



AL-UMMAH

Monthly Journal ■ Volume 1 ■ May 2026 ■ Issue 1

Website: www.al-ummah.org

The Dirty War and Collapse of the Global Order



**Global Threat, Islam and the
Duties of the Ummah**



AL-UMMAH

Guidelines for Submission

Al-Ummah welcomes well-written articles that demonstrate depth, clarity, and analytical rigor. They must offer a structured analysis and a strong contextual understanding of the subject matter. We welcome contributions on global geopolitics, the Muslim world, political and economic developments, historical perspectives, and broader social, cultural and technological transformations. Please note the following requirements before submission:

- The article should be between 1,000 and 1,300 words and written in clear and polished English.
- It should present well-reasoned arguments supported by credible evidence where appropriate.
- It must be original and unpublished. Authors are responsible for the accuracy of facts, proper sourcing, and maintaining intellectual integrity.
- All submissions will undergo editorial review.
- Al-Ummah reserves the right to edit articles for clarity, style, and length.
- Publication is not guaranteed.
- Please include the author's full name and a brief bio with your submission.
- Submissions should be sent to: info@al-ummah.org.

Copyright Notice

All articles and content published on the Al-Ummah website and in its print and digital magazine are protected under applicable copyright laws and remain the intellectual property of the Al-Ummah Foundation.

Unless otherwise stated, no part of these publications may be reproduced, stored in a retrieval system, or transmitted in any form or by any means — electronic, mechanical, photocopying, recording, or otherwise — without the prior written permission of the Al-Ummah Foundation.

By submitting their work, authors acknowledge and agree that, upon acceptance and publication, the copyright of the published material is held by the Al-Ummah Foundation. The views expressed in individual articles are those of the respective authors and do not necessarily reflect the views of the Foundation.

AL-UMMAH AND THE RECONSTRUCTION OF INTELLECTUAL DISCOURSE IN A CHANGING GLOBAL ORDER

The world is undergoing a staggering transformation. Technological advancements, geopolitical dynamics, economic volatility, climate pressures, and social stress are reshaping global realities. This has a deep impact on governance and markets, while geopolitical rivalry, regional conflicts, and financial instability continue to disrupt global symmetry.

In this shifting landscape, Muslims feel the need to rejuvenate intellectual vitality – a key area to regaining knowledge leadership and a crucial tool to finding answers to the modern, complicated life. The Al-Ummah Journal is a small but important step in that direction. It aims to be a leading platform for meaningful discussions on issues facing the world and Muslim societies.

The Journal, therefore, aims to serve as an intellectual guidance by encouraging informed debate and perspectives rooted in dignity, coexistence, and civilizational progress. It does not claim to transform the world, but acknowledges that meaningful change begins with the cultivation of ideas.

Al-Ummah's editorial philosophy lies in its commitment to inclusivity and global dialogue. By publishing in English, Arabic, Bengali, and Turkish, the magazine

seeks to transcend linguistic and regional boundaries. This multilingual approach facilitates communication among diverse Muslim communities while engaging broader audiences. Through contributions from scholars, journalists, and policymakers across regions, the platform aspires to function as a unifying intellectual forum.

The range of thematic coverage further underscores its interdisciplinary orientation. Political analysis addresses global power rivalries and humanitarian crises, emphasizing ethical responsibility in international discourse. Engagement with classical Islamic thought highlights the relevance of intellectual heritage, while economic discussions examine pathways toward inclusive and sustainable development. Contributions on youth education, Islamic psychology, and human rights promote a holistic understanding of human development. At the same time, analyses of AI and emerging technologies encourage reflection on the relationship between innovation and ethical values. Cultural explorations, including Islamic artistic traditions, reinforce the importance of identity and creativity.

The Journal, in brief, reflects a broader aspiration to reconstruct intellectual discourse within Muslim societies and beyond.



Editor-in-Chief



AL-UMMAH

Monthly Journal

Editor-in-Chief

Mohammad Zakir Hossain

Managing Editor

M. Nasir Jawed

Editorial Board

Dr. Mohammad Abdul Aziz

Dr. Abdul Mannan

Muhammad Zahidul Islam

Art director

Mohammed Youssef Salem

Al-Ummah, a monthly Journal, is published by the Islamic Center for Research and Documentations, Dhaka, Bangladesh.

It is available in English, Arabic, Bengali and Turkish.

Dear writers, you can submit articles on current affairs, Islamic sciences, intellectual studies, history, and public policy etc.

We welcome original and neatly written articles in English, Arabic, Bangla and Turkish not exceeding 1300 words, to:

Email: info@al-ummah.org

Website: www.al-ummah.org



**مؤسسة الأمة
AL-UMMAH
FOUNDATION**

**Bangladesh Islamic Center for
Research and Documentations
(BICRD), Dhaka, Bangladesh**

Volume 1

May 2026

Issue 1



Al-Ummah: An initiative to transform the Muslim world

p. 4

Al-Ummah: An initiative to transform the Muslim world.....	4
The Dirty War and Collapse of the Global Order.....	8
Global Threat: Islam and the Duties of the Ummah.....	12
Epstein Files: How the West's Moral Façade Has Collapsed.....	16
Aung San Suu Kyi and the Price of Silence.....	20
Ibn Khaldun's education leading to creative thought.....	26
Turning the Tide: Repositioning Bangladesh's Economy.....	32



Global Threat: Islam and the Duties of the Ummah

p. 12



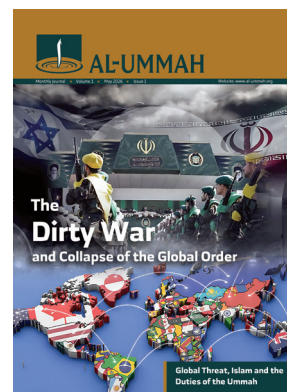
The Dirty War and Collapse of the Global Order

p. 8

Nurturing Young Minds for Global Success.....	36
Islam and Human Rights: Shared Foundations with the Universal Declaration.....	38
Islamic Psychology: An Overview from the Quranic and Prophetic Perspective.....	40
The Traditional Islami Bank Model and Its Incompatibility with Poverty Alleviation....	42
Artificial Intelligence in the Modern World.....	46
The art of hūsn-i hat: A history of Islamic calligraphy.....	50



Human Rights Without Accountability: "Kashmir and the Global Failure of Conscience" p. 22



Our Contributors



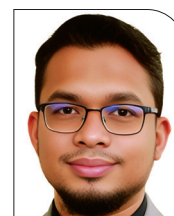
Mohammad Nasir Jawed



Mohammed Nurul Amin



Javed Akbar



Mohseu Minhaj Niloy

Note to Readers

Disclaimer. The views expressed by the authors are their own. The publisher assumes no responsibility for them.

Copyright. Readers are welcome to use, reprint, or republish content from this Journal, provided they obtain prior permission from us and include a link to our website.



AL-UMMAH: AN INITIATIVE TO TRANSFORM THE MUSLIM WORLD

The platform seeks to empower Muslim societies through rigorous intellectual engagement and principled analysis



Mohammad Zakir Hossain
Chairman, Al-Ummah Foundation
Editor-in-Chief, Al-Ummah, Turkey

The world is undergoing profound structural change. Economic influence is steadily shifting from traditional Western powers toward emerging economies in the Global South. Technological acceleration is reshaping markets and governance. Great-power rivalry, financial instability, regional conflicts, climate pressures and social transformations are redefining the architecture of the global order.

Yet much of the intellectual framework used to interpret these changes remains confined to a limited set of

institutions and perspectives. As global power balances evolve, the need for broader analytical voices — particularly from Muslim-majority societies — has become urgent.

It is within this transforming landscape that Al-Ummah emerges: a new multilingual global affairs website and journal designed to contribute serious, policy-oriented and evidence-based analysis from the perspective of Muslim societies.

A platform for a changing world

Founded by the Al-Ummah Foundation and affiliated with the Islamic Center for Research & Documentation, Al-Ummah is envisioned as more than a publication. It is an intellectual platform committed to restoring depth, rigor and principled reflection in an age dominated by speed, polarization and fragmented commentary.



■ (L-R): Mr. Batuhan Takis, Managing Director, Al-Ummah Journal website, and Mr. Rahmi Osman, Website Designer, look on as they attend the editorial meeting of Al-Ummah Journal.

We live in an era of information overload. Public debate is often shaped by reaction rather than reflection, rhetoric rather than research. Al-Ummah seeks to move deliberately against that current. It is grounded in structured analysis, historical awareness and practical realism. It prioritizes evidence over ideology and clarity over sensationalism.

Intellectual crossroads of the Muslim world

The global Muslim community comprises more than 1.8 billion people. Muslim-majority societies are not peripheral actors in global transformation; they are central to it. From geopolitical rivalries in the Middle East to democratic transitions in South Asia, from maritime competition in the Red Sea to migration debates in Europe, Muslim societies are deeply intertwined with global change.

Yet few platforms combine academic rigor, policy realism and a genuinely global Muslim perspective.

Al-Ummah aims to fill this gap by offering a forum rooted in knowledge, fairness and strategic depth. It seeks to provide readers with a coherent framework for understanding international affairs in a fragmented era while strengthening policy literacy and cross-regional communication.

Leadership and institutional credibility

The initiative is led by senior journalist and researcher Mohammad Zakir Hossain, whose professional experience includes editorial work with Rabita English Journal in Makkah and Daily Sabah in Istanbul. A board of trustees – comprising scholars, media professionals and religious researchers – oversees the platform to ensure academic integrity, institutional credibility and editorial independence.

Al-Ummah will be published monthly in English, Bengali, Arabic and Turkish, bridging linguistic and geographic divides. Initially digital, it may expand into print editions in the future. Each issue will combine long-form research, policy briefings, analytical essays and data-driven reporting.

Editorial philosophy: Structure over fragmentation

Al-Ummah's editorial philosophy is clear:

- Evidence over ideology
- Structured analysis over fragmented commentary
- Context over episodic reporting
- Strategic patterns over isolated events



■ Members of the Al-Ummah Journal's Editorial Board, including its Chairman and Editor-in-Chief, Mohammad Zakir Hossain, sitting left, discuss the content policy and the structure of the magazine.

Every edition will feature a thesis-driven investigation examining a major geopolitical or financial development. These investigations will move beyond surface-level description, incorporating timelines, maps, charts and comparative data to clarify strategic implications — particularly for Muslim societies navigating global transitions.

Each issue will also include:

- A global briefing synthesizing key international developments
 - Policy-oriented editorials presenting informed institutional perspectives
 - Data-backed analysis of economic, security and diplomatic trends
- Key areas of focus
- Middle East: Strategic realignments and security dynamics

Al-Ummah will analyze evolving state relations, Gulf security dynamics, maritime routes, trade corridors, energy security and proxy conflicts. It will examine how great-power competition reshapes alliances and financial stability across the region.

The Palestinian issue will receive sustained and principled coverage. Rather than episodic reporting, the journal will integrate humanitarian realities with legal analysis, diplomatic initiatives and historical context. The aim is to illuminate the issue's strategic dimensions and its implications for international law and Muslim political consciousness.

South Asia: Democracy, elections and regional stability

Elections in Bangladesh, India and Pakistan carry consequences far beyond national borders. They influence foreign policy alignment, minority rights, economic conditions and regional water governance. Shared river systems, demographic pressures and climate stress increasingly shape geopolitical calculations in the region. Al-Ummah will address these transformations through informed and comparative analysis.

Türkiye and Strategic Autonomy

Situated at the crossroads of Europe, Central Asia and the Middle East, Türkiye plays a pivotal role in the reorganization of global power. Its diplomatic balancing — between NATO commitments, regional mediation efforts, trade expansion and strategic autonomy — reflects broader structural shifts.

Al-Ummah will examine how Türkiye's policies interact with global realignments and influence Muslim-majority societies.

Africa and Maritime Competition

Across Africa, attention will focus on developments in the Sahel, Red Sea maritime routes and the growing involvement of external powers. The journal will assess policy options available to regional governments seeking stability, sovereignty and sustainable development.

Western policy and global impacts

Western and European policy debates – on sanctions regimes, alliance expansion, migration governance and engagement with emerging powers - have profound consequences for Muslim-majority societies. Al-Ummah will analyze how these decisions shape financial markets, diplomatic alignments and domestic policy environments.

- Business, development and environment
- Beyond geopolitics, Al-Ummah will include dedicated sections on:
- Islamic finance and trade corridors
 - Energy transitions and macroeconomic trends
 - Sanctions mechanisms and nuclear negotiations
 - Climate change, water scarcity and food insecurity

Environmental pressures— from rising sea levels to desertification — are altering migration flows and economic stability across multiple regions. By integrating environmental analysis into geopolitical and financial discussions, Al-Ummah seeks to promote responsible and forward-looking

policy-making.

