

## IMPLEMENTATION OF PROPHETIC MOTIVATIONAL STRATEGIES ON ONLINE STUDENTS

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### ABSTRACT

*Modernization and globalization have caused a paradigm shift in student education from a face-to-face traditional classroom setting to an online environment. Instructors are increasingly adopting motivational strategies suitable for online studies. Motivation is the key element in keeping students focused and to prevent them from dropping out of online studies. The present study is aimed at exploring pedagogical motivational strategies utilized by Prophet Muhammad (ﷺ) on his companions from authentic Hadith and implementing the extracted motivational strategies on online students. The motivation of students must be kept high in order to keep pace with development, to counter its gradual decrease over a period of time. A conceptual framework for the motivation of students is formulated by tailoring Western theories in compliance with motivational strategies implemented by Prophet Muhammad (ﷺ). Overall, this study encourages online instructors to implement Prophetic motivational strategies on students.*

**Keywords:** Motivation, strategies, attrition, motivator, Prophet Muhammad (ﷺ), pedagogy.

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## 1. INTRODUCTION

Social and individual reform can only be brought about through educating and nurturing each child in the right way. Islām has always emphasized the fact that educators have the most important responsibility towards those with whom they are entrusted. This responsibility begins from the early childhood years to adolescence until the child reaches the age of discretion (fully mature). An ideal society constitutes a righteous family with each member contributing their part in the path of reformation (Ulwan, 2004).

Acquiring and imparting knowledge through teaching and learning or by sharing information for survival has led to several changes in the process of education. Thus, a systematic evolution in the mode of imparting education has been observed during the past several years (Anchal, 2008).

The traditional form of education is a process of delivering direct instructions to students and in turn students learn through listening, writing, visualizing, and observing; modern education incorporates all of these along with modern pedagogical skills in a formal way. The modern methodology of imparting education has evolved to be an interactive process. With the advancement of technology, the traditional classroom method, which is teacher-centric education, has shifted to student-centric education over the past decades. (Sathish, 2020) The conventional mode of education consisted of passing on the values, manners, customs, and traditions to the next generation. This traditional education has been gradually replaced by modern education which deals with educating students about various skills of science and technology. Satish et al mention that modern education is an evolution of traditional education, mainly focused on an interactive methodology which includes listening, writing, visualizing, imaging, and thinking skills. It has been noticed that the main difference between traditional and modern education can also be observed in the method of testing the comprehension level of students (Anchal, 2008).

Active participation of students in the learning process, enhanced problem-solving abilities facilitated by teachers directly, equal learning opportunities, social bonding, discipline, improvement in communication skills, counselling support are some of the benefits offered by traditional education to the students, while online learning has its own drawbacks in the above-mentioned fields (Fairgaze, 2020).

In spite of several advantages in traditional education, students opt for online classes. Students find traditional education as a modality restrictive, inflexible, and impractical. Traditional education involves teacher-centric learning and expects students to learn passively while online education is student-centric and requires active learning (Paul, 2019). With significant advancement in the medium of interaction, communication and collaboration, the learning mode has shifted to the online environment (Anchal, 2008).

The paradigm shifts in imparting knowledge to students from traditional to online teaching due to several reasons has created a new body of students facing their own unique challenges and drawbacks. Various research studies have emerged for the comparison of the effectiveness of online versus traditional instruction and proposed suggestions to evaluate which mode of education caters better to the needs of students.

Universities which switched to online courses to meet the growing demands of learners have tried to integrate online learning with respect to student needs. Both students and teachers find online learning convenient because they can access the content anytime and anywhere according to their own schedule. (Hassan, 2014) According to Kearsley (2000), online learning has become a widely accepted medium for education for students who are unable to attend the traditional mode of education. Online learning is an effective alternative method of education for the students who are goal-oriented, self-

disciplined, mature, well organized and have good time management skills with high motivation (Kumar, 2015).

The role of the instructor is crucial in keeping the student's self-efficacy high and attaining the desired behavior by keeping them motivated. (Wu He, 2014) Bailey (2009) points out that online instructors are needed to engage the students actively for better understanding of the course content. Strategies are required to accomplish the task of motivating students by utilizing emails and online discussion boards, responding promptly to discuss questions and organizing course materials.

