

# EVALUATING THE IMPACT OF META-COGNITIVE LEARNING IN TRADITIONAL CLASSROOMS THROUGH WEB-BASED INTERFACES

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## ABSTRACT

*Meta-cognitive prompts can be incorporated into a web-based learning environment to produce a reflective and analytical learning experience. The purpose of the research is to examine the impact of introducing meta-cognition in learning, through a web-based interface, on the problem-solving skills of students studying in a traditional Pakistani classroom. Mixed method design is used to evaluate perceptions of stakeholders and data is gathered using questionnaires, semi-structured interviews, and pre-post test results. Examination of pre-test and post-test results revealed significant differences between the control and experimental groups. The attitudes of students towards problem-solving were evaluated. This involved planning, monitoring, and evaluating learning whilst approaching the content and applying it to problems. The results indicated that the participants of the experiment group reported a change of approach towards problem-solving after the intervention. It is concluded that meta-cognitive strategies, embedded as cues in a web-based learning environment, had significant impact on overall problem-solving approach of students.*

**KEYWORDS:** Meta-cognitive prompts, meta-cognition, meta-cognitive strategies, web-based learning.

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## 1. INTRODUCTION

The sign of any developed nation is their eagerness to invest in the improvement of the quality and accessibility of their education system since it plays a pivotal role in the progress of any nation. As technology has transformed almost every aspect of our daily lives, it therefore follows those students get to experience technological facilitation in the educational realm as well. Following the technological revolution of the 21<sup>st</sup> century, it is quite clear that technology will certainly prove to be the way forth in every aspect of human life as it has intertwined almost every aspect of day-to-day life. This prediction serves to define the real role of a teacher as facilitator. Emerging technologies in education, hence serve to provide that facilitation, with web-based instruction playing a significant role. The use of web-based instruction, to aid learning beyond time and geographic constraints, has led to its popularity in the world of education (Aparicio et al., 2016).

Metacognition is the “awareness and management of one’s own thought” (Lovett, 2013). This characterization incorporates the ability to organize, monitor, and regulate one’s learning with the intention of achieving specific learning outcomes (Wolters & Pintrich, 2000). Meaningful web-based instruction combined with classroom-based instruction (CBI) has the potential to provide students with a diversity of options to facilitate learning. It is, therefore, imperative that schools should make informed decisions to facilitate web-based learning, in order to improve learning outcomes of the learners. On the other hand, the use of technology without a proper focus on pedagogy fails to create effective learning experiences for students and causes strain unnecessarily to the school budget. It is therefore imperative that the use of any form of technology in education must be accompanied by proper pedagogy.

This research demonstrated the effect of meta-cognitive cues, incorporated with web-based technologies, to encourage active learning in Geography, at secondary school level. The study provides:

- (a) a comparison of student's learning achievement after incorporation of web-based metacognitive learning in the geographic inquiry,
- (b) an observation of change in attitude of learners before and after exposure to web-based metacognitive environment, and
- (c) perceptions of stakeholders (students and teachers) towards web-based learning designed on metacognitive pedagogy.

This research was carried out in order to demonstrate the potential of meta-cognitive cues incorporated in a web-enhanced learning environment and observing its impact in a traditional

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Pakistani classroom setup. The incorporation of the aforementioned pedagogy stimulated students' mental processes and provided support for learning beyond the potential of inert learning resources.

## **2. REVIEW OF LITERATURE**

### **2.1 Designing a “Meta-Learning” Web-Based Interface**

Meta-cognitive prompts are commonly used to support the mental processes of learners during the learning process and to encourage active and conscious learning (Hartman, 2001). These prompts allow students to make connections, engage in problem-solving and focusing a student's attention and link to subject (Lee & Baylor, 2006; Opfermann et al., 2012). This in turn assists learners in constructing meaningful mental representations. As the learner becomes accustomed to the use of technology and its navigation, independent learning becomes inevitable and leads learning towards higher order thinking. Research conducted by Lofthouse and Leat (2006) and by Fatima (2016) revealed results related to the better performance amongst student groups who were engaged in learning using thinking skills in geography. It was concluded that planning was an important part of their learning process. It was found that these learners planned their learning, created the 'big picture' and then continuously adapted their plans as they came across new information. Students who performed better, paid attention to minute details and made sure that they did not neglect any information which was important for the solution. These students continued to build on their knowledge, thus giving rise to the constructivist approach. The learners also profited from collaborating with their peers with powerful visual memories.

Designing a 'meta-learning' web-based interface, which incorporates the major components of meta-cognition, provides an opportunity to address the use of critical thinking skills as well as the comprehension of content and its application. Henceforth, the pedagogical design of 'meta-learning.pk' was made consistent with the use of meta-cognitive processes in teaching and learning of geography. Elements from all three major components of meta-cognitive thinking (i.e., planning, monitoring and evaluating) were integrated to provide a stimulating and wholesome learning experience for the students. In essence, meta-learning.pk can be considered as an interactive geography notebook, which facilitates students in creating coherent connections and relationships between discrete facts. In resemblance to traditional geography workbooks, *Meta-Learning* provides students the opportunity (a) to gather, and exhibit observations (b) to demonstrate their understanding of the content. However, the Meta-Learning experience combined with web-based technology differs from traditional geography workbooks in a variety of fundamental ways.

First, Meta-Learning has been designed with the purposeful intent of increasing focus on comprehension of facts and their application to real-life in such a way that a student can track his or her own learning progress. Therefore, it was developed to incorporate the planning, monitoring and

evaluation of learning. Figure 1 represents general system design architecture, and Figure 2 provides further elaboration of the flow of the content.

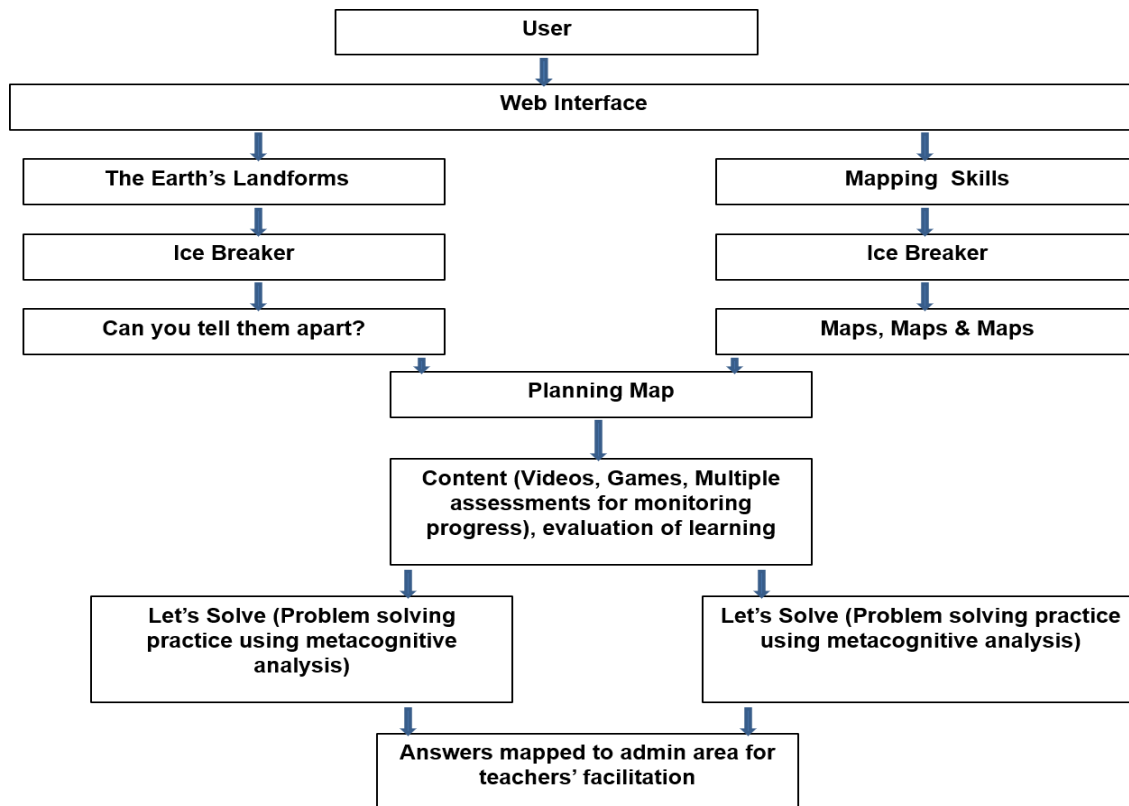


Figure 1. System Design Architecture

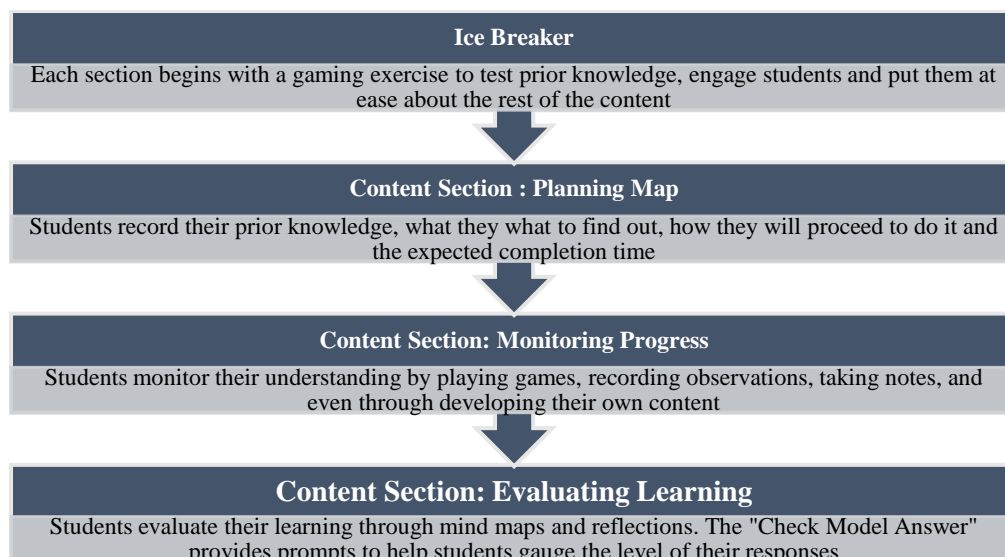


Figure 2. Content Flow

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In meta-learning, planning, monitoring and evaluating one's own progress was facilitated through the use of a planning map, a local tracking map and a variety of note-taking, recording observations and mind-mapping activities. Additionally, the pedagogical aspect of the website allowed students to navigate through problem-solving steps in order to encourage them to apply their learning. Learners have a tendency to control the dimensions of learning. Consequently, they also select strategies which would apparently enhance learning (Kornell & Finn, 2016). The "Planning Map" feature facilitated the students with recording their prior knowledge, what they plan to find out, and their future course of action. Students are, therefore, prompted to plan their course of action before mindlessly proceeding. They were prompted to think about their learning progress by observing details about the topic, taking notes, producing mind-maps, play small games, watch related videos, and making connections between the discrete pieces of information. Students can use the "Check Model Answer" feature to ensure that their explanations feature all the necessary components for a coherent answer and evaluate their own learning through self-regulation. Furthermore, they are prompted to focus on the data provided in the text, make inferences and focus on appropriate geographical vocabulary to relate to problem-solving procedures. Moreover, students are encouraged to express their thinking through various formats such as typing out answers, uploading pictures and using mind-maps (Figure 3a & b). Teachers were provided with the facility of viewing the students' answers and developing an understanding regarding the student's concept of a particular topic (see Figure 4). It is incumbent to note here that some external resources such as Mind Map and Seterra were incorporated in the instructional design of Meta Learning. Mind Map was used as part of the evaluation feature and Seterra was used as an additional gaming resource.

### **3. RESEARCH METHODOLOGY**

Design-based research methodology was employed for the progressive development of web enabled technologies. During this formative evaluation procedure, multiple cycles of design and implementation came about in order to make the end-product ready for implementation (Parker, 2011). The main purpose of the research was to verify whether the meta-learning approach and application of problem-solving strategies enhanced the usage of meta-cognitive skills by 7<sup>th</sup> grade students. Moreover, a mixed methods strategy was opted to explore the impact of the aforementioned pedagogy. Hence, the following research questions were explored: What is the effect on students' problem-solving skills and independent learning when meta-cognitive cues are provided for applying specific analytical strategies in a web-based learning environment?

The research areas explored to answer the general question were:

- RQ 1: Was there a difference in pre-test and post-test achievement in students after receiving meta-cognitive strategies embedded as cues in geography problem sets?

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- RQ2. Was there any difference in students' attitudes, regarding problem-solving skills, for those who received meta-cognitive strategies as cues in geography problem sets before and after the intervention?
  - RQ 3: Was there a difference in the perceptions of students regarding web-based learning as compared to the instruction they receive in the traditional classroom environment?
  - RQ 4: What were the teachers' perceptions about meta-cognitive learning?

### **3.1 Designing a “Meta-Learning” Web-Based Interface**

The data was collected from a private schooling setup in Karachi, Pakistan. The total number of student and teacher participants, selected through convenience sampling, was 68 and 15 respectively. It is a type of non-probability sampling wherein the sample is taken from the part of population or group of people that is easy to contact (Saunders et al., 2012). Hence, in this study it was adopted because the study depended upon permission from school authorities. Participants were distributed in two groups: a control group (34 participants) and a treatment group (34 participants), through simple random probability sampling. The total sample size was 68, which likely covers the minimum adequate sample size according to Nielson (2000).

### **3.2 Procedure**

Prior to the actual research, a small base study survey was conducted in order to gauge students' attitudes and perceptions towards the teaching and learning of geography in a traditional classroom. It was revealed during the investigation that 69.4% of students indicated that they are interested in geography. Furthermore, web-based technology was indicated as the preferred learning resource by 35.71% of the students. Hence, it was used as a means to provide hands-on experience and build connections to real-life problems through application of meta-cognitive strategies.

Before implementation of Meta-Learning, usability testing of meta-learning.pk was carried out to determine any possible issues with the user interface design. Usability tests aid in identifying the discrepancy in use of the application in terms of navigation as well as in the understanding of content. A usability test is an essential part of the design process as “it has the potential to determine usability issues which may arise during the actual intervention or after the launch of a technical application” (Nielson, 1994). The participants selected for the usability test were representatives of real users (Dumas & Redish, 1999). It is important to note that testing with unrepresentative participants will be wastage of time and effort and it might also lead to the invalidation of results. Therefore, it is important to screen the participants carefully. According to Virzi (1992) a total of 4 to 5 participants are enough to reveal 80% of the usability problems. The research indicated that the most severe and critical issues were likely to be discovered by the first few participants. Moreover, for the usability test to prove fruitful, participants must be assigned with ‘real tasks’ (Dumas & Redish, 1999).

Nielson (2000) reinstated those five participants will discover 80% of the problems. However, according to Six and Macefield (2016) at least 10 participants should be employed for the purpose, as 5 participants might not tell the whole story. The first pilot was employed on 5 participants. For the second round, 15 participants were taken.

**3.3 Pilot study**

The pilot study was conducted twice. In the first study, a total of 5 participants from the age group 12- 14 were selected. The participants were selected in order to fit the same profile as those on whom the intervention was to be carried out. The study comprised of a brief introduction of the purpose of the website, followed by a small introduction of how the user interface is to be used. After this, each participant was provided the opportunity to explore and navigate through the website. The participants’ feedback was taken through a usability survey. The System Usability Scale (SUS) was selected for this purpose. It was developed by John Brooke in 1986. The survey comprises 10 questions, which are analyzed on a Likert scale. The questions require the user to respond for a variety of aspects of system usability, ranging from ease of usage to requirement for extra help (Brooke, 1996). After the results of the usability testing were recorded, the total scores were converted to percentiles to obtain a better picture of the results. Unfortunately, the results of the first pilot were quite dismal. The total raw score was 50. After a discussion with pedagogy experts, the interface was re-designed and the pilot study was carried out again. However, this time a sample of 15 participants was taken (Six & Macefield, 2016). A total score of 73.8 was recorded and it was safely concluded that the web interface is good enough for the intervention. Table 1 shows the percentile ranks for this usability test.

**Table 1. Usability Test Percentiles**

	<b>5</b>	<b>10</b>	<b>25</b>	<b>50</b>	<b>75</b>	<b>90</b>	<b>95</b>
<b>Weighted Average SUS Score</b>	57.5	59	70	77.5	80	82.5	
<b>Tukey’s Hinges SUS Score</b>			71.5	77.5	80		

Source: The Author

To answer RQ 1, we utilized the quasi-experimental non-equivalent design. A quasi-experiment is an experimental interventional study which is used to estimate the causal effect of an intervention on the target population without random assignment (White & Sabarwal, 2014). Students were divided into ‘control’ and ‘experimental’ groups. Each group had 34 participants.

To answer RQ2, an “Attitudes Test” known as “How do you Solve Problems?” was administered to the experimental group before and after the intervention. The test was based on a questionnaire

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modeled by Hong et al. (2001). The instrument was adjusted to meet the goals of this study. The questionnaire examines the attitudes of the students towards planning, monitoring and evaluating their learning. Each of these areas has sub questions, which the students have to rate on a scale from 1-4. The test was conducted in order to examine any change in the way students approach problems before and after the intervention, as Meta-Learning systematically approaches these areas.

For RQ3, students in the experimental group were to fill out a survey which recorded their perceptions towards the web-based approach versus the traditional learning approach that they experience in class each day. Furthermore, their comments were also recorded to support the quantitative elements of the survey.

To answer RQ 4, semi-structured interviews were prepared to record teachers' perceptions about a non-traditional form of learning provided by the website. These interviews served to provide a qualitative angle to understand the quantitative results obtained considering contextual realities of the Pakistani school system.

### **3.4 Research instruments**

#### **3.4.1 Pre-test and post-test for the earth's landforms and mapping skills**

The tests were developed using content from [www.nationalgeographic.org](http://www.nationalgeographic.org). The questions that followed required students to apply problem-solving strategies through meta-cognitive engagement.

#### **3.4.2 "How do you solve problems" survey**

The inventory created for the research in question is modeled upon "How Do You Solve Problems" questionnaire by Hong et al. (2001). It should be noted, however, that the original inventory has been modified to meet the learning objectives for the students of geography at secondary level. The structure, however, retains generality and encompasses important factors related to meta-cognitive awareness.

#### **3.4.3 Students' perceptions survey**

The survey consisted of 12 questions in order to gauge the students' perceptions towards web-based learning versus the learning that they experience in a typical classroom. They were also required to record their comments.

#### **3.4.4 Semi-structured interviews**

An informal grouping of questions was done prior to the interviews to explore teachers' perceptions in these four groups: perceptions towards geography and meta-cognitive learning, effectiveness of the pedagogy utilized, best way to implement the software and the possible issues which can arise



during the implementation of this project. Teacher background characteristics were collected prior to the interview. This required recording years of teaching experience, years of teaching at the current grade level, years teaching geography, and the style of learning they feel is most effective.

#### 4. ANALYSIS

##### 4.1 Analysis of pre and post-test achievement in students

The research question for this analysis was as follows: RQ1. Was there a difference in pre-test and post-test achievement in students after receiving meta-cognitive strategies embedded as cues in geography problem sets?

$H_0$ : There was no difference in pre-test and post-test achievement in students after receiving meta-cognitive strategies embedded as cues in geography problem sets.

##### 4.1.1 First session – “The Earth’s Landforms”

The first session was based on the topic ‘The Earth’s Landforms’. The results from these tests were collected and examined to assess the level of conceptual understanding between the participants of the control and experiment groups. The participants of both groups were presented with the pre-test to test their level of problem-solving approach to questions. After the pre-test, the participants of the control group were handed over to their teacher for a traditional lesson. The experiment group was allowed to explore “The Earth’s Landforms” on [www.meta-learning.pk](http://www.meta-learning.pk). After completion of the intervention, both groups were presented with the post-test for the concerned topic. The results of the first session are shown below. The graphs show the pre-test and post-test scores of control groups versus the experiment group in terms of mean, standard deviation and median.

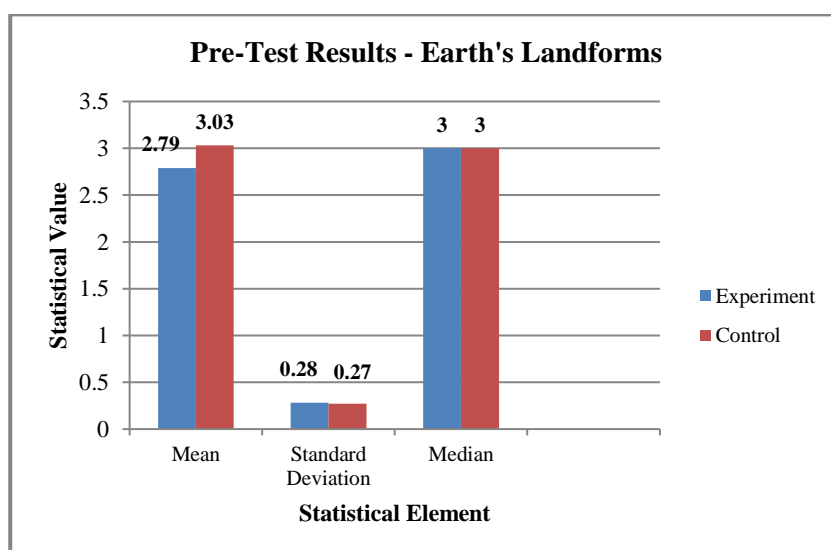


Figure 3. Pre-Test Results “The Earth’s Landforms”

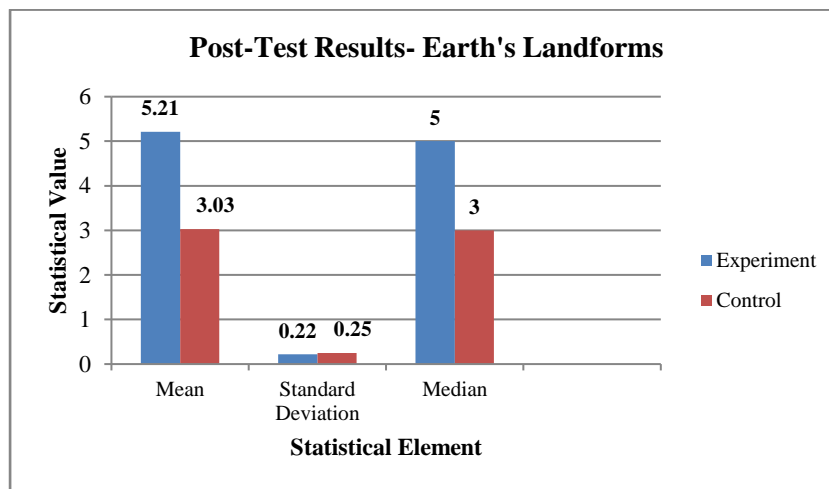


Figure 4. Post-Test Results “The Earth’s Landforms”

Results indicate that the mean of pretest 1 scores was found to be slightly higher for the control group ( $M = 3.0294$ ,  $SD = 1.585$ ) as compared to the experimental group ( $M = 2.79$ ,  $SD = 0.28$ ). However, the median was the same for both groups ( $Mdn = 3.000$ ). It can be observed that the mean scores in the post-test groups were found to be higher in the experiment group ( $M = 5.2$ ,  $SD = 1.29$ ) as compared to those of the control group ( $M = 3.21$ ,  $SD = 1.29$ ). The median for the control group was 3, whereas it was 5 for the experiment group. Next, appropriate statistical tests were to be selected in order to test the hypothesis. Parametric or non-parametric tests are usually used. Initial assumptions are made to test if the data distribution is normal or skewed. In order for parametric tests to be applicable, the data must be normally distributed. Normal distributions entail that the majority of scores lie around the center of the distribution. These are represented by a bell curve (Field, 2013). Table 2 depicts the results for normality tests for first session.

Table 2. Test of Normality – The Earth’s Landforms

Group	Kolmogorov-Smirnov			Shapiro -Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Pre-Test Control	0.184	34	0.005	0.944	34	0.080
Experiment	0.186	34	0.004	0.939	34	0.058
Post-Test Control	0.208	34	0.001	0.939	34	0.057
Experiment	0.210	34	0.001	0.937	34	0.052

Source: The Author

Considering the results of the pre- test and the post-test for both groups for the K-S and S-W, pre-test 1 scores show that the data is non-normal as  $p < 0.05$  or very close to it in one case. The same is

true for post-test scores. Hence, we reject the first assumption to conduct parametric tests. As a result, a non-parametric test had to be selected for data analysis. Non-parametric tests are called distribution-free tests as they do not require the data to follow a normal distribution. The Wilcoxon Rank-Sum test and the Mann-Whitney U test are the tests which are normally used. The Mann-Whitney U test looks for differences in groups in the ranked positions of the scores and it also allows us to compare the means of two independent groups (Field, 2013). In this case, the independent groups are the control and experiment groups. Table 3 shows the results of this test.

**Table 3. Mann-Whitney Test Statistics -1**

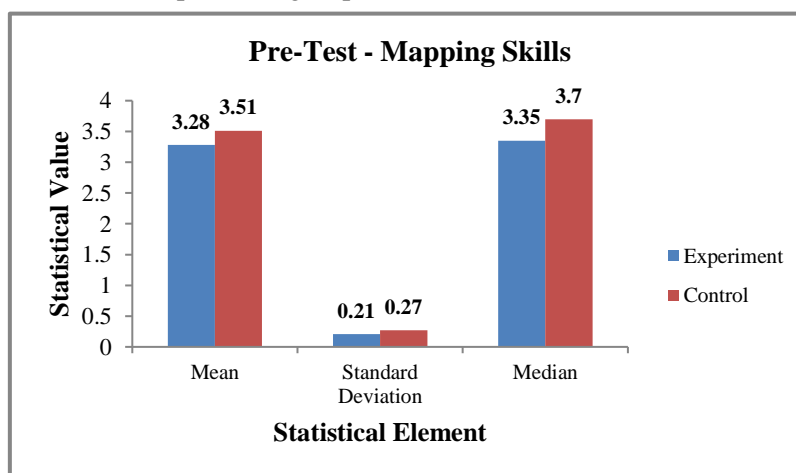
	Pre-Test	Post-Test
Mann-Whitney U	518.500	171.500
Wilcoxon W	1113.500	766.500
Z	-.746	-5.088
Asymp. Sig. (2-tailed)	.456	.000

Source: The Author

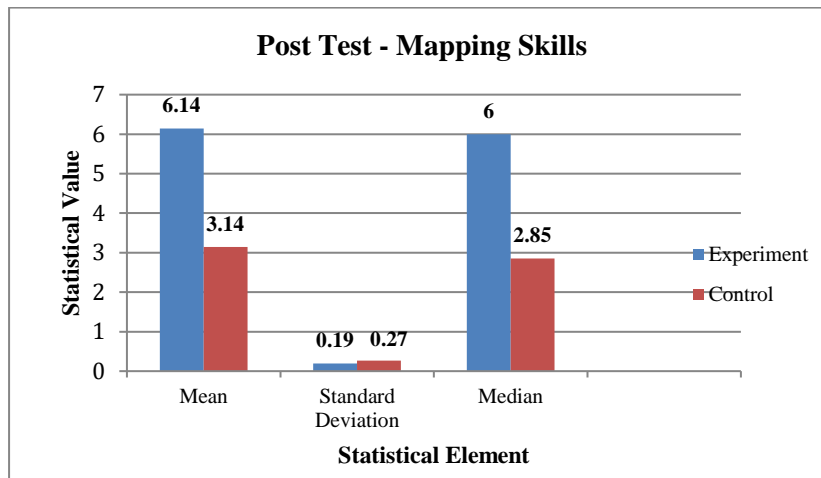
It can be concluded that the pre-test scores in the control group (Mdn = 3.000) did not differ from the pre-test scores of the experiment group (Mdn = 3.000) with  $U = 518$ ,  $z = -0.746$ . However, the post-test scores of the treatment group differed significantly from those of the control group,  $U = 171.500$ ,  $p = 0.000 < 0.05$ . Hence, the null hypothesis was rejected.

**4.1.2 Second session - ‘Mapping Skills’**

The second session was based on the topic ‘Mapping Skills’. The data collection procedure was similar to the one used in the first session. The graphs show the pre-test and post-test scores of control groups versus the experiment group in terms of mean, standard deviation and median.



**Figure 5. Pre-Test Results “Mapping Skills”**



**Figure 6. Post-Test Results "Mapping Skills"**

The statistical results reveal that the mean of pretest 2 scores was found to be higher in the control group ( $M = 3.5$ ,  $SD = 1.56$ ) as compared to the treatment group ( $M = 3.28$ ,  $SD = 1.24$ ). The median was also shown greater in the control group ( $Mdn = 3.7$ ) as compared to the treatment group ( $Mdn = 3.35$ ). After observing the statistical results, it was concluded that the mean scores for the experiment group were higher ( $M = 6.14$ ,  $SD = 1.135$ ) as compared to the control group ( $M = 3.14$ ,  $SD = 1.59$ ). In fact, the median of the experiment group ( $Mdn = 6$ ) was also higher than the median for the control group ( $Mdn = 2.85$ ). Following the statistical descriptive analysis, as done for the first set of tests, normality tests were applied on the data to evaluate which statistical test would be appropriate. Table 4 shows the results of the tests.