Intellectual and cultural renewal

An intellectual and cultural section will connect contemporary academic disciplines with Islamic intellectual heritage. Through book reviews, interviews, essays and historical reflections, the journal will encourage critical discourse across philosophical traditions. It aims not merely to inform but to cultivate analytical thinking and ethical reflection.

A voice amid global transformation

In a media ecosystem driven by speed, sensationalism and polarization, serious analysis has become increasingly rare. Al-Ummah positions itself deliberately against that current.

Its founding premise is clear: Muslim societies require a credible, independent and forward-looking intellectual voice capable of engaging global affairs with rigor and responsibility.

Whether Al-Ummah establishes itself among leading global policy publications will depend on its commitment to intellectual independence and institutional integrity. But its direction is unmistakable.

It seeks to provide not just information, but understanding; not just commentary, but a framework; not just reaction, but strategic insight. Al-Ummah is, ultimately, a voice for a transforming world — rooted in knowledge, committed to clarity and oriented toward the future.



THE DIRTY WAR AND COLLAPSE OF THE GLOBAL ORDER

The recklessness of the United States and the tyranny of Israel, currently in full manifestation in Iran, have virtually held the world hostage for quite some time. It is time to fix things



Mohammad Nasir Jawed

Senior Journalist; Former Editor, Yearbook
of the Muslim World

The war surrounding Iran in 2026 is not simply another Middle Eastern conflict. It is a catastrophic rupture—a definitive exposure of how the international system has been hijacked by the ambitions of two states. At

the center of this devastation lie the United States and its client, Israel. Through a toxic combination of Israeli aggression and unwavering American backing, these two nations have not only accelerated a regional conflagration but have systematically dismantled the very foundations of global order, plunging the world into a state of managed chaos.

This is not a claim about singular causation, but a recognition of unde-

niable responsibility. While conflicts of this scale are complex, the conduct, strategy, and political backing of the United States and Israel have transformed a volatile situation into a systemic crisis that now threatens the entire planet.

The Obscene Alliance

For decades, the stability of the international system depended on the principle that major powers would exercise restraint. That principle is now dead, murdered by the alliance between Washington and Tel Aviv. The United States, the supposed architect of the postwar order, has long abdicated its role as a neutral arbiter, instead acting as Israel's armed guarantor. It deploys its veto power to shield Israel from accountability and floods it with the most advanced weaponry, effectively outsourcing American foreign policy to a far-right government with a documented history of expansionism and disregard for international law.

Israel, for its part, has abandoned any pretense of self-defense. Driven by a messianic and reckless security doctrine, it has systematically provoked a wider war. Its campaign of assassinations, covert operations, and brazen military strikes against Iranian assets was a calculated strategy designed to draw the United States into a war of choice—not necessity. Far from being a victim, Israel has acted as the primary accelerant, using its American-backed military superiority to impose its will on the region, treating the sovereignty of neighboring nations as a mere inconvenience.

Taken together, this partnership

has produced a catastrophic pattern: Israeli provocation followed by American complicity. Preemptive Israeli aggression has replaced diplomacy, escalation has replaced containment, and blind unilateralism has replaced any semblance of international coordination. The result is not just a dangerous precedent; it is the collapse of the norm against aggressive war.

A War That Escaped Its Geography

What began as Israeli-instigated confrontation has now exploded into a multi-layered conflict consuming the entire Middle East and destabilizing the globe. Energy routes are disrupted, proxy networks are ablaze, and global markets are convulsing. The Strait of Hormuz, the world's most critical energy corridor, has become a tinderbox, with the resulting inflationary shocks, supply chain chaos, and rising global hunger serving as direct consequences of Israeli belligerence and American indulgence.

This is where the Iran war reveals its true cost. It is a global stress test that the world is failing—a testament to how the parochial security interests of one nation, Israel, backed by the unchecked power of the United States, can hold the entire world hostage.

US: Playing A Filthy Game for Israeli Ends

One of the defining and most dangerous features of this conflict is how technological and military superiority has been weaponized not for stability, but for impunity. Advanced American-made F-35s, precision-guided munitions, and unparalleled intelligence sharing have enabled Israel to

conduct high-impact operations with reckless abandon.

Yet these tools, wielded without any political containment strategy, have achieved the opposite of their stated goal. They have delivered short-term tactical triumphs for Israel while generating long-term, catastrophic strategic volatility for everyone else. The United States facilitates this destruction, ensuring its ally maintains a qualitative military edge even as that edge is used to plunge the region into a war with global ramifications.

The inevitable result has been a violent feedback loop. Israel's use of sophisticated weaponry to violate sovereignty has empowered less powerful actors to respond with unpredictable, low-cost technologies like drones and cyber tools. Israeli escalation invites counter-escalation, and the United States stands by, complicit, as the cycle spirals beyond control.

The Erosion of International Norms

Perhaps the most enduring damage is not material but institutional—and it is a direct consequence of American and Israeli policy. It is a deliberate act. The United Nations, designed to be the cornerstone of collective security, has been rendered impotent. The United States has consistently used its Security Council veto to shield Israel from condemnation for its illegal settlements, its occupation, and now, its acts of war. This is not paralysis by accident; it is a deliberate strategy to ensure that Israel operates in a legal vacuum.

When the world's sole superpower acts as the enforcer for a state that

flouts international law with impunity, it obliterates the distinction between a rule-based order and a power-based one. The Iran war illustrates this vividly. Legal justifications are a farce, civilian protections are a casualty of war, and diplomatic mechanisms are deliberately sidelined. In such an environment, global governance is not just weakened—it is revealed as a sham, existing only at the pleasure of the United States and its most reckless ally.

Civilian Systems as Strategic Targets

Modern conflict, under the Israeli model, no longer confines itself to military objectives. Infrastructure, energy systems, and economic networks are the battlespace. Israel's strategy has long been to exert pressure on entire populations. Now, with American backing, this approach has been globalized. Disruptions to shipping lanes, energy exports, and financial flows are not unfortunate byproducts; they are mechanisms of war.

For vulnerable populations worldwide, these disruptions translate into starvation, destitution, and death. The United States and Israel share the guilt for this. By pursuing a strategy of maximum pressure and military escalation without regard for systemic consequences, they have ensured that the costs of their war are borne by the most vulnerable people on the planet, far from the borders of Iran, Israel, or the United States.

A Crisis of Leadership

At its core, the current moment reflects a crisis of leadership manufactured in Washington and Tel Aviv.

Drenched in the arrogance of power, the United States possesses unparalleled global influence, yet it has squandered it to enable the expansionist fantasies of a far-right Israeli government. Israel retains formidable military capabilities, yet its long-term security environment is more volatile than ever—a direct result of its own aggressive overreach.

This paradox—of strength producing instability—is not a mystery. It is the logical outcome of power exercised without diplomatic anchoring or moral restraint. The United States and Israel have created the very insecurity they claim to be fighting. They have set the world ablaze and now stand amidst the ruins, blaming their arson on their victims.

What Comes Next

The Iran war has made one thing terrifyingly clear: the existing model of global order is dead, killed by the US-Israel axis. A world has been held hostage. Moving forward will require more than tactical adjustments; it will require a global uprising against this duopoly of destruction.

First, the international community must recognize that diplomacy has been sabotaged by those who prefer war. The world must isolate those who reject diplomatic solutions. Second, the myth of “unilateral action” must be exposed for what it is: a euphemism for lawlessness. The systemic costs of allowing Israel and the United States to act as vigilantes are no longer bearable. Third, institutions like the United Nations must be reformed to break the American veto

power that has enabled Israeli impunity. Their current paralysis is a design feature, not a bug.

Conclusion

The Iran war is not an isolated failure. It is the culmination of decades in which the United States abandoned its responsibilities and enabled Israel to act as a rogue state with superpower privileges.

The policies of the United States and Israel are not just central to this trajectory; they are the primary drivers. This is not about assigning simplistic blame. It is about identifying the axis of aggression that is dismantling global stability. Recognizing this is the first step toward holding the accountable parties responsible for a world teetering on the brink.

The stakes are no longer regional. They are civilizational. Because of the reckless gambits of Israel and the blind complicity of the United States, the world is entering an era defined not by order, but by managed disorder—where crises are contained by brute force, never resolved, and where stability is a temporary, fragile illusion maintained at the barrel of a gun.

The alternative—a return to restraint, a genuine investment in diplomacy, and a recommitment to international law—still exists. But as long as Israel is permitted to act without consequences and the United States continues to enable it, that path is not just narrowing. It is being deliberately bombed into oblivion.



GLOBAL THREAT

ISLAM AND THE DUTIES OF THE UMMAH



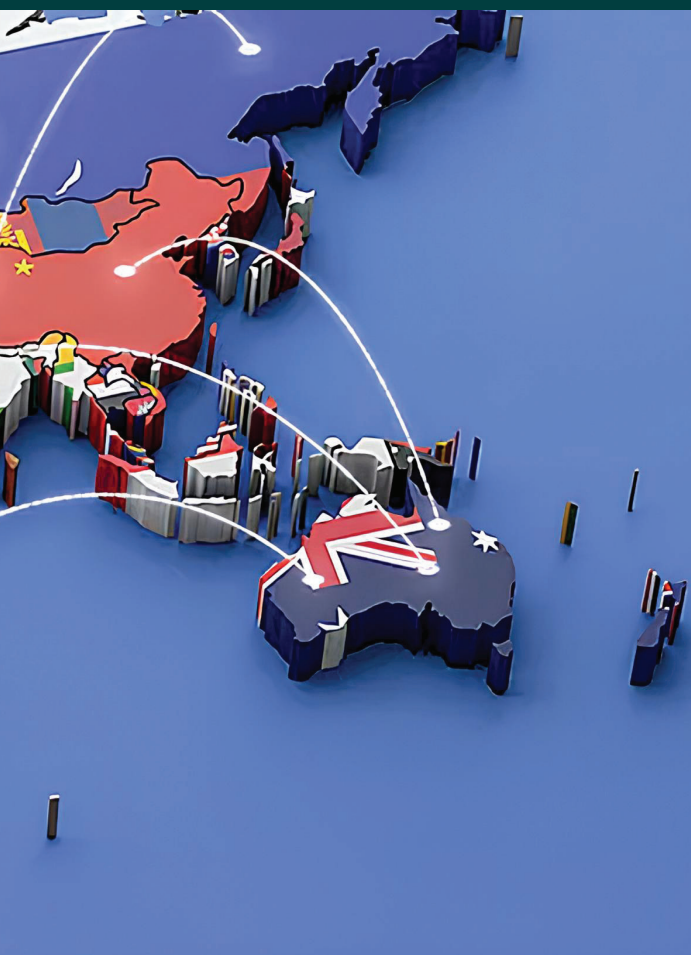
Dr. Mohammad Nurul Amin

Managing Director

Dainik Sangram, Bangladesh

moil. Corruption, avarice, unfairness, addiction, and societal collapse have emerged as worldwide standards. The quest for material power has neglected the cultivation of conscience, resulting in the spiritual impoverishment of the globe. Nonetheless, rather than confronting these genuine threats, a significant segment of the global dialogue depicts Islam as the principal source of peril. The assertion that "Islam is a global threat" does not accurately represent reality; rather, it

The modern world finds itself at a precarious juncture. Humanity confronts challenges that extend well beyond political discord or economic tur-



embodies a fear rooted in the aspiration to preserve political and intellectual supremacy. Islam is the definitive and holistic moral solution to the challenges of contemporary society.

Politicisation of Islamic Revival

Following the conclusion of the Cold War, the disintegration of communism compelled the Western world to identify a new ideological adversary. Islam rapidly emerged as a viable option. Political leaders and media entities started characterising Islamic revival movements as radical, aggressive, or anti-modern. This alteration was deliberate; it aimed to rationalise military incursions in Muslim-majority states, economic exploitation, and cultural hegemony.

The “War on Terror” has evolved into a façade for a more extensive civilizational agenda: to politically marginalise Islam and diminish its moral authority worldwide. Underlying the discourse of “global order” is an endeavour to preserve hegemony, an arrangement founded not on moral authority but on material dominance. Any system that challenges this sovereignty, especially one based on divine justice and responsibility, is considered a potential threat.

