



The above picture represents Muslim heritage and culture from Cordoba

IOU Conference on Research and Integrated Sciences (IOUCRIS - 2021) - [Virtual] 27-28 November 2021

Program and Proceedings



INTERNATIONAL
OPEN UNIVERSITY



The 'Organising Committee' of the IOU Conference on Research and Integrated Sciences appreciates everyone who's restlessly worked to make this event successful.



Disclaimer: The information contained in this document is correct at the time of preparation. The Conference Organising Committee reserves the right to change the schedule, activities, topics and presenters as and when necessary. Neither the IOUCRIS 2021 Organising Committee nor International Open University (IOU) will be liable for any loss or damage whatsoever arising from any action based on the information contained herein. Neither the IOUCRIS 2021 Organising Committee nor IOU will be liable for any third party copyright infringement by any of the authors.

Speech from the Chancellor of IOU

Assalamu Alaikum Warahmatullahi Wabarakatuh.



Alhamdulillah. This is a historic moment for IOU. I am pleased to know that the Department of Business Administration is organising this in-house International Conference, during 27-28 November 2021, titled, "IOU Conference on Research and Integrated Sciences (IOUCRIS) 2021". Many of our academics/admin staff and students have submitted their research papers for this ground-breaking conference. Some of these research papers are developed in collaboration with the authors from other universities or with relevant industry representatives.

IOU is always been well known globally for its teaching excellence. We are now focusing on developing a good reputation for research excellence as well. IOUCRIS 2021 is another step forward in our research journey, in addition to our current research engagements like our routine publication, "Journal of Integrated Sciences". This conference has created collaboration and networking opportunities for IOU staff and students. In conclusion, I am pleased to know that the conference will grant awards for **the best paper** and **the best student participant**. This will inshaAllah motivate our scholars to participate in a similar conference in future.

I encourage all the IOU departments to organise similar conferences every semester from this year onwards. May Allah assist us in focusing on academic activities on empowering global societies and communities to achieve the IOU moto of changing the nation through education.

Dr Abu Ameenah Bilal Philips
Founder and Chancellor

Speech from the President of International Open University



Distinguished researchers, academics, students, brothers and sisters. Assalamu Alaikum Warahmatullahi Wabarakathu.

Alhamdulillah. It is my absolute pleasure to welcome you all to the International Conference of International Open University Conference on Research and Integrated Sciences (IOUCRIS) 2021. This conference has been organised by the Department of Business Administration of IOU. InshaAllah, am confident, other departments will also organise similar conferences in due course of time.

This is an in-house conference and only IOU academics, staff and students have taken part in it, though some papers have received contributions from non-IOU academics, who collaborated with our in-house participants. This conference received 33 research papers from 44 participants. Peer-reviewed papers will be present. selected for presentation. In addition to the paper presentations, the conference will also run a keynote session. The conference has also organised a research colloquium which will include two research workshops and a few presentations from our research students who will demonstrate their progress so far.

IOU combines quality with morality at an affordable cost. IOU is a truly international academic institution that has academics and students from all over the world. At IOU students can study at their own pace, gain knowledge and qualifications that include employability skills. A significant number of our students get employment immediately after their graduation. Besides teaching, this university is committed to research excellence by doing research, giving research training and publishing scholarly journals. IOUCRIS 2021 is evidence of our commitment to research excellence.

I pray for the success of this conference and hope you will benefit from the knowledge and experience gained by participating in this great event. I commend the organizers, I thank all those who have contributed and I want every one of us to succeed. May Allah bless you all.

Dr Cherno Omar Barry
President, International Open University, The Gambia

Speech from the Conference Chair and Deputy



Distinguished researchers, academics, students, brothers and sisters. Assalamu Alaikum Warahmatullahi Wabarakathu.

I am very pleased to welcome you all to the 1st International Conference of International Open University Conference on Research and Integrated Sciences (IOUCRIS) 2021. I am thankful to all the participants, keynote & Research Workshop speakers, and the guests for attending this conference to make it a success.

I specially thank the Keynote Speaker Professor Prof Dr Zulkarnain Lubis, Universitas Medan Area, Indonesia for his time and effort. I also would like to extend my heartfelt appreciation to two colloquium speakers, Professor Aminul Islam from University Malaysia Perlis and Professor Asif Karim from Binary University, Uzbekistan. I also appreciate the organising committee and its members for making the conference a reality.

The International Open University (IOU) was launched by Dr. Bilal Philips in 2007 as a higher education institution that offers intensive online undergraduate and graduate programs completely tuition-free. Our university is committed to spreading beneficial knowledge that is easily affordable and will benefit not only individual students but also empower entire communities.

IOU is engaged in Research, research training, journals publishing and very recently initiatives for international conferences. We want to create knowledge, develop collaboration and foster research excellence.

We are very keen to improve the career of young academics and researchers by enhancing their abilities for further growth and development. For IOUCRIS 2021, we have received research papers from many key areas including Arabic Language and Literature, Business Administration, Education, Information Technology, Islamic Studies, Islamic Economics and Banking and Psychology. Abstracts submitted to this conference were subject to peer review to ensure the highest level of academic quality and relevance. In addition to the paper presentation, we have also organised a research colloquium to showcase the progress of our master's and PhD students.

This conference is a milestone for IOU towards research excellence. InshaAllah, we will continue to engage ourselves in research to bring real-life solutions to societal problems. May Allah bless us all.

Professor Muhammad Ahsan

Deputy Vice-Chancellor

Speech from Director, Research and Publications



Honourable Deputy Vice-Chancellor of International Open University (IOU), distinguished faculty members and staff, and my very dear students, Assalamu Alaikum Warahmatullahi Wabarakatuh.

I am very excited to welcome you to the 1st International Conference of IOU, which is IOUCRIS 2021. This conference will run for today and tomorrow, the 27th and 28th of November 2021. The objectives of this conference are to create opportunities and foster research culture among our academics, staff and students. In addition to offering quality teaching, IOU also focuses on research excellence. We regularly organise workshops and training on various issues. We also publish a quarterly peer-reviewed journal, titled “Journal of Integrated Sciences” to demonstrate our commitment to research. So, please participate in the conference activities and enrich our researchers with your valuable comments and suggestions.

Honourable Deputy Vice-Chancellor of International Open University (IOU), distinguished faculty members and staff, and my very dear students, Assalamu Alaikum Warahmatullahi Wabarakatuh.

I am very excited to welcome you to the 1st International Conference of IOU, which is IOUCRIS 2021. This conference will run for today and tomorrow, the 27th and 28th of November 2021. The objectives of this conference are to create opportunities and foster research culture among our academics, staff and students. In addition to offering quality teaching, IOU also focuses on research excellence. We regularly organise workshops and training on various issues. We also publish a quarterly peer-reviewed journal, titled “Journal of Integrated Sciences” to demonstrate our commitment to research. So, please participate in the conference activities and enrich our researchers with your valuable comments and suggestions.

You will be happy to know that today we have very special sessions for our research students where two distinguished academics and researchers from abroad will deliver their thoughtful sermons. I will request all our research students to be very attentive to those workshops and be equipped with the knowledge that will be delivered by the scholars.

I am also delighted to announce that all full papers submitted to IOUCRIS 2021 can be considered to publish in our Journal of Integrated Sciences subject to peer review. Those, who could not submit a full paper due to time constraints, may submit their full papers by 31st January 2022 to be considered for publishing. IOUCRIS 2021 is our first International Conference. The Department of Business Administration, in this semester, is organizing this conference and the Directorate of Research and Publications is in the overall management of the conference. I pray and hope, such an initiative will continue in the future, in Sha Allah, as we have decided to conduct a similar conference every six-month by different

departments at IOU. We are open to building partnerships with other academic and business institutions to co-organise international conferences with us.

Please join with me in prayers that Allah (SWT) may give us the ability to make IOUCRIS 2021 a big success.

Dr. Afroza Bulbul Afrin
Director of Research & Publications

Speech from Conference Coordinator



Honourable Deputy Vice-Chancellor of International Open University (IOU), Keynote Speaker Professor Prof Dr Zulkarnain Lubis, distinguished faculty members and staff, and my very dear students, Assalamu Alaikum Warahmatullahi Wabarakatuh.