**Table 4. Tests of Normality-Mapping Skills**

Group	Kolmogorov-Smirnov			Shapiro -Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Pre-Test Control	0.112	34	0.200	0.959	34	0.225
Experiment	0.162	34	0.024	0.931	34	0.032
Post-Test Control	0.159	34	0.030	0.907	34	0.007
Experiment	0.167	34	0.018	0.920	34	0.016

The outcome of the normality tests for the pre-test 2, for control group, shows that the data is normally distributed ( $p > 0.05$ ). However, for experiment groups the data has a non-normal distribution ( $p < 0.05$ ). For the post-test, the data for both groups follow a non-normal distribution. Hence, non-parametric test was selected for data evaluation. Following this, the Mann-Whitney U test was carried out. The results are depicted in Table 5.

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**Table 5. Mann Whitney Test Statistics for Test 2**

	Pre-Test	Post-Test
<b>Mann-Whitney U</b>	516.500	91.000
<b>Wilcoxon W</b>	1111.000	686.000
<b>Z</b>	-.768	-5.988
<b>Asymp. Sig. (2-tailed)</b>	.442	.000

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The pre-test 2 scores in the control group (Mdn = 3.7) did not differ significantly from the pre-test 2 scores of the experiment group (Mdn = 3.35) with  $U = 516.000$ ,  $z = -0.768$ . On the other hand, the post-test 2 scores of the experiment group fluctuated significantly from the post-test 2 scores of the control group with  $U = 91.000$ ,  $p = 0.000$ . Hence, the null hypothesis was rejected for the second session as well.

#### 4.2 “How do you solve problems” survey

The research question for this analysis was as follows: RQ1. Was there any difference in students’ attitudes, regarding problem-solving skills, for those who received meta-cognitive strategies as cues in geography problem sets before and after the intervention?

$H_0$ : There was no difference in students’ attitudes, regarding problem-solving skills, for those who received meta-cognitive strategies as cues in geography problem sets before and after the intervention.

The “How Do You Solve Problems” survey was administered to the participants of the treatment group before and after the intervention, in order to determine if there has been a change in attitudes of the students towards employing problem-solving and meta-cognitive strategies. For each survey item, the participant was supposed to select between 4 choices on a Likert scale. The Likert scale ranks included “1” for **Rarely**, “2” for **Sometimes**, “3” for **Frequently** and “4” for **Almost Always**. The median was used as the tool of comparison for all three sections. A comparison was done for each question of each section and finally an overall comparison of median for each section was done. Figures 9,10 and 11 show the comparison of medians for each question and Figure 12 shows the overall comparison of medians for the planning section.

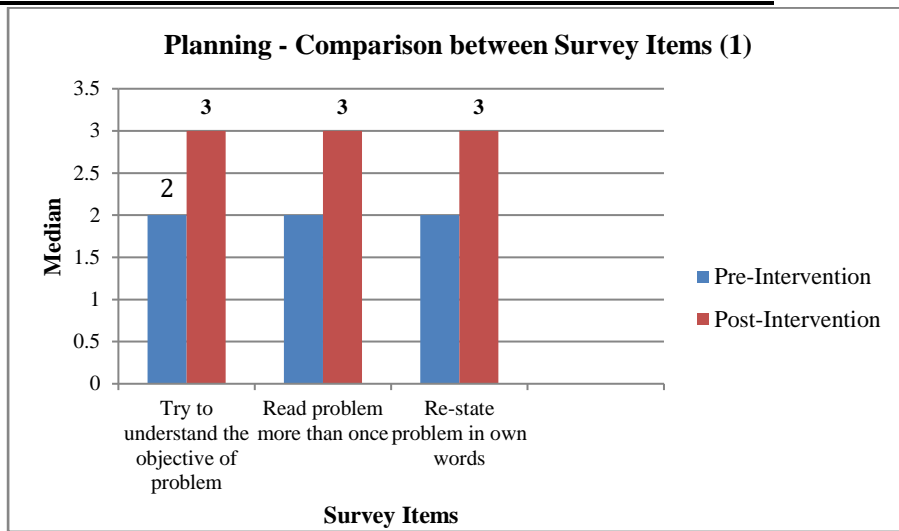


Figure 7. Planning – Comparison between Survey Items (1)

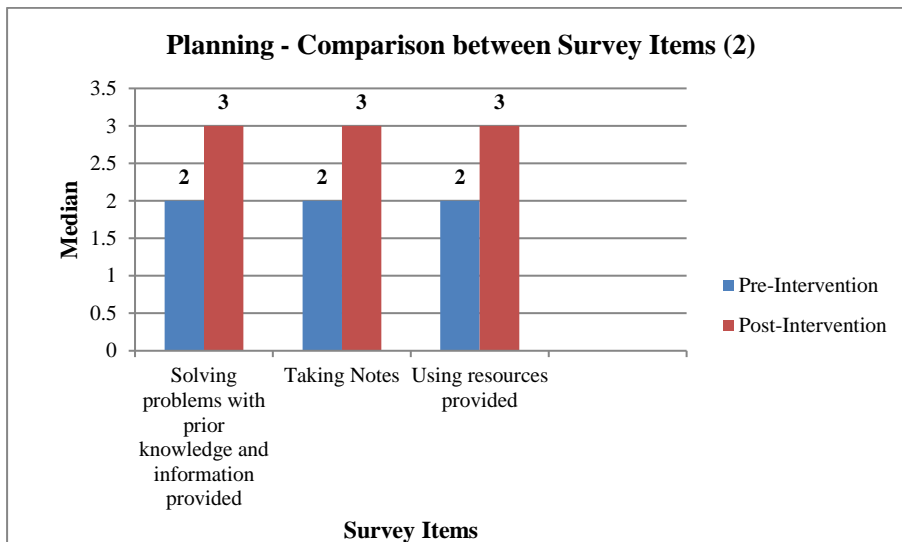


Figure 8. Planning – Comparison between Survey Items (2)

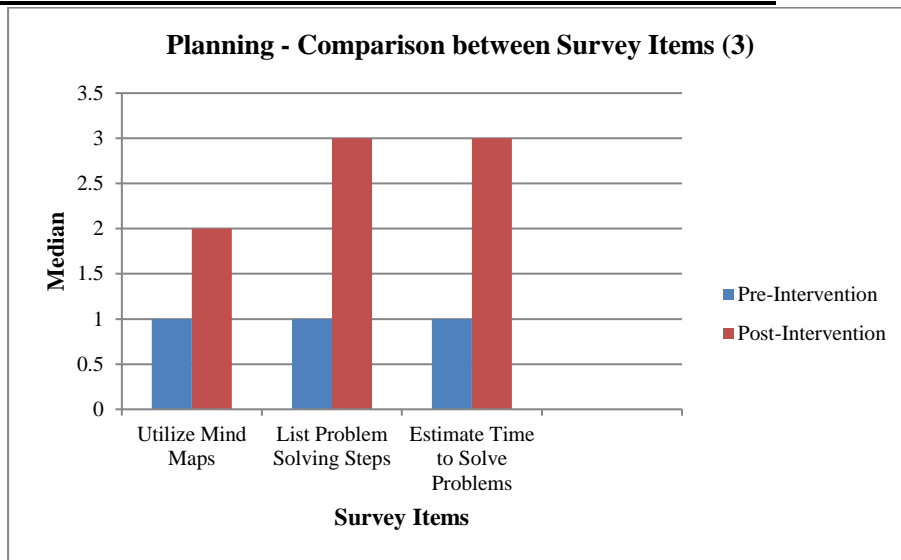


Figure 9. Planning – Comparison between Survey Items (3)

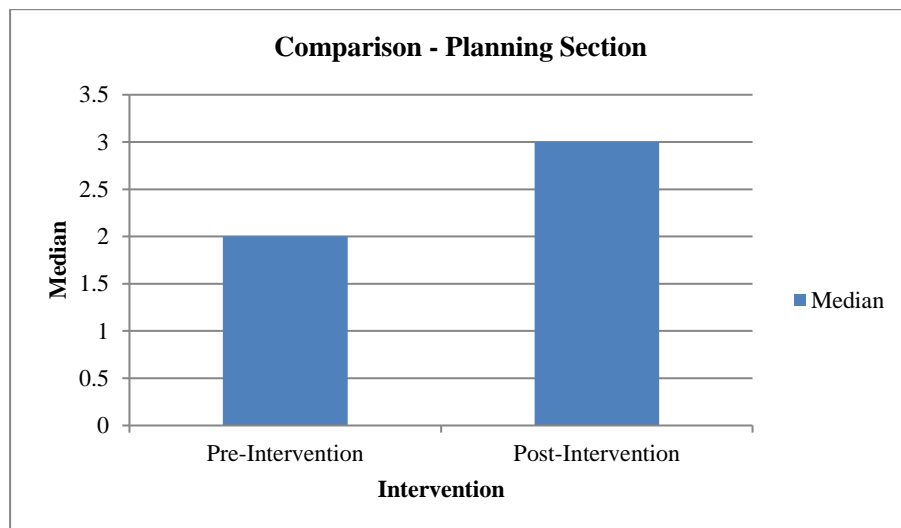


Figure 10. Planning - Overall Comparison

It is quite clear from the graphs that the median changed from 2 to 3 for the overall sections. Hence, there was an overall change in students’ attitudes towards planning their own learning after the intervention. Figures 13 and 14 show the comparison of medians for each question and Figure 15 shows the overall comparison of medians for the monitoring section.

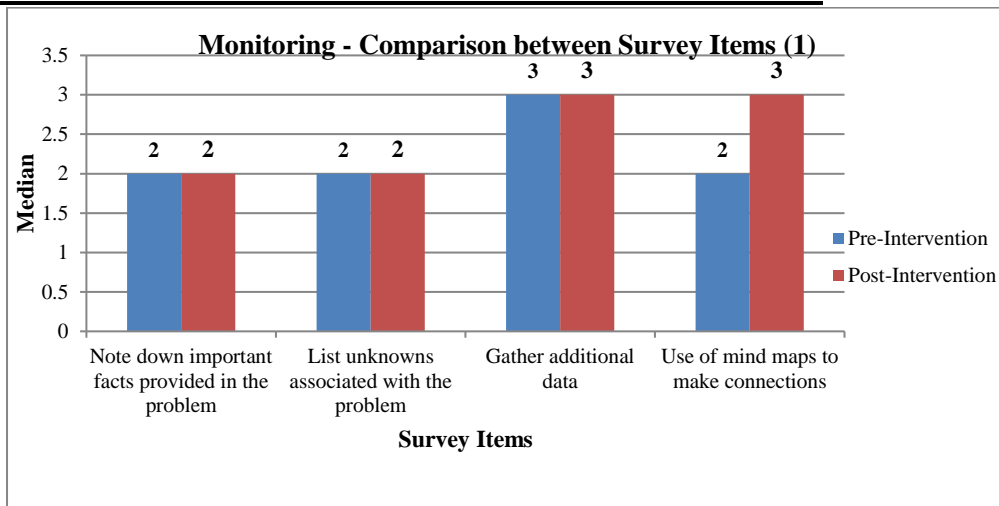


Figure 11. Monitoring – Comparison between Survey Items (1)

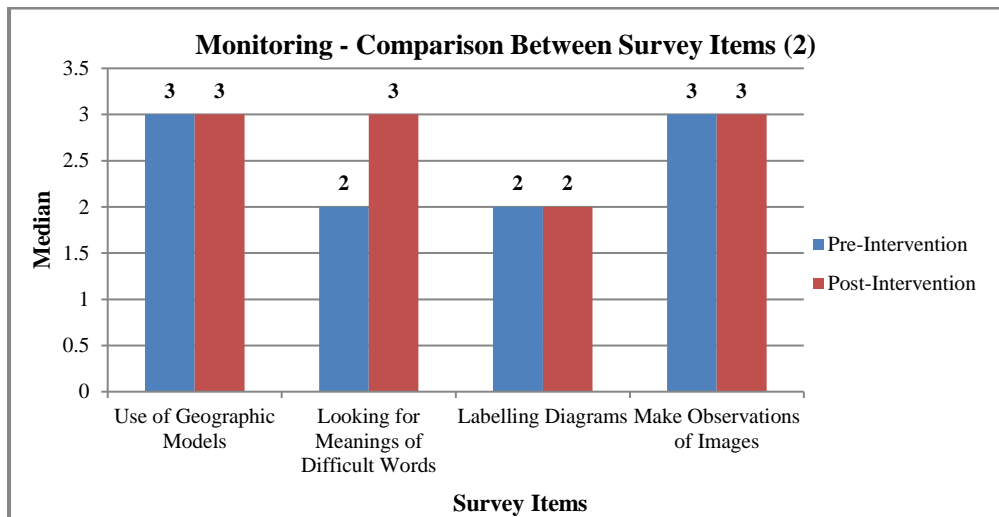


Figure 12. Monitoring – Comparison between Survey Items (2)

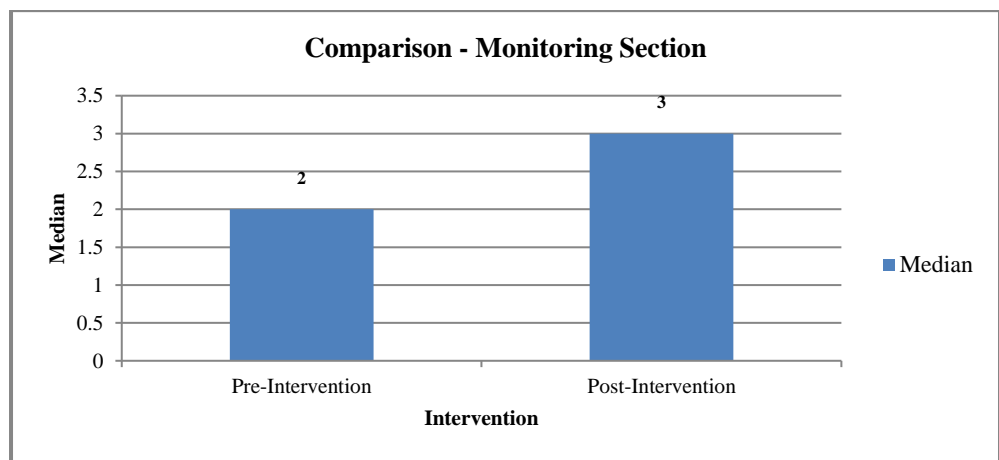


Figure 13. Monitoring – Overall Comparison



It is quite clear from the graphs that the median changed from 2 to 3 for the overall section. Hence, there was an overall change in students' attitudes towards monitoring their own learning after the intervention. Figure 16 shows the comparison of medians for each question and Figure 17 shows the overall comparison of medians for the evaluation section.

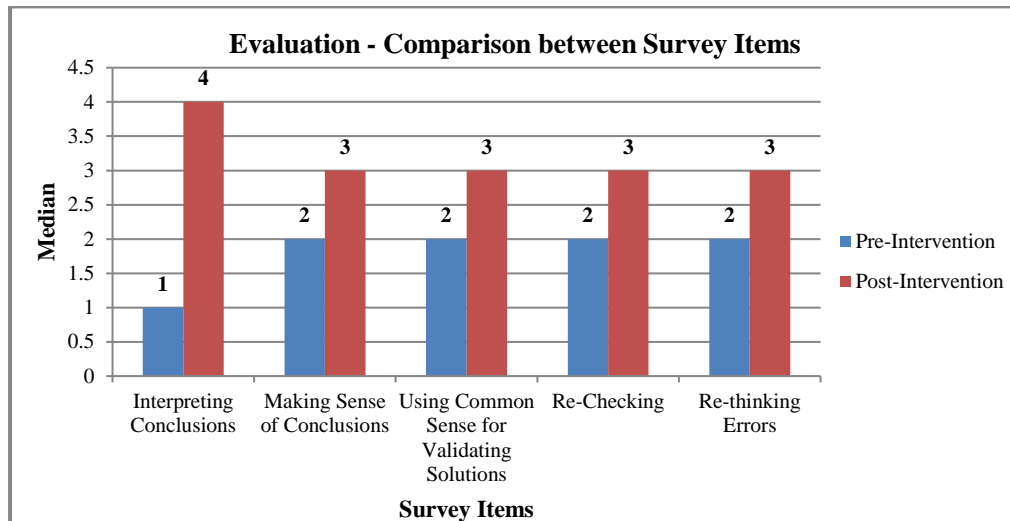


Figure 14. Evaluating – Comparison between Survey Items

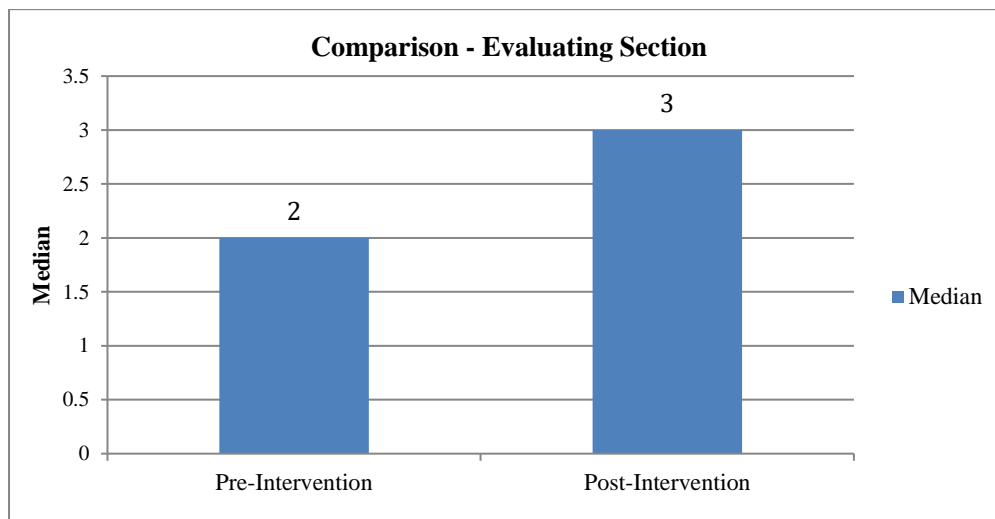


Figure 15. Evaluating – Overall Comparison

As the overall median has changed in all three sections after the intervention, therefore the null hypothesis can be rejected.

### 4.3 Students' perceptions towards web-based learning

The research question for this section was: RQ3. Was there a difference in the perceptions of students regarding web-based learning as compared to the instruction they receive in the traditional classroom environment?

H<sub>0</sub>: There is no difference in perceptions of students regarding web-based learning as compared to the instruction they receive in the traditional schooling system.

The students of the experiment group filled out a Student Perception form which was based on a Likert scale. The form was examined for validity by senior educationists. The graphs shown below depict the results of the perceptions.

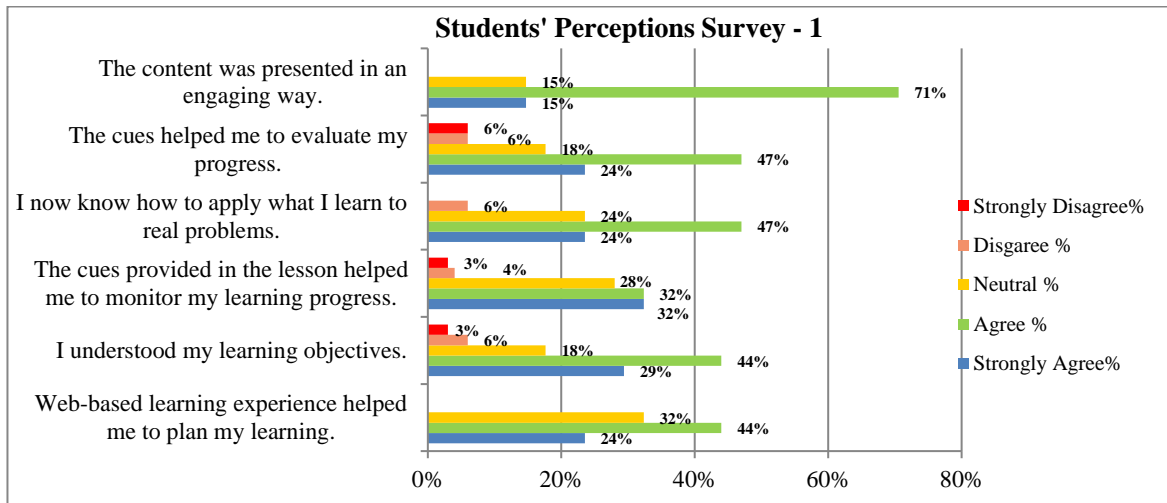


Figure 16. Results of the Students' Perceptions Survey

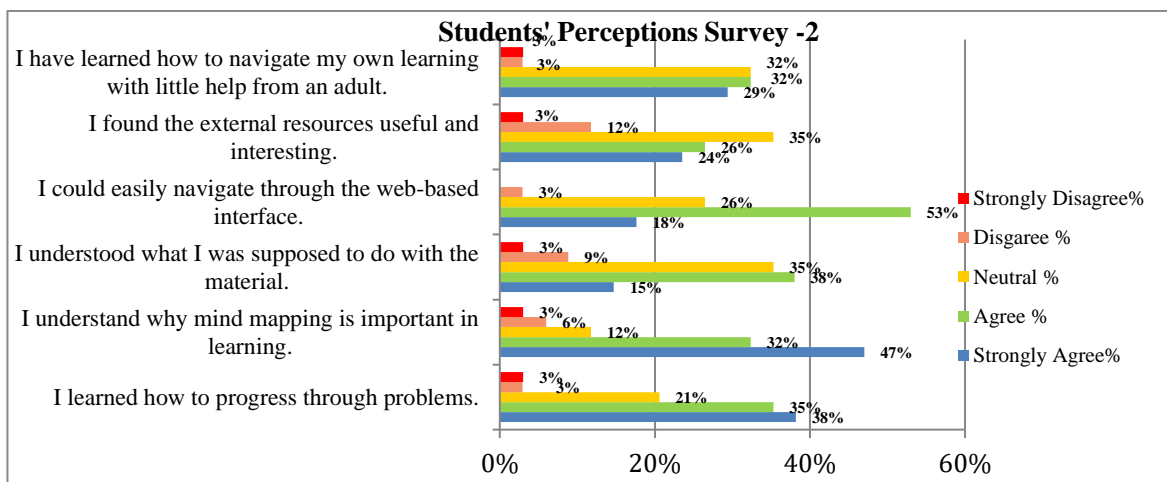


Figure 17. Results of the Students' Perceptions Survey

The results of the survey show that the majority of the students agree that the content of the website was engaging (71%). 53% of the students agreed that they could navigate the website easily with little help and 26% of the students remained indecisive. However, we also see that 18% of the students strongly agreed to this point. For the remaining points as well, the student response remained largely positive, depicting those students were generally satisfied with various aspects of the web-based, meta-cognitive learning experience. On the basis of the results, it can be concluded that students demonstrated more interest in web-based learning as it helped them to focus more on how to learn.

#### 4.4 Thematic analysis of the teachers' perceptions

In order to gain further insights into the quantitative measures discussed above, semi-structured interviews were conducted to gain insights into various aspects of the software – such as effectiveness of the pedagogy employed, perceptions about the subject of geography, employing meta-cognitive thinking to solve problems and the kind of issues schools and students might face when adopting a new pedagogy. The qualitative study analysis helped in understanding phenomenon in its social settings i.e., in this case deeper insights were acquired regarding the teaching – learning phenomenon in schools when a new form of learning has been introduced. There was a total of 15 participants. The process of thematic analysis involved reading and re-reading the data multiple times, looking for common patterns and coding them throughout the process. These codes, analyzed using MS Excel, were combined into clusters to create meaningful concepts resulting in a theme (Braun & Clarke, 2006). The educationists interviewed for the purpose had 2 – 18 years of work experience in the field of education. The teachers were first given a demo of the website [www.meta-learning.pk](http://www.meta-learning.pk). Then, they were allowed to explore the software on their own. It was done to explore answers to RQ4: What were the teachers' perceptions about meta-cognitive learning? A word cloud was generated from the responses and common themes were extracted from the analysis.

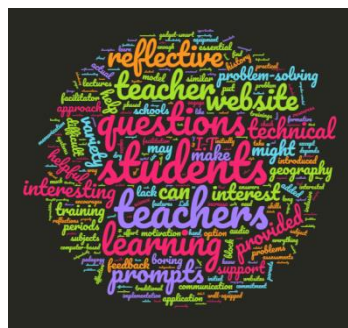


Figure 18. Word Cloud

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## **4.5 Common themes**

### **4.5.1 Perceptions about geography and metacognition**

The general opinion held by the educationists who were interviewed was that geography is basically perceived as a dry subject. Furthermore, the traditional teaching methods employed make it uninteresting for students.

The teachers were questioned about employing meta-cognitive strategies / reflective strategies in learning – particularly in geography as this was the subject chosen for this study. They unanimously believed that reflecting upon one’s progress is important. However, as students are not really taught to employ these strategies at an early age, they struggle with these at later stages or end up not using them at all. Formative assessment tools were suggested to be used by teachers in order to help the students to develop awareness for their learning.

### **4.5.2 Effectiveness of web-based pedagogy**

The general opinion held by the educationists was that a web-based learning experience – such as the one provided by [www.meta-learning.pk](http://www.meta-learning.pk) – would be beneficial. According to them, the pedagogy offered by the website is inclusive and allows students to monitor their own progress. They felt that as the students are “gadget-smart”, it will not take more than a month for them to adapt to the system. However, there was a difference in opinion amongst them regarding how this system should be implemented. Some felt that a few classes should be allocated for traditional learning and few for technology integrated learning, whereas some felt that notebooks should be removed altogether, and inquiry-based websites should be introduced as a whole for the subjects like Geography, History and Science.

### **4.5.3 Possible issues**

Educationists agreed that since the teacher is the catalyst in the classroom, any kind of pedagogy – no matter how up to date it is – would fail if proper assistance is not provided to her. Technical assistance and guidance are essential to make pedagogical effort successful. Another possible issue highlighted was that students may not be interested in trying out something new. Hence, students would have to be phased into the new style of teaching.

### **4.5.4 Implementation of software**

The participants were questioned regarding how the system can be introduced in schools. Some believed that the traditional method should be phased out completely but gradually. Others believed that a combination of traditional classroom teaching should be employed, with less emphasis on traditional methods and more on software-based learning.

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## **5. RESULTS AND DISCUSSION**

Previous literature on the effectiveness of practicing metacognitive learning demonstrates the challenges associated with working with Pakistani students to get them engaged in learning. However, the results of this investigation indicate that Meta-Learning was successful in promoting improved learning outcomes in the application of problem-solving skills in geography, as compared to the traditional rote' memorization techniques taught in a traditional classroom. It was successful in helping students to tap into their brain power and encourage students to work through problems in an organized manner. These findings are remarkable given that students used Meta-Learning for a period of only one week. Meta-Learning was designed in a manner to overcome passive learning, which is the norm in traditional Pakistani classrooms. It has a strong focus on reducing irrelevant construct barriers by providing interactive online contextual support to help them work through topics in an organized manner and evaluating themselves throughout. It is also incumbent to mention here, that the stress on interface design was to focus on providing contextual support in a manner which supported meta-cognitive thinking and learning. Hence, in light of these results, we can reject the null hypothesis for the overall research question and conclude that there is a significant effect on students' problem-solving capability and independent learning when meta-cognitive cues are provided for applying specific analytical strategies in a web-based learning environment.

## **6. CONCLUSION**

The basic goal of this study was to explore the impact of using metacognitive prompts in a web-based environment on students' problem-solving capability and independent learning. Analyses of all the data revealed that a significant difference was found in the conceptual understanding and problem-solving skills of the students who participated in the intervention. Furthermore, the students benefited from the variety of resources and the embedded cues at appropriate instances. Additionally, the results of the qualitative study substantiated the quantitative results and provided a context to them. To conclude, the study demonstrated that metacognitive pedagogy and selection of resources which stimulate student interest in a variety of ways (such as the web-based interface) can help improve students' meta-cognitive processes and application of problem-solving skills.

The first phase of the study involved the design and development of the web-based application. The curriculum content used in the application has the same objectives as those of a traditional classroom and had been derived from the National Curriculum of Pakistan. The second phase of the study involved collecting and analyzing data in order to compare the results of the two groups as well as to study if the attitudes of the participants of the experimental group changed after experiencing metacognitive pedagogy. The results of the study indicate that the web-based interface improved student learning outcomes as well as students' approach towards problem-solving. It is quite clear

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that metacognitive pedagogy is more beneficial for the students as compared to traditional classroom learning strategies.

Additional detailed studies may be conducted to draw more connections and explore more creative methods of improving problem-solving skills through the use of meta-cognitive strategies. Introducing creative and interactive learning methods in the classroom can greatly improve students' attitudes towards learning and help them to adapt to changes. The critical purpose is to prepare students to apply the knowledge they gain, apply it to actual situations and to facilitate their inquisitive nature.

#### **Statements on open data, ethics policy and conflicts of interest**

The identity of the participants was shielded by ensuring that their personal information was hidden during the research process. Their consent was ensured beforehand, and they were made aware that they could withdraw from the process at any time. There is no potential conflict of interest in this study; the data and the questionnaires can be obtained by sending request emails to the corresponding author.