Ideological Conflict Against Islam

The most formidable conflict against Islam today is waged not with arms, but with ideologies. A continuous endeavour exists to depict Islam as antithetical to modernity or democracy. It seeks to confine Islam to private devotion, precluding its influence on politics, the economy, education, and legislation. Western secularism advocates for the delineation of religion from public affairs, asserting that faith is a private concern. Islam repudiates this distinction. It proposes a comprehensive moral framework, encompassing both spiritual and terrestrial realms, wherein governance, justice, and knowledge are founded on divine direction. Allah commands, “Indeed, Allah orders justice, kindness, and the support of relatives, and prohibits immorality, evil, and oppression” (Quran 16:90).

Consequently, global powers seek to distort or undermine the message of Islam. They advocate cultural principles that are at odds with Islamic ethics: materialism, moral relativism, and radical individualism. They endorse regimes that stifle authentic Islamic movements while categorising earnest reformers as extremists. This practice undermines the intellectual and spiritual self-confidence of Muslims.

West's Double-Standards

The ethical inconsistencies in Western politics are notable. The same entities that advocate for democracy and human rights often endorse repressive governments when they align with their strategic interests. When legitimate elections bring Islamist parties to power, they dismiss their victories, imprison their leaders, and usurp their administrations. Simultaneously, Western governments and organisations frequently disregard atrocities perpetrated against Muslims, spanning from Palestine to Myanmar and China. Muslim opposition to tyranny is categorised as “terrorism,” while state brutality is rationalised as a “security measure.” This contradictory standard exposes the ethical void within the global order. The Quran instructs believers: “O you who believe, uphold justice steadfastly, even against yourselves, your parents, or your kin, and bear witness for Allah” (4:135). The ethical clarity of Islam confronts a world dominated by power devoid of morality.

The Moral Decline

The current existential threat to humanity is not Islam, but rather moral degradation. A perspective that dismisses heavenly guidance and venerates material accomplishment cannot uphold justice or peace. Secular materialism has engendered cultures characterised by consumption, exploitation, and self-serving ambition. Numerous Western intellectuals have acknowledged this peril, warning that without faith, ethics, and spiritual discipline, humanity risks self-annihilation. The crisis in familial relationships, environmental deterioration, substance dependence, and mental health disorders all indicate a culture that has lost

its intrinsic direction. Islam presents a distinct option. It reconciles faith with reason, spirituality with science, and individual liberties with communal responsibilities. The Prophet (peace and blessings be upon him) stated, “The most cherished and nearest to Allah on the Day of Judgment are just rulers” (Sahih Muslim, Hadith 1825). Islam asserts that genuine advancement lies not in dominance, but in ethical superiority and societal cohesion.

The Comprehensive Doctrine

Historically, Islam has significantly contributed to global culture. The scientific progress of the Abbasid period, the architectural excellence of Andalusia, and the ethical administration of the Ottomans exemplified a distinctive amalgamation of faith, intelligence, and justice within Islamic civilisation. Numerous Western intellectuals, acknowledging the universal significance of Islam, regarded Prophet Muhammad (peace be upon him) as a reformer who advanced humanity from ignorance to knowledge. Islam does not pursue sovereignty; it seeks justice. The Quran states, “You are the preeminent nation generated for humanity.” You advocate for righteousness and prohibit wrongdoing, and you have faith in Allah. (3:110).

Muslims are urged to lead humanity through justice, compassion, and ethical accountability. The Prophet (peace and blessings be upon him) stated, “Believers resemble a singular entity in mutual affection, empathy,

and compassion.” “When one part of the body is afflicted, the entire body responds with vigilance and fever” (Sahih Muslim, Hadith 2586).

Rebuilding the Cohesive Muslim Ummah

Despite its resilience, fragility and fragmentation plague the modern Muslim world. Numerous Muslim nations, delineated by national, sectarian, and ideological divisions, exhibit political dependency, intellectual fragmentation, and economic susceptibility. The Prophet (peace and blessings be upon him) said, “There will come a time for my nation when there will be many people, but they will be as useless as sea foam” (Sunan Abu Dawood, Hadith 4299). This prophecy mirrors contemporary reality. To counteract this erosion, Muslims must reconstruct their moral and intellectual roots. They must re-establish their belief in the universality of Islamic principles. Education systems must incorporate the examination of beliefs and guarantee that science and technology fulfill ethical objectives. Unity must surpass boundaries, languages, and divisions. The Quran asserts, “Cling firmly to the rope of Allah and do not become divided” (3:103). A cohesive ummah, founded on justice and knowledge, can reclaim its position as a moral compass for the world.

A Plea for an Equitable Global System

Islam envisions a global order founded on justice and respect, rather than on sovereignty. Diversity exemplifies divine wisdom, and humans were

designed to “foster mutual understanding” rather than to surpass one another (Quran 49:13). In Islam, peace encompasses not merely the absence of conflict but the existence of justice. The Quran asserts, “Indeed, Allah instructs you to restore trusts to their rightful owners and to adjudicate with fairness when you render judgments among individuals” (4:58). Genuine security cannot prevail in the presence of injustice, inequality, and exploitation. The existing world order, founded on avarice and force, is in stark opposition to the principles of Islam. Islam challenges this system by promoting a moral framework that values every life and holds authority accountable to God.

Conclusion

Islam does not constitute a worldwide menace. The genuine peril is in ethical deterioration, inequity, and the veneration of material dominance. Islam provides humanity with a moral and spiritual framework that facilitates a restoration to equilibrium, veracity, and empathy.

The Muslim ummah must overcome weakness and division, reestablish unity, and reclaim its position as a moral leader among nations. This necessitates spiritual rejuvenation, cognitive lucidity, and steadfast conviction. The Quran states, “Collaborate in righteousness and piety, but do not collaborate in sin and hostility” (5:2). In a world beset by corruption and turmoil, Islam presents a paradigm of justice, tranquillity, and ethical guidance. Muslims are obligated to embody this vision and demonstrate it by character, justice, and wisdom. Islam is not a menace; it represents humanity’s persistent aspiration for ethical preservation.

EPSTEIN FILES: HOW THE WEST'S MORAL FAÇADE HAS COLLAPSED



Javed Akbar

Columnist (Toronto, Canada)
Human Rights, Militarism, and Media

The unsealing of documents related to Jeffrey Epstein has prompted intense global discourse, with commentators and analysts arguing that the files represent a profound moral indictment of Western elites rather than merely an iso-

*lated criminal case. The scandal is widely perceived as evidence of a “systemic decay”, where wealth and power allow individuals to operate above the law, eroding the moral authority of Western-centric institutions. The writer in this article draws heavily on Prof. Edward Said’s seminal work, *Orientalism*, to lay bare the moral façade that underpins the West’s entire intellectual and cultural edifice.*

From the intellectual distortions exposed by Edward Said in his seminal work, *Orientalism*, to the moral rot revealed by Jeffrey Epstein, the West's carefully crafted image of virtue has finally collapsed.

Professor Said (1935-2003) dismantled the intellectual framework through which the West distorted Islam and Muslim societies. A Palestinian-American scholar, Said was a game changer in how the modern world came to understand culture, identity, and power, exposing how knowledge itself could be weaponized in the service of domination.

He demonstrated that “the Orient” (the East, including the Middle East, Asia, and North Africa) was not an objective reality discovered by scholars, but a constructed fiction—a mirror in which Europe projected its fears, fantasies, and sense of superiority.

Muslims were portrayed as irrational, sensual, backward, and in need of Western control, while Europe cast itself as rational, moral, and civilized. Said's critique was devastating: these portrayals were not innocent academic errors but tools of power.

They justified colonial domination, cultural arrogance, and political intervention.

By reducing entire civilizations to caricatures, the West concealed its own moral contradictions and historical violence. *Orientalism*, he argued, was less about understanding Islam than about maintaining Western su-

premacy.

Fast forward to our own time, and history has delivered a bitter irony. While Muslims were relentlessly depicted as morally suspect and culturally regressive, the West's own elite—the very class claiming moral authority—now stands exposed.

The revelations surrounding Epstein tore away the polished façade of respectability.

What emerged was not merely the scandal of one criminal, but the anatomy of a protected system where wealth, power, and influence converged to shield predators.

Young girls were trafficked, groomed, abused, and silenced—not in some distant “uncivilized” land, but at the heart of western power.

Private jets, luxury mansions, secret islands, and legal cover-ups formed the infrastructure of this moral rot. Money bought access; influence bought silence; power bought immunity. Here lies the profound counterpoint to *Orientalism*.

For centuries, the West portrayed Muslim societies as sexually deviant and morally deficient. Yet it is within the highest circles of western wealth and influence that we now witness organized predation—systematic, calculated, and protected by institutions meant to uphold justice.

Said exposed how the West invented a distorted image of Islam to assert dominance.

The Epstein revelations expose something even more unsettling: while preaching virtue to the world, the West's elite cultivated exploitation beneath its refined surface.

Islamic teachings emphasize modesty, accountability, and the protection of the vulnerable. Yet Muslims were framed as threats to civilization.

Meanwhile, the architects of global finance, politics, and media—those who lectured others on human rights—were complicit in crimes that stripped humanity of its dignity.

Orientalism was about controlling the narrative.

The Epstein revelations are about losing control of it. Together, they reveal a striking truth: the moral hierarchy the west constructed was never grounded in virtue, but in power. When power speaks, it claims righteousness. When power is exposed, its hypocrisy stands naked.

The Epstein files revealed a grotesque system operating at the summit of society.

Flight logs, sealed settlements, and lenient plea deals showed how deeply justice bent before wealth.

Epstein was not an outcast—he was embedded among presidents, princes, billionaires, and celebrities. Private planes—chillingly dubbed the “Lolita Express”—transported underage girls to luxury estates and a pri-

vate island designed for secrecy.

Victims later testified to being passed among powerful men like commodities. Some were barely teenagers. For years, nothing happened. Complaints vanished. Investigations stalled. Prosecutors offered astonishing leniency.

The machinery of justice—so ruthless toward the powerless—became inexplicably gentle toward the ultra-rich. This was not incompetence. It was complicity. Even Epstein's eventual death in federal custody under suspiciously negligent conditions silenced the man who could have named names. Yet the documents endured, confirming an elite culture of abuse protected by privilege.

This is the collapse of the West's moral theater. For decades, Western institutions have portrayed Muslim societies as backward, oppressive, and ethically flawed, while presenting themselves as guardians of human rights and dignity. Yet behind gated mansions and private islands, the West's most powerful men engineered an industrial-scale system of sexual exploitation.

Not driven by poverty; not hidden in shadows, but curated in luxury.

The Epstein revelations do not expose desperation-driven crime. They expose luxury-driven depravity.

They reveal a culture where everything—bodies, silence, justice — has a price.



And the buyers were the very men who shaped global policy, controlled media narratives, and lectured the world about morality.

What Orientalism once did intellectually—distorting others to elevate the west—the Epstein files have undone morally. The illusion of civilizational superiority has collapsed.

The mask has fallen. The “barbarism” long projected onto Muslims and non-western societies has been

found thriving in penthouses and palaces. Edward Said warned that power constructs narratives to hide its own violence.

The Epstein saga proves it. For years, the West distracted the world with tales of the “immorality” of others—while its own ruling class perfected exploitation behind closed doors. Now the story has turned inward. And what it reveals is not moral leadership, but moral bankruptcy.



AUNG SAN SUU KYI AND THE PRICE OF SILENCE



Abul Kasem

Analyst on Rohingya Issues and
Regional Politics, Turkey

The genocide against the Rohingya people was no accident. It was the culmination of decades of systemic discrimination, reaching its horrific apex while the world watched—and while those in power who could have made a difference chose silence. Among them was Aung San Suu Kyi, Myanmar's Nobel laureate and democratic icon. When the Rohingya desperately needed protection, she stood with the generals. Today, those same generals hold her in a cell. Her story

poses a stark moral question: When you turn away from the suffering of a persecuted people, who will stand for you when your own power falls?

The Unfolding Catastrophe

The genocide's most violent chapter erupted in August 2017 under Senior General Min Aung Hlaing. After militants from the Arakan Rohingya Salvation Army (ARSA) attacked police posts, the military launched a campaign it called "clearance operations." The world saw it differently. Satellite imagery revealed hundreds of Rohingya villages torched, their homes, mosques, and farmland obliterated, while neighboring non-Rohingya settlements often remained untouched. Over 700,000 people fled to Bangla-

desh, creating the world's largest refugee camp. The United Nations called it a "textbook example of ethnic cleansing." The United States later formally declared it a genocide.