Honourable Deputy Vice-Chancellor of International Open University (IOU), Keynote Speaker Professor Prof Dr Zulkarnain Lubis, distinguished faculty members and staff, and my very dear students, Assalamu Alaikum Warahmatullahi Wabarakatuh.

I am pleased to see that with the efforts of the conference organising committee and supports from almost all corners of the university, IOUCRIS 2021 is now a reality. I must appreciate the team members Professor Francesca Umm Yahya, Head, Psychology, Dr. Adnan Ashraf, Head, Information Technology, Dr Afroza Bulbul Afrin, Director, Research & Publications, Dr. Ebrahim Abu Dawy, Head, Arabic Language & Linguistics, Dr. Iftikhar Ahmad Baig, Head, Education, Dr. Muhammad Salama, Head, Islamic Studies Department, Dr. Nissar Ahmad Yattoo, Head, Islamic Banking & Economics, Shaykh Mukhtar Raban, Director, Teaching and Learning. I must appreciate the hard work of the reviewers, without whom such a great task would not be possible to accomplish. I further thank the Chancellors office Sr Eman, Br Eman from the marketing team, and all others including Sr Atufa, Sr Madeeha, Sr Afra.

The supports from Chancellor Dr Abu Ameenah Bilal Philips and President Dr Cherno Omar Barry are unforgettable. Finally, the round the clock supervision and unconditional support from the Deputy Vice-Chancellor Professor Muhammad Ahsan has significantly contributed to the success of the conference.

The presence of Keynote Speaker Prof Dr Zulkarnain Lubis, Universitas Medan Area, Indonesia; colloquium workshop speakers Professor Dr Aminul Islam from University Malaysia Perlis and Professor Dr Asif Karim from Binary University Uzbekistan have glorified the conference. I am confident that the audience has immensely benefited from their deliberations.

Finally, I must thank the authors who have taken huge pain to prepare their research papers and submit them for the conference. I also appreciate the initiatives and support from our co-organiser of this conference, the Directorate of Research and Publications.

I hope with the experience from this conference, IOU will be able to organise bigger and better in the coming days inshaAllah.

Associate Professor Dr Shafiqur Rahman
Head of Department, BBA

IOUCRIS 2021 Scientific Committee

Conference Chair: Prof. Dr. Muhammad Ahsan, DVC, Academic, IOU
Conference Coordinator: A/Prof Dr Shafiqur Rahman, Head of Department, BBA
Conference Secretary: Yasmin Toor, Research Co-ordinator

Other Members of the Scientific Committee

Professor Francesca Umm Yahya,	Head, Psychology
Dr. Adnan Ashraf,	Head, Information Technology
Dr Afroza Bulbul Afrin,	Director, Research & Publications
Dr. Ebrahim Abu Dawy,	Head, Arabic Language & Linguistics
Dr. Iftikhar Ahmad Baig,	Head, Education
Dr. Muhammad Salama,	Head, Islamic Studies Department
Dr. Nissar Ahmad Yatoo,	Head, Islamic Banking & Economics
Shaykh Mukhtar Raban, Director,	Teaching and Learning

Session Chairs

Professor Francesca Umm Yahya,	Head, Psychology
Dr. Adnan Ashraf,	Head, Information Technology
Dr. Ebrahim Abu Dawy,	Head, Arabic Language & Linguistics
Dr. Iftikhar Ahmad Baig,	Head, Education
Dr. Muhammad Salama,	Head, Islamic Studies Department
Dr. Nissar Ahmad Yatoo,	Head, Islamic Banking & Economics
Dr. Shafiqur Rahman,	Head, BBA Department

Speakers

Keynote Speaker: Prof Dr Zulkarnain Lubis, Universitas Medan Area, Indonesia
Colloquium Speakers: Prof Dr Aminul Islam, University Malaysia Perlis, Malaysia
Prof Dr Asif Karim, Binary University, Uzbekistan

IOUCRIS 2021 Program

Instructions To the Presenters

1. Please check carefully the room number (A1, A2 or A3) you have been allocated. Please arrive at your allocated room possibly **from the beginning of your session.**
2. Each presenter is scheduled for a maximum of 20 minutes (nominally a 15-minute presentation and 5 minutes Q&A. The session chair will remind you after 12 minutes).
3. The PowerPoint slides should **NOT** exceed 20 slides in total. **Keep your PowerPoint presentation slides open on your desktop and upload them on Zoom via the share screen.**

Day 1: Saturday – 27 November 2021

Join Zoom Meeting

<https://zoom.us/j/95961271726?pwd=RHhQTzhGYUJnOS82SUQyaHhLQVN4Zz09>

Meeting ID: 959 6127 1726

Passcode: 781385

Time (UTC)	Opening Session
9:00 am	Welcome speech by A/Professor, Dr Shafiqur Rahman , Conference Coordinator & Head of Department, BBA
9:05 am	Video speech from IOU Chancellor Dr Abu Ameenah Bilal Philips
9:10 am	Video speech from IOU President, Dr Cherno Omar Barry
9:15 am	Speech from the Dr Afroza Bulbul , Director, Research and Publications
9:20 am	Speech from Deputy Vice-Chancellor Prof Dr Muhammad Ahsan
9:25 am	Keynote Speech from Prof Dr Zulkarnain Lubis , Universitas Medan Area, Indonesia
10:15 am	Colloquium Workshop: Systematic Literature Review Presentation by Prof Dr Aminul Islam , University Malaysia Perlis
11:15 am	Colloquium Workshop: How to Structure a Thesis? Presentation by Prof Dr Asif Karim , Dean, Binary University, Uzbekistan
12:00-13:00	Thesis presentations by Research Master's and PhD students
12:00-12:20	Alexandra Maragha – PhD student
12:20-12:40	Haroon Lone – PhD Student
12:40-13:00	Aisha Ali – PhD student

13:00 – 13:20	Mawaddah Fauziah – Masters student
------------------	------------------------------------

Day 2: Sunday, 28 November 2021

CONCURRENT SESSIONS

Room A1
Join Zoom Meeting:
<https://us06web.zoom.us/j/86021534227?pwd=ZGNhOWtsYmR2bEQ0MEg1S3VFZDZpdz09>
Meeting ID: 860 2153 4227
Passcode: 718128

Time (UTC)	Track
9 am to 12 noon	Arabic Language & Literature
12 noon to 13hrs	Room A1- Islamic Banking & Economics

Room A2
Join Zoom Meeting:
<https://us02web.zoom.us/j/88068424145?pwd=NzdXd3JPMm53czh2bGVLS2VXL01Bdz09>
Meeting ID: 880 6842 4145
Passcode: Room2

Time (UTC)	Track
9 am to 11 noon	Business Administration
11 noon to 13 hrs	Education

Room A3

Join Zoom Meeting:

<https://zoom.us/j/98607409494?pwd=ME5yMDVRSEt0OVBkOXMrZDJWUE9sZz09>

Meeting ID: 986 0740 9494

Passcode: 932093

Time (UTC)	Track
9 am to 11 am	Information Technology
11 am to 13 hrs	Islamic Studies
13 - 15 hrs	Psychology

Track: Arabic Language and Literature Session

(Join at 9 am. Presentation start time may vary)

Sl.	UTC Time	Paper
01	9:00 am	Empowering Arabic language teaching for non-Arabic speaking students Author: Abdo Alhalabi
02	9:20 am	The Impact Of Linguistics on The Rules of Interpretation Author: Dr Faiz Shuaibu Adam
03	9:40 am	The Correlation Compounds Odes Collection, an Applied Grammatical Semantic Study In Omission In Antara Bin Shaddad and Tarafa Bin Al-Abd Author: Dr Faiz Shuaibu Adam
04	10:00 am	The Irony of Abu Hayyan Al-Tawhidi Author: Mohammed Hasan Mohammed Elsayed
05	10:20 am	"Verbs - their structures and meanings - in Surat Al-Najm" Author: Samira Ra'o
06	10:40 am	The grammatical and morphological directions that Shamesu Eddeen Al-Kirmani singled out/only stated in his book, Al Kawakeb Al Darary fi Sharh Sahih Al-Bukhari Dr. Ibrahim Abo Dawy