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## FINANCIAL CRISES AND RISK MANAGEMENT IN THE QUR'ĀN: SŪRAH YŪSUF AS A CASE STUDY

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### ABSTRACT

*This research aims to clarify the methodology mentioned in the Qur'ān to deal with the economic and financial crises that have affected and continue to affect the global economy due to several factors. This includes how the Qur'ān deals with the risks faced by the financial market, the ways it recommends to avoid these risks, and the Quranic approach to confronting the economic crises. By taking Sūrah Yūsuf as a case study, we will see how Yūsuf ﷺ as a unique economic figure dealt with the crisis, and the solutions and preventive measures he took to face the expected crisis. The importance of this research lies in confirming the validity of the Qur'ān: the advice it contains for all times and places and that it came inclusive of all aspects of daily life. The Qur'ān also deals with the issues of financial transactions and gave us the most prominent ways to solve them over 1400 years ago. The researcher relies on the descriptive–analytical method to analyze the mechanisms used by Yūsuf ﷺ to confront the crisis, after employing the inductive method to examine the methodology. The research reveals several findings, one of them is that the fifteen-year period in which Yūsuf ﷺ dealt with the crisis and was able to overcome it included the most important economic and financial principles that the Western world claims to have developed with its economic revolution.*

**KEYWORDS:** Economic Crisis, Financial crises, Risk management, Qur'ān, Sūrah Yūsuf.

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## **1. INTRODUCTION**

Allāh ﷻ has granted us many blessings, as He said: ﴿And if you count the graces of God, you will not be able to count it. Indeed, God is Oft-Forgiving, Most Merciful﴾ (Qur'ān 16:32) One of these blessings is wealth. The Qur'ān mentioned the term wealth (māl) several times, urging us to dispose of wealth well and not to waste it, and clarifies that wealth can be a blessing at the same time it can be a curse when it is badly used or consumed.

The global economic system has suffered and is still suffering from many crises, which has led to the bankruptcy of many financial institutions in the global market and has even led to the bankruptcy of some countries' economies. As a result, economists are seeking to find appropriate solutions for these crises in different ways. As Muslims we know that the Qur'ān was revealed by Allāh ﷻ to His prophet Muhammad ﷺ 1400 years ago, for the benefit of mankind for all time, and that it contains solutions for all the problems that humanity suffers from in all fields, including economic and financial crises.

In this research, we will try to clarify how Islam takes care of society's financial interests, and how it develops solutions to the crises that society might face in the future. We will also try to look at the mechanisms that the Qur'ān clarifies to deal with the financial crises that have occurred or are expected to occur, by taking Sūrah Yūsuf as a case study, which mentions in detail the financial and economic crisis and its solutions – some of them concern efficiency in management, and the impact of the Muslim's belief in his financial behaviors.

Therefore, the research will be in four chapters. First: Wealth (money) in Islam and moral values in financial transactions. Second: The future outlook for avoiding crises and planning to confront them through Sūrah Yūsuf. Third: Efficiency in wealth management. Fourth: The impact of Muslim belief in solving crises.

## **2. REVIEW OF LITERATURE**

As for the economic crises that hit the global economy, there are many studies concerning this: some analyze the concept of crisis, and others offer alternative solutions. One of these solutions is to rely on the Islamic economy, in which there are no causes of past global economic crises, such as Ribā and mortgages. Here, we will see some studies about the economic crises concept in general, and some studies showing solutions to the economic crisis in the Islamic economy.

Aiginger, (2009) conducted a study on "The Current Economic Crisis: Causes, Cures and Consequences" which discusses what caused the crisis and what underlies it. The collapse of one segment of the American real estate market sent multiple shockwaves across the board. The paper

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also shows that the roots of the crisis are not only to be found in the financial sector but also in macroeconomic imbalances, regulation failures and insufficient policy coordination.

Previous crises experiences show that the length of the crisis is different for financial markets, the housing sector, production and employment, and that recovery process could be slow, bumpy and fragile. Also, at the time of this study, different approaches of economic policy are being systematically compared and discussed how the crisis can actually be turned into an opportunity.

Another similar study was conducted by Ascarya (2017) titled "The Root Causes of Financial Crisis in Islamic Economic Perspective" which applied an analytical network process to identify the root cause of the financial crisis in terms of the Islamic economy. These causes were categorized into five clusters: fraud, external factors, poor governance, an unstable monetary system, and an unsustainable tax system. Each cluster had six relevant items extracted from the literature and detailed interviews with multiple experts. The findings show that the main causes of the financial crisis from the perspective of the Islamic economy are social instability, external factors, speculation, fraud, invalid taxation, unstable financial system, hedonism, and the Fractional-Reserve Banking System, an unstable currency system and external factors such as interest rates, fiat money, and the wrong person in the wrong place. These root causes should be gradually eliminated in order to systematically and gradually improve the stability of the financial system so that the financial crisis does not recur in the future.

Kayed and Hassan (2011) in their research "The Global Financial Crisis and Islamic Finance" found that the available evidence strongly suggests that Islamic finance is well equipped to make a significant contribution to a healthier and more stable international economy. This paper argues that an honest implementation of Islamic financial theory could solve and possibly prevent such a crisis since all (or most) of the factors that caused or contributed to the development and spread of the crisis are not allowed by Shariah rules and guidelines. The paper concludes by stating that Islamic financial opportunities, as well as challenges, are enormous. It also shows that the Islamic financial paradigm has turned into a practical policy and enables financial institutions to become the most serious challenge facing the Islamic financial industry.

Alani (2021) conducted a study on the "Crisis Management by the Prophet Muhammad ﷺ in Medina". The study discussed the problems that Muslims faced during the many economic crises following their migration to Medina, and the Prophet ﷺ recognized them as such and turned them into opportunities. Therefore, the present research tries to answer some questions regarding the characteristics of general crises, the economic crises of migrants, what strategy did the Prophet ﷺ use to resolve the above crisis, and the results achieved with the strategy adopted. This study also

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covered the transitional steps Muslims faced in establishing a nation in Medina by confronting the economic crises of migrants. This study has great moral value in the field of dealing with economic crises, as the economist in it is the Prophet Muhammad ﷺ.

In addition to the studies mentioned above, many other studies indicate the ability of Islamic economics to solve economic problems and to deal with crises in two different ways, first is to be ready for it before it occurs, the second is the special mechanisms that exist only in the Islamic economics ethics which is making resolving the crisis easier.

This is the reason why the current research has studied Sūrah Yūsuf to be an example of the way Islam has explained to deal with economic crises.

### **3. RESEARCH METHODOLOGY**

Two research methods were adopted to achieve the goals of this research. The inductive approach was used in this study to investigate and track the methods used by Yūsuf عليه السلام to save the economy from the crisis that was interpreted from the King's vision, it has also been used to diagnose these methods and to know how to use them in our modern economy. We also used descriptive analysis to explain how the Qur'ān placed great importance on financial transactions and planned to protect the economy from any crisis and to describe the financial experience of Yūsuf عليه السلام in dealing with this economic crisis.

### **4. DISCUSSION**

#### **4.1 Wealth And Moral Values in Islamic Financial Transactions:**

Islam has given great attention to financial transactions, in order to regulate dealing with wealth within the Muslim community. Islam made financial transactions subject to several rules because it is a human instinct to love a plentitude of money and offspring, which means power, as Allāh ﷻ Said: ﴿Fair in the eyes of men is the love of things they covet: Women and sons; Heaped-up hoards of gold and silver; horses branded (for blood and excellence); and (wealth of) cattle and well-tilled land. Such are the possessions of this world's life; but in nearness to Allāh is the best of the goals (to return to)﴾. (Qur'ān 03:14).

In the interpretation of this verse:

Allāh then mentions the bounties of the life of this world that He has made attractive for the unbelievers, saying: “Beautified for mankind is” what people's hearts find desirable is “love of the joys (that come) from women” meaning slave women and wives “and offspring” slaves and children, “and stored up heaps” amassed wealth “of gold and silver”

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it is also said that this means minted or engraved gold and silver, “and horses branded (with their mark)” beautiful branded horses and grazing in pastures, “and cattle” i.e. sheep, cows and camels “and land” cultivation and cultivated lands. “That” which is mentioned above “is the comfort of the life of the world” is of benefit to people in the life of this world and then it vanishes; it is also said that this means: the joys of this world last only for as long as the utilities of any home, a bowl, a plate and the like. “Allāh! With Him is a more excellent abode” in the Hereafter, i.e., Paradise, to whoever shuns such joys) (al-Fayruzābādi, 1992).

Before we get to those rules, we must know what the general definition of wealth (*māl*) is, and then in terms of the Islamic view.

In Arabic (*al-Māl*) is defined in the "*Lisān al- 'Arab*" dictionary: Wealth is everything that is acquired and owned by people, whether it is a material or a benefit (Ibn Manzūr, 1956). Thus, it includes everything that a person can benefit from, such as cash, real estate, or animals...etc.

Among *Shari'ah* scholars there are two definitions for wealth (*māl*), one is the *Hanafti* scholars' definition, the second is from the scholars of the other three schools of Islamic jurisprudence i.e., "*Jamhūr*" definition (*Jamhūr* is used to mention the opinion of the three Islamic scholars Mālik, al-Shafī'i, and Ibn Hanbal).

*Jamhūr* definition: Wealth is "everything that has a value, and if it is damaged, it must be compensated" (Az-Zuhaili, 1985).

The *Hanaftis*: Wealth is "all that can be possessed, and usually benefited from it" (Ibn `Abidin, 2000).

The *Jamhūr* added the word “benefited” in the definition of wealth, so everything that does not benefit humans will not be defined as wealth, like unlawful (*Harām*) things.

The *Jamhūr* says that the rights of using something or the benefits are a form of wealth, such as the right to use public water resources, or the benefits we can get from living in a house, or using a car or wearing clothes etc. However, all this is not wealth (*māl*) in the opinion of the *Hanaftis*.

On the other hand, regarding the ownership of wealth, the Qur'ān indicates that wealth (*māl*) does not belong to humans, but rather belongs to Allāh ﷻ. Humans can only benefit from it and they will be asked how they used it. As Allāh ﷻ said: ﴿Believe in Allāh and His Messenger and spend from what He has entrusted you with. Those among you who believe and spend will have a great reward﴾ (Qur'ān 07:57).

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If we come to ethical values in financial transactions, we will find that the Qur'ān gives it great importance. Whenever the Qur'ān mentions money or financial transactions it urges the believers to adhere to these morals in their financial dealings, whether with a Muslim or a non-Muslim. Allāh ﷻ commanded Muslims to be transparent in their financial transactions; one of the most important of these financial transactions is debt, which is mentioned in the Qur'ān in great detail. Allāh ﷻ also urged commitment, honesty, integrity, and fraud prevention. Since money is a blessing and life cannot go ahead without it, it must be preserved and we must strive to invest in our various daily transactions. This is what the Qur'ān clarified through the order to write down the debt, bring witnesses and the mortgage which are tools to prevent abuse of wealth.

Adherence to these moral values can protect the wealth which is considered the lifeblood of the economy and the main element of many transactions because these values protect capital and encourage its investment and use in a sound manner (Hank, 2018). These values are not only found in the Qur'ān or in the Islamic economy, but were also adopted in Western economies, with different names or they remained with the same name.

We will see in the following chapters through Sūrah Yūsuf that all these values mentioned above are among the basic rules that protect the economy from crises.

#### **4.2 The Future Outlook and Planning to Avoid Crises Through Sūrah Yūsuf**

The Qur'ān mentions economic management and financial operations several times; one of them in Sūrah Yūsuf. The Sūrah explains economic management tools, the ideal financial market, and how to deal with the crisis occurrence.

The Sūrah is also considered a unique economic lesson because it contains three important points in economic management which are: economic ethics, crisis management, and crisis prediction.

The classic definition of economic crisis is: "The barren year, or the severe drought years" (Ibn Manzūr, 1956), also it was defined as "Every hardship that a person faces" (Ibn Fāris, 1979), These definitions are considered traditional, because they are based on agriculture as the main source of the economy.

If we look at the modern concept of economics, the definition of crises will be different:

"Crisis is sudden changes that occur in the internal or external environment of the organization without prior expectation of its occurrence, or opportunities to avoid it, and the successful organization is the one ready to face economic crises and has the ability to manage and direct the crisis in line with its capabilities" (Abou Kahf, 2003).

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In the Qur'ān, the meaning of the crisis is mentioned in several terms, including:

- **Affliction:** Allāh ﷻ said: ﴿And We saved him and his family from the great affliction” ﴾ (Qur'ān 37:76).
- **Distress:** As Allāh ﷻ said: ﴿Say, "It is Allāh who saves you from it and from every distress; then you [still] associate others with Him) ﴾ (Qur'ān 16:64).
- **Test:** Muslims believe that difficult times are a test from Allāh ﷻ to see a believer's patience, as Allāh said: ﴿And We tried them, (and tested them) with times of ease, difficulty, eagerness, fear, well-being and affliction, in order that they might turn (to Allāh) ﴾ (Qur'ān 7:168).

The meaning of distress is confirmed when fear and anxiety afflict a person or institutions if they are hit by a financial crisis, especially when it comes to food security. The meaning of affliction is also confirmed when bankruptcy and the collapse of financial institutions or banks occur or a large number of workers are laid off, in addition to the loss that occurs to the national economy in general. In all of this, the true believer believes that it is a trial from Allāh in order to distinguish true believers.

By looking at this concept of crisis, we can say that every economy or financial transaction is exposed to crises. From that, we start by looking to the Qur'ān and how it dealt with the crisis through Sūrah Yūsuf.

Sūrah Yūsuf is considered a unique economic theory in order to face economic crises, before or after they happen. We will see that Yūsuf ﷺ dealt with the crisis and managed it as an economic expert, who was aware of the mysteries of economics and its sciences. Therefore, he developed a solid plan to manage the crisis, as he began to prepare for it before it occurred, which is called anticipating the risks in modern economic parlance.

The following is a summary of the steps taken by Yūsuf ﷺ, to overcome the expected economic crisis:

### **First: Predicting the crisis**

Predicting means: "Planning and making assumptions about future events using special techniques across different time periods, thus, it is the process that the manager or the decision-maker relies on to develop assumptions about the future situation" (Nadira, 1997). We cannot say that there is an effective forecasting technique unless it fulfills a set of conditions which are:



- Cost
- Accuracy
- Providing the necessary data
- Specified time for collecting information
- Providing the necessary material and moral capabilities

In the Sūrah, the news about the occurrence of a crisis came in a special way, which was unlike today when economists expect a crisis to occur based on certain economic data and experiences. In this Sūrah, the warning that a crisis will appear soon, came from the country's supreme leadership, represented by the King of Egypt. *(And the king (of Egypt) said: "Verily, I saw (in a dream) seven fat cows, whom seven lean ones were devouring, and seven green ears of corn, and (seven) others dry. O notables! Explain to me my dream, if it be that you can interpret dreams")* (Qur'ān 12: 43).

It may be said that relying on a vision is like relying on an illusion, and the percentage of certainty of its occurrence is small. To this, we can answer that the prevailing customs in the country at that time gave credence to visions, because the prophets always address people in the language they understand. Sūrah Yūsuf mentions three visions: Yūsuf's ﷺ vision, the dream of the companions of Yūsuf ﷺ in prison and the king's dream (Sayyid, 2003). The phenomenon of visions was something they were interested in, during that time the priests used to count it as one of their sciences, and they had rules for deciphering what the vision said. Some sheets of papyrus have been recovered from Coptic monuments, containing rules for interpreting visions. (And this was good news for them, and perhaps he knew that by revelation or that the end of drought with a good year, or that it is usual that God eases people after life has been difficult for them). (al-Baydawi, 2000).

In the Sūrah two companions of Yūsuf ﷺ in prison questioned him about their visions which indicates that this was a common practice among them. Thus, the first signs of the emergence of the crisis were through the king's vision, and this was nothing but inspiration from Allāh to the king and then it was made easy to understand by Yūsuf ﷺ where he put forward an economic plan to solve the impending financial crisis.

### **Second: Planning to avoid and deal with the crisis to avoid potential losses**

The occurrence of a crisis is considered a critical situation for any institution or economic community. At the same time, the crisis needs firm decisions within a short time frame in order to

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address the emergency situation. Otherwise, the crisis side effects will grow, and any decision taken will be useless, or at least its positive results will be limited. The crisis also threatens the general interest of the country's economy and will have other consequences on the national and political security side. Yūsuf ﷺ succeeded in taking an urgent decision when the king's vision was explained to him, and he interpreted the King's vision as an impending economic crisis that would affect Egypt and its environs.

On this basis, Yūsuf ﷺ indicated that the king should formulate some necessary plans to avoid the expected danger by saying: "You shall sow for seven years continuously, then what you reap leave it in its ear except a little of which you eat each year with enough to meet the need. He understood from the king's vision that seven years were the interpretation of the seven cows, the green wheat spikes were the seven years in which the harvest would be good, then there would come seven drought years with a little harvest" (Suan, 2004). So, the kings' people would eat what he had saved in the last seven years, more than that he advised the king: do not eat everything, leave a little to plant it for future. He warned the king thus, because in the past they would not plan ahead and they would say during a famine: This year has taken everything from us, we have nothing left to sow, so he warned them about that in advance.

We can see that the Prophet Yūsuf ﷺ followed the procedures for the success of his economic plan and the achievement of its objectives. We can highlight some of these steps as follows:

#### **A. Increasing production**

The first step that Yūsuf ﷺ took was to encourage an increase in production, in order to achieve food security in the fruitful years and to keep the surplus for the lean years. The word "you" in these verses came in the plural form, evidence that the discourse is directed to society as a whole to bear this responsibility, because its purpose was to achieve public benefit. Therefore, all components of society must cooperate in order to achieve this. The Almighty said: *{You shall sow for seven years continuously}* (Qur'ān 12: 47).

After all, look at how Yūsuf ﷺ, increased the rate of employment and efficiency when he called for everyone who was able to make an effort, then see how the total production increased and this is the way to economic development. It is well known in economic theories that the increase in production takes place in two ways:

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- The first method: Increasing the volume of production of the commodity produced by the project by increasing the number of employees and leaving the rest of the project elements the same size, and this is in the short term.
  - The second method: To increase production by increasing the size of the entire project, where all production factors are increased, and this is in the long run.

The second method is the one that Yūsuf عليه السلام adopted in his plan to increase production, and this is confirmed by the plural word he used in his call: "You (i.e., all of you) shall sow".

### **B. Rationalization of consumption**

Rationalizing consumption is to direct the consumer not to waste economic resources, by giving him plans for the optimal use of resources. Allāh said: *{and that (the harvest) which you reap you shall leave it in the ears, (all) except a little of it which you may eat}* (Qur'ān 12: 47).

In the interpretation of this verse:

"At that time the main source of the economy and financial wealth was agriculture, so he urged them to increase planting to increase the harvest. (Then after that) after the seven years of harvest (will come seven hard years) seven years of drought (which will devour all that you have prepared for them) all that you have saved during the seven years of harvest, (save a little of that which you have stored) kept aside" (Tanwīr al-Miqbās min Tafsīr Ibn 'Abbās, 1992).

Take what you need without extravagance, it is also noticeable that Yūsuf عليه السلام, did not specify a specific value that must be saved, and this is evidence of his intelligence and good management. Rather, he related it to what they ate, even if he expressed the words "a little", but he left it relative, that is, it increases and decreases with the increase in consumption and the population. So, rationalization of consumption means "the optimal use of wealth, meeting needs, balance, moderation in spending, integrity in achieving the interests, and not being extravagant in spending.

The Qur'ān instructed us on how to properly utilize resources. The Sharī'ah permitted consumption without wasting, but also set controls and limits for that, although in moderate cases it is a necessity, it is even more necessary in exceptional cases like in economic crises.

### **C. Saving**

After Yūsuf عليه السلام, warned the king of the seven years of drought, he advised them to start saving in the years in which the harvest was abundant, for the years in which there would be little or no production. *{and that (the harvest) which you reap you shall leave it in the ears}* (Qur'ān 12: 47).

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Saving is an ancient phenomenon, and it means keeping something in good times for bad times. Islamic economics defined it as the difference in what an individual receives of income and what he needs to spend on his own consumption, and Western economics defines it as the non-consuming part of the income. The two definitions agree that saving is keeping a part of the income or product for times of need.

This is what Yūsuf ﷺ wanted to achieve through this plan, after he explained the seven spikes of drought, he ordered them to save for that time and prepare for it from now on, and from here we derive the distinguished future outlook of the Islamic economy. (He 'i.e., Yūsuf ﷺ') expressed the vision with all that was indicated, the cows for the years of cultivation because the cow is taken to bear fruit, and "fat cows" is a symbol of fertility, and lean cows are a symbol of drought; the spikes are a symbol of strength, the green spikes are a symbol of abundant food, the number seven is the symbol of the seven years, each spike is a symbol of the food of the year [ i.e., what they would eat in those years) (Ibn Ashur, 1984).

From these three points, it is clear that Yūsuf ﷺ was prepared for the expected crisis, he developed an astute plan for that, and he followed some economic steps that became the foundations of modern economic systems in dealing with crises, which are: increasing production, saving, and rationalizing consumption. Once again, this highlights the validity and suitability of the Islamic economic theory for solving many of the economic crises afflicting the global economic system today.

#### **4.3 Efficiency in Finance Management**

After Yūsuf ﷺ, set the plan to manage the expected crisis and how to deal with it, it was necessary to have qualified employees to achieve this plan and reach that goal. Efficiency in management is considered one of the most important foundations in order to achieve what the institution or the economy wants.

“The coming crisis needed the ability to manage matters accurately to control and maintain agricultural resources. It also needed experience, good behavior, and knowledge in management, here, Yūsuf ﷺ specifically mentioned his qualifications for this mission" (Sayyid, 2003).

After the end of the ordeal that Yūsuf ﷺ went through in prison, everyone around him was assured that he was honest and trustworthy and he did not betray the king.

Yūsuf ﷺ thought that he should carry out this project himself and not leave it to corrupt hands which could tamper with the economy's fate and could mean the failure of the plan he had prepared to face the economic crisis. (Yūsuf) said: ﴿"Set me over the storehouses of the land; I will indeed

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guard them with full knowledge” } (Qur’ān 12:55). Yūsuf ﷺ asked to be appointed storekeeper to serve the community, and this is the goal that the Muslim economist with the obligation to have honesty and knowledge must strive for – increasing wealth is not the goal, but rather a means to achieve the interest of society.

The storekeeper here is the Finance Ministry in the modern economic system, one of the most important institutions in the state's economy, He became its manager (Minister) after he proved his competence and integrity. Yūsuf ﷺ described himself as an honest employee, and this is the most important feature that the person in charge of administrative and financial affairs needs, especially in sensitive centers in the state, including the Ministry of Finance. Yūsuf ﷺ suggested this to serve the nation; he did not ask for anything for himself, but he asked them to entrust him to the kingdom treasuries to save it and to be fair in distributing it among the nation. In Islam, this verse is the basis for the obligation of a person to propose himself to do a government job if he knows that other people cannot do that job appropriately.

In summary, one of the most serious and biggest problems at the state administrative apparatus is the selection of the right employees, especially in higher positions, which is usually done through private relations and mediation, or party affiliations in many systems.

#### **4.4 The impact of the Muslim belief in solving crises**

After Yūsuf ﷺ interpreted the king's vision, he explained to them that there would be good days that would come after the difficult time they would suffer from. (Then will come after that (period) a year in which the people will have abundant water, and in which they will press (wine and oil) } (Qur’ān 12: 48) He says: After that these hard years which will take from you what you have stored will pass, a year of prosperity will come after it.

However, this "good year" was not mentioned in the king’s vision, so it is from the divine knowledge that Allāh taught Yūsuf ﷺ. Then he told the bartender to send these glad tidings to the king and his people, which is salvation from hunger in a prosperous year. “This news about the future is from the Unseen, it is from revelation by Allāh ﷻ, not just the interpretation of visions, it is good news in the fifteenth year. It is a revelation from the Divine Revelation, and this is only for a prophet or messenger of Allāh, so the prophecy and message will be a great good for mankind" (Az-Zuhaili, 2001). He told them that deliverance will come (a year in which people will be helped), meaning: the rain will come, the fruits will be abundant, and they will prepare olive oil as they used to do. The hard time was a test, or a means to enable Prophet Yūsuf ﷺ to occupy this position to spread the

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correct belief. When this interpretation reached the king, he liked it and he wanted Yūsuf ﷺ to be brought to him to make him his minister. Here Allāh's empowerment of his Prophet is confirmed: ﴿Thus did we give established power to Joseph in the land, to take possession therein as, when, or where he pleased. We bestow of our Mercy on whom We please, and We suffer not, to be lost, the reward of those who do good﴾ (Qur'ān 12:56). This is the good reward of Allāh ﷻ for his faithful servant because he is doing his work as dictated by the Islamic faith and morals.

In the Islamic faith, hardship is followed by relief and prosperity. The believer should think well of Allāh ﷻ in every place and situation because we live by the grace of Allāh ﷻ and there is no power or strength for us except through Him, the wretched one is the one left by Allāh ﷻ to himself without any help. Good faith in Allāh ﷻ is confirmed in several situations, including hardships of living and economic crises. 'Abdullāh bin Mas'ūd narrated that the Messenger of Allāh ﷺ said: Whoever suffers from destitution and he beseeches the people for it, his destitution shall not end. And whoever suffers from destitution and he beseeches Allāh for it, Allāh will send provisions to him, sooner or later). (At-Tirmithī, 1998). If a crisis hits the believer, he must believe that Allāh ﷻ will relieve it and remove it.

The modern economic crises faced by many Muslim countries should be met with this belief, it is a high level of faith to which the believer ascends after he is certain that Allāh ﷻ will send relief even after a while. At the same time, the believer does not leave taking measures that would be a reason for solving these economic, financial or other problems.

## **5. CONCLUSION**

The Qur'ān is concerned about every detail of daily life. Sometimes its verses came with general regulations and sometimes with detailed injunctions; it was not confined only for worship, but also included financial transactions, because the mismanagement of wealth will surely result in crises.

The Qur'ān explained how to deal with economic and financial crises before and after their occurrence. Sūrah Yūsuf, which we discussed in this paper, is a unique model in economics which contains economic theories that are still applied until today even with the advancement of economic theories and the use of technology to predict economic and financial crises such as meteorological technology, which can estimate the extent of precipitation and whether this area is prone to drought, and so on.

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Without all these modern tools, the Qur'ān explained to us how Yūsuf عليه السلام, faced this crisis and succeeded in managing it as an economic expert by following what is called in modern economic terminology 'the ethics of economics', thousands of years ago.

Although Yūsuf عليه السلام, was supported by revelation, Muslim economists must apply these ethics in their management and financial transactions, and keep learning from this Divine book, which is comprehensive in all areas of life. Just as lessons can be derived from Sūrah Yūsuf in the field of economics, other chapters of the Qur'ān can be the subject for further research and studies.

Some of the results that we can reach through this study:

- Islam gave wealth great value, just as it did not ignore the smallest details in financial transactions between people, it also clarified how to preserve it and how to face crises that may arise in an economic system because of poor wealth management or natural conditions.
- The Qur'ān highlighted the ethics of economic dealings to ensure that wealth is not lost or damaged.
- Through Sūrah Yūsuf the Qur'ān clarified the best ways to preserve wealth and economic wealth, as it highlighted the plans that must be followed in facing expected crises, and how to confront them when they occur.
- The Qur'ān did not ignore human resources and their paramount importance in facing the economic and financial crisis, as it indicated that reliance on competence is an important element in the economic equation and that planning and rational leadership are the basis of every success.
- Muslim economists should not ignore the ideological aspect in their material dealings, and they must consider that the crisis is a test from Allāh ﷻ; having good faith in Allāh ﷻ. will guarantee success in getting out of any crises.
- The fifteen-year period in which Yūsuf عليه السلام dealt with the crisis and was able to overcome it included the most important economic principles and principles of the financial industry that the Western world claims to have developed with its economic revolution.

All these points and others are also strong evidence that adherence to the Islamic economic rules is enough to emerge successfully from the global economic and financial crisis.

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## THE QURANIC STYLES OF COMMUNICATION WITH SPECIAL REFERENCE TO THE STYLES OF CRITIQUE IN THE QUR'ĀN

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### ABSTRACT

*This research discusses the nature, characteristic, and types of Quranic styles of communication in addition to elaboration on the concept of naqd (critique) as used in the Qur'ān. The Qur'ān makes use of various styles of communication to convey its themes and objectives. Moreover, it is believed that the Quranic critique is present in these styles, among others. Therefore, this research sets a definition of critique, discusses its objectives, its nature and scope, and identifies Qur'ān's various styles of critique. The research will make use of the inductive method, effectively gathering all Quranic verses related to the theme of critique. This task is undertaken through examination of earlier and contemporary sources of Quranic exegesis. Second, this study will also use the analytical method to analyze the verses of the Qur'ān in an attempt to deduce the various styles used for critique.*

**KEYWORDS:** Quranic exegesis, Quranic critique, Quranic styles, Quranic communication.

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## 1. INTRODUCTION

This research identifies the Quranic styles of communication, and it also identifies and explains the basic concepts related to the definition of Quranic critique, its nature, structure, and styles. Prior to further discussion, the following road map will be taken into account. First, discussion of the content of the Qur'ān in view of the fact that the Qur'ān conveys its maḥāwir (fundamental thematic objectives) such as the divinity of God, ethics, and legislative rules. Here we examine a number of interesting perspectives of mufasssīrūn (Qur'ān exegetes) from various Islamic disciplines in regard to the content of the Qur'ān. Second, highlighting the Quranic styles of communication used to convey its thematic objectives. Finally, this research investigates the nature, characteristics, and structure of Quranic critique.