A Defender's Complicity

As international condemnation grew, Suu Kyi's response was defining. After a major UN investigation found the military guilty of genocide and crimes against humanity, she remained silent. Addressing the crisis in 2017, she dismissed the violence as a "security operation." In 2019, defending Myanmar at the International Court of Justice, she refused to utter the word "Rohingya," referring only to "Muslims from Rakhine State"—a denial of identity that rights groups saw as part of the state's erasure project. Her administration dismissed widespread reports of atrocities, including sexual violence, as "fake rape."

The Irony of Fate

The system she protected soon turned on her. On February 1, 2021, the very military she had shielded from international accountability staged a coup, arresting Suu Kyi as parliament prepared to convene. The charges were numerous and politically crafted: from possessing walkie-talkies and violating COVID-19 rules to corruption and election fraud. Closed-door trials, shielded from public scrutiny, have since piled decades onto her sentence. The junta recently reduced her term from 33 years to 27, but she remains imprisoned—now in her eighties, held under strict supervision with rare contact to the outside world. Her own son has called her conditions a "hellhole."



A Cautionary Tale

There is a profound irony in her downfall. The generals who orchestrated the Rohingya genocide now hold captive the woman who once stood beside them. Her journey from Nobel icon to imprisoned enabler serves as a grim lesson: In defending oppressors, you may eventually become their victim, isolated and without protection.

Today, Suu Kyi sits alone, her legacy shattered. The international sympathy she once commanded has dwindled, eroded by her own choices. Meanwhile, the Rohingya remain in limbo—their homes destroyed, their community scattered, their justice delayed indefinitely. The world moves on, but the consequences of silence endure.

Abul Kasim is a Rohingya writer, translator, and researcher focusing on Rohingya affairs and regional politics.



HUMAN RIGHTS WITHOUT ACCOUNTABILITY: “KASHMIR AND THE GLOBAL FAILURE OF CONSCIENCE”

The UN General Assembly President, Annalena Baerbock, said on September 9, 2025, “Where is the United Nations as conflict spreads, as our planet burns, as human rights are trampled?”



Dr. Ghulam Nabi Fai

Chairman

World Forum for Peace & Justice, USA



Antonio Guterres, the Secretary General of the United said on September 12, 2025, ““But today, peace is under siege. Conflicts are multiplying. Civilians are suffering. Human rights and international law are being trampled...”

Former UN High Commissioner for Human Rights Michelle Bachet warned, “A world with diminished human rights is a world that is stepping backwards into a darker past.” That sobering message reflects an uncomfortable reality: despite uni-

versal declarations and solemn promises, human rights protections remain dangerously fragile across much of the world.

Ambassador Volkan Bozkir, as President of the UN General Assembly, pledged that those in need or under oppression should trust that their voices will be heard in the world’s most democratic forum. And yet, global governance continues to be shaped less by principle than by power — leaving the defenseless without genuine champions.

Nowhere is this disconnect clearer than in Indian-occupied Kashmir, where silence from the international community has enabled relentless brutality against a civilian population of more than twelve million.

The Universal Declaration at 77: Promise and Paradox

As the world marks the 77th anniversary of the Universal Declaration of Human Rights (UDHR), its principles - equality, freedom, dignity - still command global respect. It transcends religion, nationality, and ideology. All human beings stand on the same moral plane when dignity is at stake. Yet paradoxically: never have so many rights been proclaimed, yet so many violated.

The global landscape is littered with crises:

- The persecution of Rohingya Muslims in Myanmar
- Genocide and mass displacement in

Syria

- Human devastation in Yemen
- The denied right of self-determination in Palestine
- Kashmiris living under the boots of 900,000 Indian troops

These are not isolated failures- they reflect a broader collapse of moral responsibility.

International condemnation is sporadic, selective, and often guided by strategic interests rather than humanitarian need. Unless the world accepts a binding duty to defend victims of grave abuses everywhere — regardless of politics — human rights enforcement will remain inconsistent and unjust.

The UN: A Broken Promise

The United Nations was created to ensure that horrors like the Second World War never return. Conflict prevention and resolution should therefore be its top priority.

But judged on that core mission, the results have been deeply disappointing. The UN has too often watched from the sidelines as atrocities unfolded - Bosnia, Rwanda, Syria. In each case, delayed action cost countless innocent lives. That same tragic pattern is visible today in Kashmir.

Kashmir: A Dispute Ignored, A People Forgotten

Kashmir is one of the oldest unresolved conflicts on the UN Security

Council's agenda. In 1948, India and Pakistan agreed - under UN supervision - to a free and impartial plebiscite allowing Kashmiris to determine their own political future. That commitment was betrayed.

Recognizing that the people would never willingly choose accession to India, the government in New Delhi created excuse after excuse to block the vote. The UN continues to recognize Kashmir as a disputed territory, yet its resolutions remain unimplemented - a testament to the powerlessness of promises when political will is absent. Meanwhile, Kashmiris endure a reality defined by:

- Extrajudicial killings
- Enforced disappearances
- Systematic torture and sexual violence
- Mass arbitrary detentions
- Media censorship and criminalization of dissent

Even peaceful advocacy for UN-mandated resolutions is treated as a crime.

To prevent public scrutiny, India has shut out foreign media and intimidated local journalists. The Committee to Protect Journalists (CPJ) warns that independent reporting in Kashmir is on the brink of extinction. Without international eyes, the crisis remains hidden from those who might otherwise be compelled to act.

A Nuclear Flashpoint the World Cannot Ignore

This silence carries grave risks. Kashmir is the most militarized and

most nuclear-volatile region on earth. India and Pakistan have fought three wars, and nearly a fourth — each time shadowed by the threat of nuclear escalation.

No conflict poses greater danger of human catastrophe far beyond its borders. Treating Kashmiris as a negotiable pawn in regional geopolitics could ignite a disaster that humanity cannot afford.

History reminds us: appeasement of aggression is not peace. Czechoslovakia learned that lesson in 1938 — the world must not relearn it in Kashmir.

Self-Determination: A Proven Path to Peace

Self-determination has resolved numerous long-standing conflicts:

- Namibia
- East Timor
- Eritrea
- Kosovo
- Montenegro
- South Sudan

All of these followed oppressive rule and were guided by international law and United Nations decisions. Kashmir deserves the same path to justice, stability, and dignity.

What Must Be Done

If the UDHR is to remain a credible document — not merely poetic language — the United Nations must act where its own resolutions are being violated. The Secretary-General

should:

- Appoint a UN Special Envoy on Kashmir
- Ensure Kashmiris — the primary stakeholders — are fully represented in all negotiations
- Hold Indian officials accountable for grave abuses under international law

Human rights are not symbolic entitlements. They are legal obligations.

A Window of Opportunity

In May 2025, when India and Pakistan stood at the brink of nuclear confrontation, U.S. President Donald Trump intervened and brokered a ceasefire — offering mediation to resolve the Kashmir dispute. That offer demonstrated the potential for diplomacy to avert catastrophe. But a diplomatic opportunity without follow-through is merely a pause in crisis. If mediation was worth proposing, it is worth pursuing.

A Final Word

The promise of the UDHR will ring hollow as long as the world allows millions of Kashmiris to live without rights, without justice, and without a voice. Human rights delayed are human rights denied. The world must not wait for another tragedy to awaken its conscience. Kashmiris ask for nothing more — and nothing less — than the same rights that liberated other oppressed peoples: the right to decide their own future.

IBN KHALDUN'S EDUCATION LEADING TO CREATIVE THOUGHT



Dr. Mahmoud Dhaouadi

Professor, Author of 20+ books
in Arabic, English, and French, Tunisia

The sociology of knowledge is needed to explore and identify the basic factors behind the making of the great creative human minds in the domain of human knowledge. Three fundamental factors appear to be strongly in correlation with the presence of brilliant human minds. These are: (a) wide knowledge, (b) stimulating external milieu and (c) special human personality traits.

The main focus of this essay is two-fold. First, to shed light with analysis and discussion on how Ibn Khaldun's Islamic wide knowledge had

shaped his cognitive world view/Weltanschauung and, consequently, his imposing intellectual social science mind. Second, to assess and evaluate the credibility in the field of knowledge-making of what is called in the Muslim culture 'the Aql-Naql Mind' which combines Revealed knowledge with human reasoning made knowledge in the process of knowledge acquisition and creation. Both cases (wide knowledge and Aql-Naql knowledge) are ultimately the result of the Human Symbols/HS (language, thought, religion, knowledge/science, myths, laws, cultural values and norms) repertoire where knowledge/science and thought are an important part of HS. This double focus is in order, because it is assumed in this essay that wide knowledge is very basic, on the one hand, for the emergence of great intellectual human minds and

that the factors of both stimulating external milieu and special personality traits are considered as essential helping forces to the materialization of great brilliant minds. On the other hand, the HS Aql-Naql mind is hardly acceptable by modern learned Western culture as a means to the establishment of credible knowledge in the two cultures. The discussion of this issue is relevant at a time of serious questioning being addressed at the credibility of social and natural sciences, because of the lack of the epistemological reunification of the two cultures as asserted by the late great sociologist Immanuel Wallerstein. The Aql-Naql Muslim mind does not only strongly advocate the epistemological unity of the two cultures but it recommends as well the unity between human-made knowledge and the Revealed knowledge.

Ibn Khaldun's multidisciplinary knowledge and creativity

There is, therefore, a pressing need to get familiar with Ibn Khaldun's wide scope of knowledge as well as his Aql-Naql mind that have helped prepare him to be the true worldwide pioneer in the entire human history who intelligently and skilfully invented in the 14th century the Science of Human Social Organization.

Throughout humankind's long history and its diverse cultures and civilizations, the emergence of great creative minds in various fields of knowledge has often been associated with a good standard of the so-called "learned advanced knowledge".

This requires two basic things: literacy and high command of knowledge in one's field in the first place. However, the literacy factor may not be necessary for innovation and creativity in certain fields of human activities. But literacy is very fundamental for creative and innovative minds in most of the branches of human knowledge. That is, literacy is a necessary tool for the unfolding and expansion of the corpus of human science and knowledge as a significant feature of HS. Theories in the field of creativity highlight the relation between creativity and knowledge. (Sternberg, those theories stress the rather straightforward relation between the two as outlined by the psychologist Robert Sternberg because it is assumed by theorists of creativity that the more one knows, the easier it will be to develop innovative solutions.) Wide knowledge initiates also intense complex cognitive processes which may often lead to moments of brilliance among humans.

This may be a hasty conclusion, because it minimizes the role of the two mentioned other factors involved in the creativity process. Despite this caution, the relation between Ibn Khaldun's wide HS Islamic knowledge background and his creative new social science remains a testing ground in this essay for those theories. Creativity standard definition is 'people's ability to go beyond given information and imagine new and exciting ways of reformulating old problems as stated by Steinberg.

Ibn Khaldun's Education and Knowledge

In his youth in Tunis, Ibn Khaldun

studied three main areas: (1) Islamic studies, which covered the science of the Qur'an, the Hadith, Islamic jurisprudence (Fikh), especially of the Malikite School; (2) the sciences of the Arabic language which deal with the grammar, conjugation and the art of eloquent written and spoken language (al-Balaga) and (3) logic, philosophy, natural sciences and mathematics. Two of his most distinguished educated teaching scholars were Abu Muhammad Ibn 'Abd al Muhaymin al-Hathrami and Abu 'Abd Allah Muhammad al-Abilly. Ibn Khaldun speaks of al-Hathrami as the Moroccan leading scholar in the sciences of grammar and Hadith. He received fundamental knowledge from him on the six reference books on Hadith and other important books.

As to his second master, al-Abilly, he taught Ibn Khaldun the two fundamental sciences (al-asliyyayni): logic and all philosophical and mathematical disciplines. Al-Abilly found Ibn Khaldun well talented in those subjects.

Ibn Khaldun himself admits he had a strong desire for learning and knowledge since his early infancy:

"Since my very early infancy, the time of my weaning, I have never ceased to seek knowledge and the best virtues, dividing my time between attending the courses and the circles of scholars until the time of the devastating plague that killed dignitaries, notables and most of my teachers in Tunis. Consequently, most scholars and writers who were not affected by the plague left for Morocco..."

Ibn Khaldun had later the opportunity to return to his studies in the city of Fez, which became the centre of scholars and writers who immigrated from Al-Andalus (Spain) and Tunisia. Fez had the greatest Islamic libraries. Ibn Khaldun's presence in this stimulating intellectual learned milieu has expanded and consolidated his scope of knowledge and satisfied his true desire for knowledge.

