However, attaining justice is a challenging but not an impossible task. It is the only essential means to distinguish between the innocent and the criminal, and provide equal opportunities for all citizens. The application of guiding principles, involving a process of thesis, antithesis, and synthesis, can help the common man in the right direction to achieve their anticipated goals. Genuine implementation of justice is the sole method statement that guarantees self-respect, employment, and equal opportunities for citizens within the state. Without the implementation of justice and guiding principles, society will remain in an arid and stagnant environment, hindering the attainment of peace, prosperity, and happiness."

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## 2. Foresight: R-2

Foresight, in a metaphorical sense, refers to the ability of an individual to adopt a long-term perspective. It involves the knowledge capacity to predict future trends and foresee potential outcomes or consequences that might not be immediately evident. Those with foresight consider the far-reaching implications and prospects of their actions. They possess the ability to think ahead, anticipate future changes and challenges, and engage in comprehensive planning for the future. Foresight enables individuals to make informed decisions by considering the broader context and anticipating the potential impact of their choices on future circumstances.

## 3. Equal Rights and Peace: R-3

The principle of equal rights and peace signifies that every human being is entitled to the full recognition and protection of their human rights, without discrimination based on factors such as gender, religion, nationality, or social status. This principle is rooted in international human rights norms, which assert that all individuals should be able to enjoy a secure and dignified life, as well as peace.

Essentially, it upholds the idea that every person should have access to a safe and peaceful environment where they can participate fully in public and private life, conduct business under favorable conditions, and have their life and liberty safeguarded. Equal rights, as advocated by this principle, emphasize that individuals should be treated fairly and equitably, regardless of their background or characteristics.

In summary, the principle of equal rights and peace promotes a society where all individuals are afforded the same rights, protections, and opportunities, fostering a sense of security, dignity, and tranquility for everyone, regardless of their differences. This principle aligns with international human rights standards and aspirations.

## 4. Equal Opportunities: R-4

The principle of "equal opportunities" asserts that all individuals should have access to the same opportunities and chances in life, without facing discrimination or distinctions based on factors such as gender, religion, nationality, cast, color, creed or social status. This principle advocates for a society where every person is afforded an equitable chance at education, employment, respect, and all other aspects of life.

In fact, equal opportunities call for a level playing field where individuals are not disadvantaged due to characteristics or circumstances beyond their control. It promotes a fair and just society where people are judged based by their abilities, qualifications, performances and efforts, rather than irrelevant factors.

This principle aligns with the idea that everyone should have the same ablaze at success and fulfillment, and that systemic biases and prejudices should not hinder anyone from realizing their potential and aspirations.

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## 5. Legal Authority and Dignified Life. R-5 (Peace, Prosperity, and Happiness):

The principle of "Legal Authority and Dignified Life" underscores the fundamental right of every human being to live a life characterized by dignity and protected by legal rights, including the rights to peace, prosperity, and happiness. This principle asserts that all individuals should enjoy the full spectrum of human rights that secure their well-being, social conditions, and a promising future.

- **Legal Authority:** Legal authority refers to the comparative legal support of an individual's rights, as provided by laws and systems that define and safeguard human rights. Under the umbrella of human rights, people are entitled to peace, justice, freedom, individuality, and other essential rights that ensure their dignified existence.
- **Dignified Life:** A dignified life encompasses economic prosperity and peace. It guarantees individuals the right to live without fear or danger, free from indignity or violence. It is a life marked by respect, security, and opportunities for personal growth and fulfillment.
- **Happiness:** Happiness refers to the positive circumstances, experiences, and opportunities in life that enable individuals to experience joy, well-being, and a sense of achievement. It encompasses various facets of human existence and contributes positively to all aspects of humanity.

This principle is rooted in the broader context of human rights and justice, aiming to compare the rights and options available to every human being under the umbrella of humanity. It seeks to provide individuals with the opportunity to lead a secure and peaceful life while safeguarding their dignity and protecting them from indignity and violence.

Throughout human history, societies have been shaped by a combination of their religious, cultural, and traditional values, as well as the basic necessities of daily life. The saying, "**Need is the mother of invention,**" highlights the role of necessity as a catalyst for innovation and change. This concept has led to the development of alternative management systems, which were initially conceptualized on paper and then put into practice. The aim of these systems is to address the deteriorating economic conditions and declining moral values that are prevalent in societies around the world.