Track: Islamic Economics and Banking

(Join at 12:00. Presentation start time may vary)

Sl.	UTC Time	Paper
01	12:00	Optimizing Waqf to Attain Social Development in Oman Authors: Nissar Ahmad Yatoo and Ibtihal Al Khalifin
02	12:20	Risk management in terms of Islamic Banking Institutions Author: Nazrat Shaukat

Track: Business Administration

(Join at 9 am. Presentation start time may vary)

Sl.	UTC Time	Paper
01	9:00 am	CSR in Healthcare by the Banking Sector: The case of Bangladesh Authors: Shafiqur Rahman, Faria Rabbi, Nasrin Huda, Rashidul Mubasher, Afruza Haque
02	9:20 am	Analyses of the management of waqf and zakat funds during the corona virus-induced lockdowns: Lessons and recommendations for Zimbabwean based organisations. Author: Ashahadu Asali
03	9:40 am	A newly developed continuous improvement model of TQM, its implementation, and challenges. Author: Afroza Bulbul Afrin
04	10:00 am	Customer Relationship Management Case of Study: Bank 'Société Générale Guinée'. Author: Sylla Thiany
05	10:20 am	Exploring The Perception of Employees Towards Sources of Financing for SMEs in Algeria: The Case of The National Agency of Management for Micro-Credit in Algeria (ANGEM) Authors: Ahmed Oussama Hadjadj, Ashurov Sharofiddin, Dr Abdelkader Laallam
06	10:40 am	Scarcity of Talent: An Islamic appraisal Authors: Nadia Abderrahmane, Abdelkader Laallam, Rossilah Jamil

Track: Education

(Join at 11 am. Presentation start time may vary)

Sl.	UTC Time	Paper
01	11:00 am	The transition from Madrassa to conventional: a case study of The Gambia education system Author: Dr Cherno Omar Barry
02	11:20 am	Integrating Islamic Studies and Terminologies in Conventional Education Curriculum Design: A Comparative Study of IOU and Bangladeshi Tertiary Level Education System Authors: Syeda Madeeha Bokhari and Amina Afroz
03	11:40 am	Challenges of Learning Arabic in an Online Environment for Non-native Speakers: A Comparative Study of the Students of IOU and Other Online Programs Authors: Syeda Madeeha Bokhari and Hunain Aijaz
04	12:00 pm	Evaluating the Impact of Meta-Cognitive Learning in Traditional Classrooms through Web-based Interfaces

		Authors: Sara T. Sheikh, Erum Afzal, Jaudat Mamoon, Sohail Iqbal
05	12:20 pm	Education for Sustainable Development and Islamic Pedagogy: A Literature Review Author: Hena Ahmed Iraqui

Track: Information Technology

(Join at 9 am. Presentation start time may vary)

Sl.	UTC Time	Paper
01	9:00 am	Cloud Computing in Jammu & Kashmir: Issues, Challenges and Operational Framework Author: Mohd Saleem Bhat
02	9:20 am	Integrative Use of IoT and Deep Learning for Agricultural Disease: Classification and Identification Author: Mohd Saleem Bhat
03	9:40 am	A Comparative Study On The Effect Of Gamification In Course Retention & Computer Programming Mastery On Online Adult Learners In Malaysia Author: Saleena binti V.E.O Abdul Kader
04	10:00 am	Mobile-Assisted Language Learning Applications For Muslim Older Adult Learners In Malaysia: A Literature Review Author: Saleena binti V.E.O Abdul Kader
05	10:20 am	Impact Of Defect Discovery And Rework On Earned Value Management (Evm) In Software Project Author: Saleena binti V.E.O Abdul Kader

Track: Islamic Studies

(Join at 11 am. Presentation start time may vary)

Sl.	UTC Time	Paper
01	11:00 am	Application of Islamic Jurisprudence to pandemics: A case study of Corona virus-19 Author: Anwar Sahib
02	11:20 am	Hadith Scholars' Efforts in Facing Fabrication of Hadith Author: Amro Ibrahim
03	11:40 am	Social solidarity as a strategy to alleviate poverty and reduce violent extremism in contemporary Muslim society Author: Fairouz ziadi

Track: Psychology

(Join at 12:00. Presentation start time may vary)

Sl.	UTC Time	Paper
01	12:00 pm	Understanding the Perceptions, Attitudes and Coping Mechanisms of Mental Health Issues among Muslims in Kenya. Author: Lubnah Abdulhalim
02	12:20 pm	The Impact of Loneliness on Future Life Orientation: Co-Relational Study of Muslims Versus Non-Muslim Youth of India Author: Ifa Lule
03	12:40 pm	Islamic Perspective of Persons With Special Needs: Challenges And Coping Skills Author: Muhammad Tajuddeen Sa'ad
04	1:00 pm	Decision Making According to Islam Author: Bela Khan and Francesca Bocca
05	1:20 pm	Covid-19 and Islamic psychology [student project]

Track: Arabic Language and Literature

Empowering Arabic language teaching for non-Arabic speaking students

Abdo Alhalabi

Academic Coordinator, IOU

Abstract

Learning Arabic needs a positive attitude from the student towards the Middle Eastern culture which plays a significant role in shaping the way we view the world. The reasons for learning Arabic are a means of understanding religion as it is a Word of God, of understanding culture and to use in conversing with the mainstream Arab speakers. It includes learning traditional methods and contemporary ones to use in daily conversations. How difficult is it for the students to learn Arabic in the given environment in their region? What are the hurdles causing these difficulties? How can the teaching methodology be improved? How can the language be taught long distance with the technology available, without losing the essence of Arab Culture? There is a need to include a communicative approach, grammar-translation method, audio-lingual method. Arabic language learners face difficulties specially in the pronunciation of heavy letters (ط, ص, ع) as they are not the alphabets of the English language and the majority of languages spoken around the world. Since Quran is only taught for reading purposes and not understanding, it specially in the South Asian continent, the pronunciation is not stressed as they do not understand the different words with little difference pronounced like (كـب, قلب) changing the meaning of the sentences. Writing in Arabic gets more difficult with the same letters written differently in the beginning, middle and end like (ع, ح, ك). Also, the jointed letters written in different fonts are difficult to read for beginners. The textbooks used to teach Arabic do not meet the expectation of the standard set by the United States of America for foreign language studies.

Keywords: Arabic language, non-Arabic speaking learners, foreign students, difficulties, traditional method, contemporary style, tajweed, Arabic grammar books, the attitude of student, culture, training programs, online study, employment.

Track: Arabic Language and Literature

The Correlation Compounds Odes Collection, an Applied Grammatical Semantic Study In Omission In Antara Bin Shaddad and Tarafa Bin Al-Abd

Dr. Faiz Shuaibu Adam
Lecturer in Arabic, IOU

Abstract

The Correlation Compounds Odes Collection, an Applied Grammatical Semantic Study in Omission in **ANTARA BIN SHADDAD AND TARAFABIN AL-ABD**

This research aims at an applied study based on Arabic texts, to clarify their forms, shapes, and secrets. This prompted the researcher to work hard on the search for the correlation compounds associated with the two odes of **Antara bin Shaddad and Tarafa bin Al-Abd**; because of the secrets and linguistic phenomena in them that are primarily of interest to the Arabic scholar, and its study of applied semantic grammar in omission, trying to reveal the semantic dimensions of omission in the correlative compounds, and employing the grammatical and rhetorical rule in the application; to clarify the secrets of this omission.

The research plan had to come in four chapters, preceded by a brief introduction, and a preface in which the researcher explained the elements of the topic.

In the first chapter the researcher dealt with the subject of omitting nouns from correlation compounds, the second chapter dealt with the omission of verbs and prepositions from the correlation compounds, the omission of a sentence in the third chapter and the fourth chapter dealt with the rhetorical purposes of omission with a brief explanation, the research was then concluded with technical indexes.