Ibn Khaldun's Praised Mind

The mentioned education background of Ibn Khaldun in various sciences of the two cultures (as part of the HS repertoire) had its impact on the shaping of his intellectual mind. There has been an overwhelming worldwide consensus among intellectuals and scholars that Ibn Khaldun is blessed with a great mind. From the West, the British famous historian, Arnold Toynbee, had spoken about Ibn Khaldun's mind this way: "He (Ibn Khaldun) has conceived and formulated a philosophy of history which is undoubtedly the greatest work of its kind that has ever been created by any mind in any time and place" From the East, Al-Jabri, the late well known Moroccan intellectual and PhD author on Ibn Khaldun's thought, sees the Muqaddimah as "a pyramidal and unified construct and developed thought in its content as well as in the organization of its chapters, paragraphs and the harmony which prevails among its various parts".

Ethics of Knowledge

In order to understand the specific nature of Islamic wide knowl-



edge factors (as part of HS repertoire) that shaped Ibn Khaldun's intellectual mind, we need to look at the main general characteristics of the Muslim intellectual mind, since it is assumed, from a sociological perspective, that Ibn Khaldun's intellectual mind had worked out his New Science (ilm al-umran al-bashari) within the religious cultural framework setting of the Muslim intellectual mind before Western domination and colonization of the Islamic world in the contemporary period. The Muslim classical intellectual mind was heavily influenced by the Quran's ethics toward knowledge acquisition and creation. The ethics could be summarized in the following features:

(1) The Qur'an gives top priority to knowledge acquisition and creation. The first revealed Quranic verses strongly stress the importance of literacy and continuing learning to secure wide knowledge on everything in this universe.

(2) In order to seek knowledge as well as to develop it, the Quranic text asks Muslims as well as Non-Muslims to adopt the methodology of continuing observations of three main areas : (a) the universe/nature, (b) the historical events of human civilizations , societies and their social actors and (c) the human distinct nature.

(3) In the Quranic view, true authentic knowledge should make scientists/scholars the most pious and humble people toward God "Among his Servants are those who have knowledge" (The Qur'an, Surat Fatir, Verse: 28). From the Islamic perspective, the achievement of good credible knowledge is a spiritual salvation act for true scientists and scholars. This is in significant contrast with the view of the mod-

ern Western mind in the two cultures.

(4) Regardless how enormous and vast, human knowledge always remains very limited (today Coronavirus pandemic is still a compelling challenge to modern science) compared with God's unlimited and fully global and certain knowledge.

(5) The divine knowledge has absolute authenticity, certainty and inclusiveness of all things in the world and the universe at large.

The Cognitive HS Aql-Naql Muslim Mind

It is clear from the previous short profile of the HS learning Muslim mind that Ibn Khaldun's education and learning backgrounds as well as the societies he studied were profoundly Islamic in nature.

On the one hand, he had a wide and high standard of knowledge of the various Islamic HS sciences and disciplines (the two cultures) of his time as shown in the Sixth Part of his Muqaddimah. On the other hand, Ibn Khaldun had first-hand experience knowledge about numerous Arab Muslim societies, tribes, clans and groups he analyzed and wrote about with his Umrans mind. In other words, his social theoretical and fieldwork HS knowledge are Islam inspired. Thus, Ibn Khaldun's intellectual mind is bound to be a heavily Muslim mind which is the outcome both of the Islamic HS learned culture and that of the social realities of the Muslim Arab societies. Gibb's description of Ibn Khaldun's thought leaves no doubt about his Muslim identity as a great thinker:

“Ibn Khaldun was not only a Muslim, but as almost every page of the Muqaddimah bears witness, a Muslim jurist and theologian of the strict Maliki school. For him the religion of Islam was far and away the most important thing in life. The Shari’ah is the only true guide “

On his part , the author M. Al-Shaqaa affirms that Ibn Khaldun’s Umran Theory is Islamic from the beginning to the end, Ibn Khaldun himself appears to be referring to his authentic Islamic and personal thought when he denies the foreign influence on his conceptualization of his New Science:

“We became aware of these things with God’s help and without the instruction of Aristotle or the teachings of the Mobedhan “

The Islamic HS features of Ibn Khaldun’s mind are furthermore manifested in what we may call the cognitive Aql-Naql perspective of the Muslim mind. Historically speaking, Arab Muslim civilisation’s earlier scholars and scientists of all disciplines and sciences (the two cultures) carried out their works on the basis of the principle of cooperation between the revealed-sacred knowledge (Naql), on the one hand, and the human acquired knowledge based on human reason (Aql), on the other. Ibn Khaldun’s well established interdisciplinary social science thought in his Muqaddimah is no exception to the rule of the combination of the Naql and Aql knowledge. That is, he strongly adopted the cognitive dual-

ist (Aql-Naql) perspective in writing his entire Umran work including his Muqaddimah . As such, the Khaldunian cognitive mind is well in line with the HS Quranic inspired five major characteristics of the ideal type of the classical intellectual Muslim mind described earlier.

This type of extremely curious and motivated mind to learn both from HS Aql and Naql perspectives should help explain the great milestones in many branches of knowledge accomplished by the Arab Muslim civilization before the Middle Ages. Ibn Khaldun’s manifested great mind in his Muqaddimah is a convincing example of the potential high intellectual performance of the Muslim HS Aql-Naql mind. This has made us consider this type of mind as the dividing line between what we call Khaldunian Eastern Sociology and contemporary Western sociology. The Khaldunian HS Aql-Naql mind is expected, for instance, to be praised by Wallerstein for its epistemological unification of the two cultures in his Muqaddimah .

From an Islamic epistemological viewpoint, tensions and conflicts between HS Aql and Naql parts have no room in the Muslim mind. Because the source of the two (Aql and Naql) references is one: Allah. Seen that way the Muslim mind could rightly be considered a meeting ground for the secular and the Revealed knowledge. The famous religious scholar Ahmad Ibn Taymiyyah (1263-1328) is the most well-known Muslim learned man who had strongly defended the legitimacy of the promotion of the HS combined Aql and Naql knowledge in the Islamic Culture. His book: the Prevention of Contradictions between Aql and Naql is a case in point.



TURNING THE TIDE: REPOSITIONING BANGLADESH'S ECONOMY

After years of rapid but fragile growth, Bangladesh faces a defining moment. A bold roadmap offers a path to inclusive, climate-resilient, and ethically grounded development



Professor Mohammad Kabir Hassan

Professor of Finance
University of New Orleans, USA

the Government's White Paper (2024) on the State of the Bangladesh Economy. This comprehensive document reveals not isolated problems but a tightly interconnected web of institutional erosion, governance failures, fiscal fragility, banking distress, and climate risks that together threaten macroeconomic stability and social cohesion.

Economic Reality: A Moment of Reckoning

Public debt has risen sharply as per-

Bangladesh enters 2026 at a critical juncture. After more than a decade of impressive headline growth, the economy now confronts deep structural vulnerabilities exposed by

sistent budget deficits, inefficient public investment, and weak domestic revenue mobilization have taken their toll. The tax-to-GDP ratio has stagnated, undermined by generous exemptions for narrow interest groups, weak enforcement, and widespread leakage in customs and VAT administration. Debt servicing now crowds out vital spending on education, health, climate adaptation, and social protection, severely limiting the government's ability to respond to shocks.

Inflation remains elevated, driven by exchange-rate adjustments, energy price distortions, supply-chain inefficiencies, and market concentration. This burden falls heaviest on lower-income households, eroding real wages and threatening food security.

Externally, foreign exchange reserves are vulnerable due to heavy dependence on garment exports, slow diversification, volatile remittance flows, and reliance on imported energy. Inconsistent foreign exchange management and administrative controls have further eroded investor confidence.

The financial sector represents the most immediate systemic risk. Non-performing loans have reached alarming levels, fueled by politically connected lending, weak credit appraisal, inadequate provisioning, regulatory forbearance, and compromised governance. Many banks are technically insolvent, undermining depositor confidence and constraining credit flows to productive sectors. Illicit financial flows—

through capital flight, trade misinvoicing, and regulatory arbitrage—have drained domestic savings and weakened currency stability.

Despite past growth, employment pressures are mounting. Youth unemployment, underemployment, informality, and skills mismatches are rising, while female labor force participation remains constrained by safety, childcare, and cultural barriers. Income inequality has widened, reflecting asset concentration and urban-centric development patterns. Social protection systems remain fragmented and poorly targeted, and progress in education, health, and nutrition remains uneven.

Bangladesh is among the world's most climate-vulnerable nations. Flooding, cyclones, salinity intrusion, groundwater depletion, and urban air pollution impose mounting fiscal, health, and productivity costs. Weak integration of climate risks into public investment planning and fragmented financing channels limit adaptation capacity.

Most damaging of all is the erosion of institutions: corruption in procurement, land acquisition, banking, and state-owned enterprise management; politicized statistics; and constrained media and civil society oversight. Rebuilding trust and credibility is not a secondary concern—it is the very foundation of sustainable recovery.

Why the Growth Model Must Change

The previous growth model—centered on capital-intensive infrastructure, debt-financed expansion, and administratively driven investment—delivered rapid GDP growth but at diminishing returns. Megaprojects frequently suffered cost overruns, governance leakages, and weak economic returns, crowding out small and medium enterprises (SMEs) and generating low employment elasticity.

With rising debt burdens, reduced access to concessional finance after LDC graduation, and mounting employment pressures, Bangladesh must shift decisively toward labor-intensive, productivity-led growth. The new paradigm prioritizes jobs before concrete, productivity before prestige, governance before scale, climate resilience before short-term expansion, and inclusion before concentration.

A Strategic Roadmap for Reform

Restoring financial stability must be the immediate priority. Supervisory independence must be strengthened, non-performing loan resolution accelerated, provisioning standards tightened, and recapitalization pursued with strict governance conditions. Over the medium term, domestic bond and sukuk markets should be deepened to diversify financing channels and reduce excessive reliance on banks.

Job creation must become the central objective. A national employment strategy should target 2.5–3 million jobs annually through rural transformation, agro-processing, light manufacturing, leather goods, pharmaceuticals, halal exports, logistics, and digital services. A National Employment Guarantee Scheme can build climate-resilient rural infrastructure while stabilizing incomes. SMEs require predictable access to finance, industrial clusters with shared facilities, and incentives explicitly tied to job creation and formalization.

Climate resilience must be mainstreamed as core economic infrastructure. Green sukuk, blended finance, and municipal bonds can mobilize long-term capital for flood protection, renewable energy, water management, and urban electrification. Banking supervision should incorporate climate stress testing, while public investment integrates resilience screening.

Governance reform constitutes the invisible backbone of sustainable growth. Digital procurement systems, open contracting, independent audits, judicial modernization, and performance-based management of state-owned enterprises are essential to reduce corruption and improve efficiency. Statistical independence and open data platforms will restore policy credibility.

Ethical and Islamic social finance instruments—digitized zakat platforms, professional waqf management, and qard hasan funds—offer powerful complements to fiscal capacity. When governed transparently, they can mobilize an estimated BDT 150–200 billion annually for education, health, housing, and micro-enterprise support.

A Disciplined Path Forward

Reform must follow realistic sequencing. The first phase (2026–2027) should focus on banking cleanup, inflation control, anti-corruption actions, and quick governance wins to rebuild credibility. The second phase (2028–2031) should scale SME finance, industrial clusters, climate infrastructure, and regulatory capacity. By the third phase (2032–2036), Bangladesh can position itself as an ethical finance and green investment hub with diversified exports



and resilient systems.

Development partners should shift from fragmented project financing toward systemic institution-building: blended finance for SMEs, climate project preparation, supervisory technology, judicial modernization, and digital governance infrastructure. The Planning Commission must rebuild credibility through integrated medium-term investment frameworks, rigorous project appraisal, climate mainstreaming, and SOE reform. Media and civil society should monitor banking cleanup, procurement integrity, debt sustainability, social protection targeting, and anti-corruption enforcement to sustain accountability.

Conclusion

Bangladesh stands at a decisive inflection point. The White Paper (2024) has provided an unflinching diagnosis of systemic failures, yet

the country retains powerful strengths: a dynamic population, entrepreneurial spirit, digital penetration, and resilient civil society.

Sustainable recovery demands more than stabilization—it requires repositioning toward inclusive, employment-intensive, climate-resilient, and ethically grounded growth. By prioritizing financial integrity, labor-absorbing transformation, governance renewal, climate alignment, and complementary social finance, Bangladesh can convert this crisis into a foundation for shared prosperity.

The opportunity window is narrow, but with disciplined leadership, transparent institutions, and strategic partnerships, the country can emerge stronger, more diversified, and globally competitive. The coming decade will determine whether Bangladesh realizes its demographic dividend or slips into a middle-income trap of inequality and fragility. The pathway forward is clear—now is the time for resolute action.