Even though the basis of teaching in both the traditional and online education is the same for every modality – that is to focus strongly on content, pedagogical method and assessment – the interaction between the teachers and students may get affected in online courses. The main drawback of online studies is the loss of motivation in students, thereby dropping out from online learning. In order to stay motivated during online sessions and not get distracted, online instructors need to adopt strategies which engage students actively during the online discourse of concepts. Ulwan (2004) states that an effective instructor tries to assist students to attain the best personality, character and rationality and provides a foundation for the preparation of students spiritually, psychologically, and socially. The perfect example for nurturing learners can be seen in the role model of Prophet Muḥammad (ﷺ).

## **2. REVIEW OF LITERATURE**

According to Kearsley (2000), online learning has become a widely accepted medium for education for students who are unable to attend the traditional mode of education. Although online learning has become a largely accepted mode of studies, the attrition or dropout rate from enrolled courses is alarmingly increasing (Hurley, 2008).

Online learning is an effective alternative method of education for students who are goal-oriented, self-disciplined, mature, well organized, with good time management skills and high motivation. (Kumar, 2015) The role of the instructor is crucial in keeping the student's self-efficacy high and attaining the desired behavior by keeping them motivated. (Wu He, 2014) Thalheimer (2004) identifies that the key role of motivating a student will help students not to drop out from the course and will reduce the stress of being isolated and lack of support. Khan (2021) pointed out that one of the challenges faced by teachers is that they could not give extra attention to slow learners which affected the teacher's productivity along with student's learning experience. Untrained teachers in the field of the latest technology had to face this challenge without prior knowledge. The psychological state of both teachers and students has to be tackled by introducing appropriate motivational strategies for learning. Research studies show that e-learning has influenced learner performance negatively and as a result, 30 percent of learners have dropped out of school due to inadequate means for learning. (Mahyoob, 2020)

However, Islām lays emphasis on delayed gratification as well as giving incentives for a believer to accomplish their work in the best possible way. Allāh The Almighty bestows rewards based on the motives upon human personality and behavior. The best model is found in Qur'ān as well as in Prophet's behavior in motivating his Companions (Utz, n.d). The Prophet Muhammad (ﷺ) included theoretical, spiritual and practical motivational techniques which directly link to innate human nature (fiṭrah). This study mainly focuses on the techniques of motivation employed by Prophet Muhammad (ﷺ) on his companions, who were striving hard to achieve the desired goal in this world and in the Hereafter. Ulwan (2004) opined five effective means to educate a learner, which are as follows:

- **Setting A Good Example**

Virtuous morals, good reputation, kind treatment and noble Islamic attributes should be imbibed from the tutor's character to instill these noble attributes in students. Witnessing these good attributes in the instructor's personality and character would have an immense impact on the one witnessing it. This is exactly what happened during the era of Prophet Muḥammad (ﷺ). The companions of Prophet Muḥammad (ﷺ) learnt the new religion, principles, and problem-solving techniques by directly observing the Prophet Muḥammad (ﷺ) and the fruit of having the best role model was the formation of the early Muslim Ummah, which was the best of generations.

- **Establishing Beneficial Habits**

Every child is naturally inclined towards worshipping only One God (monotheism), the instructor plays an essential role in providing an appropriate surrounding environment for learners to inculcate good habits, manners and values. This can be achieved when the instructor is conscious of Allāh constantly and is able to internalize the belief that he is obliged to fulfil all his entrusted duties without negligence or shortcomings.

- **Admonishing Wisely**

Effective moral admonition has lasting psychological effects and impressions on the intellectual mind and motivational effects on the logical mind. In the Qur'ān, Allāh The Almighty has employed narrative stories of the Prophets, people of certain towns and civilizations to reflect upon and obtain lessons.

- **Observation**

A well-balanced and integrated human being can be developed only by establishing a firm Islamic foundation while taking care of learners and

observing students from all aspects of life (beliefs, moral, intellectual, academic, social behavior, psychological, spiritual).