Conjunctive compounds have diversified into many forms, some of which are related to phrasal sentences, some are related to nominal sentences, and some are related to letters, and conjugate compounds deliberately extract places of omission in both commentaries, with syntactic guidance providing the opinions of grammarians if there is a dispute.

And deletion in conjugated compounds is an applied grammatical semantic study that depends on texts, by clarifying their images, forms, and secrets.

The associative collections, two or more words that are mutually inspirable, are mentioned or omitted, And that the omission was mentioned in these two odes to achieve a number of purposes for deleting in the collocation compounds that was understood through studying the texts of both suspended odes (Al-Muallaqain).

Keywords: the collocation – the correlation –the citation- the purpose- the omission.

The Impact of Linguistics on The Rules of Interpretation

Dr. Faiz Shuaibu Adam

Lecturer in Arabic, IOU

Abstract

The Arabic language is the eternal language that God made the bearer of his dear book, and it is in which lie many secrets that are not found in other languages. Also from the differences among the commentators and the people of the first.

The research will deal with those effects that are likely in various topics of the Qur'an, such as:

Absolute and restricted

overall and detailed

The reason for revelation

The difference in derivation

Throw some expressions over others

Directing the readings from the point of view of meaning

Guidance of conscience

And other things that the research will discuss are examples of these effects that have no weight except the Arabic language, from several aspects, including:

Grammatical rules

Context

Aspect of Recitation

Derivation

Phonetics

Morphological Balance

These linguistic phenomena are many in the interpretation of the Qur'an with reference to linguistic sciences, and the research will be limited to what is related only to grammatical and morphological studies, but linguistic studies have many fields of rhetoric and other sciences.

Track: Arabic Language and Literature

The Irony of Abu Hayyan Al-Tawhidi

Mohammed Hasan Mohammed Elsayed

Lecturer in Arabic, IOU

Abstract

He is one of the pioneers of Literary Prose in the fourth century and the beginning of the fifth century. He was characterized among writers by combining literature and philosophy. His books have been distinguished by containing a great deal of knowledge and science that distinguish him from other writers of that era, In addition to his obvious influence by the writings of Al-Jahiz.

In this study, I attempted to study "**Irony of Al-Tawhidi**," in which I discussed the Irony of Al-Tawhidi and its causes and the patterns used by Al-Tawhidi in his sarcasm.

The study was divided into:

Introduction: I talked in it about the Irony in human heritage

The definition of "Irony" came in the Arabic dictionaries, then I defined it as a term in critical studies; I tried to follow the description in Arabic and foreign studies.

After this introduction, I talked about the "satirist character" and how the writer can catch the mistakes of the others and build his sarcasm depending on his talent in sarcasm.

Then I start talking about the reasons the Irony and motives which it pushes the writers to use Irony, and I divided it into many reasons as:

- 1- Revenge and defend himself.
- 2- Social reform.
- 3- Moral reform.

After that, I talked about " the patterns of the Irony" like:

- 1- oral Irony.
- 2- The contradiction between saying and actions.
- 3- Irony of the looking of the characters.
- 4- Irony behaviors
- 5- The Irony of himself.

And other patterns of Irony as it will come in the study.

After this introduction, I started to talk about the "**Irony of Al-Tawhidi**," in which I discussed the Irony of Al-Tawhidi and its causes, as well as the patterns used by Al-Tawhidi in his sarcasm.

In that part also talk about the most popular books of "Al- Tawhidi," which we can see the Irony very clear in his style. Like " Mathaleb Al Wazirain," when we look at this book, we can find his Irony very clear when he uses some situations that happened between him and "

Alsahb ibn Abad” and “ Ibn Alamid” to show how they do not deserve the positions which they rich to it.

In the end, I wrote a Conclusion about the style of “ Al- Tawhidi” in general and how it becomes clear in his Irony more than in another subject he wrote about.

Track: Arabic Language and Literature

Verbs - their structures and meanings - in Surat Al-Najm

Samira Ra'o

BA in Arabic Language and Literature

Abstract

A verb is one of the most important form of speech in our day-to-day life conversation. Linguistically it is referred to as an event and terminologically, it is a word that denotes a meaning in itself and it is associated with one of the three tenses, namely the past, the present and the future. In the Arabic language, a verb has many aspects and uses and this is shown through the probabilities and methods of categorizing the verb. As a result, a verb can be divided according to inertia, variation, denudation, augmentation and in terms of sound and defection.

This study under the title: "Verbs - their structures and meanings - in Surat Al-Najm" is considered to be one of the attempts based mainly on Arabic grammar dealt with two extensive chapters. Whereby in **the first chapter the researcher** addressed the concept of verb categories, types and their connotations. In the second chapter of this research, the researcher dealt with the verbs which were mentioned in Surat An-Najm including their structures and meanings.

The most prominent findings of this research were that the Arabic language is a high-level language characterized by a unique feature of changing the meaning of the verb by adding some letters to it. In addition to that, it appeared that Surat An-Najm contains eighty-seven verbs. Thus, the researcher arrived at the conclusion that there is a quasi-equalibry between the number of inert and augmented verbs in Surat Al-Najm. That is the number of inert verbs reached was forty while the, on the other hand, the result of augmented verbs reached was thirty-eight. However, it is noted that the four-letter verbs were not mentioned in this surah at all. Therefore, it is worth mentioning that the researcher did not mention this category of verbs in this research as a result of the unavailability of the aforementioned verbs in Surat An-Najm.

Track: Arabic Language and Literature

The grammatical and morphological directions that Shamesu Eddeen Al-Kirmani singled out/only stated in his book, Al Kawakeb Al Darary fi Sharh Sahih Al-Bukhari

Dr. Ibrahim Abo Dawy

Head of Department, Arabic Language and Literature, IOU

Abstract

This paper consists of an introduction and two sections

1 - The introduction

I talked in it about two topics

The first topic:

Shames Al-Din Al - Karmani

Al-Kirmani was born on the 16th of Jumada al-Akhirah, 717 AH, the second of September 1317 AD

His full name is Muhammad bin Yusuf bin Ali al-Kirmani. He moved to Baghdad and was nicknamed "The scholar of Baghdad", and this refers to his high scientific position in Bagdad environment during his age

I talked in this topic about his life, teachers, books, students, scientific position. And the date of his death.

The second topic:

The book of Al Kawakeb Al Darari Fi Shareh Saheeh Al Bokhary

Al Kermany explained Saheeh Al Bokhary in his book, and the book was published it consists of twenty-five parts

I spoke on this topic about: The title of the book, the cause of authorship of the book, the places which he wrote the book in them when he finished his book, and the general method of the book

2- The first section:

The grammatical directions that Shamesu Eddeen Al-Kirmani singled out/only stated in his book, Al Kawakeb Al Darari

The grammatical directions that Al-Karmani singled out in his book Al-Kawakib Al-Dari. It is unique in it, and there are two topics under this topics:

- 1- The deletion of the exception particle in the sayings of the prophet PBUH
- 2- Coming of the substitute of the blunder in some sayings of our mother Aishah may Allah be pleased with her

In these two topics, I will explain the view of Al Kermani and the views of other grammarians

3 - The second section:

The morphological directives that Al-Karmani singled out in his book Al-Kawakib Al-Dariri.

There is one topic under this section,

Hamzat of rupture [glottal soft catch] in the word Al Battah ألبتة in Saheeh Al Bokhary
In this topic, I will show the views of Al Karmani about Hamzat of rupture in the word ألبتة
and the other views of the scholars.

At the end of the paper, I will write all results which the researcher reach to them.