## 2. THE CONTENT OF QUR'ĀN

This section provides taxonomy of the content of the Qur'ān according to its various themes by analyzing the different classifications of the content of the Qur'ān provided by Muslim scholars. This helps identifying the position of the Quranic styles within the frame of the themes of the Qur'ān. Next, this section provides a general overview of the various styles used by the Qur'ān to convey its guidance, meanings, and objectives. Then it proceeds in scrutinizing and analyzing the various Qur'ān's styles of critique.

### 2.1 Ibn Jarīr Al-Ṭabarī (d.310/923)

Together Al-Zarkashī (d.794H) and Al-Suyūṭī (d.911H) report that Al-Ṭabarī holds the view that the Qur'ān contains three major categories, namely: *tawḥīd* (monotheism) *al-Akḥbār* (History) and *al-diyānāt* (rulings). For this reason, the chapter *al-Ikhlāṣ* is believed to represent a third of the Qur'ān because it focuses solely on the discussion of Allāh ﷻ. The Messenger of Allāh ﷺ said: “By Him in Whose Hand my soul is, it is equivalent to one-third of the Qur'ān” (al-Bukhārī, 1987). In another version, the Messenger ﷺ said to his Companions: “Is anyone incapable of reciting one-third of the Qur'ān in one night?” they considered it burdensome and said: “O Messenger of Allāh, which of us can afford to do that?” He said: “*Sūrat Al-Ikhlāṣ* (Say: He is Allāh – the One) is equivalent to one-third of the Qur'ān.” (al-Bukhārī, 1987). This discussion is considered a discourse on *tawḥīd*, and therefore falls under the category of creed (al-Zarkashī, 1931H; al-Suyūṭī, 1974). According to Al-Qāḍī Abū Bakr ibn al-‘Arabī (d.543H), the term monotheism used by al-Ṭabarī is similar to creed, and the term history (*al-Akḥbār*) is synonymous to reminders and reflection, (Ibn al-‘Arabī, 1992)<sup>1</sup>. The view held by al-Ṭabarī is supported by a great number of prominent scholars including

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<sup>1</sup> He says: “The reminder includes encouragement, warning, Paradise and Hellfire and the outwardly and inwardly purification”. 1/45.

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Al-Qāḍī Abū Bakr ibn al-‘Arabī (1992) Al-Zamakhsharī (d.538H) (N.D), Fakhr al-Dīn Al-Rāzī (d.606/1209) (1420H)<sup>2</sup> Ibn Taymiyyah (d.728H) (2005) and Ibn Hajar (d.852H) (N.D). Al-Ṭabarī’s taxonomy of the Quranic content into three categories appears to be original, comprehensive, and consistent with the *ḥadīth* division of *al-Ikhlāṣ*. If *al-Ikhlāṣ*, which consists of *tawḥīd* represents one third of the Qur’an, there remain two other divisions, which are *aḥkām* (the legal rulings) and *wa‘dh wa tadhkīr* reminders and reflection.

## 2.2 Abū Ḥāmid Al-Ghazālī (d.505/1111)

According to Al-Ghazālī, the Qur’ān thematic contents are structured on the following issues: namely that concerning *Dhikr al-dhāt* (the divine essence), *dhikr al-ṣifāt* (divine attributes), *dhikr al-af‘āl* (divine works), *dhikr al-ma‘ād* (life to come), *dhikr al-ṣirāṭ al-mustaqīm* (the straight path; i.e. the purification and beautification of the soul), *dhikr aḥwāl al-ṣāliḥīn* (the conditions of the righteous), *dhikr aḥwāl al-‘a‘dā’* (the conditions of God’s enemies), *dhikr muḥājāt al-kuffār* (His arguments towards the infidels), *dhikr ḥudūd al-‘aḥkām* and the bounds of legal judgments (al-Ghazālī, 1985). Although Al-Ghazālī’s view is sound, his taxonomy could be revised in view of the fact that many divisions can be combined in a single category. If this were to happen, only three divisions would remain under the division of ‘*Aqīdah* (creed), namely, the divine essence, divine attributes, divine works, and the life to come. The straight path i.e. the purification and beautification of the soul, the conditions of the righteous, the conditions of God’s enemies, and His arguments with the disbelievers can be categorised under the remaining category of *tadhkīr* (reminding), whereas legal judgments are under the class of *Sharā‘i‘* (rulings).

## 2.3 Al-‘Izz bin Abd Al-Salām (d.660/1227)

While proving that repetition and diversity is part of the nature of the Quranic discourse, Ibn ‘Abd al-Salām provides a division of Quranic themes. He concludes that the Qur’ān can be divided into three divisions. The first two categories include praising Allāh ﷻ (*al-thanā’ ‘alā Allāh*) and the legal rulings (*aḥkām*) whereas the third category is related to the division of legal rulings. The third category consists of many types such as complementing good and condemning wrong deeds, complementing good and condemning evil doers, promise of different types of rewards in the Hereafter, disheartening punishment in the Hereafter, promise of immediate rewards, promise of immediate punishment, Quranic parables either for encouraging and prompting goodness and warning from evil, stories of prophets including how believers were saved and disbelievers

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<sup>2</sup> In his interpretation of the Chapter of the Opening (*al-Fatiḥah*) Al-Rāzī maintains that the Qur’ān consists of three categories that are related to human knowledge namely, the science of principles (*‘Ilm al-‘Uṣūl*) referring to the knowledge about Allah ﷻ, His attributes and His works, the science of (*‘Ilm al-furū‘*) referring to ruling legislation, and the science of purification and beautification of the soul (al-Rāzī, 1420H), 1/157.

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destroyed, blame, censure, reprimand of certain acts, and mentioning as favors upon us what he created for mankind to thank Him for His kindness and blessings (Ibn ‘Abd al-Salām, 1491). Like al-Ṭabarī, Ibn ‘Abd al-Salām’s taxonomy of the content of Qur’ān informs us with more details on the reminders and reflection category. However, the third category of reminders and reflection is not only subservient to the second category of rulings, but also emphasizes the category of creed.

#### 2.4 Ibn Qayyim Al-Jawziyyah (d.751/1350)

Ibn Qayyim Al-Jawziyyah divides the meanings of the Quranic vocabulary into the following ten categories: the Almighty’s introduction of Himself to His slaves through His names and attributes of perfection, the various evidences of His divinity, the origins of creation, the return to Allāh ﷻ and re-creation, the stories of past nations, the parables advocating the true realities of life and existence, obligations and prohibitions and recommended and disliked acts, the enemies of mankind and their deceitful ways, and the Prophet’s ﷺ rights (Ibn Qayyim al-Jawziyyah, 1998). These divisions can also be classified into three main categories, namely, creed, legal rulings, and reminders and reflection.

#### 2.5 Al-Ṭaybī (d.743/1342)<sup>3</sup>

Al-Ṭaybī, an eighth century scholar of *ḥadīth*, maintains that the Qur’ān contains four categories of sciences, which represent the fundamentals of religion; these are ‘*ilm al-’uṣūl*’ (the creed), ‘*ilm al-furū’*’ (the legal rulings), ‘*ilm al-’akhlāq*’ (ethics), and ‘*ilm al-qaṣaṣ wa al-akhbār*’ (stories of previous nations) (al-Suyūṭī, 1974). The taxonomy of al-Ṭaybī is also sound. however, the third and fourth categories can be classified under *al-wa’dh wa tadhkīr* (reminders and reflection).

#### 2.6 Al-Dahlawī (1176H)

The Qur’ān in the view of Al-Dahlawī encompasses the five following themes: ‘*ilm al-aḥkām*’ (legal rulings), ‘*ilm al-jadal*’ (argumentation), ‘*ilm al-tadhkīr bi ’ālā’ Allāh*’ (the blessings of Allāh Almighty), ‘*ilm al-tadhkīr bi ’ayyām Allāh*’ (past nations), and ‘*ilm al-tadhkīr bi al-mawt wa mā ba’dā al-mawt*’ (death and the afterlife) (al-Dahlawī, 1986). Al-Dahlawī’s taxonomy of the Qur’ān can also be classified based on the three categories of ‘*aqīdah*’ (creed), *aḥkām* (legal rulings), and *al-wa’dh wa tadhkīr* (reminders and reflections) given that the second, the fourth, and the fifth sections may easily fit under the category of reminders and reflection.

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<sup>3</sup> Ḥussayn bin Abd Allah bin Muḥammad al-Ṭaybī. A scholar who contributed in many fields of sciences. Some his works are: *Al-Tibyān fī al-Ma’ānī wa al-Bayān*, *Muqaddimah fī ‘Ulūm Al-Hisāb*, *Asmā’ al-Rijāl*, and *Futūḥ al-Ghayb fī al-Kashf ‘An Qīnā’ al-Rayb fī al-Tafsīr*. See: ‘Umar bin Riḍā Kaḥḥālat, *Mu’jam al-Mu’allifīn* (Bayrūt: Maktabat al-Muthannā, Dār Iḥyā’ al-Turāth al-‘Arabī, 1376H/1957), 4/52-53

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From the previous discussion it can be said: despite the apparent differences among scholars regarding the taxonomy of the content of the Qur'ān, there seems to be a general agreement on the content of the Qur'ān. Moreover, the various themes of the Qur'ān as categorized and classified by the aforementioned scholars appears to be capable of being summarized under the three basic categories of *'aqīdah* (creed), *aḥkām* (legal rulings), and *al-wa'dh wa tadhkīr* (reminders and reflection). The last category can also be considered as a method to illustrate both *'aqīdah* (the creed) and *aḥkām* (the legal rulings) as commented by Al-'Izz bin 'Abd Al-Salām. *Targhīb* (the encouragement) which falls under the category of *al-wa'dh wa tadhkīr* for example is used to emphasize creed such as the reward of believing in God as seen in the verse:

“And whosoever believes in Allāh and performs righteous good deeds, He will remit from him his sins, and will admit him to Gardens under which rivers flow (Paradise) to dwell therein forever, that will be the great success” (Qur'ān 64:9) (al-Hilālī; Khān, 2011).

In addition, it emphasises to the legal rulings such as the reward of *Ṣadaqah* (charity) as seen in the verse: “My Mercy embraces all things. That (Mercy) I shall ordain for those who are the Muttaqoon (pious - see V.2:2), and give Zakat” (Qur'ān 7:156). The previous examples showed that *al-wa'dh wa tadhkīr* is not an objective of the Quranic discourse per se, but more a style of conveying Quranic objectives. To illustrate, when the Qur'ān uses *al-wa'dh wa tadhkīr* (reminding) through narrating to people the stories of the previous nations, the story itself is not the ultimate aim of the Quranic discourse but rather the lessons that are deducted from the story. For instance, the story of Shu'ayb is a reminder that mainly conveys two objectives: the unity of God (*'aqīdah*) and giving others their right and not decreasing it (legal ruling)<sup>4</sup>.

The last category of reminders and reflection, however, involves all kinds of Quranic stories like those of the Prophets, encouragement (*targhīb*) and warning (*tarhīb*). In conclusion, the above discussion presents an analytical description of the content of the Qur'ān based on the perspective of a number of Qur'ān exegetes and scholars of different fields of knowledge. It shows how scholars agree that the Qur'ān consists of many categories and contains various fundamental themes irrespective of their differences in regard to their method of division and categorization. The main content of the Qur'ān represents the following *maqāṣid al-Qur'ān* (fundamental Quranic objectives) creeds, legal ruling, and reminders and reflection. In addition, those fundamental Quranic objectives are conveyed to people through various styles of communication, which fall mostly under the category of reminders and reflection such as the encouragement (*targhīb*), warning

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<sup>4</sup> As they were giving less in measure and weight (decreasing the rights of others).

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(*tarhīb*), parables (*dharb al-amthāl*), stories (*qashaṣ*), and critique (*naqd*). Hence, critique (*naqd*) is a Quranic style of communication used to convey its objectives.

### 3. THE COMMUNICATION STYLES OF THE QUR'ĀN

The above discussion shows that the Qur'ān consists of many categories and encompasses many themes and objectives for human life. For this, the Qur'ān uses a variety of communication styles including *targhīb* (giving promises), *tarhīb* (warning), *qashaṣ* (stories), *amthāl* (parables), and *jadāl* (argumentation) to convey those very objectives. This section discusses the nature, characteristic, and types of Quranic styles of communication in addition to elaboration on the concept of *naqd* (critique) as used in the Qur'ān.

#### 3.1 Characteristics of Quranic communication styles

The Qur'ān's communication styles are believed to be effective and unique as they are divine. A discussion of their main characteristics is made in the following discussion based on an examination of its verses.

##### 3.1.1 *Tanwī'* (diversification of Qur'anic communication styles)

The Qur'ān employs a variety of communication styles to convey its objectives to humanity. This diversity in communication is crucial because it guarantees effective speech that positively influences people. On many occasions, the Qur'ān identifies diversification as one of the characteristics of its styles, such as in the following verse: "And surely, we have explained (variously) (Our Promises, Warnings and (set forth many) examples) in this Qur'ān that they (the disbelievers) may take heed, but it increases them in naught save aversion" (Qur'ān 17:41).

Al-Rāghib al-Aṣfahānī (d.405 H) maintains that the word *ṣarafa* implies change of something from one point to another or to substitute (replace) it with another one such as the case of change in speech (al-Aṣfahānī, 1412H). Al-Rāzī (606H) on the other hand sees *taṣrīf* as a change from one point to another one, like the wind from one direction to another in view of the fact that when one wants to clarify a point he would change or turn from a style to another (Al-Rāzī, 1420H). The word *taṣrīf* carries different meanings like *tazyīn* (decoration) and *ziyādah* (increase). In his *Mu'jam*, Ibn Fāris mentions that *ṣarf al-kalām* implies its decoration and increase in order to attract its listeners (Ibn Fāris, 1979). *Taṣrīf* also means repetition and clarification. In his commentary of the Qur'ān (Chapter 9:58), al-Zamakhsharī (N.D) explains *taṣrīf* as repetition.

The Qur'ān uses its styles repeatedly to clarify issues and remind people. Another meaning of *taṣrīf* is *tanwī'* (diversification). Al-Tha'labī (427H) explains that Allāh Almighty uses various styles such as *wa'd* (encouragement, positive motivation) and *wa'id* (warning), *muḥkam* (verses with clear

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meaning) and *mutashābih* (verses with ambiguous meaning), *nawāhī* (prohibitions) and *awāmir* (commands), and *akhbār* (stories) and *amthāl* (parables) to communicate its themes to ensure its influence over the reader/listener, ultimately leading to acceptance of the divine truth (al-Tha'labī, 2002).

The verses indicating the diversity of communication styles in the Qur'ān as an essential characteristic include: "See how variously We explain the Ayat (proofs, evidences, verses, lessons, signs, revelations, etc.) (Qur'ān 6:46), And: "We have (repeatedly) shown (them) the Ayāt (proofs, evidences, verses, lessons, signs, revelations, etc.) in various ways that they might return" (Qur'ān 46:27).

The diversity of communication styles in the Qur'ān is an essential characteristic of the Qur'ān affecting the listener in many effective ways. The use of a variety of styles is also set to attract listeners in view of the fact that consistent use of one single style may become monotonous. The use of different styles offers a broad scope of communication to meet the diversity of mankind. A single person may require diverse communication styles for the divine message to get through to him/her. Moreover, smooth and clear use of diverse communication styles stands as a solid proof of the authenticity of the Qur'ān

### 3.1.2 Al-'Umūm (far-reaching coverage)

The styles of the Qur'ān are generally broad and far-reaching. They speak to all kinds of creation, human, Jinn, or others, Muslims and non-Muslims, and people with and without knowledge, Allāh ﷻ says: "Verily, this (the Qur'ān) is no less than a Reminder to (all) the Alameen (mankind and jinn) (Qur'ān 81:27).

Moreover, the styles of Qur'ān address audiences belonging to different periods beginning with its revelation in 610 A.D through to the end of time. What is unique about this is that it continues to remain an effective form of communication and relevant despite this ongoing change in time and audience. This can only be attributed to its divine source, namely the All Wise, All-Knower, and All-Seer who chooses to address His servants in convincing ways.

To explain this point further, one may refer to al-Zarqānī who maintains that the Qur'ān satisfies all categories of people, and that ordinary or knowledgeable alike are satisfied with its discourse and understand it according to their respective levels of comprehension. In contrast, human speech is unable to properly address two single categories of people at the same time, either because it is advanced or too complex for normal people who may fail to understand it or because of its simplicity, which fails to satisfy knowledgeable people (Al-Zarqānī, 1996). In addition, even though Quranic themes and styles vary, nonetheless, the Qur'ān is still able to present its messages in a coherent

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manner. Unlike man who cannot maintain excellence in all themes, tending to excel in a specific field only at the expense of others, the Qur'ān perfects every theme and style.

### 3.1.3 *Al-Tawāzun* (balance)

The balance of communication is considered among the salient features of the styles of the Qur'ān which balances between human emotion and reason, by taking into account the rational and emotional needs of people. Darrāz elucidates this point, “Think deeply (ponder) about the verses of the Qur'ān and you will find that while the Qur'ān is talking about arguments and legal rulings, it does not, as seen throughout its verses, neglect emotions (hearts)” (al-Darrāz, 2005). Al-Zarqānī (1996). further believes that the entire Qur'ān facilitates easy acceptance of rational evidences while entertaining the intellect and guiding both mind and emotion for the benefit of men. Some of the examples of the Qur'ān's use of this characteristic, seen in the following verses: the first verse represents a discourse that addresses human reason: “And among His Signs is that He shows you the lightning, by way of fear and hope, and He sends down water (rain) from the sky, and therewith revives the earth after its death. Verily, in that are indeed signs for a people who understand” (Qur'ān 30:24). The second verse represents a discourse that addresses the emotional side of human: “Declare (O Muhammad ﷺ) unto My slaves, that truly, I am the Oft-Forgiving, the Most-Merciful And that My Torment is indeed the most painful torment” (Qur'ān 15:49-50).

### 3.1.4 *Al-Diqqah* (accuracy)

The Quranic styles are accurate, just, true, and based on reality as manifested in numerous Quranic verses related to, a statement, action, or particular incident, the Qur'ān never fails to report accurately, in the exact manner of speech, performance, or occurrence. even though some people like 'Adi bin Ḥātim may not understand this point, and as result thought that the Quranic narrative is not genuine.

'Adi bin Ḥātim η reported that he came to Prophet Muhammad ﷺ while he had a cross of gold around his neck. Prophet Muhammad ﷺ said: 'O 'Adi! Remove this idol from yourself! 'And he heard him reciting from Chapter Repentance (*Barā'ah*): “They took their rabbis and monks as lords besides Allāh” (Qur'ān 9:31). In a different narration, 'Adi η commented: “We do not worship them”. The Prophet ﷺ then explained its real meaning, “He said: ‘As for them, they did not worship them, but when they made something lawful for them, they considered it lawful, and when they made something unlawful for them, they considered it unlawful (al-Bayhaqī, 1994; al-Tirmithī, N.D). This event highlights the accuracy of the Qur'ān, the Qur'ān gave the fact that the Christians took their rabbis and monks as lords besides Allāh, but 'Adi η thought it is not true, then the Prophet ﷺ explained to him how this is possible, so 'Adi η got convinced.



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## 3.2 The Quranic styles of communication

The Qur'ān makes use of the styles explained below to convey its themes and objectives. Moreover, it is believed that the Quranic critique is present in these styles among others. Therefore, this section attempts to identify the Quranic style of communication and discusses their nature including its undertones of critique.

### 3.2.1 *Al-uslub al-istidlālī al-fīrī* (the intuitive style of reasoning)

The Qur'ān extensively uses the intuitive style of reasoning which is a kind of narrative that invites people to ponder on the creation of Allāh ﷻ so as to recognize His power, and to worship Him alone. It also presents a variety of rational evidence concerning different topics like death and resurrection as seen in the verse, “O mankind! Worship your Lord (Allāh), Who created you and those who were before you so that you may become Al-Muttaqīn (the pious - see V.2:2), and “Who has made the earth a resting place for you, and the sky as a canopy, and sent down water (rain) from the sky and brought forth therewith fruits as a provision for you. Then do not set up rivals unto Allāh (in worship) while you know (that He Alone has the right to be worshipped)” (Qur'ān 2:21-22).

This verse commands worshipping Allāh ﷻ alone and forbids worshipping anything besides Allāh ﷻ the Qur'ān argues with Allāh's power, creation, planning, and managing the universe to install the intuitive style to invite humans to reflect (al-Sa'dī, 2000). In addition, the Qur'ān uses the concept of His oneness in regard to his lordship- which is instinctive in human nature- in order to establish His oneness in regard to His exclusive right to be worshiped. This logic is found in a number of verses throughout the Qur'ān.

In another verse, Allāh ﷻ declares that He is the only God worthy of being worshipped, “And your Ilāh (God) is One Ilāh (God - Allāh), Lā ilāha illā Huwa (there is none who has the right to be worshipped but He), the Most Beneficent, the Most Merciful”. Allāh ﷻ continues by providing the proofs of the previous fact saying, “Verily! In the creation of the heavens and the earth, and in the alternation of night and day, and the ships which sail through the sea with that which is of use to mankind, and the water (rain) which Allāh sends down from the sky and makes the earth alive therewith after its death, and the moving (living) creatures of all kinds that He has scattered therein, and in the veering of winds and clouds which are held between the sky and the earth, are indeed Ayat (proofs, evidences, signs, etc.) for people of understanding” (Qur'ān 2:163-164).

These two verses describe the power of Allāh ﷻ that is manifested in His creation and use of the intuitive style of reasoning. All the signs mentioned in the verses stand as proof for people of understanding and invite the human intellect and instinct to return to Allāh ﷻ (al-Sa'dī, 2000).

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### 3.2.2 *Al-uslūb al-qaṣaṣī* (Story telling style, narrative style)

Among the Quranic styles that have been used extensively throughout the Qur'ān is the story. This style has a significant impact according to Afnan Fatani a contemporary scholar, who asserts that “it is not the instructive stories but rather the cognitive role they play to illustrate abstract religion and to make the unfamiliar appear familiar that makes them important.” (Fatani, 2006). Moreover, the Quranic stories are described in the Qur'ān as (al-‘Uthaimīn, 1423H):

1- The most authentic as it reflects the reality:

“And whose words can be truer than those of Allāh? (Of course, none)” (Qur'ān 4:122).

2- The best as it contains the highest level of language and content:

“We relate unto you (Muhammad ﷺ) the best of stories through Our Revelations unto you”  
(Qur'ān 12:3).

3- Most beneficial as it has positive effects on the listener/reader:

“Indeed, in their stories, there is a lesson for men of understanding” (Qur'ān 12:111).

Unlike ordinary stories, the Quranic stories are based on reality; they are not fiction invented for entertainment purposes. The Quranic stories pay little attention to names, personalities and figures, and focus instead on the moral lesson they provide. The Quranic stories differ in length according to the message they convey. The Qur'ān frequently repeats certain stories, like the story of Adam ﷺ to highlight and remind its audience of the importance of a particular subject. Finally, the Quranic stories are not gathered in one chapter or place like ordinary stories, rather they are spread throughout the Qur'ān, because each story has a role to play in a particular context.

### 3.2.4 *Darb al-amthāl* (the use of parables)

Humans in general adhere to what is beneficial and avoid what is harmful. This is perhaps why the Qur'ān effectively exploits this nature to address man through the emotional style known as *targhīb* (encouragement) and *tarhīb* (warning).

Qur'ān's *targhīb* (encouragement) is its approach to encouraging and/or persuading people to accept the truth or act righteously. *Tarhīb* (warning) on the other hand is Qur'ān's discouragement and warning of those who reject the truth and/or choose to do evil. Shaltūt (1963) maintains that the Qur'ān follows the following types of encouragement and warning: Encouragement and warning related to the worldly life, victory and a good life, warning against evil and evil doers, and punishment. He further maintains that encouragement and warning related to the Hereafter are twofold: encouragement of permanent bliss and warning of permanent torment (Shaltūt, 1983).

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A careful reading of the Quranic verses reveals that encouragement and warning go alongside each other, which reflects the Qur'ān's pattern of mixing encouragement with warning. To better explain this point, al-Zamakhsharī (N.D) notes, "His habit (Allāh ﷻ) is to mention encouragement with threatening and following glad tidings with warning". In the same context Ibn 'Ashūr (1973) further maintains that it is the Qur'ān's habit to heal the souls through mixed encouragement and warning (Ibn 'Ashūr, 2000).

One of the clear examples of this style is seen in Surah al-Zumar (Qur'ān 40:73-74), in which Allāh ﷻ draws attention to two categories of people on the Day of the Judgment. The scene begins with the losers regretting their committed evil, when regret is useless; reading these verses causes fear in the Qur'ān's reciter. The same scene continues to describe the winners who are extremely satisfied with the divine reward; reading these verses causes happiness in the Qur'ān's reciter.

Another related example is found in the following verses: "Declare (O Muhammad ﷺ) unto My slaves, that truly, I am the Oft-Forgiving, the Most-Merciful And that My Torment is indeed the most painful torment" (Qur'ān 15:49-50). "Verily, (O Muhammad (ﷺ)) the Grip (Punishment) of your Lord is severe". (Qur'ān 85:12). Then He says: "And He is Oft-Forgiving, full of love (towards the pious who are real true believers of Islamic Monotheism)" (Qur'ān 85:14). These verses clearly show the mixing of encouragement with warning in the Qur'ān.

### **3.2.5 *Jadal* (Argumentative style)**

Prior to further discussion, it would be instructive to first define the following terms and concepts *jadal* (argumentation), *hiwār* (dialog) and *munāzarah* (debate), and highlight the possible differences between them. Badmas stresses that *jadal* according to *al-Rāghib al-Aṣfahanī*, connotes exchange of points with a view to convince the audience about the correctness of a particular subject (Yusuf, 2009). It also refers to "logical arguments used to support a theory, an action, or an idea" (Oxford Learner's Dictionary). This generic definition shows that *jadal* is a means for proving something. The Qur'ān uses *jadal* to convince people about different subjects.

The Qur'ān reports that *jadal* is part of human nature, "But, man is ever more quarrelsome than anything" (Qur'ān 18:45). Unlike philosophy, the Qur'ān uses *jadal* appropriately to effectively explain its messages without ambiguity. The Qur'ān uses the term *jadal* and its derivatives ninety-nine times to indicate a negative meaning except in the following three occasions<sup>5</sup> (al-Ḥanbalī, 1992). Based on this, it is clear that the term *jadal* in the Qur'ān usually carries a negative meaning.

The term *hiwār* (dialog) however, refers linguistically to interactive speech (al-Aṣfahanī, 1412H). However, it also refers to exchange of ideas or opinions between two or more people on a particular

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<sup>5</sup> al-Anfāl 16:125. al-Ankabūt 29:46 and al-Mujādilah 58:1.

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issue, especially political or religious, with a view to reaching an amicable agreement or settlement (Dictionary.com). Meanwhile, *munāẓarah* (debate) refers to “a formal discussion of an issue at a public meeting or in a parliament. In a debate two or more speakers express opposing views” (Oxford Learner’s Dictionary).

Both dialog and argumentation involve interaction and discussion between two parties, however, a dialog has a broader meaning, as it refers to two people talking, and disagreement is not necessarily a part of it. Whereas argumentation is when two parties disagree and attempt to prove the other party incorrect. Dialog usually refers to a friendlier discussion, while argument refers to an angry and heated debate. Hence, every argument is a dialog and not vice versa.

The Qur’ān provides plenty of examples illustrating dialog such as case of the dialog between Allāh ﷻ and the Angels (Qur’ān 2:30-33). A careful examination of this dialog points to no emotions of anger, frustration, or heated disagreement, rather it consists of friendly exchange. *Jadal* (argumentation, dispute) is also indicated in many chapters of the Qur’ān and in most is not recommended, such as: “They said: "O Nooh (Noah)! You have disputed with us and much have you prolonged the dispute with us, now bring upon us what you threaten us with, if you are of the truthful” (Qur’ān 11:32).

“None disputes in the Ayat (proofs, evidence, verses, lessons, signs, revelations, etc.) of Allāh but those who disbelieve” (Qur’ān 40:4). There appears to be no major differences between debate and argumentation, for the latter is also used for debate and vice versa. The term *munāẓarah* is not mentioned in the Qur’ān. However, if debate is a formal contest in which the affirmative and negative sides of a proposition are advocated by opposing speakers (Dictionary.com), a slight difference can be noticed concerning the highly formal nature of debate compared to arguments.

#### 4. THE QURANIC STYLES OF CRITIQUE

The question of critique can be addressed from different perspectives. Before proceeding however, it would be instructive to set a definition of critique, discuss its objectives, its nature and scope, and identify the Qur’ān’s various styles of critique.