- **Appropriate Punishment**

The instructor needs to be merciful towards students when they make a mistake or are unable to complete the assigned work on the designated time. Students vary in their intelligence and responsiveness, so an educator should take into account the nature of the students. Sometimes appropriate written, vocal and facial expressions can be used to caution the students. Bailey (2009) proposed the following ways to actively engage students during online studies:

1. Encouragement to use online technology.
2. Identifying learner questions about the material in advance.
3. Use of polls and other interactive technology to identify the level of student's comprehension and understanding of concepts.
4. Direct call to specific students (cold calling).
5. Conference call to discuss the topics.
6. Engaging students in small buzz group conversations via break out rooms.
7. Video, simulation, text and other various effective principles of pedagogy for online teaching like traditional teaching.
8. Set classroom norms and expectations beforehand.
9. Resolve technological issues in advance.
10. Share presentation slides, videos and images for students to access later for better in-depth understanding of the topics.

The role of instructors is not restricted to merely structuring and efficient delivery of the course but also includes concern for the student's social, moral and psychological development. The key to success of online instructors is to shift their traditional teaching methodology to a new way of thinking, visualizing and implementation in online sessions. The most sensitive role of the instructor is sustaining student participation and motivation (Baran, 2011). Thalheimer (2004) identified that motivating students played a key role in decreasing dropout rates among students and reduced the stress of being isolated and lack of support. Khan (2021) pointed out that among the challenges faced by teachers are that they are unable to give extra attention to slow learners, which also affects teacher productivity along with the student learning experience. Teachers who were untrained in the field of the latest technology have had to come forward to face the challenge of online classes without prior knowledge. The psychological state of both teachers and students must be tackled by introducing appropriate motivational strategies for learning. Research studies show that e-learning has influenced learner performance negatively and as a result, 30 percent of learners dropped out of school due to inadequate means for learning (Mahyoob, 2020). Even though online learning has become a largely accepted mode of studies, the attrition or dropout rates from online courses which students have already enrolled in the courses is alarmingly increasing (Hurley, 2008).

### **2.1 Lack of Motivation Increases Attrition**

According to the Oxford Languages, attrition is defined as the process of reducing the strength or effectiveness of something through sustained attack or pressure. Attrition or dropout rates have been defined by Hurley (2008) as the number of students who enroll in a course but do not fulfill all the course requirements or complete the course. In several studies, researchers have found out that attrition is a serious problem with online education and have calculated attrition rates as high as 70 to 80% to low as 10 to 20% higher than that of the traditional education.



There are several causes for attrition from online courses. Hurley (2008) enlisted the causes as follow:

1. Lack of instructor training
2. Poor course design
3. Lack of student interaction
4. Personal commitments
5. Other causes like age, gender, ethnicity
6. Learning style
7. Constant interruption in online learning

Utz (n.d.) refers to motivation from the Islamic point of view and mentions that Allāh's favor is manifested by expanding one's chest and the tasks becomes easy to handle thereafter. This kind of spiritual motivation compels one to drive towards the fulfilment of the purpose in life and acknowledge Allāh The Almighty as His Creator and to be grateful for the blessings bestowed upon him.

Hassan (n.d.) states that self-motivated people gain Allāh's help, follow commandments, and stay away from the prohibitions in a way that is easy for one and will be at a greater level of iḥsān. Therefore, constant supplication (du'ā) for expansion of the chest by Allāh would help one attain the light (guidance) from Allāh and focus on the attainment of the final goal i.e., jannah. This guidance which Allāh bestows on His slaves helps one to remember Allāh in all the aspects of life. The feeling of enthusiasm and tranquility given by Allāh to His slave helps him to identify the truth and not just fulfill the natural drives (physiological drives such as hunger, fatigue, and feelings of heat, pain or cold) in an acceptable manner by Allāh The Almighty which is prescribed in

Islamic law and with a feeling of gratitude. Utz (n.d.) argues that if human beings do not fulfill their drives in lawful gratification, it would lead one to deviate from the *fiṭrah* which will affect the personality and behavior in a destructive manner.