This principle underscores the importance of legal authority and a dignified life, which encompasses peace, prosperity, and happiness, as fundamental human rights. It seeks to compare the options available to a common man under the principles of humanity, aiming to provide a secure and peaceful life while preventing indignity and violence.

This text introduces the concept of an alternative economic system designed to address these challenges and improve the welfare of human societies worldwide.

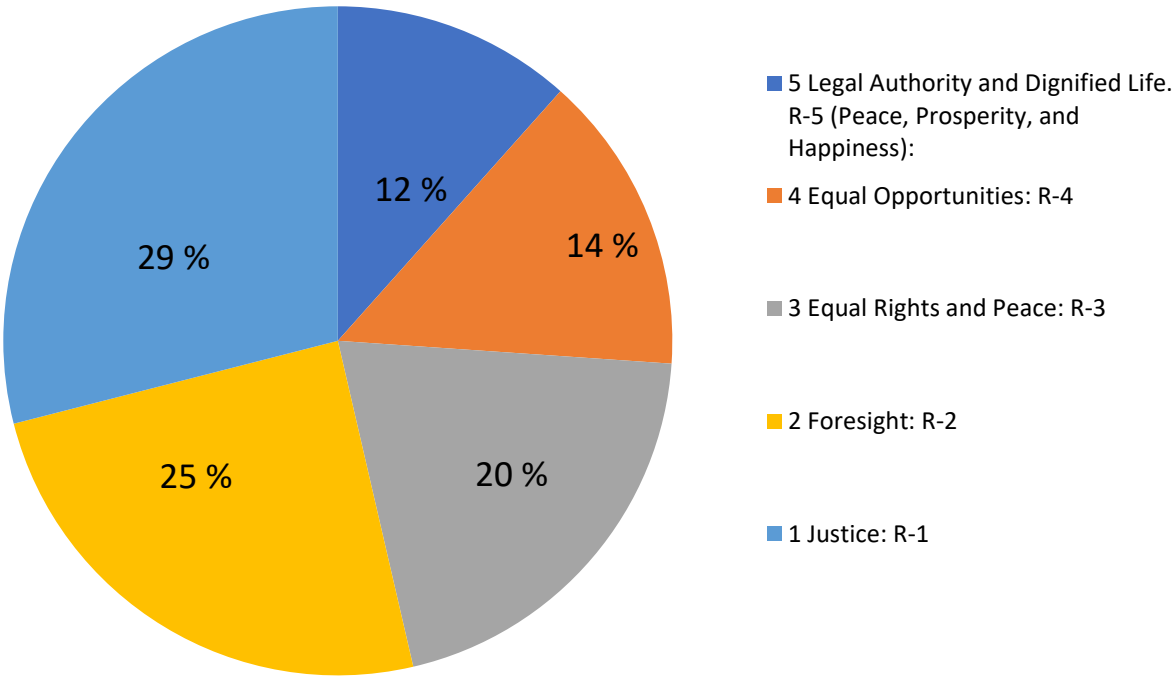
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The following points emphasize the global significance of several key points related to the importance of an interest-free financial system, global peace, sustainable development, economic success, and moral values. Here's an analysis of the main points:

- 1. Importance of an Interest-Free Financial System:** The paragraph underscores the significance of the moral values of an alternative interest-free financial system in the context of fostering global peace. It suggests that such a system can play a crucial role in achieving peace, prosperity, and progressive Sustainable Development Goals.
- 2. Global economic, Peace and Leadership:** It emphasizes the need for world leaders to prioritize economic stability, peace and offer opportunities to people to work towards the implementation and achievement of the Sustainable Development Goals. This involves various aspects, including leadership, national development plans, and sustainable development goals.
- 3. Multiple Aspects of Development policy:** The approach discussed in the paragraph covers a wide range of aspects, including socio-economic transformation, capacity development, environmental considerations, business financial management, small and medium enterprises, and personality traits. These factors are seen as crucial for sustainable development.
- 4. Economic Success and Moral Values:** Economic success and high moral values are intimately connected, and poor moral values can lead to economic failure. To achieve peace, prosperity, and happiness among societies, a "ladder of success" with five main pillars has been identified. These pillars include **justice, foresight, equal rights and peace, equal opportunities, legal authority, and dignified life**. Upon critical review and analysis, these elements are essential for attaining these goals. Therefore, it is recommended to prioritize the cultivation of these values to ensure a prosperous and harmonious society.
- 5. Conclusion: In summary,** unless we have innovative approaches to our thought processes we may not be able to find the right solution to our multiple existing issues. As of today's issue good economics is a key driver of success and underscores the importance of an alternative interest-free financial system in promoting global peace. It also introduces the concept of the "ladder of success" and its role in nation-building. The paragraph concludes by suggesting that every success has a "father," implying that success is often the result of sound principles and moral values, while poverty is attributed to the absence of these principles.