##### 4.1 Definition of Quranic critique (*al-naqd al-Qur’ānī*)

The Qur’ān uses critique as a means to convey its objectives by evaluating human actions with the aim to correct the wrong. Critique known as *naqd*, refers to the blame, censure, and reprimand of certain actions (Ibn ‘Abd al-Salām, 1491). It can be explicit or implicit. The principal objective of using critique in the Qur’ān is to guide humanity to the right path (Qur’ān 17:9).

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One of the examples is seen in the following verse regarding the critique of the Prophet ﷺ: “May Allāh forgive you (O Muhammad ﷺ). Why did you grant them leave (for remaining behind, you should have persisted as regards your order to them to proceed on Jihad), until those who told the truth were seen by you in a clear light, and you had known the liars?” (Qur’ān 9:43).

Prior to further discussion however, one needs highlight the possible difference that exists between critique (*naqd*) and argumentation (*jadal*). *Naqd* may be defined as a process of evaluation that effectively employs and makes use of different styles. *Jadal*, on the other hand, is understood to be a style of critique. Within such a paradigm, the term *naqd* refers to the process itself, whereas the term *jadal* refers to the form and specific style. The Qur’ān has often made use of *jadal* as a way and means for evaluation. As such, *naqd* holds a far broader meaning than that of *jadal*, while *jadal* nonetheless remains part and parcel of *naqd*.

## **4.2 Nature of Quranic critique**

The Quranic critique is directed to many categories of people; it differs in terms of severity and has a broad scope. This section discusses the nature of the Quranic critique.

### **4.2.1 Target of critique**

A careful reading of its verses, the Quranic critique is directed to many categories of people including disbelievers among Arabs in general, especially the Quraysh, People of the Book, believers, hypocrites, and mankind.

### **4.2.2 The critique of the Qur’ān towards individuals**

The Quranic critique towards individuals comes in different forms. Sometimes, it criticizes a specific person, and this in turn has different types: mentioning the name of the person as is the case of Abū Lahab (Qur’ān 111:1), or ignoring the name and making the point through reference to the actions of the person as in the case of al-‘Āṣ bin Wā’il (Qur’ān 19:77-80). These verses were revealed to refute the claim of al-‘Āṣ who publicly declared he will have plenty of wealth and children in the hereafter (Ibn ‘Ashūr, 2000).

Another example is found in the following verses of the Qur’ān: “Did you (O Muhammad ﷺ) observe him who turned away (from Islam). And gave a little, then stopped (giving)? Is with him the knowledge of the unseen so that he sees? Or is he not informed with what is in the Pages (Scripture) of Mūsā (Moses), And of Ibrahim (Abraham) who fulfilled (or conveyed) all that (what Allāh ordered him to do or convey), That no burdened person (with sins) shall bear the burden (sins) of another,” (Qur’ān 53:33-38). Ibn ‘Āshūr stresses that these verses refer to a specific person and not a group, reporting consensus of Qur’ān exegetes on the matter (Ibn ‘Ashūr, 2000).

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### 4.2.3 The critique of the Qur'ān towards collective groups

On many occasions the Qur'ān criticizes groups of people when they collectively commit wrong whether Muslims, disbelievers, hypocrites, and/or People of the Book. The following example highlights this point. The Qur'ān states, “Have you not seen those who were told to hold back their hands (from fighting) and perform *Al-Salat (Iqāmat as-Salat)*, and give *Zakat*, but when the fighting was ordained for them, behold! A section of them fears men as they fear Allāh or even more. They say: "Our Lord! Why have you ordained for us fighting? Would that you had granted us respite for a short period?" Say: "Short is the enjoyment of this world. The Hereafter is (far) better for him who fears Allāh, and you shall not be dealt with unjustly even equal to the Fatila (a scaly thread in the long slit of a datestone)” (Qur'ān 4:77).

Other times, the Qur'ān criticizes actions committed by a specific (single) person in a plural form as shown in the Qur'ān: Allāh ﷻ says: “O you who believe! Betray not Allāh and His Messenger, nor betray knowingly your Amanat (things entrusted to you, and all the duties which Allāh has ordained for you) (Qur'ān 8:27).

Muslim scholars agree that this verse was revealed concerning an action of a specific person, even though they disagreed on his identity (Ibn 'Ashūr, 2000). According to Ibn Kathīr (774H), this verse was revealed concerning the action of Abū Lubābah (Ibn Kathīr, 1999). Although the action was committed by a single person Abū Lubābah, nevertheless, the Qur'ān addresses a group of people saying; “O you who believe”, without addressing him in person, but addresses the group of believers.

Another example is in reference to the hypocrites, “They are the ones who say: "Spend not on those who are with Allāh's Messenger, until they desert him." And to Allāh belong the treasures of the heavens and the earth, but the hypocrites comprehend not” (Qur'ān 63:7). The person uttering this statement was 'Abd-Allāh bin 'Ubay bin Salūl. Nevertheless, when the hypocrites accepted and spread his statement, they were considered accomplices (Ibn 'Ashūr, 2000), as a result the speech addressed all of them.

Thirdly, critique directed towards a character in an anonymous person; it is not related to a person in specific, but rather to whosoever does the action. The clearest example perhaps on this is illustrated in the following verse: “Until, when death comes to one of them (those who join partners with Allāh), he says: “My Lord! Send me back” (Qur'ān 23:99).

This verse does not refer to a specific person known to the audience, rather describes a moment in the life of negligent (*ghāfil*) when his death comes which did and will happen to many people in the history of humanity. The verse: “And among mankind is he who worships Allāh as it were, upon the very edge (i.e., in doubt); if good befalls him, he is content therewith; but if a trial befalls him, he

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turns back on his face (i.e., reverts back to disbelief after embracing Islam). He loses both this world and the Hereafter. That is the evident loss” (Qur’ān 22:11).

This verse represents another example of critique directed towards an anonymous person not to a specific one or group, rather for the underlying character. This has caused scholarly difference on whether this verse addresses a particular person or group.

#### 4.2.4 Softness and severity of Quranic critique

The Quranic critique differs in terms of severity and softness, the following section highlights the differences between the soft and severe critique, it also discusses the criteria of the soft and severe of the Quranic critique:

1- The severity or softness of the Quranic critique is predominantly identified in the manner the speech is delivered:

a- Soft critique: If there is a slight reprimand followed by a call for repentance or granting of forgiveness, this indicates low levels of severity, and often concerns innocent mistakes by believers. As far as soft tone critique is concerned, critique is conveyed in a way that is kind such as that expressed in the case of Prophet Muḥammad ﷺ, “May Allāh forgive you (O Muhammad ﷺ). Why did you grant them leave (for remaining behind, you should have persisted as regards your order to them to proceed on Jihad), until those who told the truth were seen by you in a clear light, and you had known the liars?” (Qur’ān 9:43).

Ibn ‘Āshūr suggests that starting the critique (reproach) with a notification of pardon is a great generosity and honest kindness. God started with pardon before reproach (‘*itāb*) so as to ease the Prophet ﷺ (Ibn ‘Ashūr, 2000).

b- Severe critique: if there is severe reprimand that might not be followed by an invitation to repent but by threats and punishment often indicates severe criticism. This is illustrated in,

“... and as for him among them who had the greater share therein, his will be a great torment” (Qur’ān 24:11).

This verse clearly states Allāh’s ﷻ decision to punish the subject of this verse, namely ‘Abdu-Allāh ‘Ibn ‘Ubay ‘Ibn Salūl.

2- The criteria of the soft and severe of the Quranic critique:

a- The action and its scope, if it regards transgression in *tawḥīd*, there is no leniency unlike other issues. ‘*Aqīdah* is the essence of Islam, hence, it cannot be compromised in any form (Hocini, 2020, 2019, 2018).

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b- The emotional state of the subject and the awareness of the action: in regard to the emotional state of the subject of criticism, Ḥāṭib<sup>6</sup> η, the Companion of Prophet Muhammad ﷺ, for example, felt guilty upon committing a sin for he was weak at the very moment of sinning, and so he repented. The Qur’ān addressed him as follows, “O you who believe! Take not My enemies and your enemies (i.e. disbelievers and polytheists, etc.) as friends” (Qur’ān 60:1).

In contrast, the hypocrites were subject to severe critique because of arrogance and their moral sickness, which resulted in their persistence in sins, and they declined to repent. Severe critique takes on a harsh tone such as that expressed in the case of the People of the Book, which often pertain to the issue of creed and calculated acts of intended transgression,

“And the Jews say: Uzair (Ezra) is the son of Allāh, and the Christians say: Messiah is the son of Allāh. That is a saying from their mouths. They imitate the saying of the disbelievers of old. Allāh’s Curse be on them, how they are deluded away from the truth!” (Qur’ān 9:30).

“It is the equal to them whether you (Muḥammad ﷺ) ask forgiveness or ask not forgiveness for them. Verily, Allāh guides not the people who are the Fasiqeen (rebellious, disobedient to Allāh” (Qur’ān 63:6).

The Qur’ān is found to have severely criticized specific actions such as the Jews’ betrayal of the covenant, as they were well aware of their transgression. Allāh ﷻ is severe in punishment to those who are aware of the truth yet constantly transgress, as opposed to those who are ignorant of divine truths. Allāh ﷻ says: “And if anyone of the *Mushrikoon* (polytheists, idolaters, pagans, disbelievers in the Oneness of Allāh) seeks your protection then grant him protection, so that he may hear the Word of Allāh (the Qur’an), and then escort him to where he can be secure, that is because they are men who know not” (Qur’ān 9:6).

### 4.3 Scope of Quranic critique

The Qur’ān is comprehensive and covers all aspects of people’s life, and accordingly its critique encompasses broader scopes of activity including beliefs (Qur’ān 6:100-101); legislations such as the case of the Qur’ān’s critique of Prophet Muḥammad’s ﷺ release of hostages with ransom (Qur’ān 8:67), or ethics such as the Quranic critique of the People of the Book concerning their betrayal of covenant. The Qur’ān reports this as follows: “Is it not (the case) that every time they make a covenant, some party among them throw it aside? Nay! the truth, is most of them believe not” (Qur’ān 2:100).

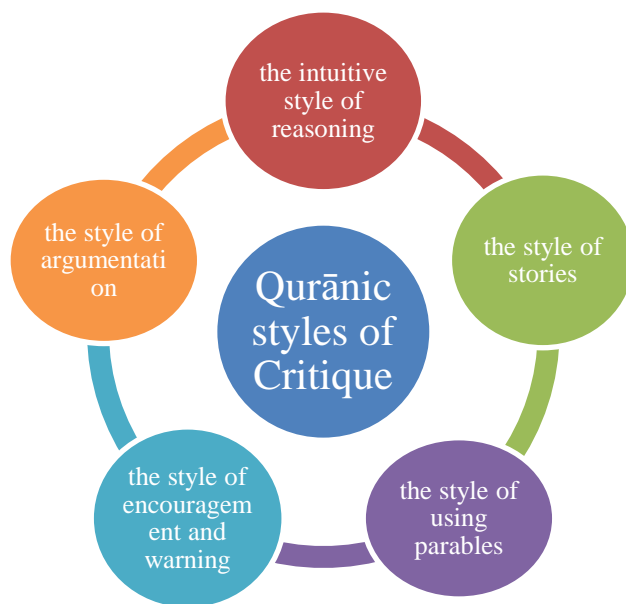
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<sup>6</sup> Ibn ‘Āshūr (2000) reported the unanimous agreement of Mufasssīrūn on that Ḥāṭib η is the subject of the critique, 15/100.



#### 4.4 Styles of Critique in the Qur'ān

The Qur'ān uses a variety of communication styles to convey its objectives, one of which is the style of critique. Quranic style of critique consists of many different forms including – as illustrated earlier – the intuitive style of reasoning, the style of stories, the style of using parables, the style of encouragement and warning, and the style of argumentation (Figure:1). One such example is, “Verily, the likeness of ‘Īsā (Jesus) before Allāh is the likeness of Adam. He created him from dust, then (He) said to him: "Be!" - and he was.” (Qur’ān 3:59).



**Figure 1: Qurānic styles of Critique**

This verse criticizes the false beliefs of Christians regarding the divinity of Jesus v. However, criticizing their false belief by way of an example is not the ultimate objective of the Qur'ān; rather, the Qur'ān seeks to prove the servitude of Jesus v to Allāh ﷻ. Hence, false belief can also be criticized through other styles like encouragement and warning

#### 5. CONCLUSION

To sum up, this research discussion identifies the different viewpoints of Muslim scholars regarding the content of the Qur'ān. The Qur'ān's six styles of communication were identified and discussed with examples. Those Quranic styles are diverse, general, balanced, and accurate. The critique of the Qur'ān has also been identified including blame, censure, and reprimand either explicitly or implicitly. In addition, many dimensions of the Quranic critique such as the nature of critique, scope, and styles were highlighted. The research argues that the Quranic critique aims to convey the Qur'ān's themes and objectives, through various styles including the Qur'ān's styles of communication. Moreover, the critique of the Qur'ān is not an end in itself, but rather for conveying higher objectives, namely, to convey the themes and objectives of the Qur'ān.

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## HUMAN RIGHTS IN THE SERMONS OF PROPHET MUHAMMAD ﷺ: AN ANALYSIS

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### ABSTRACT

*Islam is unquestionably more than a religion; it is a way of life that encompasses all areas of human existence, including human rights, particularly those believed to be essential, such as the right to life, property, freedom, citizenship, non-Muslims' ability to choose their faith, and equality. Based on the Madīnah constitution and the final sermon of the Prophet ﷺ, this article will discuss these essential rights from an Islamic perspective, which emphasizes that these rights have been covered by Islam for a long time and that Islam was the first step towards the establishment of human rights as enshrined in international law today.*

**KEYWORDS:** Human rights, Islamic law, Sermons of Prophet Muhammad ﷺ.

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## 1. INTRODUCTION

In the year 622 CE, Prophet Muhammad ﷺ migrated from Makkah to Yathrib, which became known as Madīnah. Prophet Muhammad ﷺ and his followers from Makkah and Madīnah formed the Muslim state after this momentous emigration. This new state was founded as a contemporary state with a defined constitution that governed the interaction between the Muslim population and non-Muslims such as Jews and those who followed other religions. Looking at the articles of the Madīnah constitution, for example article 1 and 16, which declare respectively, that this is a document from Prophet Muhammad ﷺ that governs interactions between the Muslims of the Quraysh and Yathrib and the non-Muslims of the Quraysh and Yathrib who followed them and worked hard with them. They comprised one nation, as stated in Article 16 of the Constitution (Those Jews who follow the Believers will be helped and will be treated with equality).

From these two paragraphs we understand that the constitution of Madīnah is a contemporary constitution that may be used to control relationships between Muslims and others, like the people of Madīnah regardless of their religious affiliations. Other noteworthy documents include sermons delivered by Prophet Muhammad ﷺ throughout his life. These sermons have many principles which emphasize the rights of mankind. In fact, there are numerous sermons which Prophet Muhammad ﷺ delivered during his life whether it was in Makkah or in Madīnah as well as the sermons during, before or after his battles. This article does not include all these sermons; instead, it concentrates on the most important ones, such as the first sermon, the sermon before the Battle of Badr, the speech before the Battle of Mu'tah, the sermon after entering Makkah, and the final sermon. In addition to the first constraint, there is a second limitation, which is the issue of human rights in Islam, as described in Prophet Muhammad's speeches.

## 2. REVIEW OF LITERATURE

### 2.1 The right of access to information in Islam according to the first sermon of Prophet Muhammad ﷺ

The right of access to information or truthful information is one of the human rights recognized nowadays in the modern and democratic countries. For example, the Congress – the legislative authority of the United States – publishes classified documents to the public every ten years (Goldman, 1984, p. 249). In Islam, honesty is one of the most fundamental characteristics for leadership, and it is one of the leader's responsibilities to be honest with his people (Shrivastava, 1998, p. 23). This is obvious from Prophet Muhammad's ﷺ first sermon, when he said:

"بعد حمد الله والثناء عليه قال صلى الله عليه وسلم: إِنَّ الرائد لا يكذب أهله، والله لو كذبت النَّاس جميعاً ما كذبتكم، ولو غررت النَّاس جميعاً ما غررتكم، والله الذي لا إله الا هو أتى رسول الله إليكم خاصة، وإلى النَّاس كافة، والله لتموتن كما تنامون، ولتبعثن كما تستيقظون، ولتحاسبن بما تعملون، ولتجزون بالاحسان إحساناً، وبالسوء سوءاً، وإِنَّها لجنَّة أبداً، أو ناراً أبداً"

After praising Almighty Allāh our Prophet ﷺ said:

“A leader and pioneer never misinforms his people. By Allāh if I ever misinform all people, I shall never trick and mislead you. By Allāh Who alone is worthy of worship: Indeed, I am the Messenger of Allāh to you especially and to mankind in general. By Allāh you are destined to die just as you sleep: you are destined to be resurrected as you get up from sleep; you are destined to be taken account for what you do; and you are destined to be rewarded with beneficence for your beneficence and for evil for the evil you do. Then either it will be Paradise forever or it will be Fire forever” (Da’at-o-irshad Wing, 1980, p3).

From this first sermon of our Prophet ﷺ as the Messenger of Allāh, it is clear that the leader of an Islamic country or state or organization or scholars followed by Muslims are obliged to tell them the truth and to be honest with them (Christmann, 1998, p. 149). This idea is supported by the practices of Prophet Muhammad ﷺ and his Companions after him. In addition, it is supported by the Holy Qur’ān and *Sunnah*.

From the Qur’ān, Almighty Allāh says in an-Nisā` 4:58:

﴿ إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۗ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا ﴾ (58)

“Allāh commands you to render back your trusts to those to whom they are due; and when you judge between man and man, that you judge with justice” (Malik, 1997). From this verse we can recognize that the head of Islamic states must address and inform citizens of the truth, and it is prohibited to lie to them. This is also mentioned in the Hadīth of Prophet Muhammad ﷺ when he said: “There are three (types of) people to whom Allāh will not speak on the Day of Judgment, nor will He purify them, nor look at them, and they will have a painful punishment (Kuran, 1989, p. 102). These are: an old man who commits *Zina* (illicit sexual act), a ruler who lies, and a proud poor person.”

"قال رسول الله صلى الله عليه وسلم: ثلاثة لا يكلمهم الله ولا ينظر إليهم يوم القيامة ولا يزكّيهم وهم عذاب أليم: شيخ زان، ومملك كذاب، وفقير مختال وفي لفظ: عائل مزهوّ وفي لفظ: وعائل مستكبر".

Thus, according to this Hadīth, there are three categories of individuals whom Allāh will not speak to, will not purify, and who will suffer a harsh punishment in the Hereafter. One of these is a lying ruler. The Day of Judgment will be unpleasant for the dishonest king, president, or other types of rulers. In truth, this harsh punishment is established as a major offence that the leaders of Islam must avoid. However, there is a point to be discussed here: there is no clear proof that citizens have the right to obtain information from their rulers, and it is unclear what the scope and limitations of this right are under the Islamic system. If we look at each issue individually, we can see that in a reciprocal connection between two parties, obligation on one side equals rights on the other. In conclusion, there are numerous evidences, as discussed previously, to argue that rulers have a responsibility to be honest with their people, so one can argue it is proper for citizens to get accurate information. On the other hand, the right to information is currently a common public right, and contemporary governments strive to provide complete information to their residents to gain their support and contentment. In reality, the most powerful and well-respected ruler is the one who is open and honest with his people. However, no convincing proof exists that the right to obtain knowledge is a right in Islam, or that residents of Islamic governments must seek information from the ruler on any subject since it is their own right. In contrast, there have been instances when Prophet Muhammad ﷺ did not notify any of his Companions and made decisions in private. For example, consider Prophet Muhammad's ﷺ covert migration, in which he did not alert anybody about the date or manner of his departure. Another example is the conquest of Makkah when Prophet Muhammad ﷺ did not notify anybody about his intention to do so. In my opinion, the right to information, in my opinion, is in the public interest if all people would be affected by this choice or policy, and the exceptions would be in cases of war and security.

## 2.2 Equality in sermons of the Prophet ﷺ

The literal meaning of equality is that it is the property or state of being equal, as A: equivalent in terms of number, amount, or measure B: similarity or resemblance in terms of quality, power, rank, or degree. In Islam, Allāh provides equality to all His creations, even those who do not believe in Him. For example, non-believers may win over the believers if the latter do not follow the rules of victory. In this case, there were several manifestations of inequality and privilege throughout the period of ignorance. Therefore, in his sermon before the Battle of Badr, Prophet Muhammad ﷺ said:



"أما بعد فإنّي أحثكم على ما حثكم الله عليه أتحاكم عما نهاكم الله عنه... ويعطي على الخير أهله أعلى منازلهم عنده، به يذكرون وبه يتفاضلون"

"I invite you to those very things which are ordained by Allāh and prohibit those which are prohibited by Allāh..... He grants his highest positions upon the virtuous people on account of their good deeds. They are remembered only due to this position and in this they compete with each other." (Da'at-o-irshad Wing, 1980, p, 10).

Before the Battle of Badr, Prophet Muhammad ﷺ gave this speech in which he outlined the criteria of privilege in Islam and in Allāh's eyes, which are good actions. When we go through the history of Prophet Muhammad ﷺ, we discover several instances when the Prophet ﷺ corrected the actions of his Companions in matters of privilege. For example, in the story of Abu Dharr when the Prophet ﷺ said to him: You are a man who has a characteristic of pre-Islamic days [because he abused another Companion by describing him as the son of a black woman]. In addition to that, the Prophet ﷺ said in the last sermon.

"قال ابن إسحاق: فحدثني بعض أهل العلم أن رسول الله صلى الله عليه وسلم قام على باب الكعبة، فقال: لا إله إلا الله وحده لا شريك له، صدق وعده ونصر عبده، وهزم الأحزاب وحده ألا كل مأثرة أو دم أو مال يدعى فهو تحت قدمي هاتين إلا سدانة البيت وسقاية الحاج، ألا وقتيل الخطأ شبه العمد بالسوط والعصا، ففيه الدية مغلظة، مئة من الإبل، أربعون منها في بطونها أولادها. يا معشر قريش، إن الله قد أذهب عنكم نخوة الجاهلية، وتعظيمها بالآباء، الناس من آدم، وآدم من تراب، ثم تلا هذه الآية: يا أيها الناس إنا خلقناكم من ذكر وأنثى وجعلناكم شعوبا وقبائل لتعارفوا إن أكرمكم عند الله أتقاكم الآية كلها. ثم قال: يا معشر قريش، ما ترون أبي فاعل فيكم؟ قالوا: خيرا، أخ كريم، وابن أخ كريم. قال: اذهبوا فأنتم الطلقاء."

There is no god worthy of being worshipped but Allāh alone...keep in mind that every claim of privilege, whether that of blood, or property is under my heel, except that of the custody of Ka'bah and supplying of water to pilgrims. .... O people of Quraysh, surely Allāh has abolished from you all pride of the time of ignorance and all pride in your ancestry, because all men are descended from Adam and Adam was made out of clay. And he read: "*O mankind, indeed We have created you from male and female and made you peoples and tribes that you may know one another. Indeed, the most noble of you in the sight of Allāh is the most righteous of you*".

According to the above quotation, the Prophet Muhammad ﷺ focused on the meanings of equality and addressed the Quraysh for two reasons: the first was that Makkah is where the Quraysh lived,

and the second is that Quraysh was the most respected tribe in the Arabian Peninsula, which led to them becoming arrogant. As a result, the Prophet ﷺ tried to reprimand them and remind the other Arabs that the Quraysh had no special status (Kandiyoti, 1991). Furthermore, this speech functions as a proclamation of equality in Islam, as evidenced by the passage of Surah Al-Hujurat in which Allāh says: *"O mankind, indeed We have created you from male and female and made you peoples and tribes that you may know one another. Indeed, the most noble of you in the sight of Allāh is the most righteous of you"* (Malik, 1997).

Moving on to another quotation from the last sermon when Prophet Muhammad ﷺ said:

يا أَيُّهَا النَّاسُ إِنَّ اللَّهَ يَقُولُ: " يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا ۗ إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاكُمْ ۗ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ" ، فليس لعربي فضل على أعجمي ولا أسود على أبيض إلا بالتقوى.

O people, Allāh says: *"O people we have created you from one male and one female and made you into tribes and nations, so as to be known to one another. Surely in the sight of Allāh, the most honored amongst you is the one who is most God fearing"*. There is no superiority for an Arab and for a non-Arab over an Arab, nor for the white over the black nor for the black over the white except in God-awareness (Da'at-o-irshad Wing, 1980, p, 30).

This quotation emphasizes the same idea as the first quotation, namely, that there is no superiority for Arabs over non-Arabs, nor for non-Arabs over Arabs, nor for blacks over whites, nor for whites over blacks, with the exception of good actions or fearing Allāh.

In another part of the final sermon, Prophet Muhammad ﷺ repeated the same theme to teach his people about slanderers and what is acceptable in Allāh's eyes, which constitutes good works or service to the faith. This meaning was clear when the Prophet ﷺ said:

يا معشر قريش لا تجنوا بالدنيا على رؤسكم ويجيئ الناس بالآخرة فلا أغني عنكم من الله شيئا.

"O people of Quraysh do not appear (on the Day of Judgment) with the burden of this world around your necks, whereas other people may appear (before the Lord) with the rewards of the Hereafter. In that case I shall avail you naught against Allāh" (Da'at-o-Irshad Wing, 1980, p, 34).

In fact, there are numerous verses in the Holy Qur'ān and examples from the *Sunnah* which emphasize these meanings of equality. For example, Allāh says in the Holy Qur'ān:

"يَا أَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً ۗ وَاتَّقُوا اللَّهَ الَّذِي تَسَاءَلُونَ بِهِ وَالْأَرْحَامَ ۗ إِنَّ اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا"

"O mankind, fear your Lord, Who created you from one soul and created from it its mate and dispersed from both of them many men and women. And fear Allāh, through Whom you ask one another, and the wombs. Indeed Allāh is ever over you, an Observer" (Malik, Muhammad Farooq-i-Azam, 1997).

As a result, we are all created from a single soul, we are all equal, and the purpose of splitting us into nations and tribes is to get to know one another.

### 2.3 The right of life in sermons of the Prophet ﷺ

The right to life is the most significant human right since it is emphasized by most legal systems. In reality, there is no purpose of other rights if this right is misused. As a result, Islam as a religion and a way of life strives to protect this right by opposing killing. This is also stated in Prophet Muhammad's ﷺ speeches. For instance, in his last speech, the Prophet ﷺ said:

قال صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ: «فَإِنَّ دِمَاءَكُمْ، وَأَمْوَالَكُمْ، وَأَعْرَاضَكُمْ عَلَيْكُمْ حَرَامٌ كَحُرْمَةِ يَوْمِكُمْ هَذَا، فِي بَلَدِكُمْ هَذَا، فِي شَهْرِكُمْ هَذَا»، أي: حَرَامٌ كَحُرْمَةِ يَوْمِ النَّحْرِ، وَحُرْمَةِ الشَّهْرِ الْحَرَامِ، وَحُرْمَةِ مَكَّةَ الْمُكَرَّمَةِ، وَهَذَا فِيهِ تَأْكِيدٌ شَدِيدٌ مِنَ النَّبِيِّ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ عَلَى تَحْرِيمِ الدِّمَاءِ، وَتَشْمَلُ النُّفُوسَ وَمَا دُونَهَا، وَالْأَمْوَالَ، وَتَشْمَلُ الْقَلِيلَ وَالكَثِيرَ، وَالْأَعْرَاضِ، وَتَشْمَلُ الزَّنا وَاللُّوَاطَ وَالْقَدْفَ وَنَحْوَ ذَلِكَ؛ فَكُلُّهَا مُحْرَمَةٌ أَشَدَّ التَّحْرِيمِ، وَحَرَامٌ عَلَى الْمُسْلِمِ أَنْ يَنْتَهِكَهَا مِنْ أَخِيهِ الْمُسْلِمِ.

"O people, verily your blood....is sacred and inviolable until you appear before your Lord". Makkah is sacred, the month of Dhu al-Hijjah is sacred and the Day of Arafah is sacred; however, the blood of the human is even more sacred (Da'at-o-irshad Wing, 1980, p, 31).

In truth, the three matters listed by Prophet Muhammad ﷺ were sacrosanct in the eyes of Arabs; as a result, the Prophet ﷺ exploited their sanctity to teach his Companions and all of mankind about the sanctity of human life. Moving on, the sermon of Prophet Muhammad ﷺ before the expedition of Mu'tah states:

وفي حديث أنس بن مالك أن رسول الله صلى الله عليه وسلم قال: "انطلقوا باسم الله، ولا تقتلوا شيخاً فانياً ولا طفلاً، صغيراً ولا امرأة، ولا تغلوا، وضموا غنائمكم، وأصلحوا وأحسنوا إن الله يحب المحسنين".