**Exploring The Perception of Employees Towards Sources of Financing for SMEs in Algeria:
The Case of The National Agency of Management for Micro-Credit in Algeria (ANGEM)**

Ahmed Oussama Hadjadj¹, Ashurov Sharofiddin², Abdelkader Laallam³

^{1,2} IIUM Institute of Islamic Banking and Finance

³Research Officer (Part-time), International Open University (IOU)

³Assistant Professor, Karabuk University, Turkey

Abstract

Small and medium enterprises (SMEs) play a significant role in boosting the economy of the countries. Many countries support SMEs by developing schemes, supportive legal and convenient working conditions to achieve growth and sustainability. As per the case of developing nations, Algeria has supported SMEs through special rehabilitation programs for decades. However, most SMEs in Algeria are still facing difficulties and struggling in the management and financing aspects which have led to the bankruptcy of many SMEs. This study attempts to provide a framework that might assist in overcoming SMEs' challenges. It has proposed a model to address these challenges in the level of administration as well as financing in Algeria. In this study, data was collected through semi-structured interviews, in which interviewees were contacted through email, telephone and voice records. The qualitative data were thematically analyzed by coding the common themes that represented participants' points of view on issues about the proposed model. The findings of the study indicate that the proposed model could play an important role in the development of SMEs in Algeria as well as its applicability to the Algeria context is supported. Therefore, it is recommended for future studies to validate this model through a quantitative approach. In conclusion, SMEs could play an effective role in achieving socio-economic goals in Algeria. However, the Algerian authorities should provide urgent solutions for SMEs especially in the administration and financing aspects.

Keywords: Perception; Source of financing; SMEs; ANGEM; Algeria.

Track: Business Administration

Scarcity of Talent: An Islamic appraisal

Nadia Abderrahmane¹, Abdelkader Laallam², Rossilah Jamil³

¹Ms Student, University Technology Malaysia (UTM)

²Research Officer (Part-time), International Open University (IOU)

²Assistant Professor, Karabuk University, Turkey

³Associate Professor, University Technology Malaysia (UTM)

Abstract

The aim of this paper is to assess the concept of talent scarcity in organisations from the Islamic perspective. This concept is now embraced by almost all organisations, regardless of the sector they belong to, as it is preponderantly used among practitioners and experts in the field of Human Resources. The concept of talent scarcity has resulted in many negative effects on individuals and organisations alike, as it is restricted to people in the key positions of the organization. This has led to an overemphasis on a limited number of individuals and positions and neglected the rest of the human resources, which is the most important capital owned by any company. As a result, companies spend too much energy and time searching for and attracting external talent and do not appraise the capabilities of their current employees, leading to frustration and lack of productivity. Besides, the talent scarcity concept runs counter to the universal laws laid down by Almighty Allah SWT for peaceful coexistence and fair competition rules. In this scenario, it is imperative to take a firm stand for an in-depth understanding of the problem and to propose solutions that would contribute to fair competition and help organisations avoid engaging in war-like tactics for talent scouting. To answer the problem, the paper relied on the inductive method and the descriptive-analytical method and reached several conclusions. The most important of these is that the concept of scarcity is invalid from the viewpoint of Islam, as it is incompatible with the abundance of resources and innate preparations given by Almighty Allah SWT to all creatures. Every individual is gifted by nature, but it is their circumstances and the environment that makes the difference. The results also showed that access to talented individuals is the outcome of constant practise and continuous training of human resources.

Keywords: Talent scarcity, War for talent, Organisation, Human resources, Islamic perspective.

Track: Business Administration

Analysis of the management of waqf and zakat funds during the corona virus-induced lockdowns: Lessons and recommendations for Zimbabwean based organisations.

Ashahadu Asali

Faculty Member, Business Administration, IOU

Abstract

The coronavirus (Covid 19) was detected in 2019 and proved to be contagious in nature. To combat the spread of the virus and in line with the World Health Organisation guidelines, governments introduced country-specific lockdowns. In effecting lockdowns, travel was restricted whilst workplaces and marketplaces were completely closed during the initial periods of lockdown. This resulted in households losing their sources of income and livelihoods with the most affected being low-income earners and those who live in rural areas. Various poverty alleviation methods were activated including Islamic based social safety nets in the form of sadaqa, zakat and waqf. This paper seeks to analyse the management, effectiveness, transparency and distribution of funds in Zimbabwe and recommend functional and effective methods. The study will assist administrators, practitioners and researchers in finding a better approach to managing and efficiently using funds.

Keywords: coronavirus, lockdown, waqf, zakat, social safety nets, poverty alleviation, corporate governance

Track: Business Administration

Customer Relationship Management Case of Study: Bank 'Société Générale Guinée'

Thiany Sylla
BBA student, IOU

ABSTRACT

The life of all enterprises always depends on a handful of loyal customers. So, enterprises must emphasize or privilege their current customers before thinking about conquering new ones. Due to the constant evolution of enterprises in the market, managers must establish adequate strategies to maintain their customers. This is considered a big challenge; and, it is paramount as customers are becoming so exigent. Sometimes, with the development of technology, they are well informed, cultivated, and always looking for advantages of personalized services to satisfy their needs and meet up their expectations.

This work is based on the Société Générale Guinea (SGG) bank which is currently operating in the Republic of Guinea. It is among the first banks in the country, which offers extra banking and dedicated services to customers. In its operation, however, a concern will be on the way in which it establishes a long-term relationship with its customers; the qualities of service offered to meet the needs of its customers and maintain them.

Several concepts will be defined, considered, and studied in the chapters of this work.. The work will be established in two parts:

- In the first part, a study will be made on the theoretical exploration of customer loyalty. This will include two chapters namely: a literature review on customer loyalty, and the concepts of customer loyalty.
- In the second part, a specific case study on SGG bank will be done. First, the presentation of SGG bank will be studied in the first chapter; then, in the second chapter, the focus will be on its customer loyalty. Given all these factors mentioned above and the relevance they imply in this study, it is important to know how this bank can improve customer satisfaction. We will ultimately proceed to measure the results of non-satisfied, satisfied and loyal customers, then make recommendations so that it can continue to maximize profit and dominate the competitive banking market.

At the end of this work, a general conclusion on customer loyalty in banks in general, and in Société Générale, in particular, is made.

Track: Business Administration

A newly developed continuous improvement model in TQM, its implementation, and challenges

Dr. Afroza Bulbul Afrin

Associate Professor and the Director, Research and Publications, IOU

Abstract

Continuous Improvement (CI) is one of the widely practiced principles of Total Quality Management (TQM) regardless of the nature of the organization. Over time, various CI models have been evolved to improve the quality of products, processes, and services. Organizations are trying to get the benefit of those models by implementing them on their premises. Unlikely, the essential factor in a production process, the human, is almost untouched in developing a model for improving their quality, especially from an Islamic perspective. The author of this paper has tried to minimize this gap by developing a CI model for the human factor from an Islamic perspective. The model was named NAMS Cycle after the initial letters of its components and published in an international refereed journal. The author developed another model to implement the NAMS Cycle model and got it published in another international refereed journal. In the present article, the author has found some challenges the organizations may face in implementing the model. The nature of this research is empirical, and a qualitative research method has been implemented to conduct the study. Data were collected from the respondents through in-depth interviews by using a semi-structured questionnaire. Thirty respondents were selected using the purposive sampling technique and based on their availability from different countries. Some interviews were conducted face to face basis, and some were virtual. In both cases, the conversations were audio-recorded. The author transcribed the records manually, provided codes, and analyzed the data using the six-step qualitative data analysis approach. The researcher has found the following challenges the organizations may have to face during the implementation of this model. These are (1) Resistance to change may come from within the organization, (2) Shortage of required number of Islamically motivated manpower, (3) Lack of trainers to train people, (4) Different worldviews of the manpower within the organization might be another challenge to implementing the model, (5) Integration of individual and organizational goals is also very vital for bringing any positive change within an organization which is also a very challenging task, (6) To establish the concept of *Aqīdatul Tawhīd* is a challenging task that is a requirement for the implementation of the model, (7) To motivate people without material incentives will be a challenging task, (8) Use of Islamic jargon/Terminologies and the measurement system will be another challenge to use in the organizations, (9) To establish Quranic knowledge throughout the organization will be more challenging due to Islam phobia and some misconceptions about Islam, and (10) To bring continuous change in the management system by using Islamic Principles will be more challenging as well. The model is still a theoretical one that requires to be tested by implementing it in the organization.

Keywords: TQM, Continuous Improvement, NAMS Cycle, Management from an Islamic Perspective.