Motivation can be induced internally (motive) and externally (incentive). Spiritual motivation for attaining the pleasure of Allāh The Almighty, physiological motives which drive one to fulfil the natural needs of body i.e., hunger, thirst, love etc. and psychological motives can be in the form of external incentives received after doing a good action and internal i.e., knowing the consequence of a particular action in future. Humans are also affected by the psychological motives which we obtain in the form of incentives, reward and punishment. These motives highly influence the behavior of individuals by attracting them and inducing them to work harder and perform well to achieve high quality performance. At the same time, it will help one to avoid certain outcomes out of fear of punishment. This kind of motivation is often mentioned in Qur'ān.

Allāh has also blessed human beings with certain physiological motives, which must be fulfilled for the preservation of humans. Tension is created when there is no optimal functioning of humans and for the return of the body to homeostasis, this force is subsided by fulfilment. Individuals are obliged to perform tasks in a moderate manner and not according to their desires and whims but instead these motives have to be satisfied in an acceptable lawful manner (Utz, n.d.)

Westerners have defined motivational theories based upon the relationships between the individual and society, but Islām identifies the major motivating factor in an individual is the relationship between a man and his Creator, Allāh The Almighty. Hayat (2019) has outlined salient features of the theory of Islamic Motivation, which are as follows:

- **Guidance (*Hidāyah*) from Allāh**

Allāh The Almighty has instilled a guiding force to those people whom He wishes and this guiding force i.e., motives trigger an individual to elicit a response towards completion of the task or action. Allāh does not just place this guidance in everyone, but it has been placed according to your striving to do the best. Allāh says in the Surah *Al-Layl* 92: 5-10,

Indeed, your efforts are diverse.  
As for he who gives and fears Allāh.  
And believes in the best (reward),  
We will ease him toward ease.  
But as for he who withholds and considers himself free of need,  
And denies the best (reward),  
We will ease him toward difficulty.

Allāh eases the task according to the willingness of the individual to complete the task. Islām is the way of life and Allāh has placed *fiṭrah* (innate instincts) in every human being.

- **Realization of Reward and Punishment in The Hereafter is Eternal**

The sole purpose of the creation of man is to worship Allāh The Almighty. The relationship with Allāh can be maintained only through worshipping Him, and this is not limited to ritual actions, all the daily activities of life can also be turned into a form of worship merely by having *Ikhlāṣ* (Sincerity in actions done for seeking the pleasure of Allāh) and according to the guidance and instructions of Prophet Muḥammad (ﷺ). Motivation in the form of reward and punishment in the Hereafter is the means to test our life. (Utz, n.d.) Absolute submission to Allāh is expected for the reward, seeking knowledge is an obligation upon all Muslims and it is understood from the Ḥadīth of Ṣaḥīḥ

Al-Bukhārī that if you are upon the path of seeking knowledge, then you are upon the path of Jannah.

- **Seeking the Pleasure of Allāh**

Setting the goal for achievement is the key element in motivation of humans. The inner motive must be seeking the pleasure of Allāh, which will influence the process of seeking knowledge. The higher the goal, the stronger will be the willingness of an individual to attain that goal. When there is an inner urge to attain that goal, an individual aims at it until he or she gains it. Therefore, seeking the pleasure of Allāh is a strong motivator and the individual goes beyond his capabilities and overcomes other desires. This was the motivator which inspired the companions of Prophet Muḥammad (ﷺ) to prefer religion over life in the field of war. They reached the peak of human needs i.e., self-actualization (in Maslow's Hierarchy of Needs theory) and were able to offer great sacrifices for the attainment of the pleasure of Allāh (Hayat, 2019).

- **Fear and Hope of Allāh**

Al-Ghazali (2007) explained the concept of motivation in terms of fear and hope in Allāh. The feeling of fear and hope would motivate an individual to initiate responses or behaviors in order to work harder to be close to Allāh in a commendable way. Zaheer (2000) mentioned the statement of Ibn Qayyim al-Jawziyyah that Fear and Hope are like the two wings of a bird. The fear of Allāh will restrain an individual from disobeying Allāh and Hope in Allāh would encourage an individual to do an action expecting the reward, but both the states have to be in a moderate well-balanced state.