“With the name of Allāh, begin the fighting ..... never kill a woman, a young infant, and an old man. Do not cut down palm-trees and other trees and do not pull down any house or dwelling place.” (Da’at-o-irshad Wing, 1980, p, 22)

Indeed, this phrase exemplifies the beauty of Islam since the faith strives to preserve human life even in times of conflict. Furthermore, this essential paper is one of the first and most important texts relating to international human rights during armed conflict. Furthermore, Islam prohibits the killing of any people, including fellow Muslims, because Prophet Muhammad ﷺ stated in his farewell speech that:

قَالَ لِي رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فِي حَجَّةِ الْوَدَاعِ: "اسْتَنْصِتِ النَّاسَ ثُمَّ قَالَ: لَا تَرْجِعُوا بَعْدِي كُفَّارًا،  
يَضْرِبُ بَعْضُكُمْ رِقَابَ بَعْضٍ."

“Take heed not to go astray after me and strike one another’s necks” (Da’at-o-irshad Wing, 1980, p, 33).

Thus, it is a major sin when Muslims kill each other. However, it is not apostasy when Muslims kill another Muslim even if Prophet Muhammad ﷺ used the word (*Kufr*) because it was used by him ﷺ to show his nation the degree of prohibition of killing a fellow Muslim. This is also mentioned in another Hadīth when Prophet Muhammad ﷺ said: He who takes up arms against us is not from us, and he said, abusing a Muslim is *Fusuq* (evil doing) and killing him is *Kufr* (disbelief).

In addition to that, Allāh says in the Holy Qur’ān:

"مِنْ أَجْلِ ذَلِكَ كَتَبْنَا عَلَىٰ بَنِي إِسْرَائِيلَ أَنَّهُ مَن قَتَلَ نَفْسًا بِغَيْرِ نَفْسٍ أَوْ فَسَادٍ فِي الْأَرْضِ فَكَأَنَّمَا قَتَلَ النَّاسَ  
جَمِيعًا وَمَنْ أَحْيَاهَا فَكَأَنَّمَا أَحْيَا النَّاسَ جَمِيعًا ۗ وَلَقَدْ جَاءَهُمْ رَسُولُنَا بِالْبَيِّنَاتِ ثُمَّ إِنَّ كَثِيرًا مِّنْهُمْ بَعْدَ ذَلِكَ فِي  
الْأَرْضِ لَمُسْرِفُونَ"

“On that account: We ordained for the Children of Israel that if anyone kills a person for murder or for spreading mischief in the land – it would be as if he kills mankind entirely. And if anyone saved a life, it would be as if he saved mankind entirely”. So, according to this verse killing one person is equivalent to killing all humans. Therefore, the scholars of Islam mentioned that there is a sin on the first murderer, which is Qābīl son of Adam. He will have a share of every sin due to a murder committed on Earth until the Day of Judgement.

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## 2.4 The right of property in sermons of the Prophet ﷺ

We can define property in its literal sense as a trait that is unique to an individual or item, as well as an influence that an object has on other objects or on the senses (Sachedina,1992, p. 97). In the Islamic viewpoint, property is defined as anything mankind possesses that is lawful (*ḥalāl*) and that he or she is permitted to own. Islam strives to preserve property, as stated in several sermons by Prophet Muhammad ﷺ. For instance, in his last sermon, he ﷺ said:

قال صلى الله عليه وسلم: "فإنَّ دِمَاءَكُمْ، وَأَمْوَالَكُمْ، وَأَعْرَاضَكُمْ عَلَيْكُمْ حَرَامٌ كَحُرْمَةِ يَوْمِكُمْ هَذَا، فِي بَلَدِكُمْ هَذَا، فِي شَهْرِكُمْ هَذَا".

“And your property ..... is sacred and inviolable until you appear before your Lord” (Da’at-o-irshad Wing, 1980, p, 31).

And he said in another sermon:

"إِنَّ اللَّهَ قَدْ أَعْطَى كُلَّ ذِي حَقٍّ حَقَّهُ؛ فَلَا وَصِيَّةَ لَوَارِثٍ".

“O people, Allāh, the Mighty and Exalted, has ordained to everyone his due share (of inheritance). Hence there is no need (of special) testament for an heir (departing from the rules laid down by the Shari’ah)” (Da’at-o-irshad Wing, 1980, p, 36).

In his last sermon, the Prophet ﷺ declared that “your property is as precious and inviolable as the Holy Day of Arafah and as sacred as Makkah until we all meet before Allāh”. Furthermore, Allāh had granted all property rights; thus, it is impermissible to give any successor more than what Allāh has given him or her. Therefore, Allāh forbade people from seizing other people's possessions without their agreement. Allāh says in the Holy Qur’ān:

"يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ بِيحَارَةً عَنْ تَرَاضٍ مِّنْكُمْ ۗ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۗ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا".

“O you who have believed, do not consume one another’s wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allāh is to you ever Merciful.” (Malik, 1997).

## 2.5 The right of honor in sermons of the Prophet ﷺ

Islam is a religion that tries to uphold people's honor (Mehmood, 2013). For example, it is forbidden to abuse people, even if they are not Muslims. Another example is that Allāh forbade making an accusation against chaste women, Allāh said in the Holy Qur'ān:

"وَالَّذِينَ يَرْمُونَ الْمُحْصَنَاتِ ثُمَّ لَمْ يَأْتُوا بِأَرْبَعَةِ شُهَدَاءَ فَاجْلِدُوهُمْ ثَمَانِينَ جَلْدَةً وَلَا تَقْبَلُوا لَهُمْ شَهَادَةً أَبَدًا وَأُولَئِكَ هُمُ الْفَاسِقُونَ".

*“And those who launch a charge against chaste women, and produce not four witnesses (to support their allegations), -- flog them with eighty stripes; and reject their evidence ever after: for such men are wicked transgressors”* (Malik, 1997).

Due to this, Prophet Muhammad ﷺ said in the last sermon:

قال صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ: "فَإِنَّ دِمَاءَكُمْ، وَأَمْوَالَكُمْ، وَأَعْرَاضَكُمْ عَلَيْكُمْ حَرَامٌ كَحُرْمَةِ يَوْمِكُمْ هَذَا، فِي بَلَدِكُمْ هَذَا، فِي شَهْرِكُمْ هَذَا".

*“And your honor ...is sacred and inviolable until you appear before your Lord”*. It is known that Islam seeks to maintain honesty for all mankind in different aspects such as economic security and so on (Da'at-o-irshad Wing, 1980, p31).

Women are half of society and give birth to the other half, and Islam strives to protect their rights, as Prophet Muhammad ﷺ stated in his farewell sermon:

"أَيُّهَا النَّاسُ إِنَّ لَكُمْ عَلَى نِسَائِكُمْ حَقًّا وَلِنِسَائِكُمْ عَلَيْكُمْ حَقًّا، لَكُمْ عَلَيْهِنَّ أَلَّا يُوْطِئَنَّ فُرُشَكُمْ أَحَدًا تَكْرَهُونَهُ، وَعَلَيْهِنَّ أَلَّا يَأْتِيَنَّ بِفَاحِشَةٍ مُّبِينَةٍ، فَإِنْ فَعَلْنَ فَإِنَّ اللَّهَ تَعَالَى قَدْ أَدَنَ لَكُمْ أَنْ تَهْجُرُوهُنَّ فِي الْمَضَاجِعِ وَتَضْرِبُوهُنَّ ضَرْبًا غَيْرَ مُبْرَحٍ، فَإِنْ انْتَهَبْنَ فَلَهُنَّ رِزْقُهُنَّ وَكِسْوَتُهُنَّ بِالْمَعْرُوفِ".

*“O people, verily you have certain rights over your women and your women have certain rights over you. It is your right upon them to honor their conjugal rights, and not to commit acts of impropriety, which if they do, you are authorized by Allāh to separate them from your beds and punish them, but not severely, and if they refrain, then clothe and feed them properly”* (Da'at-o-irshad Wing, 1980, p36)

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## 2.6 Rights of women in sermons of the Prophet ﷺ

Islam recognizes and protects women's rights. In this discourse, the Prophet ﷺ emphasized the rights of women, since prior to Islam, Arabs did not appreciate women and denied them all their rights; in contrast, they regarded women as chattel (Sayeh & Adriaen, 1995, p. 113). That was, in fact, abhorrent to Islam. Moving on to another quotation from Prophet Muhammad ﷺ, he said:

"استَوْصُوا بِالنِّسَاءِ خَيْرًا فَإِنَّهُنَّ عَوَانٌ فِي أَيْدِيكُمْ أَخَذْتُموهنَّ بِأَمَانَةِ اللَّهِ وَاسْتَحْلَلْتُم فِرْوَجَهُنَّ بِكَلِمَةِ اللَّهِ"

“Treat the women kindly, since they are your helpers are not in a position to manage their affairs themselves. Fear Allāh concerning women for verily you have taken them on the security of Allāh and have made their person lawful unto you by the words of Allāh” (Da’at-o-irshad Wing, 1980, p, 37).

We can see from these statements that Islam transformed the status of women from being treated as servants to being treated as equal human beings at par with men.

Before embarking on his mission, Prophet Muhammad ﷺ instructed his Companions to battle the adversaries of Allāh as well as their common foe. However, the Prophet ﷺ requested that his Companions refrain from interfering with those who did not fight them from other religions (Saeed, 2017). This sermon which states:

"أَغْزَوْا بِأَسْمِ اللَّهِ فَقاتلوا عدوا الله وعدوكم بالشام وستجدون بها رجالا في الصوامع معتزلين فلا تتعرضوا لهم أو تجدون آخرين للشيطان في رؤسهم مفاصح فأقلعوها بالسيوف ولا تقتلوا صغيراً"

“With the name of Allāh begin the fighting. Fight with the enemies of Allāh and your own enemies, you will come across men in the churches isolated from the general populace, do not interfere with them” (Da’at-o-irshad Wing, 1980, p, 22) and this meaning is emphasized by what Allāh said in the Holy Qur’ān:

"لَا إِكْرَاهَ فِي الدِّينِ ۗ قَدْ تَبَيَّنَ الرُّشْدُ مِنَ الْغَيِّ ۗ فَمَنْ يَكْفُرْ بِالطَّاغُوتِ وَيُؤْمِنْ بِاللَّهِ فَقَدِ اسْتَمْسَكَ بِالْعُرْوَةِ الْوُثْقَىٰ  
لَا انْفِصَامَ لَهَا ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ"

*"There shall be no compulsion in [acceptance of] the religion. The right course has become clear from the wrong” (Malik, 1997).*

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### **3. METHODOLOGY**

This research will be carried out using the following research methodology: A literature-based analysis will be the primary focus of the researcher. To determine the theoretical essence of essential human rights in Islam and its implementation in the Prophet's discourses, both qualitative and some comparative methodologies will be employed in evaluating Prophet Muhammad's ﷺ sermons. It also explores several additional rights listed in the Qur'an and Sunnah based on these techniques. The study will use both primary and secondary data sources in this context. A large body of material and references has been published on Islamic human rights. In addition, books, book chapters, articles in academic journals, articles in magazines, bulletins, academic dissertations, seminars and conferences, working papers, online databases, and other reputable relevant materials from the internet will be used.

### **4. DISCUSSION**

It is apparent that the Prophet ﷺ was concerned with the most basic of human rights (Rodini, 2012). He emphasized the right to obtain knowledge, from his very first sermon. Moving on to the right to equality, which is mentioned in more than three sermons, one of which was his sermon before the Battle of Badr, which may demonstrate the importance of equality in Islam even before the most important battle in Islamic history (Pipes, 2007, p.139). Prophet Muhammad ﷺ did not forget his duty to teach people how to live equally without any kind of discrimination or privilege. In truth, there are distinctions between the words 'equally' and 'equality' in this context. Equally denotes that two objects are equal in certain aspects such as cost, size, and so on. However, the phrase equality implies that two or more things are the same in sum, but it does not imply that they are equal. In Islam, everyone is equal; we are all the same, and there is no distinction between us except in our fear of Allāh. In addition to these two ancient human rights in Islam that are referenced in the Prophet's ﷺ sermons, there are other rights that are also addressed in the sermons of the Prophet ﷺ. For example, in the speech of the Prophet ﷺ before the Battle of Mu'tah, when the Prophet ﷺ ordered his Companions to avoid harming those who were in their way, those who did not fight them and were worshipping according to their faith and were separated in their churches. Furthermore, there are several instances in the Prophet's ﷺ sermons, particularly in the final sermon, which deal with women's rights (Lewis, 1990, p.89). The woman used to have no rights and was disrespected in the days of ignorance; nonetheless, she was regarded as a part of the family. Islam came as a religion and its Prophet ﷺ aimed to define women's rights and educate people that women are equal to men



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in the sight of Allāh. In conclusion, Prophet Muhammad ﷺ as a Messenger of Allāh, taught humanity how to protect human rights in a variety of ways. Finally, we may deduce from the above discussion that there are several conclusions that we can take, which are as follows:

1. In his public speeches, Prophet Muhammad ﷺ stressed several vital human rights, including the right to equality, life, property, and women's rights.
2. The rights defined by Prophet Muhammad ﷺ demonstrate that Islamic law preceded international human rights legislation.
3. Islam is more than a religion; it is a way of life, and Islamic law is a component of that way of life.
4. Prophet Muhammad ﷺ prioritized the protection of human rights.
5. The Islamic state's constitution, which outlines several human rights, was implemented, and promoted by the state's leader, Prophet Muhammad ﷺ.

## **5. CONCLUSION**

In the first place, the ruler of the Islamic state, as well as other Ummah members, have a commitment to protect human rights. The right to life, the right to equality, the right to property, the right to dignity, and women's rights are the most essential rights in Islamic law. As Allāh's Prophet, Prophet Muhammad ﷺ informed that these rights are mandated by Allāh, and as the ruler of the Islamic state, he implemented them in daily life. There are several proposals that could be addressed in future contributions, including the following:

1. All Islamic states must respect and implement their citizens' human rights.
2. Human rights in Islam should be one of the issues studied in schools in Islamic nations.
3. Islamic scholars have a duty to explore this area in more detail because researchers are having difficulties finding literature in this field.
4. Human rights in Prophet Muhammad's ﷺ speeches should be studied alongside human rights in the Qur'ān and Sunnah.

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## PREVALENCE OF ANXIETY AND DEPRESSION AMONG PAKISTANI UNIVERSITY STUDENTS DURING COVID-19

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### ABSTRACT

*University students are a vulnerable population for a range of mental health conditions, but primarily for anxiety and depression. In the light of existing literature, we have reasons to believe that the COVID-19 pandemic has further exacerbated the mental health of university students, especially in terms of anxiety and depression. Hence, this study sets out to investigate the prevalence of anxiety and depression among university students of Pakistan during the COVID-19 pandemic and explore the related risk factors. To achieve this, a standardized survey questionnaire employing Generalized Anxiety Disorder questionnaire (GAD-7) and Patient Health Questionnaire (PHQ-9) to assess the symptoms of anxiety and depression respectively was generated with Google Forms and was spread among students via social media platforms. A total of 205 participants studying in Pakistan completed the survey. 50% of the respondents reported moderate to severe levels of anxiety and 60% reported moderate to very severe levels of depression. Pearson's Correlation revealed risk factors as being a female, lack of exercise, unstable sleep schedule, living alone, being home quarantined, following the news about COVID-19, and future academic concerns. This study is proof that anxiety and depression are an alarming threat to university students during the COVID-19 pandemic. In these unprecedented times, it is important that the mental health of university students be monitored, and they be provided with psychosocial support, psychological services, and psychoeducation to help mitigate the mental health implication of the COVID-19 pandemic.*

**KEYWORDS:** COVID-19, Coronavirus, University students, Pakistan, Depression, Anxiety, Mental Health, GAD-7, PHQ-9

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## 1. INTRODUCTION

In the December of 2019, pneumonia with unknown etiology was reported in a large number of patients in Wuhan, a city of China. The novel coronavirus, termed as the COVID-19 was found responsible for this viral respiratory infection (Chowdhury & Oommen, 2020). Soon the COVID-19 evolved to become what is, undoubtedly the biggest pandemic of the millennium. It took the virus barely four months to spread across the globe claiming thousands of lives in the process. In the January of 2020, the World Health Organization (WHO) declared the coronavirus outbreak as a Public Health Emergency, followed by its declaration as a Global Pandemic in March 2020 (Anand et al., 2020).

Fear and chaos took over the world as countries struggled to find ways to battle this highly transmissible virus. The rapid spread of the COVID-19 and the dramatic death toll consequently led to the shutting down of all public places, educational institutions, and offices. The lives of people worldwide were drastically altered as countries took extreme measures of curfews and lockdowns for unspecified periods. On an individual level, people struggled to adapt to this new radical lifestyle, whilst experiencing the fear and grief of losing loved ones, financial instability, confusion regarding the virus, and uncertainty about the future. All these factors combined with the prevalence of an epidemic carry the potential to wreak havoc on an individual's mental health. A systematic review revealed that there is a relatively high rate of anxiety, depression, post-traumatic stress disorder, psychological distress, and stress among the general population of China, Spain, Italy, Iran, US, Turkey, Nepal, and Denmark during the COVID-19 (Xiong et al., 2020). A significantly wide range of psychological consequences is being observed in almost every group and strata of the society.

One such group is the university students. There is extensive research that establishes how young adults, especially those that are university students, are more susceptible to certain mental health issues. "Even in the pre-pandemic period, more than one-third of students experienced mental health problems" (Zivin et al., 2009). The most prevalent mental health disorders among university students are found to be anxiety followed by depression (Blanco et al., 2008). Many factors may be held accountable for this, one of them being that "most mental health disorders have their peak onset during young adulthood" (Pedrelli et al., 2015). A review of the recent literature shows that 75% of all lifetime mental disorders start by the early twenties (Kessler et al., 2007). In addition to the general vulnerability during this age, university-related factors such as academic stress, career building, social life difficulties, and interpersonal issues heighten the chances for developing mental health issues. Consequently, most people with mental health disorders have their first onset during their years of university. Considering that the lives of university students have been significantly changed due to the COVID-19, as they switched to distance learning; ceased all social activities; struggled to keep up with the academics, and tried to make sense of future goals, it is only befitting that this vulnerable group be evaluated, especially for depression and anxiety.

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China was the first country to carry out a cross-sectional survey to measure the prevalence of anxiety among their university students during the epidemic. The study revealed that the university students were a high-risk group (Cao et al., 2020). Soon, other countries replicated the research and found alarmingly similar results. This led to a number of cross-sectional surveys being conducted across countries, incorporating various anxiety and depression scales and gauging the prevalence of anxiety and depression among the university students. The objective was an attempt to gain an insight into how prevalent depression and anxiety are as well as narrow down potential risk factors so that better healthcare policies may be designed, and the needs of the high-risk group may be catered to efficiently. In the current study, we aim to achieve similar objectives for the Pakistani university students.

The focus of this study is to investigate the prevalence of depression and anxiety among the Pakistani university students during the COVID-19 pandemic and determine the potential risk factors associated so that we may have sufficient knowledge about if and how much the COVID-19 has affected the mental health of Pakistani university students. There is hitherto a huge vacuum when it comes to the research on the psychological effects of COVID-19 in general, and on Pakistanis in particular. This study aims towards filling in this gap. Previous studies done in Pakistan regarding the mental health impacts of COVID-19 have mostly targeted the general population. There is a gap in our knowledge about the nature and severity of mental health implications the COVID-19 has had on university students. Lack of knowledge implies that we are yet ill-equipped to cater to the needs of this group. Thus, it is essential to carry out research on this vulnerable group and evaluate their mental state.

This research study deals with anxiety and depression to address the following research question: What is the prevalence of anxiety and depression among the university students of Pakistan during the COVID-19? Anxiety is best defined as *“An emotion characterized by feelings of tension, worried thoughts and physical changes like increased blood pressure.”* (Anxiety, 2000). Whereas depression is defined as *“A mental disorder that presents with depressed mood, loss of interest/pleasure, decreased energy, feelings of guilt/low self-worth, disturbed sleep or appetite, and poor concentration.”* (Marcus et al., 2012). In addition to that, this study will also investigate if the following variables are potential risk factors for anxiety and depression among the target group: gender, unstable sleep schedule, lack of regular exercise, having a friend or family member as a healthcare worker, being quarantined, living with family, following news about COVID-19, and future academic concerns.

The significance of this study lies not only in the fact that it investigates the prevalence and risk factors among a vulnerable group for the most prevalent disorders (anxiety and depression) but also in the harsh reality that only a few more comparable studies have been conducted in Pakistan before. The objective is also to contribute to the body of similar growing research being done worldwide.

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This shall help us in getting a more holistic and inclusive view of the effects of COVID-19 on students around the globe. Lastly, the findings of this study shall provide us with a clearer profile of students who are more likely to suffer the implications of this pandemic.

The subsequent sections are organized as follows: section two comprises of a literature review of the existing research on the effects of COVID-19 on the mental health of university students in different countries. Section three discusses the methodology and research design utilized for this research. Section four reveals the research findings of this study. Fifth section analyzes and discusses these findings by drawing out comparisons of these results with the results from similar studies. This section then proceeds to point out the limitations of this research along with recommendations for future studies. Finally, the last section summarizes the key points of this paper in the form of a conclusion.

## **2. LITERATURE REVIEW**

Even though the amount of research done on COVID-19 has bypassed that of other pandemics, there remains a huge gap in our knowledge, especially regarding the mental health implications of the COVID-19. Many countries are striving to bridge this gap by evaluating the mental health of different groups in their population. University students is one such group that is under investigation mainly for anxiety and depression since it is at a higher risk for these disorders than the general population (Odriozola-González et al., 2020). We shall skim through the most relevant and profound research that has been conducted on university students around the world during the COVID-19.

As mentioned earlier, the study done in China to evaluate the anxiety of university students was the first of its kind and paved the way for other countries to carry out similar research. It involved 7143 university students and utilized an online questionnaire that consisted of GAD-7 along with certain demographical questions. Results revealed that in total 24.9% of college students were experiencing anxiety. 0.9% had severe, 2.7% had moderate, and 21.3% had mild anxiety (Cao et al., 2020). The correlational analysis showed stable family income, social support, and living with family as protective factors; whereas, disruptions in daily life, economic difficulties, and delays in academics were the risk factors. The most significant risk factors, however, were found to be living alone and having a family member or friend as a healthcare worker. This is precisely why these two factors were included in our research. Whereas gender and region were found to hold no significance.

The research done by Islam et al. (2020) took one step further and evaluated the prevalence of depression alongside anxiety in the Bangladeshi university students. Through a web-based cross-sectional survey, data was collected from 476 participants. The GAD-7 and PHQ-9 were used for gauging anxiety and depression respectively. The results showed that 82.4% of the participants had mild to severe depressive symptoms and 87.7% of students exhibited mild to severe anxiety symptoms (Islam et al., 2020). Surprisingly, in this study gender was found to be significant since

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male students had higher levels of depression and anxiety as compared to their female counterparts. Also, contrary to the previous research, living with the family was found to be the risk factor for depression and anxiety. Lastly, students that did not do physical exercise had more prevalent depression. Thus, we included both living with family and exercise in our research to explore these factors further.

AlHadi and Alhuwaydi (2021) conducted cross-sectional research, among the university students of Saudi Arabia, utilizing the GAD-7, PHQ-9, and an additional Perceived Stress Scale. The results from the 5,140 participants revealed that 40.8% of students had significant symptoms of anxiety. Approximately half of the students (48.8%) had significant symptoms of depression and 86.7% had moderate to high perceived stress (AlHadi & Alhuwaydi, 2021). This research interestingly, found the female gender to be a risk factor. Having a friend or family member as a healthcare worker was again found to be in high correlation with anxiety and depressive symptoms, along with previously being diagnosed with a physical or psychological health issue. The last item on PHQ-9 also indicated that one-fifth of the students thought about death or suicide at least once during the past two weeks. This was undoubtedly an alarming finding, which is why we deemed it necessary to use PHQ-9 in our research.

Karing (2021) carried out research on the university students in Germany during the first lockdown. The prevalence of anxiety, depression, and stress was found using the German versions of the GAD-7, PHQ-8, and Perceived Stress Scale (PSS). The findings from the 2548 participants showed that 35.9%, 27.7%, and 25.1% of the students had moderate to severe depression, anxiety, and stress respectively. The risk factors were categorized into two groups: COVID-19 related stressors, and personal characteristics. From the personal characteristic group neuroticism, being older, and being female surfaced as significant risk factors. From the COVID-19 group academic struggles, financial difficulties, concern for the health of loved ones, and quarantine experience were found to be significant. The results also detected media exposure regarding the COVID-19 to be an important risk factor. This finding is consistent with the results of the research on the COVID-19 related risk factors in the Israeli and Ukrainian university students (Schiff et al., 2020) and the reason why we added following the news about COVID-19 as a potential risk factor in our study.

A cross-sectional survey study was conducted in the US university students in the September of 2020. The research used GAD-7 and PHQ-9 for anxiety and depression along with some open-ended questions regarding the COVID-19 specific risk factors (Wang et al., 2020). The results reported that 48% of students experienced moderate to severe level depression and 38% experienced moderate to severe anxiety. The last item on PHQ-9 detected that 18% of students had suicidal or self-harm thoughts. Furthermore, two-third of the participants indicated that their anxiety and stress levels had increased considerably during the COVID-19 pandemic. Out of the 2031 participants, 1360 elaborated on the reasons for the increase in stress/anxiety. The biggest contributor towards

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stress/anxiety was shown to be academic concerns such as delayed graduation, job search, and future goals. This was followed by health concerns namely the well-being of friends and family, as well as trouble sleeping. The female gender once again surfaced as a prominent risk factor for both depression and anxiety. All of the stated risk factors and stressors are consistent with the findings of an interview study conducted among US university students on the effects of COVID-19 (Son et al., 2020).

A study with a localized student sample was conducted in Pakistan. This study targeted only medical students and gathered participants from five Medical Colleges in the province of Punjab. It comprised of GAD-7, PHQ-9, and Risk Assessment Suicidality Scale along with demographical information and past history of mental illness. The results showed that 46.7% of the participants admitted that their mental health and emotional state had gotten worse ever since the COVID-19 pandemic started. 48.1% of the participants experienced depressive symptoms and 48% had anxiety. Furthermore, “one in five medical students (approximately 20%) thought that it would be better if they were dead and 8% admitted to often thinking of committing suicide if they have the chance during 2-week period.” (Imran et al., 2021). The highest prevalence of depression, anxiety, and suicidality were found among female, preclinical students with a psychiatric history. Even though past mental health diagnosis appeared as a prominent risk factor we chose not to include it in our study because such a question had a high likelihood of making participants feel uncomfortable leading to inaccurate responses or even non-submission of the survey.

### **3. METHODOLOGY**

The research design for this study was created with the objective of evaluating the prevalence and risk factors of anxiety and depression among Pakistani university students during the COVID-19. Thus, the independent variable was COVID-19 and anxiety and depression were treated as the dependent variables. Furthermore, gender, sleep, exercise, having a friend or family member as a healthcare worker, being quarantined, living with family, following news about COVID-19, and future academic concerns were investigated as risk factors.

This was a quantitative research study that aimed at collecting real-time data regarding the prevalence of anxiety and depression among Pakistani university students during the COVID-19. The study utilized an online questionnaire survey. The snow-ball sampling technique was used to collect data for this study.

The questionnaire developed for this study was aimed at assessing anxiety, depression, and their potential risk factors and thus, was divided into three sections. The first two sections are comprised of standardized and validated psychometric scales. The third section, however, was developed by bringing together the most significant risk factors from existing literature.



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The anxiety symptoms were gauged through the Generalized Anxiety Scale (GAD-7). Comprising of only 7 questions, the GAD-7 is an easy and quick tool with powerful psychometric properties for the screening and severity of anxiety in the general population. Not only has it demonstrated good reliability but it also possesses “criterion, construct, factorial, and procedural validity” (Spitzer, Kroenke, Williams , & Löwe , 2006). Furthermore, the cutoff score defined for the GAD-7 optimizes its sensitivity to 89% and specificity to 82% (Spitzer, Kroenke, Williams , & Löwe , 2006). Participants answered questions such as “Not being able to stop or control worrying?” based on their experiences in the last two weeks. All items on the scale are rated on a four-point Likert scale with 0 being not at all and 3 being nearly every day. The total score ranges from 0 to 21. Higher scores indicate higher severity of anxiety and functional impairment. The interpretation of the total score is: “Normal/ minimal (0–4), Mild (5–9), Moderate (10–14) and Severe anxiety (15–20)” (Spitzer, Kroenke, Williams , & Löwe , 2006).

To gauge depression, Patient Health Questionnaire 9 (PHQ-9) was used. The PHQ-9 is an easier, self-administered version of the PRIME-MD diagnostic instrument for common mental disorders. Comprising of just 9 items, the PHQ-9 is considerably shorter than other measures with comparable sensitivity and specificity. What further distinguishes PHQ-9 from other measures is the fact that it scores each of the nine DSM-IV criteria for depression (Kroenke & Spitzer, 2002). Thus, this dual-purpose instrument is used to make a tentative diagnosis of depression in at-risk populations and grade the severity of depressive symptoms. The respondents answer questions such as “Little interest or pleasure in doing things” and “Little interest or pleasure in doing things”. All 9 items are rated on a four-point Likert scale with 0 being not at all and 3 being nearly every day. The total score ranges from 0 to 24. “The total score can be categorized into the following groups: no/ minimal (0–4), mild (5–9), moderate (10–14), severe (15–19), and very severe (20-27) depression.” (Kroenke & Spitzer, 2002).