CSR in Healthcare by the Banking Sector: The case of Bangladesh

Shafiqur Rahman¹, Afruza Haque², Faria Rabbi³, Nasrin Huda⁴, Rashidul Mubasher⁵

¹Associate Professor & Head, IOU, The Gambia; ²Lecturer, Dhaka University of Engineering & Technology, Bangladesh; ³Faria Rabbi, Assistant Professor, City University, Bangladesh; ⁴Nasrin Huda, PhD Scholar, Universiti Malaysia Perlis; ⁵Kent Institute Australia.

Abstract

Healthcare is an essential requirement for every society. Specially, citizens of developing countries suffer a lot due to a lack of appropriate healthcare support in their societies. Bangladesh is also a victim of poor healthcare conditions, where CSR initiatives may help diminish the suffering of its poor population. The banking sector in Bangladesh contributes to healthcare CSR among the CSR initiatives for other areas including education, environment, disaster management, art & culture and infrastructure development. Using a content analysis method, this study examined the information available from the publications and websites of all banks of Bangladesh as well as from the sources of the Bangladesh central bank during the last five years (2016-2020). This study revealed that CSR expenditures have significantly increased both in volume as well as in ratio in the banking sector of Bangladesh. The study also discovered that such an increase in expenditure contributed to improving the scant healthcare condition of Bangladesh and impacted the lives of its numerous underprivileged citizens. Furthermore, the study recommended that to achieve better benefits from healthcare CSR, all banks in Bangladesh should work together, which is not currently practiced at all. Future research can be conducted on the impact of other areas of CSR initiatives in the banking sector or any other sector of Bangladesh.

Keywords: CSR, Healthcare, Banking, Bangladesh.

Track: Education

Evaluating the Impact of Meta-Cognitive Learning in Traditional Classrooms through Web-based Interfaces

Sara T. Sheikh¹, Erum Afzal², Jaudat Mamoon³ and Sohail Iqbal⁴

¹Faculty Member, IOU

²Multimedia Developer, National University of Sciences and Technology (NUST), Pakistan

³Assistant Professor, National University of Sciences and Technology, Pakistan

⁴Associate Professor, National University of Sciences and Technology, Pakistan

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 a significant impact on the overall problem-solving approach of students.

Keywords: meta-cognition, problem-solving, web-based interface, perceptions

Track: Education

Education for Sustainable Development and Islamic Pedagogy: A Literature Review

Hena Ahmed Iraqui

Faculty Member, International Open University

Abstract

Education for Sustainable Development (ESD) is one of the key features of innovation and reform in this decade, with developed countries rushing to meet the United Nations Sustainable Development Goals before the 2030 deadline. However, the ESD framework is not adequately adapted to meet the needs of developing and indigenous populations. This includes Muslim majority and minority communities, who are struggling with a lack of awareness and action for various global issues such as conflicts, inequality and climate change. The literature review conducted in this study is used to analyze similarities and differences between ESD and Islamic pedagogy. The results from this study can then be used to advocate for reform in contemporary curriculum design for Muslim communities, specifically at the tertiary level of education; to meet the socio-economic and sustainable needs of a rapidly changing environment.

Keywords: innovation, reform, United Nations Sustainable Development Goals, Education for Sustainable Development, Islamic pedagogy, curriculum design

Track: Education

The transition from Madrassa to conventional: Case Study of The Gambia Education system

Dr. Chernoo Omar Barry
President, International Open University

Abstract

Over the years, Islamic schools, or madrassas, have played a key role in encouraging access to basic education for all in the predominately Muslim community of the Gambia, despite being significantly under-rated and even marginalized during both the colonial and post-colonial eras. It is because the schools are easily accessible to all that their influence on the moral, spiritual and intellectual development of young people and adults has grown significantly, while the institutionalized Western-style public or formal educational system is seen as a tool of cultural dominance and social control. Aside from being easy for those who have to balance their education with their work, the non-formal teaching-learning approach used by most Madrassas is also appealing to those less fortunate and more often marginalized. Madrassas have thus been the destination of many thousands of schoolchildren, young adults, and the unemployed over the years. A total of 55,685 learners (28,234 men and 21,859 women) enrolled in 162 Madrassas in the Gambia between 2003 and 2004, and roughly 20% of school-age youngsters are currently attending Madrassas. It is traditional in the Islamic world and in the Gambia to see the madrassas as centers of higher learning where the Koran is studied in-depth as well as knowledge and skills are disseminated in order to enable students to live in accordance with Islamic values and principles. The biggest challenge that has remained unresolved entirely is the transition from Madrassa education to conventional education and the fate of the graduates of Madrassa education. This paper intends to explore how solutions were found where many madrassa graduates are now finding it possible to integrate into the working world after their education or even pursue further education.

Keywords: madrassa education, open and distance learning, education policy transformation, flexible pathways, undergraduate education, adult learners.

Track: Education

Challenges of Learning Arabic in an Online Environment for Non-native Speakers: A Comparative Study of the Students of IOU and Other Online Programs

Syeda Madeeha Bokhari, Associate Register, IOU

Hunain Aijaz, Senior Lecturer, Department of Islamic Studies and Arabic Language and Linguistics, IOU

Abstract

Learning a language includes several aspects including reading, writing, listening, and speaking. However, without a strong basic understanding of the grammar rules, it is not possible to master a language. For native speakers, the grammar comes naturally, as an infant learns the language from listening and observing, gradually growing his repertoire. For non-native speakers, it is an acquired skill. Each language has its own unique intricacies, and it is especially true for Arabic with a very precise grammar and morphology, allowing thousands of words to be produced using the same rules. Learning Arabic is not only important for those who need it for educational or professional purposes, rather it is more sought after by the enthusiastic people who want to understand the Qur'an and the religion of Islam better. Teaching techniques can vary between conventional face to face classes and online classes. This is especially applicable in the case of learning a language. In this quantitative research, challenges of learning Arabic for non-native learners will be analyzed as a comparative study between the students of the Department of Islamic Studies and the Department of Arabic Language and Linguistics at the International Open University (IOU) and other available online programs. Based on the outcomes of the study, recommendations will be made for effective delivery and learning of the Arabic language online.

Keywords: Arabic language, online learning, language studies, quantitative research, challenges of learners.

Track: Education

Integrating Islamic Studies and Terminologies in Conventional Education Curriculum Design: A Comparative Study of IOU and Bangladeshi Tertiary Level Education System

Syeda Madeeha Bokhari¹

Amina Afroz²

¹Associate Registrar, International Open University

²Lecturer, International Open University

Abstract

The separation of the Church and the State is an established position in many countries which continues to have a great impact on overall education systems across the world. This is a significant shift from the past glory of the Muslim Golden Age when scholars who specialized in multiple disciplines unabashedly referred to various aspects of Islamic Sciences in conventional studies related books. Religious knowledge was not considered separate from the physical sciences including physics, biology, or mathematics. Therefore, the current scenario presents a problem where the curriculum is mostly void of divinely revealed knowledge. With such a significant source of knowledge being absent from the curriculum, the knowledge remains incomplete in various disciplines. In this study, a mixed-method will be used with both aspects included, quantitative and qualitative research methods. Furthermore, in this paper, the integration of Islamic Studies concepts and terminologies in conventional educational curricula at the tertiary level will be analyzed. For this purpose, a comparative analysis will be done between the International Open University (IOU), a leading higher education institution in terms of offering 'Islamized' education in contemporary times and the current conventional higher education system in Bangladesh. The aspects which will be compared and contrasted include primary motivation behind curriculum design in IOU and Bangladesh respectively, the current status of Islamization of the curriculum, and awareness related to Islamization in IOU and Bangladeshi universities. For this purpose, a survey will be conducted among IOU students from different countries along with a few one-on-one interviews of relevant academic and administrative staff members of IOU and a few higher education institutions in Bangladesh for qualitative analysis. Recommendations will then be made with regard to Islamization in tertiary education.

Keywords: tertiary education, Islamization, curriculum, Muslim golden age, Islamic Studies, Bangladesh.