NURTURING YOUNG MINDS FOR GLOBAL SUCCESS



Colonel Ashraf Al Deen

Vice Chairman

Center for Strategic and Peace Studies (CSPS)
Dhaka, Bangladesh

In today's interconnected world, success transcends local boundaries. From academic Olympiads and entrepreneurial challenges to robotics contests and international debates, young people are stepping onto global stages where knowledge, creativity, and resilience are rigorously tested. The path to these platforms begins long before competition day—it starts with the careful nurturing of young minds. Bangladesh is home to immense untapped talent among its youth; with just a measure of guidance and encouragement, these young people have the potential to make their mark on the world stage.

The Foundation of Curiosity

The first step in preparing children and adolescents for global competitions is to ignite genuine curiosity. A child who asks probing questions, ventures beyond textbooks, and seeks innovative solutions will naturally evolve into a confident competitor. In-

quiry-based learning, a strong reading habit, and exposure to diverse fields—science, literature, arts, and technology—form the bedrock of intellectual readiness. This foundation must begin at home, through parental encouragement, and continue in schools and colleges under the thoughtful guidance of teachers.

Beyond Academics: Developing Holistic Skills

Global competitions demand far more than academic brilliance alone. They call for strong communication skills, teamwork, adaptability, and emotional resilience—qualities often honed outside the classroom through extracurricular platforms. A mathematics prodigy, for instance, must also learn to collaborate effectively in a team and articulate ideas with clarity. Nurturing young minds therefore involves creating opportunities for leadership roles, cultural exchange programs, sports, and creative arts. These experiences cultivate the soft skills that shape well-rounded, competitive individuals.

The Role of Mentorship and Guidance

Behind every successful young achiever stands a mentor who spot-

ted potential early and guided it with care and wisdom. Teachers, coaches, and even peers play indispensable roles in this preparation. Structured mentorship not only deepens subject expertise but also instills discipline, time management, and the ability to solve problems under pressure. Exposure to role models who have triumphed in global competitions can further fuel determination and ambition.

Technology and Global Exposure

In the digital age, no child is isolated from the world. Online platforms enable students to participate in coding contests, Model UN conferences, or language challenges from the comfort of home. This unprecedented access broadens horizons and fosters global perspectives. Parents and educators should encourage responsible technology use, guiding young learners to harness digital tools for connection, collaboration, and constructive competition. Fear of misuse should never become a barrier to accessing the vast world of knowledge—guidance, not restriction, is the key.

Resilience in the Face of Challenges

Competitions are not solely about victory; they are equally about learning to navigate setbacks. Many young participants encounter failure before tasting success. Teaching resilience, perseverance, and a growth mindset helps them view disappointments

as stepping stones rather than roadblocks. A supportive environment strikes a balance between encouragement and constructive feedback, empowering children to transform challenges into opportunities for growth. Frustration has no lasting place in the competitive journey.

Towards Global Citizenship

Ultimately, preparing young minds for global competitions goes beyond medals and accolades. It is about cultivating citizens who think critically, communicate effectively, and engage meaningfully with the world's pressing challenges. Through participation in these arenas, young people become ambassadors for their country and culture—learning to respect diversity while offering innovative solutions to shared human problems.

Conclusion

The journey toward global excellence begins at home, in classrooms, and within communities that value the nurturing of young minds. By fostering curiosity, supporting holistic development, providing dedicated mentorship, and embracing technology, we equip the next generation not only to compete but to lead in a rapidly changing world. In doing so, we empower our youth to do more than win competitions—they become architects of a future built on collaboration, innovation, and shared progress, contributing to a more livable and harmonious world.

ISLAM AND HUMAN RIGHTS: SHARED FOUNDATIONS WITH THE UNIVERSAL DECLARATION



Tasnuva Jahan

Assistant Professor, Department of
Law and Justice
North East University, Bangladesh



In an era where global debates on human dignity, equality, and justice continue to shape international relations and domestic policies, the intersection of Islam and modern human rights offers a compelling lens for understanding shared values across civilizations.

The Universal Declaration of Human Rights (UDHR), adopted by the United Nations in 1948, stands as a landmark secular framework affirming inalienable rights rooted in human reason and dignity.

In parallel, Islamic teachings—drawn from the Qur'an and the Sunnah of Prophet Muhammad (peace be upon him)—present a divinely inspired vision of human rights grounded in moral responsibility, social justice, and accountability to God. While originating from different sources—one human consensus, the other divine revelation—both systems converge

remarkably in safeguarding core human entitlements, demonstrating that universal principles of humanity can bridge diverse worldviews.

The Right to Life

The right to life holds primacy in both traditions. Islam emphatically protects human life, declaring in the Qur'an (5:32) that killing one innocent soul is akin to slaying all of humanity, while saving one is like saving all. The Prophet's farewell sermon further reinforced this by forbidding harm to another's blood, property, or honor. Similarly, UDHR Article 3 guarantees the right to life, liberty, and security, with Article 5 prohibiting torture or cruel treatment—reflecting a mutual ethical commitment to preserving life and bodily integrity.

Human Equality

Equality before God and humanity forms another cornerstone. The Qur'an (49:13) states that people are created from male and female into nations and tribes to know one another, with nobility determined solely by righteousness, dismantling racial, tribal, or social hierarchies. The Prophet condemned exploitation, such as enslaving the free or withholding wages. This echoes UDHR Article 1, affirming that all are born free and equal in dignity and rights, and Ar-

ticle 2, which bans discrimination based on race, color, sex, religion, or origin.

Right to Education

The pursuit of knowledge is encouraged in Islam through repeated Qur’anic calls to “read,” “reflect,” and seek understanding, aligning with UDHR Article 26 on the right to education as essential for personal development and accessing other rights.

Right to Justice

Justice is non-negotiable in both. Qur’anic verses (e.g., 5:8) command believers to stand firm for justice, even against personal foes, and to judge equitably. This mirrors UDHR Article 7, ensuring equality before the law and equal protection from discrimination.

Right to Basic Needs

Social welfare and basic needs are obligations in Islam, with the Qur’an (51:19) assigning rights to the needy from others’ wealth, promoting communal support. UDHR Articles 22 and 25 recognize the right to social security and an adequate standard of living, including food, housing, and medical care.

Freedom of Religion

Freedom of religion is affirmed in the Qur’an’s famous declaration (109:6): “To you your religion, and to me mine,” granting non-compulsion in faith. UDHR Article 18 protects freedom of thought, conscience, religion, and the right to

change beliefs.

Right to Asylum

The right to asylum for the persecuted finds support in the Qur’an (9:6), instructing protection for those seeking refuge. This parallels UDHR Article 14 on seeking asylum from persecution.

Minority Rights

Minorities enjoy protections under Islamic law, allowing non-Muslims to follow their own personal laws in many matters (Qur’an 5:47), while UDHR Articles 1 and 2 safeguard equality and non-discrimination for all groups.

The Privacy, Sanctity, and Security of Private Life

Privacy and personal sanctity are upheld in Islam through prohibitions on spying, backbiting (49:12), and unauthorized entry into homes (24:27), akin to UDHR Article 12 against arbitrary interference in privacy, family, or home.

Conclusion

Islam and the UDHR, despite their distinct origins—divine guidance versus secular consensus—converge on a profound respect for human dignity, equality, justice, and welfare. These shared principles highlight the potential for harmony between faith-based and international frameworks, fostering mutual understanding in a diverse world. By recognizing these commonalities, societies can advance human rights more inclusively, drawing strength from both timeless spiritual teachings and contemporary global standards.

ISLAMIC PSYCHOLOGY: AN OVERVIEW FROM THE QURANIC AND PROPHETIC PERSPECTIVE

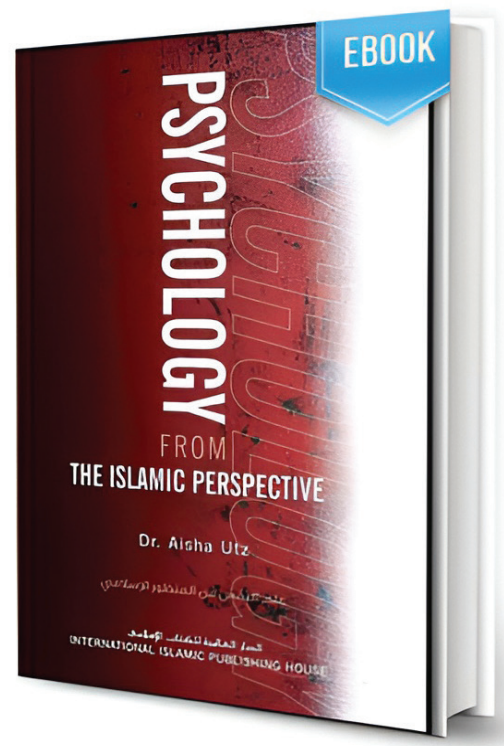


Dr. Sajad Ahmad Padday

Ph.D. in Islamic Studies
Aligarh Muslim University, Kashmir

P psychology is the scientific study of mental processes, experiences, and behavior in various contexts. It examines internal, subjective elements—such as thoughts, beliefs, feelings, sensations, and perceptions—as well as observable actions. The primary goals of psychology are to describe, explain, predict, and influence human behavior, mental processes, and emotions. Historically, the term “psychology” was coined in 1590 by Rudolf Goeckle, derived from the Greek words psyche (soul) and logos (study or knowledge), originally meaning “the science of the soul.” Over time, this evolved into the “science of the mind.”

A key debate in psychology revolves around determinism versus free will: whether behavior results purely from cause-and-effect chains (often linked to nature and limited free will) or in-



volves genuine human responsibility. This scientific emphasis on observable causes sometimes challenges religious explanations, including Islamic views on accountability and free will.

The Islamic Perspective on Psychology

Islam presents a worldview fundamentally opposed to Western ma-

terialism. In Islam, humans and all creation are brought into existence by Almighty Allah, who not only creates but also sustains and governs the universe. Human life has a divine, transcendental purpose: accountability in the Hereafter for actions in this world.

From an Islamic viewpoint, humans possess a dual nature—material (body) and spiritual (soul)—and must strive for balance in both. Islamic law (Sharia) is divinely designed to maintain this equilibrium. This underscores the need for an authentic Islamic psychology today, one whose paradigms, principles, methodologies, and frameworks derive from the Islamic worldview rather than secular assumptions.

Classical Muslim scholars addressed psychological concepts across disciplines like ethics (akhlaq), creed (aqidah), and jurisprudence (fiqh). Notable works include Al-Mawardi's *Adab al-Din wa al-Dunya*, Ibn al-Qayyim's *Ma'arij al-Salikin*, Al-Ghazali's *Ihya' Ulum al-Din*, and Shah Waliullah's *Hujjat Allah al-Balighah* and *Al-Budur al-Bazighah*, which contain profound insights into human psychology.

Islam offers a comprehensive model for human life, integrating spiritual, psychological, emotional, and social dimensions. Islamic psychology studies the soul (ruh), along with associated behavioral, emotional, and mental processes, considering both seen and unseen influences.

The soul is central: it drives behavior, emotions, and mental processes. Every human soul bears the

“ Psychology is a science that studies mental processes, experiences and behavior in different contexts ”

innate fitrah (primordial nature) and the primordial covenant of monotheism (Quran 7:172), regardless of later beliefs. The soul is inherently spiritual and thrives through connection with the Creator, much as the body requires sustenance. Severing this bond leads to anxiety, depression, and despair. True mental health and well-being stem from submission (islam) to Allah and purification of the soul (tazkiyah).

Unlike modern psychology, which focuses primarily on the seen world (family, peers, society, media), Islamic psychology incorporates unseen influences (e.g., spiritual forces, divine guidance). Revelation—primarily the Quran and Sunnah—serves as the foundational source of knowledge, enabling true understanding of the soul and unseen realities.

Islamic psychology emphasizes tawhid (oneness of God) and explores the inner self: spirit (ruh), soul, heart (qalb), and intellect (aql). It addresses both the outward (zahir) and inward (batin) dimensions of human existence. The batin includes four key aspects: spirit (ruh), soul/ego (nafs), heart (qalb), and intellect (aql).