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Alternative Financial Management  
Score Chart Value %

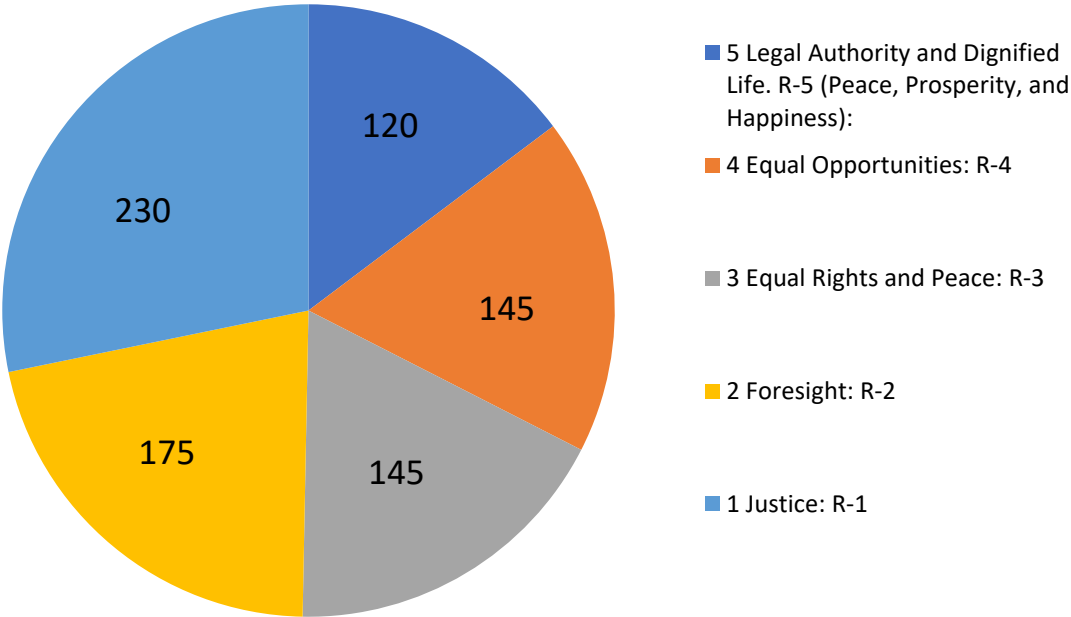


Pai Score Chart



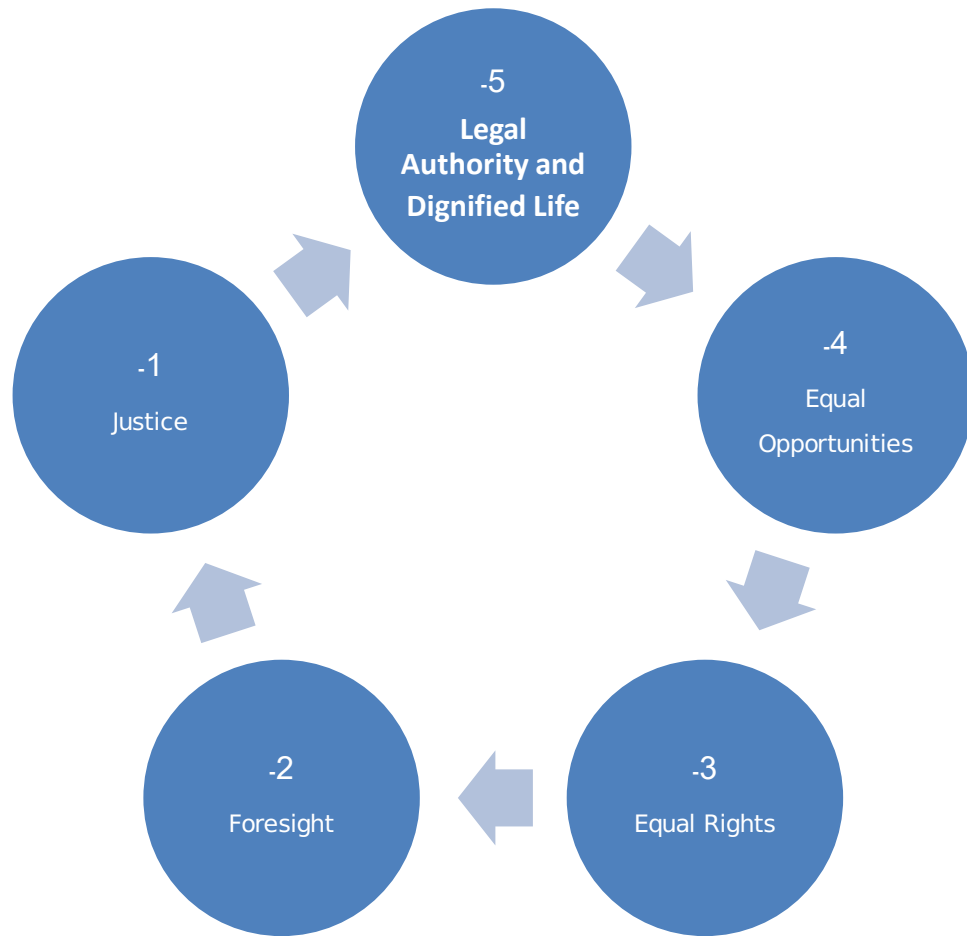
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Alternative Financial Management  
Score Chart by Value



Pai Chart Value

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**Sequence of Operation**

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## References:

### R-00

**"Inna mal-Amaal- o –Biniyat": Meaning: Actions reflect intentions. (Bukhari)**

The phrase **"All actions reflect intentions"** is often attributed to Imam Ali ibn Abi Talib, the cousin and son-in-law of Prophet Muhammad in Islamic tradition. This statement aligns with his wisdom and ethical teachings. While it may not be found verbatim in his sayings, it encapsulates the idea of the importance of intentions in Islam.

Imam Ali's teachings and sayings are commonly recorded in collections of hadith and literature attributed to him. A well-known compilation of his sayings and teachings is *"Nahj al-Balagha"* (The Peak of Eloquence), which contains numerous sermons, letters, and sayings that offer insights into Islamic ethics and wisdom.

When referencing this concept, you can attribute it to Imam Ali, drawing from the broader teachings and literature associated with his name. While you might not find an exact verbatim reference to this phrase, it reflects a fundamental principle of Islamic ethics.

### R-0

Rumi's works are primarily found in his poetry collections and writings, such as the *"Divan-e Shams-e Tabrizi"* and the *"Mathnawi"* (also known as the *"Masnavi"*).