Track: Information Technology

Cloud Computing in Jammu & Kashmir: Issues, Challenges and Operational Framework

Mohd Saleem Bhat

Department of Information Technology, IOU

Abstract

Cloud computing has received increasing interest from enterprises since its inception. With its innovative information technology (IT) services delivery models, cloud computing could add technical and strategic business value to enterprises. However, cloud computing poses highly concerning internal (e.g., top management and experience) and external (e.g., regulations and standards) issues. The cloud market is at a nascent stage in India at \$150 million. Cloud computing offers a promising technology paradigm for business organizations and government institutions, departments and agencies to reduce running costs, improve service delivery and general improve the national economy. However, in Jammu and Kashmir despite these prospects, there are daunting challenges such as infrastructural deficits, data and information security issues, elliptic power supply, high cost of bandwidth and lack of broadband internet services. For running data centers, states also have to spend money on power, cooling solutions and security software but innovative models like software as a service or cloud computing can reduce costs. If states start adopting cloud computing, many tech majors which would be building separate applications and data centers for each state might have to contend with fewer contracts. This paper looks closely at the prospects of this new technology and the daunting challenges confronting its full implementation in Jammu and Kashmir and presents an implementation framework that will solve most of these challenges. Systems and services connected to your cloud computing framework need to be actively monitored at all times. Keeping track of data exchanges between different cloud services and logging data access will help maintain visibility and spot any extraordinary actions.

Keywords: Cloud computing, Adoption, IaaS, SaaS, PaaS, Servers, storage, and client bandwidth, WiMAX, Wi-Fi.

Track: Information Technology

Integrative Use of IoT and Deep Learning for Agricultural Disease: Classification and Identification

Mohd Saleem Bhat

Department of Information Technology, IOU

Abstract

Agriculture is the backbone of the Indian economy. Most of the population of the country is directly or indirectly dependent on agriculture. Diseases cause huge economic losses to the agricultural industry every year. Timely identification of these diseases is challenging for the farmers as the symptoms produced by different diseases may be similar and sometimes present simultaneously. Technology can improve agricultural outcomes. Recent advancements in technology have had a great impact on agriculture and it has been established that Internet of Things (IoT) can be used in farming to enhance the quality of agriculture. Deep Learning (DL) has gathered the attention of researchers to apply these techniques in fields like agriculture. It helps farmers to increase the productivity of their land so the worldwide demand for food can be fulfilled. In this study, we propose a deep learning approach for the identification and classification of various agricultural diseases. Evolution of Machine Learning (ML). This paper is an attempt to provide the timely and accurate identification of agricultural diseases from plant leaves. In this study, we propose a deep learning approach for the identification and classification of agricultural diseases. The first part of this study is dataset creation which includes data collection and labelling. Next, we train a convolutional neural network (CNN) model on the prepared dataset for automatic classification of Agricultural diseases. CNN's are end-to-end learning algorithms which perform automatic feature extraction and learn complex features directly from raw images, making them suitable for a wide variety of computer vision tasks. The agricultural sector was highly affected by Wireless Sensor Network (WSN) technologies and is expected to be equally benefited by the IoT. In this paper, a survey of recent IoT technologies, their current penetration in the agricultural sector, their potential value for future farmers and the challenges that IoT faces towards its propagation is presented. The model parameters were initialised using transfer learning enabling the proposed model to achieve 95.09% accuracy on the prepared dataset.

Keywords: Deep Learning, DL, Agricultural disease classification, Internet of things, IoT, Convolutional Neural Network, CNN, Machine Learning, ML.

Track: Information Technology

A Comparative Study On The Effect Of Gamification In Course Retention & Computer Programming Mastery On Online Adult Learners In Malaysia

Saleena binti V.E.O Abdul Kader

Faculty member, Department of Information Technology, IOU

Abstract

By employing quasi-experimental comparative analysis, the study attempts to determine and measure the relative effectiveness of two approaches in learning to program among adult learners with technology intervention based on skills development and retention. The study is conducted within a computer laboratory in cooperation with the Faculty of Science and Technology, Open University Malaysia at the branch of northern region Malaysia. 56 participants enrolled in the course are assigned under two approaches in learning method and receive ten-week treatment. The participants are divided into two groups called the experiment group and the control group. The experiment group received the gamification approach-based instruction while the control group received a plain-approach instruction. Retention, skills development, questionnaires and examination are administered in the first two weeks and the tenth weeks of the course to evaluate how gamification affects each of these in relation to achievement in programming skills among the adult learners. The demographic and pretest questionnaire will be gathered in the first tutorial.

Keywords: course retention, computer programming mastery, gamification, technology learning among online students, adult learners.

Track: Information Technology

Mobile-Assisted Language Learning Applications For Muslim Older Adult Learners In Malaysia: A Literature Review

Saleena binti V.E.O Abdul Kader

Faculty member, Department of Information Technology, IOU

Abstract

This concept paper focuses on mobile-assisted language learning applications to support Muslim older adult learning in Malaysia. A systematic literature review has been undertaken from 2008 to 2018 concentrating on theoretical and conceptual perspectives and is presented based on the concept of mobile language learning involving Muslim older adult learners in Malaysia. This serves as an initial study leading towards the proposed innovative use of mobile-assisted language learning using Android Studio for Muslim older adult learners to learn the Arabic language in an informal setting. Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA-ScR) were adopted together with Webster and Watson's (2002) guideline, where the literature review section discussed contributions from leading journals. Data analysis were outlined based on the content analysis standard introduced by Hsieh and Shannon (2005). Relevant publications were gathered via various search tools such as OUM Digital Library, ResearchGate and Google Scholar. Various databases such as PubMed, ScienceDirect, ERIC, IEEE, and a few health-related journals were also utilised. Some references in published books, peer-reviewed journal articles and websites are selectively included and necessary to strongly support the findings related to the study. The search identified 25 relevant articles to the topic on mobile-assisted language learning, adoption of mobile technology and technology-assisted learning among older adults. The results of the study reveal 21 articles where 19 met with the inclusion criteria for full-text review, while grey literature resulted in 2 web-based articles; three apps were appropriate and relevant based on the articles. The searches are done via App Store and PlayStore yielded 98 mobile apps, of which, 76 screened for inclusion. 9 apps met inclusion criteria while the remaining fall available from the grey literature (N=5). The major reasons for exclusion were due to the apps not focusing on language learning, mobile apps were not available in English, and social networking apps.

Keywords: *mobile-assisted language learning, older adult learners, lifelong learning*

Track: Information Technology

**IMPACT OF DEFECT DISCOVERY AND REWORK ON EARNED VALUE
MANAGEMENT (EVM) IN SOFTWARE PROJECT**

Saleena binti V.E.O Abdul Kader
Department of Information Technology, IOU

Abstract

Earned value management (EVM) as a project management and progress tracking technique has been broadly employed in the past three decades. Various organizations have taken advantage of this technique in different domains such as energy, construction, aerospace, defence, and software industry. Software projects are unique in several senses that make the application of the EVM a challenge. One of these challenges is the effect of defect discovery and rework in software production. The new defect may be found in different phases of software development with different degrees of severities. Defect discovery throughout the software development lifecycle causes reworks and consequently makes the project completion difficult to forecast. This paper proposes an EVM model that incorporates the defect discovery and rework factors into project progress tracking in order to improve the forecasted status of a project. We applied a simulation model along its conceptual realization utilizing EVM as the main methodology to measure the real progress of a software project and to forecast the project completion with reliable information. We consider defects and reworks along with the scope, time (schedule) and cost (budget) of the project. Scenario making experiments approach is being applied to mock various conditions. Then, the simulation experiments results of these various conditions are compared with each other. Consoles are used to change the values of different factors such as the density of defect in design and implementation phases, actual personnel, individual actual productivity, actual team productivity, and labour rate to trade-off different situations that address the objective of the study. The study concludes that the discovered defects and reworks can significantly influence project progress and its cost.