### **3. RESEARCH METHODOLOGY**

A preliminary qualitative study was conducted for this study using both primary (Qur'ān and Sunnah) and secondary sources of data. In this study, the

motivating principles derived from Prophetic Ḥadīth were analyzed to study and implement the strategies on online studies to outline the basis of motivational theories which recognised the spiritual, physiological, and psychological needs of students.

#### **4. DISCUSSION AND ANALYSIS**

Prophet Muḥammad (ﷺ) is a role model for the entire mankind until the Day of Judgment. As discussed earlier, seeking the pleasure of Allāh The Almighty and expecting rewards in the Hereafter are the strongest motives of an individual to drive a response for a particular action. In order to attain these motives, Allāh The Almighty has sent His Messenger (ﷺ) to guide the people with the best conduct and to follow his footsteps to achieve excellence (*Iḥsān*). Allāh has described Prophet Muḥammad (ﷺ)'s role as a motivator in Qur'ān. (Hayat, 2019).

##### **4.1 Suggested Islamic Model for Implementation of Prophetic Motivational Strategy**

This study mainly focuses on the techniques of motivation employed by Prophet Muhammad (ﷺ) on his companions, who were striving hard not only to achieve the desired goal in this world but also hereafter. Tahir (2019) mentions the statement of Nursi, “the Prophet (ﷺ) transformed his hard-hearted people into teachers of humanity and masters of civilized people by conquering hearts and minds. He subjugated spirits and egos, and became the beloved of hearts, the teacher of reason...” Muslim philosophers and psychologists have proposed several theories for Islamic motivation in the past 30 years such as Taqwa model, Khawf wa Raja' model, Islamic model motivation and divine motivation.

An alternative comprehensive theory for motivational learning must be considered which is in compliance with the Islamic principles of learning

encompassing the internal and external factors of physiological, spiritual and psychological aspects of the students.

1. Physiological drive: Setting goals by the instructor at the beginning of the course during the orientation program would help students identify the standard which they need to attain at the end of the course. This would help students prepare mentally for the challenges ahead and review the purpose of doing the course for steadfastness, in accordance with the instinct theory. Allāh The Almighty guides learners or motivates them from within to complete the task. Hence, Prophet Muḥammad (ﷺ) taught the supplication of seeking to increase knowledge and to give the best understanding of the Dīn.

2. Observational and Social Cognitive theory: Students are allowed to do the task in groups to reason out and observe how the instructor is going to respond to the completed task which will influence the motivational level of students. This is how Prophet Muḥammad (ﷺ) influenced his companions at the beginning by creating brotherhood amongst themselves to work harder in the future.

3. Classical/Operant Learning (Behaviorism): Knowing the result of assigned tasks would motivate students to complete the tasks. It can be in the form of a reward, punishment, or incentives of bonus marks. (Alias, 2015).

#### **4.2 Motivational Strategies of Prophet Muḥammad (ﷺ)**

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 *Sharī'ah* scholars there are two definitions for wealth (*māl*), one is the *Hanafī* 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'ī, 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 *Hanafīs*: 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 *Hanafīs*.

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).

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 one 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.

### **4.3 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 Manẓūr, 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).

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’ān16:64).
- **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 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, 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'an 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 addressed people in the language they understand. Sūrah Yūsuf mentions three visions: Yūsuf's vision, the dream of the companions of Yūsuf 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 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 where he put forward an economic plan to solve the impending financial crisis.

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## **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 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 ؑ 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 ؑ, 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:

- 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 ؑ 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 ؑ, 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 Shari'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 ؑ, 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).

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 ؑ 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 ؑ') 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 ؑ 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.

#### **4.4 Efficiency in Finance Management**

After Yūsuf ؑ, 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 ؑ specifically mentioned his qualifications for this mission” (Sayyid, 2003).

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

Yūsuf ؑ 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 guard them with full knowledge”﴾ (Qur’ān 12:55). Yūsuf ؑ 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 ؑ 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 ؑ 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.

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

After Yūsuf ؑ 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 ؑ. 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 ؑ to occupy this position to spread the correct belief. When this interpretation reached the king, he liked it and he wanted Yūsuf ؑ 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 to 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.

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 ﷺ 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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