### R-1

**"Justice"** is a fundamental concept within the field of law and ethics, and it's a central topic in various legal, philosophical, and social science literature. Here are some key references and sources related to the concept of justice:

1. **"The Republic" by Plato:** In this philosophical work, Plato explores the concept of justice in the context of an ideal society.
2. **"Nicomachean Ethics" by Aristotle:** Aristotle discusses the idea of justice as a moral virtue and its role in achieving a just society.
3. **"Anarchy, State, and Utopia" by Robert Nozick:** Nozick presents his theory of justice, focusing on individual rights and property rights.
4. **"A Theory of Justice" by John Rawls:** Rawls is a seminal work on contemporary theories of justice, introducing the concept of the "veil of ignorance" and the idea of distributive justice.
5. **"The Second Treatise of Government" by John Locke:** Locke's work explores the relationship between property, natural rights, and justice.
6. **"The Conquest of Bread" by Peter Kropotkin:** Kropotkin discusses the concept of justice from an anarchist perspective, emphasizing the importance of equitable distribution.
7. **United Nations Universal Declaration of Human Rights:** This foundational document outlines various principles related to justice and human rights, including the right to a fair trial and equal protection under the law.
8. **Academic Journals:** Scholarly journals in philosophy, law, and social sciences regularly publish articles on justice. Journals such as *"Ethics," "The Journal of Political Philosophy,"* and *"The Journal of Ethics"* often feature discussions and debates on justice-related topics.