The third section included the following potential risk factor questions about gender, sleep schedule, regular exercise, having a friend or family member as a healthcare worker, being quarantined, living with family, following news about COVID-19, and future academic concerns.

The target population for this research study was university students, including both undergraduate and graduate students. The questionnaire was opened by 214 participants out of which 210 wished to participate and proceeded towards the eligibility section and 205 were eligible to start the first section of the questionnaire and submit the complete survey. There was no restriction of age, field, and region. The survey was open to anyone residing and studying in Pakistan.

The inclusion criteria set were current university students who live in Pakistan. Anyone who was not residing and studying in Pakistan was excluded. Bachelors, Masters, and PhD students from any

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faculty/department were all welcomed to participate. Furthermore, every university from every province of Pakistan was included.

This was an online questionnaire created through Google forms and distributed to university students through social media platforms such as WhatsApp and Instagram. The questionnaire was sent out to university students studying at different universities across Pakistan along with a request to spread it among friends and fellows on 16<sup>th</sup> November. The data was collected till 6<sup>th</sup> December. Data from 205 complete surveys was utilized. The questionnaire was accessed easily through a link which upon clicking opened the first page of the survey. On this page, it was explicitly stated that this questionnaire is aimed only towards Pakistani university students. On the third page of the survey, an eligibility question was created that stated, “Are you a university student studying in Pakistan?” If the answer was ‘yes’, the first section of the questionnaire would open and in the case of ‘no’ the survey would open the “Not Eligible to Participate” page.

To optimize the validity of this research, standardized and well-established psychometric measures with strong validity were chosen. It was ensured that the measures being used comprised of comprehensive and well-crafted items which cover the major symptoms of the disorders under exploration thoroughly. It was also made sure that they were concise and easy to interpret. Both measures used were rated on Likert scales with four options so that the respondents may report their experiences as accurately as possible and thus, provide valid and reliable data.

Withdrawal and survey fatigue are major issues that need to be tackled when it comes to ensuring the reliability of a questionnaire. This is why the risk factor questions were kept minimal. Risk factors such as the level of study (Bachelors/Masters/PhD), the field of study, and region which were not found to be significant in the existing literature were not included. Furthermore, sensitive questions such as psychiatric history, chronic illnesses were also excluded to prevent any distress in the respondents which might have resulted in inaccurate responses or withdrawal.

### **3.1 Ethical Considerations**

The Ethical Approval for this research was obtained from the International Open University. Complete anonymity was ensured since no information that can identify the participant was obtained. The first page of the Questionnaire described the aim of the study briefly. This was followed by an Informed Consent section that explicitly stated that the participation in this survey is completely voluntary and that the participants are free to withdraw from the survey at any point without any consequences. Furthermore, it was also stated that the participants would remain anonymous and the information provided by them in this survey is and will remain completely confidential. The informed consent section ended with the question “Do you wish to participate?” An affirmative reply would lead to the Eligibility section, whereas a negative response would end

the survey. Lastly, a responsive email address was provided to answer any queries regarding the survey and data collection procedure.

This was quantitative research and the methods used to treat the data were also quantitative. To evaluate the prevalence of depression and anxiety, the scores of each respondent were calculated. These scores were then categorized according to the severity level (normal, mild, moderate, and severe) they qualified. Then the total percentage for each severity level was calculated. Since we aimed to find out the potential risk factors for anxiety and depression by evaluating the statistical association between them and selected variables, Pearson Correlation was used. Microsoft Excel was used both for the descriptive statistics of the first two sections and the Pearson Correlation for the third section.

## 4. RESULTS

### 4.1 The prevalence of anxiety

Calculating the total anxiety scores for all respondents and categorizing them according to the severity level they qualified for, it was uncovered that out of the 205 participants 168 displayed symptoms of anxiety. Further dissection showed that 32% (66) participants reported mild levels of anxiety, 31% (64) reported moderate levels, and 19% (38) reported severe levels of anxiety. In total, 82% of the participants reported mild to severe levels of anxiety.

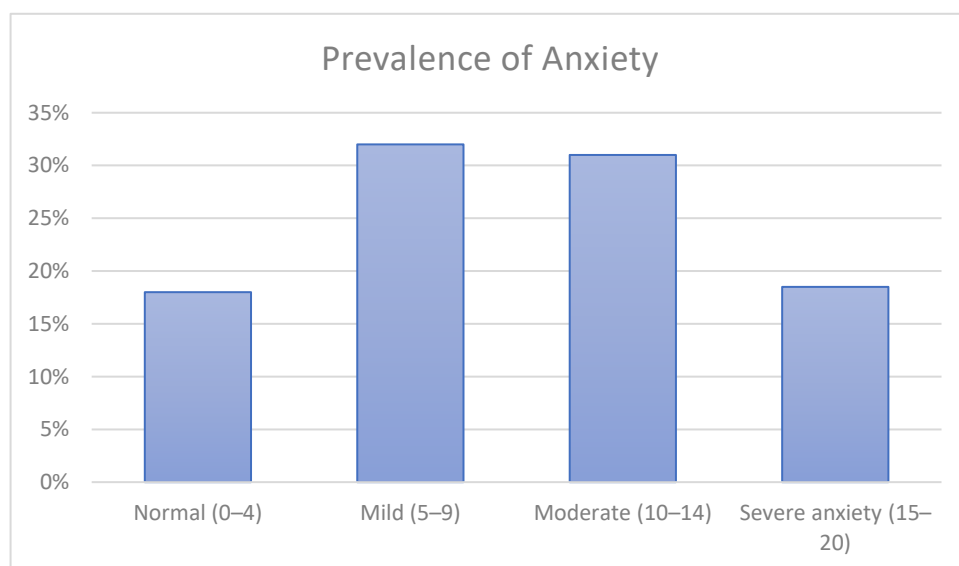


Figure 1. Prevalence of anxiety according to the severity level cutoffs

### 4.2 The prevalence of depression

The calculation and categorization of the total depression scores of participants into the severity levels of depression showed that a vast majority (81%) of participants experienced mild to very severe levels of depressive symptoms. Out of the 205 participants, 21% (43) had mild depression,

29% (60) had moderate depression, 16% (33) had severe depression, and 15% (30) had very severe depression. Furthermore, the response to the last item on the PHQ-9 revealed that 50% of the participants reported suicidal or self-harm thoughts. 23.4% reported having these thoughts several days, 10.7% more than half days, and 16% reported having these thoughts every day.

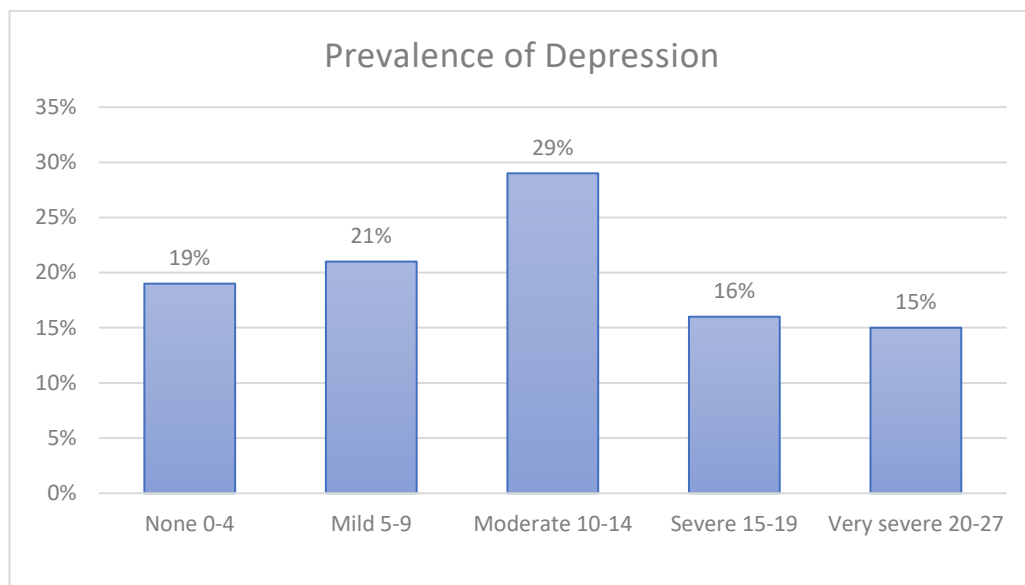


Figure 2. Prevalence of depression according to the severity level cutoffs

#### 4.3 Gender as a risk factor

Out of the participants were 65% (133) were females and 35% (72) were males. The administration of Pearson's correlation between the overall anxiety scores from the GAD-7 and overall depression scores from PHQ-9 respectively and the gender of participants revealed that a positive correlation existed among these variables. For anxiety, the correlation coefficient ( $r$ ) was found to be 0.35  $p < 0.05$  whereas, for depression, it was found to be  $r = 0.31$   $p < 0.05$  indicating a moderately significant positive correlation between gender and anxiety levels.

#### 4.4 Lack of regular exercise as a risk factor

The majority of participants (77%) reported that they did not exercise regularly, and the rest (23%) said that they did. The Pearson's correlation between overall anxiety scores and regular exercise found the correlation coefficient to be  $r = 0.18$   $p < 0.05$  showing a positive correlation. The correlation coefficient for the correlation between depression scores and exercise was found to be  $r = 0.17$   $p < 0.05$ . Both correlations qualify as weak in terms of significance.

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#### **4.5 Unstable sleep schedule as a risk factor**

60% (123) of the participants admitted that they did not have a stable eight-hour sleep schedule. The correlation coefficient after conducting Pearson's correlation for a stable sleep schedule was found to be  $r=0.30$   $p<0.05$  with overall anxiety scores and  $r=0.26$   $p<0.05$  with overall depression scores. Both correlations are positive and moderately significant.

#### **4.6 Living with family as a risk factor**

A vast majority of participants (79%) stated that they live with their families. Conducting Pearson's correlation led to the correlation coefficient of  $r=0.03$   $p>0.05$  for overall anxiety scores and living with family, and  $r=0.06$   $p>0.05$  for depression scores and living with family. Both correlations, despite being positive are very weak in terms of significance. Since  $p>0.05$  for both variables, we cannot reject the null hypothesis.

#### **4.7 Having a friend or family member as a healthcare worker as a risk factor**

Almost half of (51%) the participants reported having a friend or family member as a healthcare worker. The correlation coefficient after conducting Pearson's correlation for having a friend or family member as a healthcare worker was found to be  $r=0.08$   $p>0.05$  with overall anxiety scores and  $r=0.10$   $p>0.05$  with overall depression scores. Both correlations are positive with the correlation of depression being slightly more significant than that for anxiety. Since  $p>0.05$  for both variables, we cannot reject the null hypothesis.

#### **4.8 Being home quarantined as a risk factor**

53% of the participants stated that they had been home quarantined. The Pearson's correlation between overall anxiety scores and home quarantine found the correlation coefficient to be  $r=0.13$   $p<0.05$  showing a positive correlation. The correlation coefficient for the correlation between depression scores and home quarantine was found to be  $r=0.21$   $p<0.05$ . Both correlations are moderately significant.

#### **4.9 Following news about COVID-19 as a risk factor**

The majority (71%) of participants acknowledged that they kept up with the news about COVID-19. The Pearson's correlation between overall anxiety scores and keeping up with the news about COVID-19 found the correlation coefficient to be  $r=0.07$   $p>0.05$  showing a positive yet statistically weak correlation. Furthermore, since  $p>0.05$  we cannot reject the null hypothesis. The correlation coefficient for the correlation between depression scores and keeping up with the news about COVID-19 was found to be  $r=0.13$   $p<0.05$  which is a positive yet weak correlation.

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#### **4.10 Future academic concerns as a risk factor**

More than half of the participants (73%) reported that they think their career goals and aspirations have been affected by COVID-19. The correlation coefficient after conducting Pearson's correlation for concerns about future academic concerns was found to be  $r=0.03$   $p>0.05$  with overall anxiety scores and  $r=0.03$   $p>0.05$  with overall depression scores. Both correlations however positive, are extremely weak in terms of significance. Also, since  $p>0.05$  for both variables, we cannot reject the null hypothesis.

### **5. DISCUSSION**

The present study aimed at evaluating the prevalence of anxiety and depression among the university students of Pakistan during the COVID-19 pandemic and investigating the related risk factors. The findings of our research show that 50% of the participants displayed moderate to severe levels of anxiety and 60% displayed moderate to very severe depressive symptoms. A similar prevalence was found in the research done in: Turkey, where 52% and 63% students reported moderate to severe anxiety and depression levels respectively (Aslan, Ochnik, & Çınar, 2020); Bangladesh, where moderate to severe anxiety and depression levels were found in 43% and 53% of students respectively (Islam et al., 2020); and Saudi Arabia, where the prevalence of anxiety and depression was 40.8% and 48.8% respectively (AlHadi & Alhuwaydi, 2021). However, these levels are higher than those reported in: Germany, where 27.7% and 35.9% of the students had moderate to severe anxiety and depression respectively (Karing, 2021); America, where 38% and 48% of students reported moderate to severe anxiety and depression respectively (Wang, et al., 2020); Spain, where 21% and 34% of students reported moderate to severe anxiety and depression respectively (Odriozola-González et al., 2020); Croatia, where 28.8% and 19.48% of students reported moderate to severe anxiety and depression respectively (Vulic-Prtoric, Sturnela, & Selak, 2020); China, where 21% and 11% of a large student sample displayed moderate to severe anxiety and depressive symptoms (Ma, et al., 2020); Russia, where 33% and 41% students reported moderate to severe anxiety and depression respectively (Ochnik, et al., 2021); and Czech students, who reported anxiety and depression levels of 13% and 21% respectively (Ochnik, et al., 2021). Furthermore, 50% of respondents indicated that they had suicidal/self-harm thoughts through the last item on PHQ-9 which is much higher than what we have observed in the aforementioned studies and in the research done on Pakistani medical students (Imran et al., 2021).

The risk factors included being a female, lack of regular exercise, unstable sleep, living alone, being quarantined, following the news about COVID-19, and future academic concerns. All of these are consistent with the risk factors found in the existing literature. However, the correlations are significantly lower than the ones found in the studies by Karing (2021), Arënliu et al. (2020), and Son et al. (2020). Having a friend or family member as a healthcare worker was not found to be a

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risk factor contrary to the findings of similar studies (Cao, et al., 2020; Schiff et al., 2020; AlHadi & Alhuwaydi, 2021; Karing, 2021). The differences in the levels of anxiety and depression and weak correlations may be attributed to the considerably larger sample sizes that were used in all of the above-mentioned studies. Furthermore, these variations may also be due to the fact that almost all the studies that have produced different results were conducted in 2020 during the first or second wave of COVID-19 whereas, this study was conducted during the fourth wave of COVID-19.

An important trend has also been brought into attention by this study and that is, the levels of anxiety and depression are increasing as the pandemic persists. This implies that students are even more at risk for mental health issues than they were last year. Hence, it is crucial that we pay more attention towards catering to the mental health issues of university students. It is suggested that universities provide psychoeducation to their students by conducting seminars/workshops. Coping strategies should be taught to provide psychosocial support to students and lower the impacts of the pandemic. Furthermore, mindfulness-based exercises and meditations should be introduced to the students since they have been proven to lower the psychological impacts of the pandemic (Morr et al., 2020). Lastly, it is high time that universities collaborate and invest in mental health professionals that are easily accessible to all students and provide services such as counseling and stress-management training.

There are several limitations to the present study. The primary limitation is the sample size. Since the sample size for this study is markedly small, it is not fully representative of the target group. This implies that we cannot generalize these results completely. The majority of participants were females which is also a hindrance in the generalization of these results. The cross-sectional design of this study is another limitation since without any longitudinal data we cannot establish any cause-and-effect relationship. In addition to that, we do not have any baseline data from a similar pre-pandemic study to compare this data with since, most past studies were localized and took university students from a specific university or city as a sample. Another limitation is that the data was collected by the snowball sampling technique and there are high chances that it reached a certain social class from certain universities more than others. Furthermore, the universities have recently opened up after a long time of being shut and the students are getting used to the change which may or may not have had an effect on their responses. Lastly, the current study did not take into account the mental health history of the respondents.

We highly recommend that research with similar designs be conducted with larger sample sizes to get a better representation of the mental health of university students. These studies should also be more localized to narrow down any region and department-related risk factors. Furthermore, future studies should also have a distinction between Bachelors, Masters, and PhD students. Vaccination should also be incorporated in future studies to investigate if being vaccinated is a source of decrease in the anxiety and depression levels. Lastly, it would be ideal if upcoming studies collected

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longitudinal data by following up with the students to get an insight into the changes in their mental health over time.

## **6. CONCLUSION**

In the light of the findings from this study, it is fair to conclude that there is an alarmingly high prevalence of anxiety and depression among university students of Pakistan. The levels of anxiety and depression found in this study are considerably higher than the ones found in comparable research studies done last year. Thus, it is evident that university students are now more vulnerable than ever as they continue to bear the mental health implications of COVID-19. Certain pandemic and psycho-social factors namely being a female, lack of exercise, unstable sleep, living alone, being quarantined, following the news about COVID-19, and future academic concerns have surfaced as risk factors for increased anxiety and depression. This has helped us in getting more clarity on the profile of students who are most vulnerable to the mental health implications of this pandemic. In addition to that, the findings of this research demand immediate mental health services and better policies for this group. It is imperative now that the mental health of this group be monitored and they be provided with psychological services (counseling, stress-management training, etc.) to buffer the distress caused by the pandemic.



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**APPENDICES**

**Appendix 1: Scatterplots**

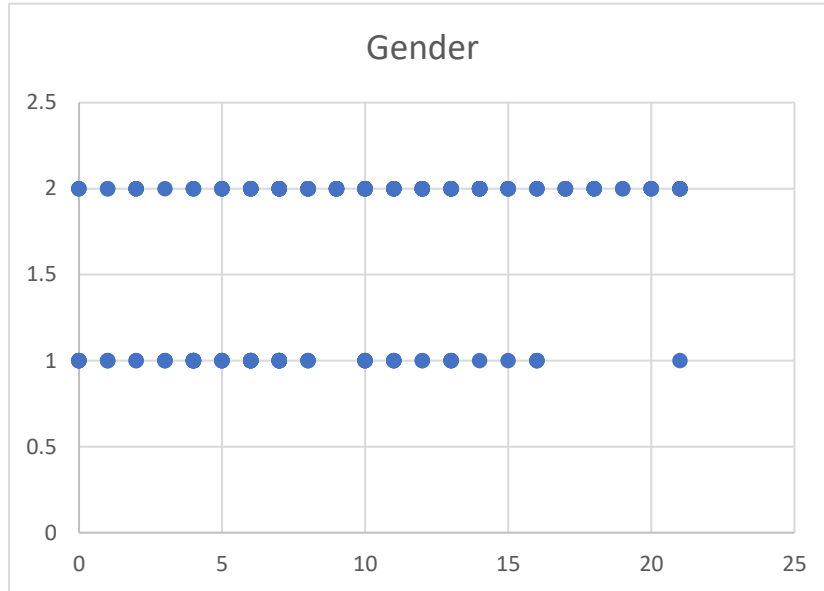


Figure 3. The scatterplot between anxiety scores and gender

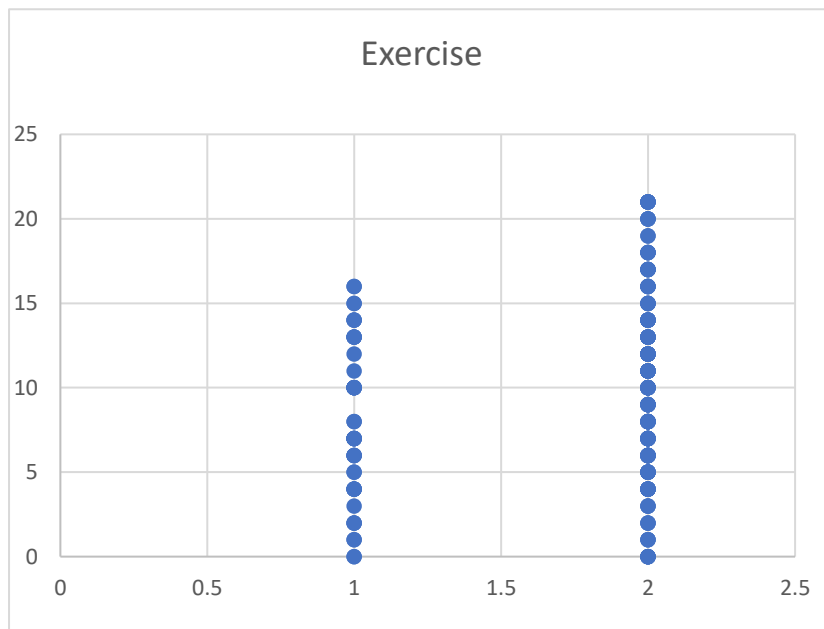


Figure 4. The scatterplot between anxiety scores and regular exercise

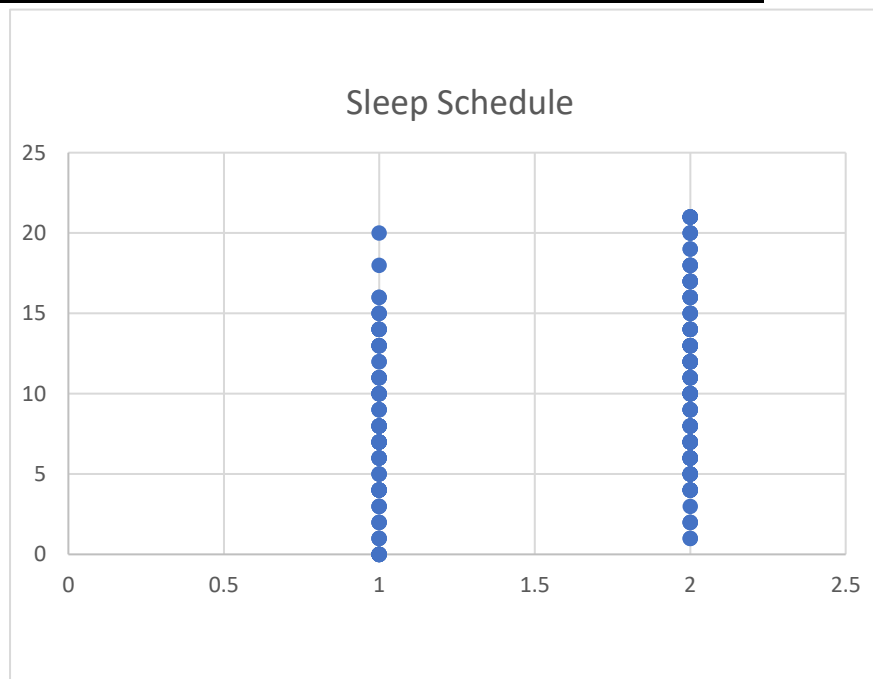


Figure 5. The scatterplot between anxiety scores and sleep schedule

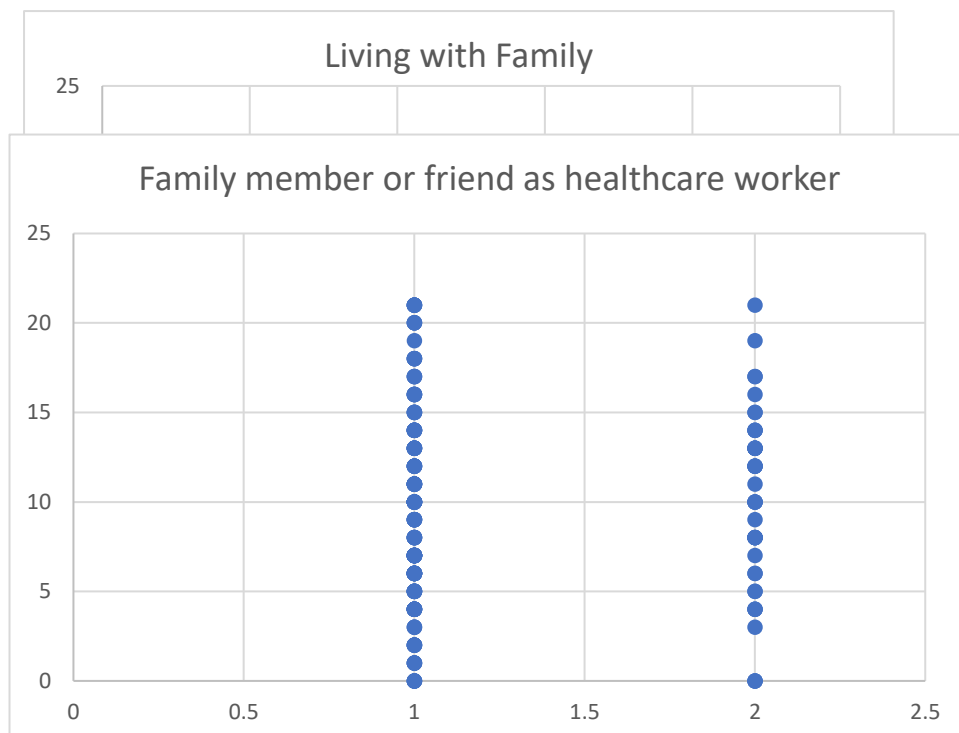


Figure 6. The scatterplot between anxiety scores and living with family

Figure 7. The scatterplot between anxiety scores and having a friend or family member as a healthcare worker

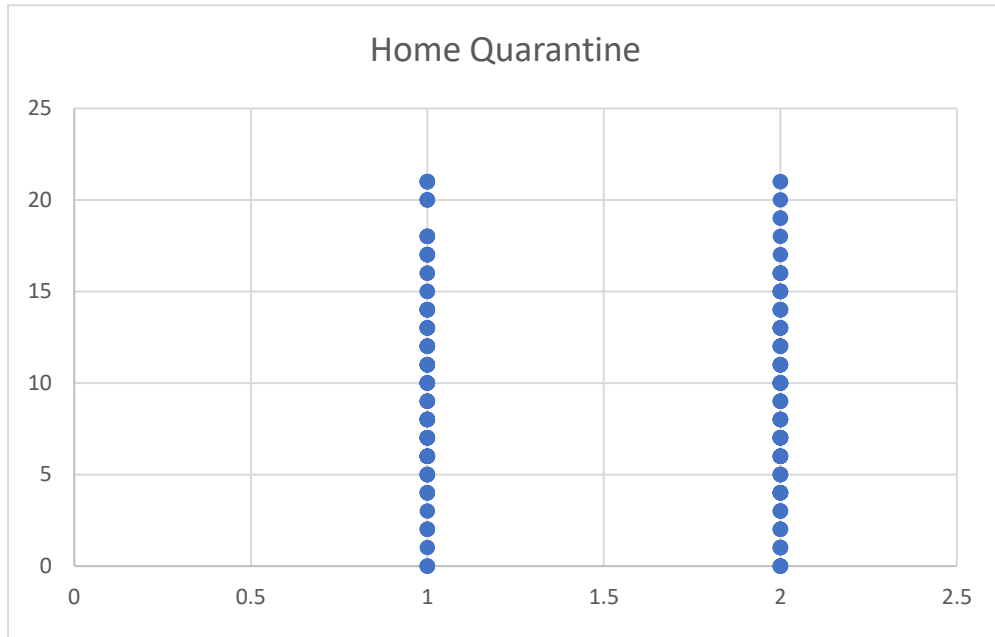


Figure 8. The scatterplot between anxiety scores and being home quarantined

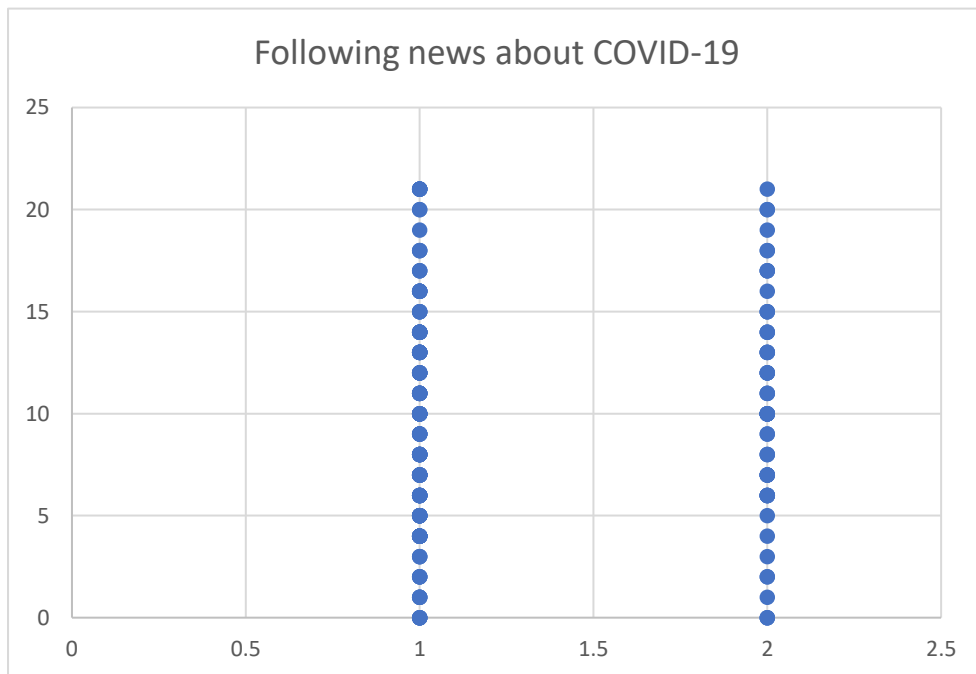


Figure 9. The scatterplot between anxiety scores and following the news about COVID-19