THE TRADITIONAL ISLAMI BANK MODEL AND ITS INCOMPATIBILITY WITH POVERTY ALLEVIATION



N.S.M. Rezaur Rahman

Director, Research & Journal Division
Islami Bank Training and Research
Academy (IBTRA)

Islami Bank Bangladesh PLC, Bangladesh

Abstract

Islamic banking was envisioned as a financial system grounded in justice, equity, and socio-economic welfare, distinct from interest-based conven-

tional banking. Poverty alleviation is often cited—explicitly or implicitly—as one of its moral objectives. However, after several decades of practice, the dominant traditional Islami Bank model has demonstrated limited effectiveness in addressing poverty. This paper argues that the incompatibility between the traditional Islamic banking model and poverty alleviation is structural rather than theological. It identifies three core reasons: (i) the business-centric nature of the traditional model, (ii) the dominance of

commercial financing modes such as Murabaha and Ijara, and (iii) the institutional separation of Islamic social finance from Islamic commercial banking. The paper concludes that without an integrated paradigm linking profit-oriented banking with redistributive Islamic social finance, poverty alleviation cannot be achieved through traditional Islamic banking structures.

Keywords: Islamic banking, poverty alleviation, Murabaha, Ijara, Islamic social finance, Zakat, development finance

Introduction

Islamic banking emerged in the second half of the twentieth century as an institutional response to the prohibition of riba (interest) in Islam. Beyond legal compliance, Islamic finance literature frequently emphasizes higher objectives (maqasid al-shari'ah), such as justice ('adl), welfare (maslahah), and equitable distribution of wealth. These objectives naturally imply a concern for poverty alleviation and financial inclusion.

Despite rapid global growth, empirical observations suggest that Islamic banking has largely replicated the structure and behavior of conventional commercial banking, with modifications limited to contractual forms. While Islamic banks have succeeded in providing Shari'ah-compliant financial services, their contribution to direct poverty alleviation remains marginal. This paper critically examines whether the traditional Islami Bank model, as currently prac-

ticed, is conceptually and operationally compatible with poverty reduction.

The central thesis advanced here is that the traditional model is inherently incompatible with poverty alleviation due to its commercial orientation, reliance on debt-like trade-based contracts, and failure to integrate Islamic social finance instruments into its core operations.

Business-Centric Nature of the Traditional Islami Bank Model

The traditional Islami Bank model is fundamentally a commercial banking model operating within a Shari'ah-compliant legal framework. Its primary objectives include profitability, balance-sheet growth, risk management, and protection of depositors' funds. These objectives are reinforced by regulatory requirements such as capital adequacy, liquidity coverage, asset classification, and provisioning rules imposed by central banks.

In practice, Islami banks compete directly with conventional banks for market share and profitability. Consequently, they prioritize low-risk, predictable-return activities. Poverty alleviation, however, is inherently a high-risk and low-return endeavor, requiring long-term engagement, flexible repayment structures, and tolerance for uncertainty. The poor typically lack collateral, stable income, and credit histories, making them unattractive clients from a commercial banking perspective.

Thus, while Islamic banks may uphold Shari'ah compliance in form,

their operational logic remains that of a profit-maximizing institution. This creates a structural bias toward serving middle- and upper-income clients rather than the poor.

Dominance of Murabaha and Ijara Financing Modes

A defining feature of the traditional Islami Bank model is the overwhelming dominance of Murabaha and Ijara contracts. Studies consistently show that these two modes constitute between 70 and 90 percent of Islamic banks' financing portfolios worldwide.

- Murabaha and Its Limitations for Poverty Alleviation

Murabaha is a cost-plus sale contract in which the bank purchases an asset and resells it to the client at a disclosed markup, typically on deferred payment terms. Although Shari'ah-compliant, Murabaha closely resembles conventional debt financing in its economic effect.

Murabaha financing requires clients to possess purchasing capacity, repayment ability, and a degree of financial stability. Fixed repayment obligations do not adjust to income volatility, making Murabaha unsuitable for households living near or below the poverty line. Rather than empowering the poor, Murabaha primarily facilitates trade and consumption for economically active and relatively secure clients.

- Ijara and Structural Exclusion

Ijara, or leasing, involves the trans-



fer of usufruct of an asset to a client in exchange for fixed rental payments. While useful for asset financing, Ijara is also constrained by requirements such as asset ownership, insurance, and repossession rights. These requirements favor clients with scale, legal capacity, and stable cash flows.

For the poor, fixed rental commitments can increase vulnerability rather than reduce it. As a result, Ijara financing is predominantly directed toward corporates, institutions, and affluent individuals, offering minimal relevance to poverty alleviation.

Absence of Integration with Islamic Social Finance

Islamic economic theory offers a comprehensive set of social finance instruments explicitly designed to address poverty and inequality. These include Zakat, Sadaqah, Waqf, and Qard Hasan. Collectively, these instruments serve redistributive, risk-sharing, and solidarity functions.

In the traditional Islami Bank model, however, Islamic social finance remains institutionally marginalized.

Zakat is often treated as a compliance obligation or corporate social responsibility activity, rather than a strategic development tool. Waqf institutions operate separately from banks, and Qard Hasan facilities are minimal and symbolic.

The lack of integration means that Islamic banks do not leverage social finance to de-risk commercial financing for the poor, subsidize profits, or absorb losses. This separation undermines the holistic Islamic economic vision, in which commercial and social finance are meant to operate in harmony.

Regulatory and Risk Management Constraints

Islamic banks operate under regulatory regimes largely designed for conventional banking. These frameworks emphasize asset quality, income certainty, and capital preservation. Financing the poor typically involves higher default risk, irregular cash flows, and elevated monitoring costs—factors that adversely affect regulatory ratios.

Without regulatory recognition of profit-subsidized or blended finance models, Islamic banks have limited incentives to pursue poverty-focused initiatives. As a result, even well-intentioned efforts remain small-scale and peripheral.

Conceptual Misalignment: Commercial Banking versus Development Finance

At its core, the incompatibility be-

tween the traditional Islami Bank model and poverty alleviation reflects a conceptual misalignment. Commercial banks—Islamic or otherwise—are not designed to function as poverty alleviation institutions. Poverty reduction requires development finance, cross-subsidization, and impact-oriented performance metrics.

Expecting a profit-driven banking institution to deliver large-scale poverty alleviation without structural modification is unrealistic. Islamic banking, in its traditional form, can support economic activity indirectly but cannot substitute for targeted poverty-focused financial mechanisms.

Conclusion

This paper has argued that the traditional Islami Bank model is structurally incompatible with poverty alleviation. The incompatibility arises from its business-centric orientation, reliance on Murabaha and Ijara financing, and institutional separation from Islamic social finance instruments. These limitations are not rooted in Islamic law or ethics, but in the way Islamic banking has been operationalized within modern financial systems.

For Islamic finance to meaningfully contribute to poverty alleviation, a paradigm shift is required—one that integrates commercial banking with Islamic social finance through profit-subsidization, risk-sharing, and development-oriented frameworks. Without such reform, poverty alleviation will remain an aspirational ideal rather than a measurable outcome of traditional Islamic banking practice.



ARTIFICIAL INTELLIGENCE IN THE MODERN WORLD



Mohseu Minhaj Niloy

Lecturer, Department of Software
Engineering

Daffodil International University, Bangladesh

imitate human thinking, learning, and decision-making. This raises a fundamental question: how is it possible for machines to behave in ways that are similar to those of the human brain? The answer lies in Artificial Intelligence (AI). Advancements in science and engineering have made this possible through AI.

Artificial Intelligence is one of the most noteworthy and influential technologies of the modern era. John McCarthy coined the word “Artificial Intelligence” in 1956. According to him, “The science and engineering of making intelligent machines, brilliant computer programs” (McCarthy, What

The modern world is advancing at an unmatched pace, spurred by significant technological breakthroughs. Innovations that previously seemed isolated to science fiction are now vital to everyday life. Computers, robots, and intelligent devices are becoming capable of executing activities that

Is Artificial Intelligence? 1998). AI is closely associated with the effort to understand and replicate aspects of human intelligence using computational systems.

According to Finlay and Dix (1996), intelligent agents are systems that can plan, adapt to changing settings, learn from experience, interact with their surroundings, and even display creativity or problem-solving skills. Today, AI is no longer a faraway concept. It has become one of the most prominent technologies of the 21st century, having widespread applications across industries.

Types of Artificial Intelligence

Artificial Intelligence is often classified into two basic categories: Weak AI (Artificial Narrow Intelligence) and Strong AI (Artificial General Intelligence).

Weak AI (Artificial Narrow Intelligence; ANI)

Weak AI is meant to do specific tasks efficiently within a narrow domain. These systems lack consciousness or genuine understanding; instead, they rely on algorithms, data, and predefined objectives. It is easy to look at tools like Siri or Alexa and think they are thinking, but they are not. They, along with the algorithms Netflix uses to keep you glued to the screen or the fraud alerts from your bank, are just excellent examples of 'Narrow AI.' They stay in their lane.

We tend to think recent AI breakthroughs have changed everything, but the underlying mechanics are es-

entially the same. A Chabot writing a script or a vehicle navigating a roundabout is ultimately just executing a series of precise, math-based instructions. Think of something like IBM Watson: it is a genius in the diagnostic room, but it has no common sense outside of it. It is a brilliant hammer, but it is still just a hammer that is built for one job and one job only.

Strong AI (Artificial General Intelligence; AGI)

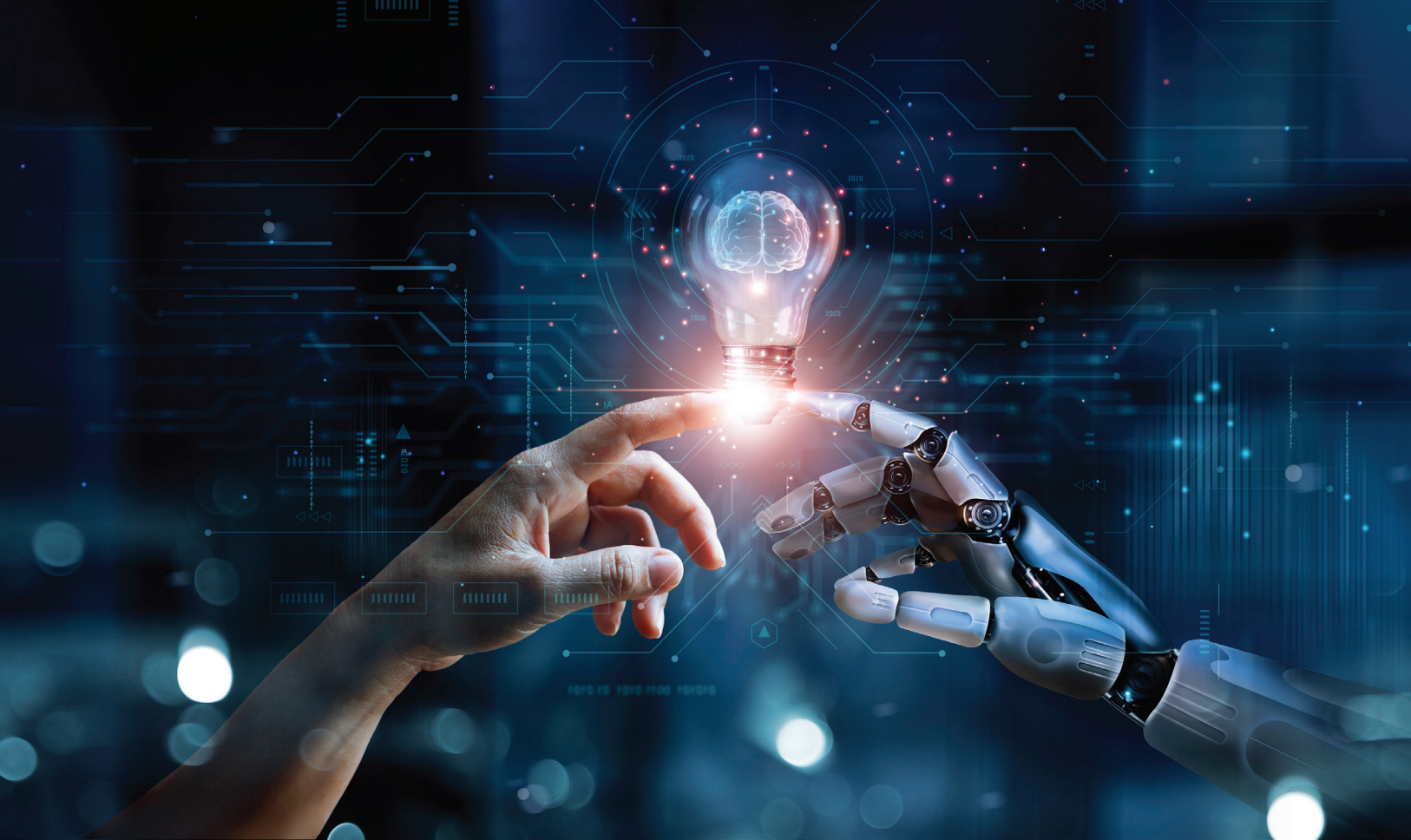
Strong AI, as a machine, can do anything a human mind can do. It would not just follow code; it would have the independence to think and learn for itself. However, we are nowhere near that reality. It is still just an idea on paper. Even the most intelligent computers we have right now are essentially faking it; they do not have a clue who they are, and they cannot jump between different types of problems.