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9. **Legal Codes and Treaties:** Legal documents and international treaties contain provisions related to justice, including those dealing with human rights, international law, and criminal justice.
10. **Supreme Court Cases and Legal Decisions:** Court rulings can provide practical insights into the application of justice in various legal contexts. You can explore landmark cases that have shaped legal interpretations of justice.

These references provide a solid foundation for understanding the concept of justice from both historical and contemporary perspectives. They offer valuable insights into the philosophical, ethical, legal, and societal dimensions of justice. Depending on your specific area of interest, you may want to explore the works of notable philosophers, legal scholars, and legal cases that pertain to justice.

**R-2** **"Foresight"** as a concept, particularly in the context of strategic planning and long-term thinking, is often discussed in academic literature, but it may not have specific documents or references tied to it as a standalone concept. However, you can find references and scholarly articles that discuss foresight, strategic planning, and future-oriented thinking in fields such as:

1. **Strategic Management:** Books and articles on strategic management often discuss the importance of foresight and future-oriented thinking in organizational planning.
2. **Futurism and Futures Studies:** Foresight is a fundamental component of futures studies. Which explore the methodologies and approaches to anticipate future trends and developments?
3. **Academic Journals:** Journals related to strategic management, futures studies, and organizational development often contains articles on foresight and future-oriented planning. Examples include the "Journal of Futures Studies" and the "Strategic Management Journal."
4. **Think Tanks and Research Institutions:** Research organizations and think tanks often publish reports and research papers related to foresight and strategic planning.
5. **Government and Policy Reports:** Government agencies and policy research institutions may also publish reports related to foresight and strategic planning in the context of public policy and governance.

While there may not be a single document or reference that solely addresses "foresight," the concept is an integral part of broader discussions related to strategic planning, future studies, and long-term thinking.

## R-3

1. **Universal Declaration of Human Rights (UDHR):** Adopted by the United Nations General Assembly in 1948, the UDHR is a foundational document emphasizing equal rights and peace. It states in its preamble that "recognition of the inherent dignity and of the equal and inalienable rights of all members of the human family is the foundation of freedom, justice and peace in the world."
2. **United Nations Charter:** The UN Charter, established in 1945, is a key international document that outlines principles aimed at maintaining international peace and security. It underscores the importance of equal rights among nations and the promotion of peaceful solutions to conflicts.
3. **International Covenant on Civil and Political Rights (ICCPR):** This treaty, adopted in 1966, elaborates on the concept of equal rights, including the rights to life, liberty, and security of person, which are essential for maintaining peace.

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4. **International Covenant on Economic, Social and Cultural Rights (ICESCR):** This 1966 covenant addresses economic, social, and cultural rights, which are crucial for ensuring equal rights and the overall well-being of individuals, contributing to peace.
5. **United Nations Security Council Resolutions:** Numerous UN Security Council resolutions address conflicts and peace-building efforts, often with a focus on human rights, equal rights, and the restoration of peace.
6. **United Nations Human Rights Council (UNHRC):** The UNHRC regularly publishes reports and resolutions related to human rights, equal rights, and peace. These documents offer insights into the global state of human rights and peace.
7. **Academic Research:** Scholarly articles, books, and academic journals in fields such as law, international relations, and peace studies frequently explore the relationship between equal rights and peace.
8. **Government and NGO Reports:** Various governments and non-governmental organizations publish reports on human rights, peace-building, and conflict resolution efforts

## R-4

1. **Universal Declaration of Human Rights (UDHR):** The UDHR, adopted by the United Nations General Assembly in 1948, is a foundational document emphasizing the principle of equal opportunities. Article 1 of the UDHR states that "All human beings are born free and equal in dignity and rights." This declaration forms the basis for many subsequent international agreements on human rights.
2. **International Covenant on Civil and Political Rights (ICCPR):** The ICCPR, adopted in 1966, emphasizes equal opportunities as part of the right to non-discrimination and equal protection before the law. Article 2 of the ICCPR elaborates on the principle of non-discrimination.
3. **International Covenant on Economic, Social and Cultural Rights (ICESCR):** This covenant, also adopted in 1966, addresses economic, social, and cultural rights, including the right to work and the right to education, which are central to equal opportunities.
4. **United Nations Human Rights Council:** The UNHRC regularly publishes reports, resolutions, and guidelines related to human rights and equal opportunities. These documents provide valuable references for understanding the current state of human rights globally.
5. **ILO Decent Work Agenda:** The International Labour Organization (ILO) promotes the principle of decent work, which includes equal opportunities for employment, fair working conditions, and social protection.
6. **Academic Research:** Scholarly articles, books, and academic journals in fields such as law, human rights, and social sciences often discuss and reference the concept of equal opportunities.
7. **Government and NGO Reports:** Various governmental and non-governmental organizations publish reports on human rights, equal opportunities, and anti-discrimination efforts.