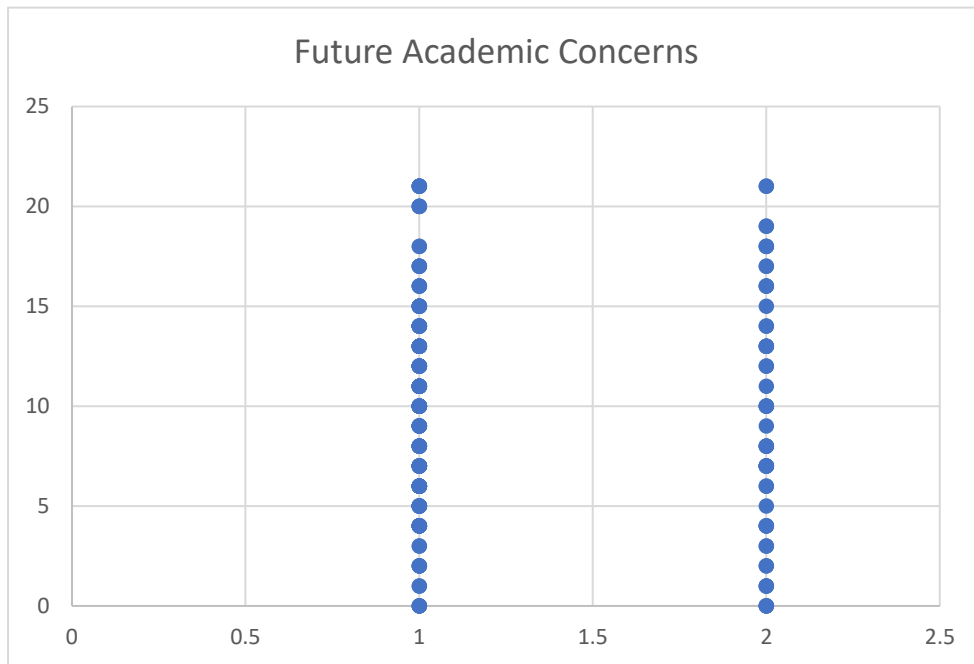


Figure 10. The scatterplot between anxiety scores and future academic concerns

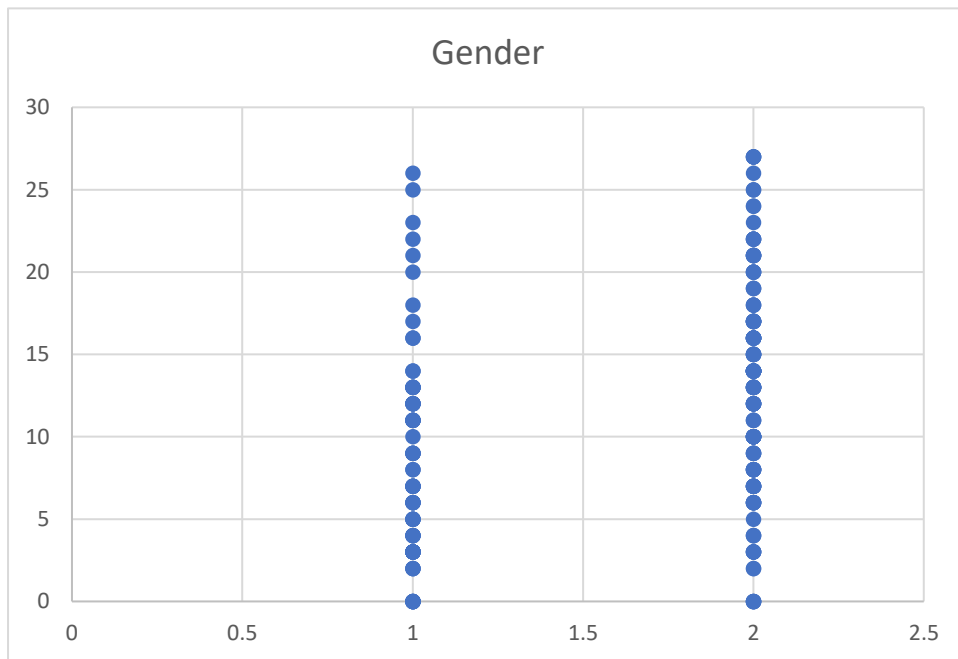


Figure 11. The scatterplot between depression scores and gender

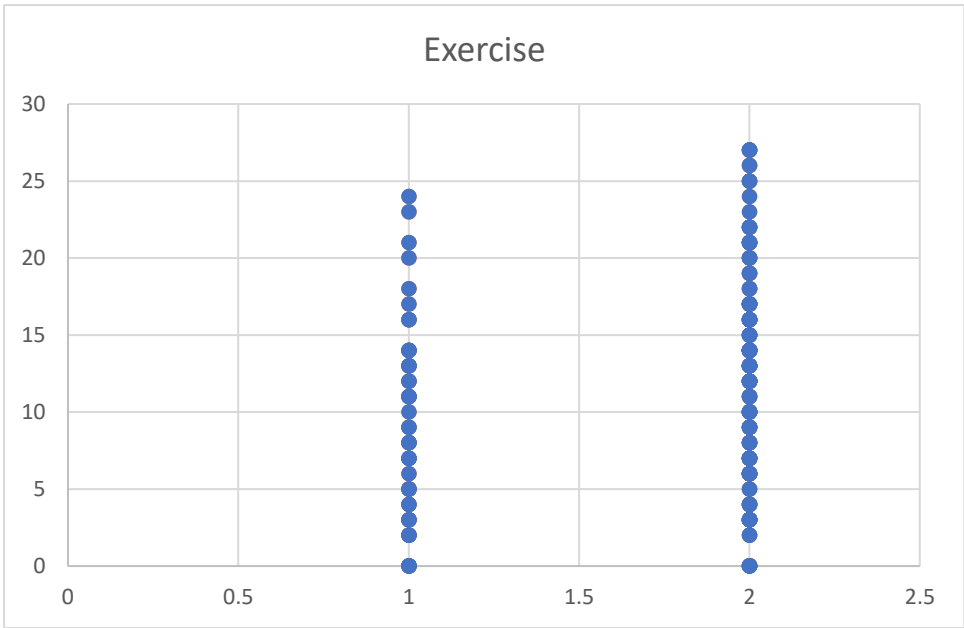


Figure 12. The scatterplot between depression scores and exercise

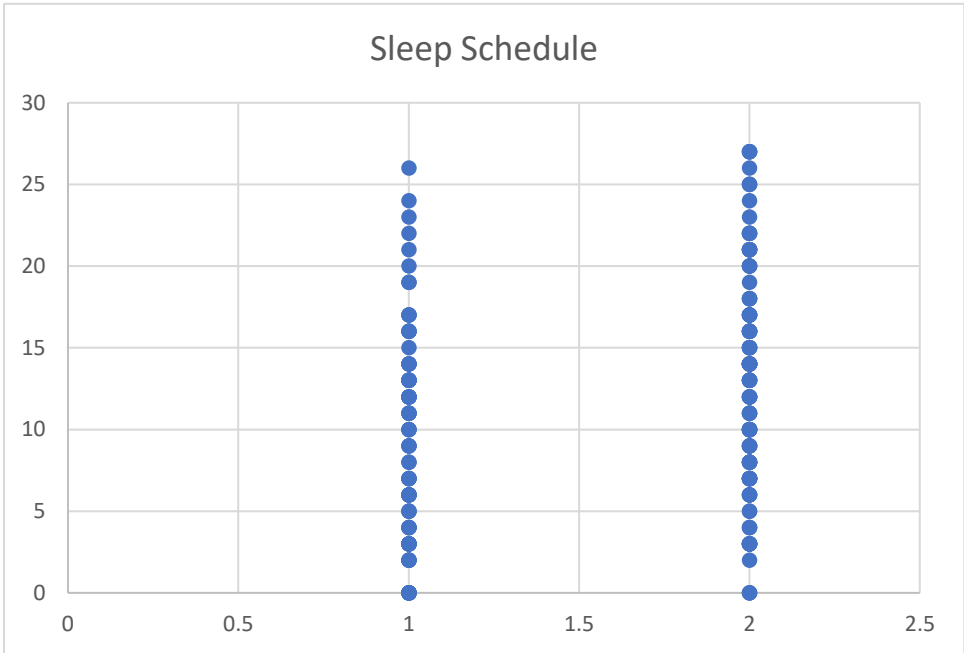


Figure 13. The scatterplot between depression scores and sleep schedule



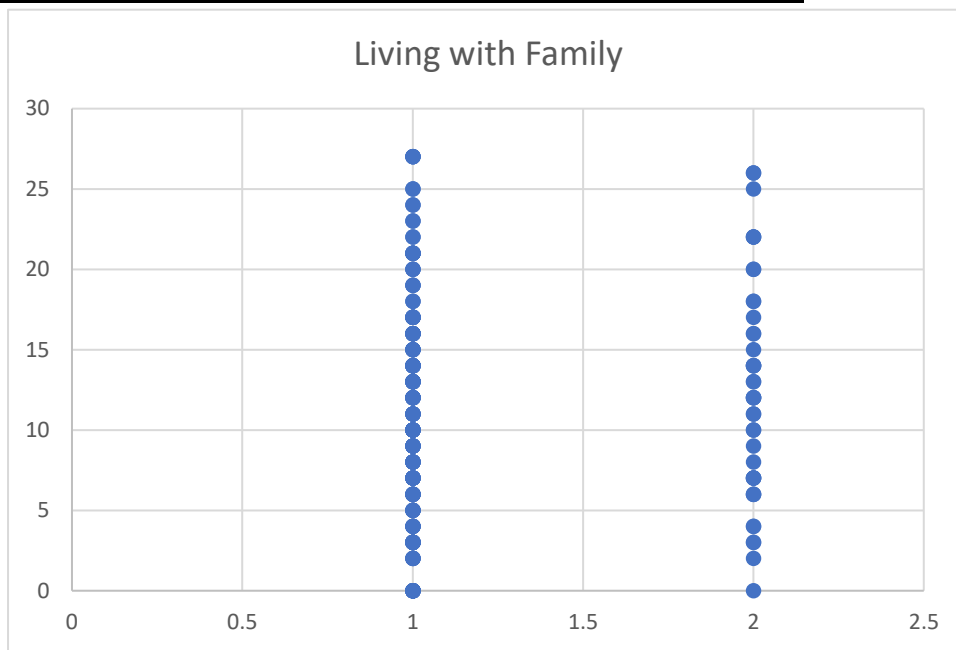


Figure 14. The scatterplot between depression scores and living with family

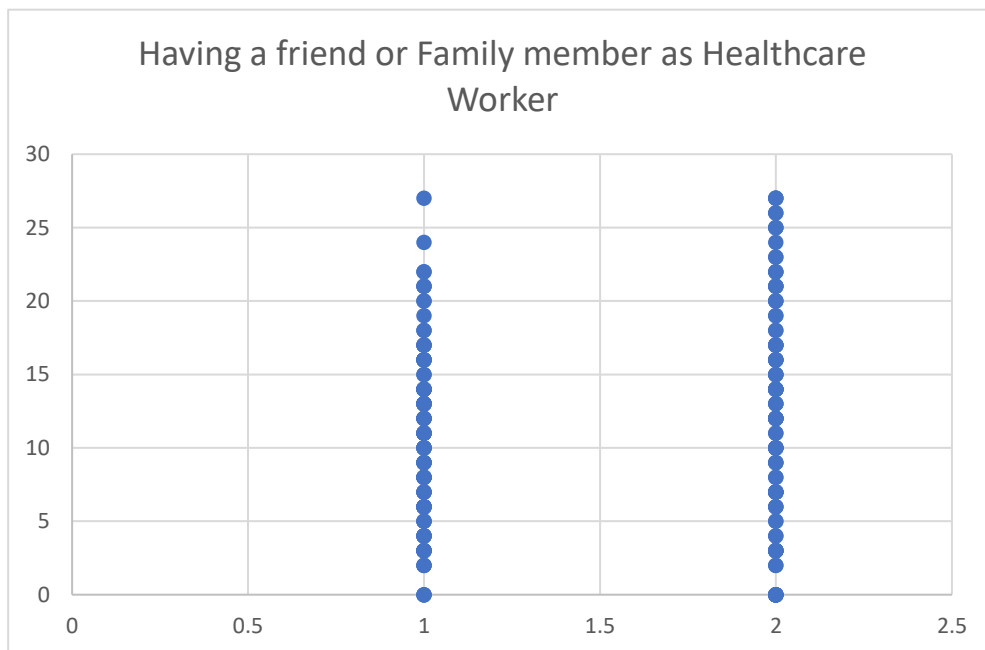


Figure 15. The scatterplot between depression scores and having a friend or family member as a healthcare worker

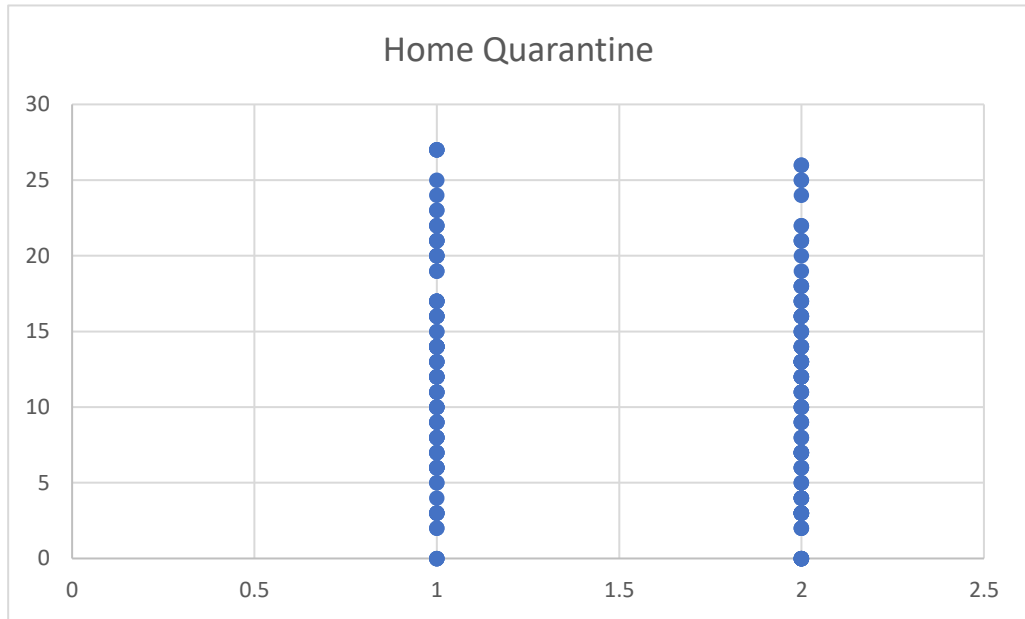


Figure 16. The scatterplot between depression scores and being home quarantined

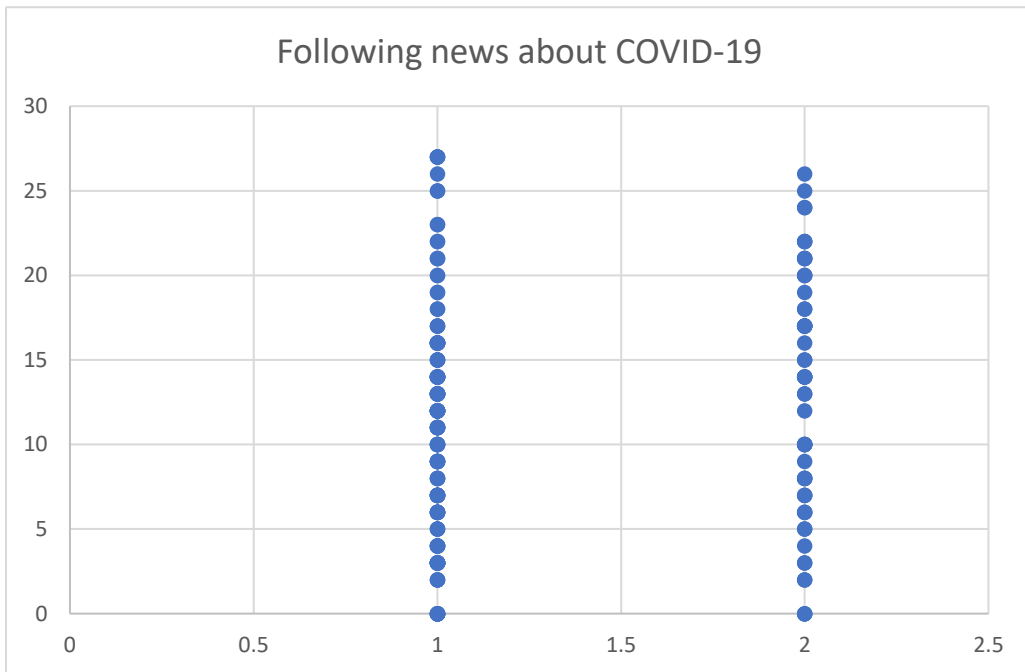


Figure 17. The scatterplot between depression scores and following the news about COVID-19

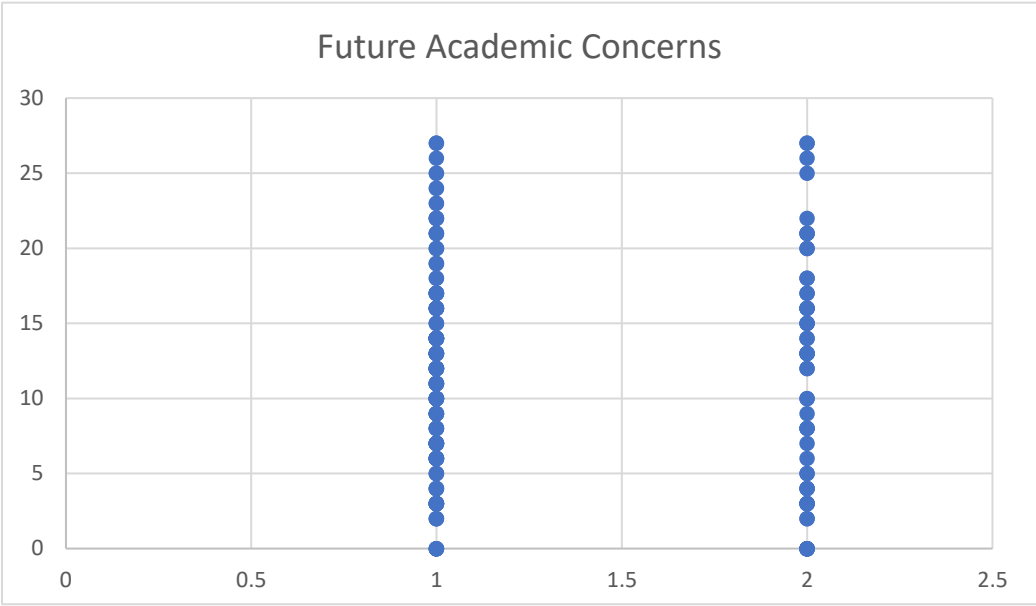


Figure 18. The scatterplot between depression scores and future academic concerns

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 Appendix 2: Tables

<b>Risk Factors for Anxiety</b>	<b>Coefficient r</b>	<b>p value</b>
<b>What is your gender ?</b>	0.357363416	0.00000014
<b>Do you regularly exercise ?</b>	0.180444494	0.009623787
<b>Do you have a stable 8 hour sleep schedule ?</b>	0.300339157	0.000003
<b>Do you live with your family ?</b>	0.031060343	0.658414088
<b>Do you have a family member or friend who is a healthcare worker ?</b>	0.089178778	0.203524776
<b>Have you been home quarantined ?</b>	0.137577902	0.049167657
<b>Do you keep up with the news about COVID-19 ?</b>	0.073442883	0.295318175
<b>Do you think your career goals and aspirations have been affected by the COVID-19 ?</b>	0.0332522	0.635985785

Figure 19. The correlation coefficient and p value for risk factors and anxiety

<b>Risk Factors for Depression</b>	<b>Coefficient r</b>	<b>p value</b>
<b>What is your gender ?</b>	0.317675688	0.0000034
<b>Do you regularly exercise ?</b>	0.179313815	0.0100947
<b>Do you have a stable 8 hour sleep schedule ?</b>	0.261047146	0.0001565
<b>Do you live with your family ?</b>	0.069577346	0.321536
<b>Do you have a family member or friend who is a healthcare worker ?</b>	0.101939084	0.145832
<b>Have you been home quarantined ?</b>	0.214741251	0.0301554
<b>Do you keep up with the news about COVID-19 ?</b>	0.132277668	0.0586693
<b>Do you think your career goals and aspirations have been affected by the COVID-19 ?</b>	0.038305078	0.5855528

Figure 20. The correlation coefficient and p value for risk factors and depression

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**Appendix 3: Survey Questionnaire**

**Prevalence and Risk Factors for Anxiety and Depression in Pakistani Students during COVID-19 Pandemic:**

You are invited to participate in a web-based online survey on “The prevalence and risk factors of anxiety and depression in Pakistani

University students during COVID-19 Pandemic”. This is a research project being conducted by Zunera Rehan. It will hardly take 5 to 7 minutes to complete.

**PLEASE NOTE:**

You must be a Pakistani university student to participate in this survey.

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\* Required

**Informed Consent**

Your participation in this survey is completely voluntary.

The information you will share with us will be kept completely confidential. Therefore, your responses will remain anonymous. No one will be able to identify you or your answers, and no one will know whether or not you participated in the study.

Participating in this study may not benefit you directly, but it will provide us valuable information about the prevalence of anxiety and depressive symptoms among our university students.

If at any point you wish, you may exit the survey by closing the browser.

If you have questions at any time about the study or the procedures, you may contact me at [zunera.rhn@gmail.com](mailto:zunera.rhn@gmail.com)

1. Do you wish to participate? \*

Mark only one.

- Yes
- No

**Eligibility**

2. Are you a university student studying in Pakistan ? \*

Yes Skip to question 3

---

No Skip to section 3 (Non-eligible)

**Non- eligible**

We regret to inform you that this study is targeted only towards university students of Pakistan, therefore you are not eligible to participate in this survey.

**Anxiety Questionnaire (GAD-7)**

Over the last 2 weeks, how often have you been bothered by any of the following problems?

1. Feeling nervous, anxious or on edge? \*
  - Not at all
  - Several days
  - More than half the days
  - Nearly every day
  
2. Not being able to stop or control worrying? \*
  - Not at all
  - Several days
  - More than half the days
  - Nearly every day
  
3. Worrying too much about different things? \*
  - Not at all
  - Several days
  - More than half the days
  - Nearly every day
  
4. Trouble relaxing? \*
  - Not at all
  - Several days
  - More than half the days
  - Nearly every day
  
5. Being so restless that it is hard to sit still? \*
  - Not at all
  - Several days
  - More than half the days
  - Nearly every day

- 
6. Becoming easily annoyed or irritable? \*
- Not at all
  - Several days
  - More than half the days
  - Nearly every day
7. Feeling afraid as if something awful might happen? \*
- Not at all
  - Several days
  - More than half the days
  - Nearly every day

**Depression Questionnaire (PHQ-9)**

Over the last 2 weeks, how often have you been bothered by any of the following problems?

1. Feeling down, depressed, or hopeless? \*
- Not at all
  - Several days
  - More than half the days
  - Nearly every day
2. Little interest or pleasure in doing things? \*
- Not at all
  - Several days
  - More than half the days
  - Nearly every day
3. Trouble falling or staying asleep, or sleeping too much? \*
- Not at all
  - Several days
  - More than half the days
  - Nearly every day
4. Feeling tired or having little energy?
- Not at all
  - Several days
  - More than half the days
  - Nearly every day

- 
5. Poor appetite or overeating? \*
- Not at all
  - Several days
  - More than half the days
  - Nearly every day
6. Feeling bad about yourself - or that you are a failure or have let yourself or your family down? \*
- Not at all
  - Several days
  - More than half the days
  - Nearly every day
7. Trouble concentrating on things, such as reading the newspaper or watching television? \*
- Not at all
  - Several days
  - More than half the days
  - Nearly every day
8. Moving or speaking so slowly that other people could have noticed? Or so fidgety or restless that you have been moving a lot more than usual? \*
- Not at all
  - Several days
  - More than half the days
  - Nearly every day
9. Thoughts that you would be better off dead, or of hurting yourself in some way? \*
- Not at all
  - Several days
  - More than half the days
  - Nearly every day



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**Potential Risk Factors**

1. What is your gender? \*
  - Male
  - Female
2. Do you regularly exercise? \*
  - Yes
  - No
3. Do you have a stable 8-hour sleep schedule? \*
  - Yes
  - No
4. Do you live with your family? \*
  - Yes
  - No
5. Do you have a family member or friend who is a healthcare worker? \*
  - Yes
  - No
6. Have you been home quarantined? \*
  - Yes
  - No
7. Do you keep up with the news about COVID-19? \*
  - Yes
  - No
8. Do you think your career goals and aspirations have been affected by the COVID-19 ? \*
  - Yes
  - No

**Survey Submission**

Thank you so much for taking out the time to fill out this survey and contribute towards my research.  
This content is neither created nor endorsed by Google.

## **BOOK REVIEW: CHERNO OMAR BARRY, A BRIEF HISTORY OF EDUCATION IN THE GAMBIA, IOU PRESS, 2022, 118 PAGES**

**Hassoum Ceesay**

Lecturer In History, International Open University.

A Brief History of Education in The Gambia by Cherno Omar Barry is a well-researched book that contextualizes the history of education in West Africa, the challenges of education policies and the government's response to education in general.

The book is divided into nine concise chapters which comprehensively discuss the story of Western education in The Gambia from the 1820s to the more modern period. The author discusses the religious, political, and social context in which Western education thrived in the country in the introduction to the book. The British colonial structure of indirect rule, the Colony and Protectorate, influenced the spread of Western education. The Colony had better access to schools much earlier (p.2). The context of Christianity and Islam was also significant in the development of Western education in The Gambia. The author explains that Islamic education had already taken firm root before the 1820s, meaning that the British did not find a completely illiterate populace when they were building the first Western schools in the 1820s. Western education, therefore, benefitted from the literacy tradition of Islamic education, which predated it.

The author traces the tenuous roots of Western education in what is today called The Gambia. He narrates that it was exactly 200 years ago that the Quakers William Singleton and Hannah Kilham set up a school for the new settlement of Bathurst at Bakau, where the headman was kind enough to give them a plot of land to set up a school for boys and a school for girls. This separation of the sexes was due to the dictates of Victorian prudishness rather than religious obligations. However, it is clear from the involvement of the Quakers, who are a branch of the Anglican church, that early Western education was largely, and in fact, the business of missionary societies.

The author explains the missionary factor in the spread and attainment of Western education in The Gambia, including the work of the Catholic, Anglican, Methodist and Ahmadiyya in spreading Western education through the establishment of schools and training of teachers. The author contends in these two chapters that during the colonial period from 1889 to 1965, Western education spread and grew despite government support and attention. The leitmotiv in these chapters is that the success of the spread of Western education is linked directly to missionary influence and support.

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The author goes on to highlight the bottlenecks missionaries faced in their quest to spread Western education, including social taboos and religious suspicion. The missionaries found that the soil was too rocky to allow Christianity or its corollary to take seed in many areas.

The author painstakingly takes us through the multiple attempts by the colonial and post-colonial states to literally paper over or policy over the shortfalls in access to education. Through numerous ordinances as far back as 1882 to reports, studies and policies, what the state was unwilling or unable to do to educate the people, it hid in lengthy paperwork which few people read and therefore had little impact on the ground. With each new paperwork commissioned by the colonial rulers, the stronger the subterfuge of the colonial government to study the state of education, and so the stronger the subterfuge not to do anything. A notable exception was the 1882 Ordinance which created the Board of Education, and the Gwilliam Report of 1957, which promoted the involvement of women in educational administration.

More recent issues related to examination boards, private and international schools' madrassa, and university and vocational training are discussed subsequently. These emerging issues show that any society's history of education, however small, is always evolving and taking new twists and turns, weaving intricate patterns of numerous dimensions and distances.

Aside from the very eloquent narrative, this book is replete with references, footnotes, and an index, with suitable and relevant appendices to boot. This shows that a high degree of meticulous research has gone into this work.

This book is an important addition to the available corpus on the subject and can help chart a course for our education planners as they continue to scour the horizon for an educational system and situation more suited for our development. Therefore, it is a suitable handbook for not only aficionados of history like me but also educationists and teachers.

In upcoming future editions of this book, I suggest that Kristikunda, Armitage and Mohammedan schools are awarded a special new chapter for the great roles they played in Western education in our country. I also suggest that the Gambia Teachers Union, established in 1938, get a special chapter for its wonderful role in teacher mobilization.

It is highly recommended as an exciting work on an important topic in Gambian history.