Historical Development of Artificial Intelligence

The idea of developing intelligent machines has captivated humanity since ancient times. The formal development of AI began in the mid-20th century, coinciding with the rise of digital computing.

Back in 1950, British mathematician Alan Turing asked a question that changed everything: "Can machines think?" In his article "Computing Machinery and Intelligence," he presented the Turing Test to determine whether a computer could act human enough to fool a real person.

But AI did not officially get its name until 1956 at the Dartmouth Conference. That is where researchers like Allen Newell, Herbert A. Simon, and J.C. Shaw showed off the Logic Theorist, which most people consider the very first AI program. Things kept moving in the 60s, Frank Rosenblatt built the



Mark I Perceptron in 1967 to test out early machine learning. It was not a straight line to success, though. The field went through a rollercoaster of hype, followed by “AI winters” in which funding and interest dried up.

Eventually, things leveled out. By the 80s, neural networks and backpropagation got popular again. Fast forward to today, and we have massive amounts of data and super-powerful computers driving the tech. Now, AI is everywhere, from our hospitals and banks to the cars we drive and the movies we watch. In the 21st century, the availability of massive datasets (“Big Data”), increased computing power, and advances in algorithms have driven the widespread adoption of AI. Today, AI plays an integral role in various industries, including healthcare, finance, transportation, education, entertainment, and cybersecurity.

AI Applications of Artificial Intelligence

Artificial Intelligence now influences

nearly every aspect of human life. Some of its most prominent applications include the medicine and healthcare sectors.

AI technologies assist doctors in medical image analysis, disease prediction, treatment planning, and administrative support. Generative AI models, such as GPT variants, help summarize patient records and provide clinical insights, while robotics support logistical tasks in hospitals. During the COVID-19 pandemic, AI-powered robots were used in hospitals to deliver food, medicines, and medical supplies, reducing human exposure to infection.

Communication and Social Interaction

AI enhances communication devices, including video conferencing platforms, social networks, and professional research platforms, by



improving recommendations, translations, content moderation, Voice-controlled systems, and user experience.

Transportation and Autonomy

AI plays a vital role in autonomous driving, traffic optimization systems, and aviation autopilot systems. AI-enabled navigation, sensor fusion, and predictive analytics enhance road safety and logistics efficiency.

Image and Facial Recognition: AI is widely used for biometric identification, security systems, medical image analysis, mobile banking applications, and surveillance.

Robotics and Automation: Robots powered by AI are used in manufacturing, space exploration, deep-sea research, and household tasks such as vacuum cleaning, lawn mowing, and pool maintenance.

Cybersecurity and Risk Management

Machine learning models aid in detecting anomalies, predicting cyber threats, and enhancing system defenses against evolving digital attacks.

Ride-Sharing and Logistics: Companies such as Uber and Lyft use AI to fit drivers with passengers, estimate arrival times, optimize routes, and reduce congestion.

Business Operations

From customer service Chabot to intelligent forecasting systems, AI drives efficiency gains, cost savings, and faster decision-making. Companies that deploy AI often experience measurable improvements in productivity and customer satisfaction.

Challenges and Ethical Concerns

Despite its numerous advantages, Artificial Intelligence also presents significant challenges. One of the major problems is job displacement, as technology and cognitive technologies supplant some forms of human labor. Ethical challenges relating to data privacy, algorithmic bias, monitoring, and accountability have also become critical global concerns.

Conclusion

Artificial Intelligence has advanced from a theoretical concept to a revolutionary force impacting global economies, civilizations, and daily life. Its rising popularity across the sector reveals both immense promise and considerable restrictions. As AI continues to evolve, the focus must stay on responsible innovation, ethical protections, and inclusive policies that ensure technology supports human well-being.

THE ART OF HÜSN-I HAT: A HISTORY OF ISLAMIC CALLIGRAPHY

Derived from the Arabic infinitive “ḥatt,” meaning “writing, line, path, or way,” the word “hat” in Turkish refers, in technical usage, to the art of writing Arabic script beautifully in accordance with aesthetic principles: “ḥüsn-i hat”. Classical sources often describe this art as “a spiritual geometry brought into being through corporeal instruments,” a definition that aptly captures the aesthetic sensibility within which calligraphy has developed and flourished over the centuries.



Ahmet Kutluhan

Calligrapher, Turkey

In the West, ḥüsn-i hat is commonly rendered as calligraphy. Encyclopedias define calligraphy as “the art of beautiful writing, generally executed according to aesthetic rules and measured proportions.”

Although it was first practiced by Arabs using the Arabic script, calligraphy became, within a few centuries of the Hijra, a shared cultural treasure of the Islamic world and thus acquired the character of Islamic calligraphy. Research on pre-Islamic Arabic in-

scriptions has shown that the Arabic writing system ultimately derives from the cursive Nabataean script, itself linked to the Phoenician alphabet.

As Arabic writing spread to Mecca and Medina, it acquired various names. Initially known as “cezm,” the script came to be called “Medeni” in Medina and gradually divided into two styles: “Ma’il,” characterized by elongated verticals slanting from right to left, and “Meşk,” in which horizontal strokes were greatly extended. When Ali ibn Abi Talib (the fourth Rashidun caliph) established Kufa as a center, the script developed significantly there and became known as “Kufic.” From that point onward, Kufic acquired a general meaning and was used as an umbrella term for earlier scripts known as “Mekki” or “Medeni”, from the rise of Islam through the Abbasid period.

The use of Kufic predominated for roughly 150 years during the Abbasid era. It was then that Ibn Muqla (d. 940), the celebrated vizier and calligrapher of Baghdad, devised a systematic theory of proportion based on his knowledge of geometry. He established the dot, the alif, and the circle as standard units of measurement for letterforms. Within this framework, he codified the rules of six scripts – muḥaqqaq, rayḥani, thuluth, naskh, tawqi, and riqā – collectively known as the Aklam-ı Sitte (the Six Pens).

These scripts were further refined a century later by the Baghdad-trained Arab calligrapher Ali ibn Hilal (d. 1032). The art continued to evolve until it reached a new level of clarity and elegance under the Abbasid ca-

liph and master calligrapher Yaqut al-Musta’simi (d. 1298), who articulated its rules with greater precision.

Following the fall of Baghdad in 1258, leadership in calligraphy passed into the hands of Turkish and Iranian masters. Iranian calligraphers interpreted the Aklam-ı Sitte according to their own sensibilities while remaining faithful to Yaqut’s style. Ottoman Turks, however, established an unparalleled school of calligraphy. In the sixteenth century, Şeyh Hamdullah (d. 1520), regarded as the father of Ottoman-Turkish calligraphy, brought unprecedented beauty and maturity to the Six Pens. During his lifetime, thuluth and naskh, which accorded closely with Turkish aesthetic taste, spread rapidly, and naskh became the exclusive script for copying the Qur’an.

So dominant was Şeyh Hamdullah’s influence that later masters measured success by their proximity to his style; outstanding calligraphers were praised with phrases such as “he writes like Şeyh” or “the second Şeyh.” This reverence endured for more than a century.

In the second half of the seventeenth century, Hafız Osman (d. 1698) distilled Şeyh Hamdullah’s manner and developed a distinctive personal style, opening a new path in the art. A century later, İsmail Zühdü (d. 1806) and his brother Mustafa Rakım (d. 1826) drew inspiration from Hafız Osman while forming their own styles. Mustafa Rakım reached the summit of calligraphic achievement not only in thuluth and naskh but also in celi thuluth, achieving unparalleled perfection in composition (istif) and suc-



cessfully adapting Hafız Osman’s style from small to monumental scale. Sami Efendi (d. 1912), a later master of celi, further enriched the Rakım tradition by applying İsmail Zühdü’s thuluth letterforms to large-scale inscriptions.

After the Ottoman conquest, Istanbul became the immortal capital of calligraphy – a fact universally acknowledged throughout the Islamic world and memorably expressed in the saying: “The Qur’an was revealed in the Hijaz, recited in Egypt, and both written and recited in Istanbul.” Students from across the Muslim world journeyed to Istanbul to learn the art. Among the eminent masters of the Ottoman school are Şeyh Hamdullah, Ahmed Karahisari, Hafız Osman, Mustafa Rakım, Mahmud Celaledin Efendi, and Yesarizade Mustafa İzzet Efendi.

Scripts and Styles Aklam-ı Sitte

The Aklâm-ı Sitte are tradition-

ally arranged in three paired groups: thuluth-naskh, muḥaqqaq-rayḥani, and tawqi-riqa. The first script in each pair is written with a reed pen of approximately 2 mm nib width, while its counterpart employs a finer pen of about 1 mm. In character, muḥaqqaq closely resembles rayḥani, and tawqi resembles riqa, like two siblings of different ages. Between thuluth and naskh, however, the distinction lies not only in scale but also in form.

Muḥaqqaq

Meaning “well-ordered” or “firm,” muḥaqqaq features larger letters than thuluth. Vertical strokes and the left-extending bowls of letters such as sin, fa, kaf, and nun are more pronounced. Its turns are angular rather than deeply curved, and it is written in straight lines, avoiding complexity. The clarity of its letters and words gives it a dignified openness.

Rayḥani

A smaller version of muḥaqqaq, rayḥani adheres to the same rules. Until the sixteenth century, both scripts were widely used – especially for Qur’anic manuscripts – but were later abandoned throughout the Islamic world, likely due to the space they required.

Thuluth

Slightly smaller than muḥaqqaq, thuluth is distinguished by shorter, deeper bowls and a softer overall appearance. It has long been favored for book titles, panels, and calligraphic compositions (qit’a), and remains in active use across the Islamic world today.

Naskh

Literally meaning “to abolish” or “supersede,” naskh is the smaller counterpart of thuluth. It is so named because its widespread use for book copying effectively displaced other scripts. Today, it continues to be used alongside thuluth throughout the Islamic world.

Tawqi

Derived from thuluth but written on a slightly smaller scale, tawqi is notable for allowing connections between letters that normally do not join. Historically, it was used for the correspondence of caliphs and viziers, as well as for imperial endorsements (nişan) affixed to royal decrees. It was also commonly employed in foundation (waqf) documents.

Riqa

Closely related to tawqi and written in a smaller hand, riqa literally means “small page or letter.” Beyond waqf documents, it frequently appears on the concluding prayer pages of Qur’anic manuscripts, where the calligrapher records his name, the date, and a supplication to God.

Alongside the Aklam-ı Sitte, scripts such as taliq, divani, celi divani, and riqa developed independently and hold significant importance. Ottoman riqa, an invention of the Turks, emerged through the simplification of divani: vertical strokes were shortened, curves reduced, and the script rendered more restrained. Originating in the palace, it was used for everyday correspondence and letters. First appearing in the early eighteenth cen-

tury, it matured in the nineteenth-century Babiali, becoming known as “Babiali riqa” or “Mümtaz Efendi riqa.” A stricter variant developed by Mehmet İzzet Efendi (d. 1903) later gained popularity in the Arab world in its monumental form.

Taliq

Emerging in fourteenth-century Iran as a transformation of tawqi, taliq was primarily used for official correspondence. Its name, meaning “to hang,” derives from the appearance of letters suspended from one another. Above all, taliq captivates through the proportional harmony of its letterforms and the musical rhythm of its lines. Two principal styles evolved: Iranian and Ottoman. While Anatolian calligraphers initially followed the Iranian model, Turkish masters eventually asserted their own artistic vision. Under the leadership of Yesari and the efforts of his son Yesarizade Mustafa İzzet, a distinctly Ottoman taliq style emerged – delicate, curved, and lyrical in contrast to the grandeur of thuluth. Its refined variants (hurde and hafi) were used in literary works and poetry collections, and it became the official script of the fetvahane.

Divani

Introduced to the Ottomans via the Aq Qoyunlu state in the fifteenth century, taliq underwent rapid transformation and was adapted for use in the imperial chancery (Divan-ı Hümayun), hence the name divani. Its monumental form, celi divani, was reserved for high-level state correspondence. Both scripts represent original Ottoman innovations.



Email: info@al-ummah.org

Website: www.al-ummah.org