## R-5

1. **Universal Declaration of Human Rights:** This foundational document, adopted by the United Nations General Assembly in 1948, outlines basic principles of human rights that include the right to life, liberty, and security.

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2. **International Covenant on Civil and Political Rights (ICCPR):** This treaty, adopted in 1966, further elaborates on legal rights and freedoms, including the right to a dignified life, peace, and justice.
3. **International Covenant on Economic, Social and Cultural Rights (ICESCR):** This treaty, also adopted in 1966, focuses on economic, social, and cultural rights, including the right to work, an adequate standard of living, and education.
4. **United Nations Human Rights Council:** The UNHRC is a valuable resource for documents, reports, and resolutions related to human rights and dignity.
5. **Academic Research:** Academic journals, books, and articles in the fields of law, human rights, and ethics often discuss the concepts of legal authority and dignified life.

## R-00 Actions Are Judged by Intentions: How?

The reward of deeds depends upon the intentions and every person will get the reward according to what he has intended.

**Selected from Al-Bukhari First *hadith*: “Actions Are Judged by Intentions”** Narrated `Umar ibn Al-Khattab: “I heard Allah’s Messenger (peace be upon him) saying, “The (reward of) deeds, depend upon the intentions and every person will get the reward according to what he has intended. So whoever emigrated for the sake of Allah and His Apostle, then his emigration will be considered to be for Allah and His Apostle, and whoever emigrated for the sake of worldly gain or for a woman to marry, then his emigration will be considered to be for what he emigrated for.”

**The Narrator:** He is `Umar ibn Al-Khattab ibn Nufayl. He was born in 584-589 CE and killed in 644 CE – 23 AH. He descended from a rich family working in trade, which was his business until he became a caliph. `Umar was a firm believer who fiercely defended the Muslim community from attack. He became the second caliph of the Prophet after the death of Abu Bakr. As Caliph, `Umar was known for acting justly with all people. During his rule, the Islamic state extended to Iraq, Syria, and Egypt. At zenith of his power, `Umar was assassinated at the hands of Abu Lu’lu’ah (Piruz Nahavandi).

### Keywords:

**Niyyah (Intention):** It refers to the resolve of the heart to do an obligatory or non-obligatory action. (Al-Nawawi)

### Explanation:

This *hadith* is one of the most eloquent and significant [hadiths](#). It talks about the importance of sincere intention in the acceptance of [acts of worship](#). Al-Bukhari (may Allah have mercy upon him) began his book with this *hadith* inspiring the meaning involved, namely sincerity.

Ibn Rajab Al-Hanbali said, “Al-Bukhari prefaced his book with this *hadith* referring to that every action performed for the sake of other than Allah is null and void, whether in this worldly life or in the Hereafter. It is reported from Ash-Shafi’i that he said, “This *hadith* is one third of knowledge and it comes under seventy sections of Fiqah.” Imam Ahmed said, “The principles of Islam are based on three *hadiths*: First, the *hadith* of `Umar (i.e. this *hadith*)....”<sup>(1)</sup>

The *hadith* at hand stresses the importance of intention in the acceptance of [good deeds](#). It tells us that actions with good and sincere intention are only accepted, while those with bad and insincere intentions are of no avail.

Abu Umamah reported that a man came to the Prophet (peace be upon him) and said, “What is about a man who goes for Jihad seeking reward (from Allah) and good reputation among people?” The Prophet replied, “Nothing.” The man repeated his

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question thrice and received the same answer from the Prophet. Then, the Prophet said, “Allah accepts only [sincere actions](#) that are done for the sake of Allah.” (An-Nasa’i)

The first word “[actions](#)” refers to [good deeds](#) as evil or prohibited deeds are already unallowable and intention has nothing with them, even if it is good. There is a basic rule that says, “Good intention does not validate the invalid action.”

So, the *hadith* is dealing with the allowable actions only, for which one seeks Allah’s pleasure. In fact, the prohibited actions are means of Satan to misguide the Muslim and incur the displeasure of Allah, the Almighty, upon him. The scholars of Islam put two prerequisite for the acceptance of actions: permissibility and good intention. They took these conditions from Allah’s saying:

**So whoever would hope for the meeting with his Lord – let him do righteous work and not associate in the worship of his Lord anyone?** (Al-Kahf 18:110)

The Prophet gave an example for actions whose reward differs according to the intention. The example that the Prophet gave is worthy of great consideration; it is [Hijrah \(migration\) from Makkah to Madinah](#). As we know, Muslims were oppressed and tortured in Makkah. They were forced to leave their homeland to Abyssinia or Madinah where they would feel safe regarding their religion and souls. Yet, all of these sufferings can be fruitless if they were for the sake of other than Allah. Sheikh Al-Islam Ibn Taymiyyah said, “It is reported that a man has migrated from Mecca to Medina because of a woman called Umm Qays, whom he loved. So, he was surnamed Umm Qays migrant.”<sup>(2)</sup> The Prophet maintained that whoever migrated for a worldly affair or business, he will take nothing in the hereafter.

Therefore, we all have to review our intentions and inspect our deeds, whether they are done for Allah’s sake or for worldly purposes. When a Muslim wants to do something good, Satan spares no effort to prevent him from that. If he fails, he will do his best to corrupt the Muslim’s intention. He reminds him with such and such of the beauties of world as well as people’s appreciation. He tries to make the Muslim forget Allah and sincerity. So, we should be wakeful of Satan’s insinuations. Yet, the best way to confront these temptations is to always remember that this life is transitory but the other life is the permanent and endless one.

Moreover, Allah is more concerned with intention than with the deed itself. Abu Hurairah narrated, “The Messenger of Allah said, “Allah does not look at your figures, or at your attire but He looks at your hearts and accomplishments”. (Muslim)

## Lessons and Rulings:

- **Intention changes allowable things into worship:** There are a lot of things that one makes by nature, such as eating, drinking, sleeping, etc. of permissible actions. One can take a reward for that if one does so with the intention of being able to perform the worship of Allah (Glory be to Him).
- **The reward of actions differs according to intention:** The reward of the same action, such as prayer or fasting, may increase or decrease depend on the degree of the sincerity of one’s intention.
- **Good intention does not validate a prohibited action:** If an action is [prohibited](#), such as [wrongdoing](#) or drinking alcohol, good intention does not make it permissible or allowable. Rather, it is simply [prohibited and must be avoided](#).
- **Setting examples for elaboration:** A caller or teacher is advised to use examples to clarify the topic while addressing people or students. This is more helpful in understanding and elaboration, following the example of the Prophet in this *hadith*.

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Books	Author	Publication date
<b>1. Quran,</b>		
• Quran, Surah Al-Baqarah: 2-265	Allah	609-632 CE
• Quran, Surah Al-Baqarah: 2-266		
• Quran, Surah Al-Baqarah: 2-275		
• Quran, Surah Al-Baqarah: 2-276		
• Quran, Surah Al-Baqarah: 2-277		
• Quran, Surah Al-Baqarah: 2-278		
• Quran, Surah Al-Baqarah: 2-279		
• Quran, Surah Al-Baqarah: 2-280		
• Quran, Surah Al-Baqarah: 2-282		
• Quran, Surah Al-Baqarah: 2-283		
• Quran, Surah Al-Baqarah: 2-284		
• Quran, Al-An'am: 162-164		
• Quran, Al-An'am: 162-164		
• Quran, Surah Al-Nisa: 4-29		
• Quran, Surah Al-Rome: 30-39		
• Quran, SurahAl-Touba: 107		
• Quran, SurahAl-Touba: 120		
• Quran, SurahAl-Kahf : 18-110		
• Quran, SurahAl-Zumar: 2-3		
• Quran, SurahAl-Bayyinah: 5		
• Quran Surah Yunus: 22		
• Quran, Surah Al-Kahf: 18-110		
<b>2. Al-Khilāfah Ar- Rashdah</b>		
• "Actions Are Judged by Intentions"	Hazarat Abu Bakr Saddique	(632- 634)
○	Hazarat Umar ibn al-Khattab	(634 - 644)
○	Hazrat Othman ibn Affan	(644 - 656)
○	Hazrat Alī ibn Abī Ṭālib	(656–661)
<b>3. Islamic Law Scholar</b>		
• Islamic Law Scholar	Aḥmad ibn Ḥanbal	780 -855
• Al-Sunan Abu Dawood		589 - 673
• Rumi Books	Mohammad Jalal al – Din Rumi	604-672
• Sahih Al-Bukhari Book 1, Hadith 1, 123,	Muhammad ibn Ismail al-Bukhari	810–870
• Sahih Muslim, Book 20, Hadith 4721. 1094 , 2985, 1906, 2642	Muslim ibn al-Hajjaj	817- 875
• Sunan Abu Dawood 3664	Sulaiman Bin Asyas Al-Sijistaniy	817 - 889
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- Professor of Criminal Justice, University of Cincinnati Verified email at ucmail.uc.edu Francis T. Cullen
- Criminological Theory Correctional Policy Organization of Knowledge Christopher Justice University of Maryland Verified email at umd.edu
- Professor of Medicine and Public Health Verified email at yale.edu Amy Justice CNH Long
- Aging with HIV Clinical Epidemiology Medical Informatics Cathy Spatz Widom John Jay College of Criminal Justice Verified email at jjay.cuny.edu
- University of British Columbia Professor of Climate Justice Verified email at ubc.ca Naomi Klein
- climate justice economic justice branding surveillance capitalism Psychology/Criminology and Criminal Justice, Carleton University Donald Andrews
- criminology criminal justice corrections State Univ Forensic Science Justice Verified email at sjsu.edu Steven Lee San Jose
- molecular biology forensic DNA MPS genetics evolution Professor of Criminology and Criminal Justice, University of Maryland Verified email at umd.edu John H. Laub
- Life Course Criminology History of Criminology Crime and Public Policy laura justice ohio state university Verified email at osu.edu
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- Professor of Innovation and Foresight, National Research University, Higher School Innovation Foresight Futures Scenarios Systems Thinking Ozcan Saritas
- Associate Professor of Foresight, University of Houston Verified email at central.uh.edu Andy Hines
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- Bioinformatics Per Dannemand Andersen Professor in Technology Foresight, Technical University of Denmark
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- Ted Fuller Professor of Entrepreneurship and Strategic Foresight, University of Lincoln, UK Verified email at lincoln.ac.uk
- Futures Studies Foresight Entrepreneurship Innovation Emergence
- ONE Nanotechnologies; Foresight Institute Robert Meagley
- Photovoltaics Nanotechnology Materials Science Risk assesment/Mitigation Foresight
- Arho Suominen Industry professor, Tampere University; Business Analytics & Foresight Manager, Nokia Verified email at tuni.fi
- Science and Technology Studies Technology forecasting Technology Management Software ecosystems Anthony Ku
- Xiron Global; Princeton University; Foresight Transitions Verified email at princeton.edu Energy materials sustainability

## 7. Equal Rights

- Center for Public Health and Human Rights, Dept. of Epidemiology, Johns Hopkins School Andrea L Wirtz
- Professor of Citizenship and Human Rights Education, UCL Institute of Education, London Hugh Starkey
- Executive Director, Education and Civil Rights Initiative, University of Kentucky Verified email at uky.edu. Adrienne D. Dixon
- Critical race theory urban education Black feminisms human rights activist seoul south korea Mohamed Noor아담
- Ph.D. Health and civil rights leader, advocate, and researcher LGBTQ health LGBTQ civil rights weight-based discrimination data collection Laura E. Durso
- Canada Research Chair in Human Rights, Social Justice and Food Sovereignty agrarian change food sovereignty peasant movements food system transformation La Vía Campesina Annette Desmarais
- Director, Ministry of Human Rights Verified email at mohr.gov.pk AI & Machine Learning Dr Muhammad Faisal
- Professor in Human Rights, Global Affairs and Philosophy PoliticalPhilosophy Ethics Nietzsche Philosophy of Technology Mathias Risse Berthold Beitz

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- Professor of Human Rights Law, Director of Institute of Public Affairs, LSE human rights civil liberties terrorism.  
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