Keyword: *Earned value management, defect discovery and rework, project costing.*

Track: Information Technology

Cooperation in Cognitive Radio

Ibrahim Isa

Department of Information Technology, IOU, The Gambia

Abstract

The cognitive radio, an area of interest in research has been proposed with the main aim of improving the utilization of the radio spectrum as a limited natural resource. The nature of the design of cognitive radio is to have an intelligent radio that can sense its environment for spectrum spaces that are not been utilized at a particular time and then take advantage of that opportunity to transmit information in order to overcome the problem of spectrum scarcity. Various techniques have been developed and tested to find out which one is better in terms of utilization of radio resources efficiently. Most of these methods tend to be in a non-cooperative manner in such a way that every user on the network is focused on how to improve its performance only not putting into consideration the existence of other users which will decrease the chances of other users having access to the spectrum and have other setbacks such as interference between users and taking longer time for transmission, The idea of cooperation between users in a cognitive radio system was developed with the aim of improving further how the radio resources are shared amongst the users in a more accurate manner which will improve various characteristics of the network such as accurate spectrum sensing, faster transmission of data and minimization of the power used. In this paper overview of types of cooperation that is carried out by cognitive radios is done, focusing on the type of resource that is the aim of the cooperation and the method used to cooperate and share the resource successfully.

Keywords: Cognitive Radio, Cooperation, Radio Spectrum, Users, Spectrum Sensing, Transmission, Energy Efficiency, Relays.

Track: Islamic Studies

Ḥadīth Scholars' Efforts in Facing Fabrication Of Ḥadīth

Amro Ibrahim

Student, MA in Islamic Studies, IOU

Abstract

Since the demise of the prophet ﷺ, the companions and the following generations paid great attention to preserving the Dīn. These efforts started with the compilation of the Qur'ān during the reign of Abu Bakr (RA). Later, more efforts were exerted across generations in the compilation of the Sunnah of the prophet ﷺ to preserve it from mistakes and lies. False reports were made and related to the prophet ﷺ for several reasons; however, scholars exerted efforts to stop the dissemination of those fabrications by writing compilations about fabricators' names, fabricated ḥadīths, and common unauthentic hadiths. Furthermore, scholars developed rules and methodologies to identify fabricated ḥadīths and to scrutinize the text and chain of narrators of ḥadīths. In this paper, some of these efforts are highlighted, some examples of the books written for this purpose are mentioned, and some of the rules stated by these scholars are listed. This study was made using library research and content descriptive analysis methods for the information obtained from published books and papers. The study has shown that tremendous efforts were made to resist fabrications and to expose fabricators since the third century, and these efforts resulted in extensive and comprehensive compilations about fabricators and fabricated ḥadīths as well as the development of other fields of Islamic sciences such as 'ilmu al-Jarḥi wat-Ta'dīl and 'ilmu at-Tārīkh. These efforts shall be brought to light in our contemporary time in which some voices claim once again that the sunnah of the prophet ﷺ is not authentic or cannot be considered as a reliable source of law.

Keywords: Hadīths, sunnah, fabrications, prophetic traditions, scholars' efforts, criticism

Track: Islamic Studies

Social solidarity as a strategy to alleviate poverty and reduce violent extremism in contemporary Muslim society

Fairouz Ziadi¹, Abdelkader Laallam²

¹PhD student, International Islamic University Malaysia (IIUM)

²Research Officer (Part-time), International Open University (IOU)

²Assistant Professor, Karabuk University, Turkey

Abstract

This research discusses the spectre of poverty and its relationship to violent extremism, which is becoming increasingly prevalent in contemporary Muslim society. Violent extremism has become one of the most important problems in the Muslim world, which in recent years has taken on dangerous dimensions that have negatively affected the individual and society. This painful reality requires a firm stand and an in-depth understanding of the problem, in order to propose a solution to rid society of it. The general purpose of this study is to identify the extent to which the means of social solidarity can be exploited to reduce poverty and thus reduce violent extremism in contemporary Muslim society. Accordingly, the research will address the following points: (1) Defining poverty and identifying its causes in contemporary Muslim society (2) Knowing Islam's position on poverty and explaining its association with violent extremism (3) Explanation of the role of social solidarity in reducing poverty in contemporary Muslim society. In order to answer the problem, the research relied on the inductive method and the descriptive-analytical method. The study reached several conclusions, the most important of which are: (1) Islam considers poverty a serious scourge that threatens the individual, community and national security and stability (2) Extreme poverty can weaken faith, leading a person to slip and fall into the abyss of violent extremism and other deviations, especially when no preventive measures are taken to mitigate its severity. This also emphasizes the importance of belief and faith for societal stability and prosperity. (3) Money is the bait used by extremist groups to prey on the underprivileged and induce them to violent extremism. (4) Islam encourages individuals to work and earn lawful earnings. (5) Social solidarity is an optimal solution to reducing poverty and thus violent extremism in contemporary Muslim society.

Keywords: Social solidarity, Poverty, Violent extremism, Contemporary Muslim society.

Track: Islamic Studies

Application of Islamic Jurisprudence to pandemics: A case study of Corona virus-19

Dr Anwar Sahib

Dean, Faculty of Islamic Studies, IOU

الحمد لله والصلاة والسلام على رسول الله وبعد

A fact which nobody can deny has over loomed the entire World since the end of 2019, referred to as **Coronavirus-19**. The outbreak has dramatically changed the world and lifestyle for most. So much has been said, written, researched and documented.

In this paper, I would only focus on the Islamic perspective of Insha Allah. The fact is pandemics are nothing new, though they may not be known at this scale in our contemporary time.

Islam has provided us with guidelines for everything. Allah The Exalted has said:

أَلْيَوْمَ أَكْمَلْتُ لَكُمْ دِينَكُمْ وَأَتَمَمْتُ عَلَيْكُمْ نِعْمَتِي وَرَضِيتُ لَكُمُ الْإِسْلَامَ دِينًا

This day I have perfected for you your religion and completed My favour upon you and have approved for you Islam as religion. (aL -Maidah 5)

مَا فَرَّطْنَا فِي الْكِتَابِ مِنْ شَيْءٍ

We have not neglected in the Register a thing.

And in the Hadith we find:

عَنْ مَالِكٍ، أَنَّهُ بَلَغَهُ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ " تَرَكْتُ فِيكُمْ أَمْرَيْنِ لَنْ تَضِلُّوا مَا تَمَسَّكْتُمَا بِهِمَا كِتَابَ اللَّهِ وَسُنَّةَ نَبِيِّهِ " مؤطأ الإمام مالك، كتاب القدر 46/1628

Yahya related to me from Malik that he heard that the Messenger of Allah, may Allah bless him and grant him peace, said, "I have left two matters with you. As long as you hold to them, you will not go the wrong way. They are the Book of Allah and the Sunna of His Prophet."

In sha Allah I will highlight many vital points which came as a result of this pandemic.

Methodology for this paper.

This research used the review of relevant literature, principles of Islamic jurisprudence including the verses of Qur'aan and Hadith. It also took into consideration the contemporary religious decrees (Fatwa) issued by Fatawaa committees, the council of scholars and intellectual distinguished scholars from the Muslim World and other places.

Firstly what should a Believer's stance be regarding the Pandemic:

- To follow the official guidelines
- Be wary and not accept rumours and false information. To accept the information from trusted sources.

- To believe that this is a punishment of Allah sent down on whom He wishes, and a Mercy to believers.
- To deal with it under the guideline of the Sunnah of our Beloved Prophet صلى الله عليه وسلم.
- To believe and accept the divine decree of Allah.
- To entrust his affairs to Allah.
- To increase invoking Allah.
- To think positively of Allah.
- Having good omen about it and that this hardship will pass by.
- It is prohibited to inflict fear in Muslims hearts.

While dealing with the pandemic by:

- Treatment and vaccination and following the Jurisprudence of various rules. Some of them are:
 - Rules regarding travelling to and from where pandemics are.
 - Process of purification for those who are infected by viruses.
 - Isolation process of the infected ones.
 - Rules regarding adhaan while praying at home.
 - Is it allowed to close the Masjids and stop people from attending it?
 - Designation of a place for prayers at home.
 - Praying in congregation at home.
 - Who will be the Imaam? Where will the rest stand in prayers?
 - Is the infected person allowed to attend prayers in Masjid?
 - Social distancing in prayers.
 - Juma prayers: Can it be prayed at home?

Conclusion: This research reveals the appropriate issues to address the Covid 19 global pandemic through the lens of Islamic jurisprudence following which we can remain healthy and maintain our lives in a 'new normal. It helps us to understand our situation from an Islamic point of view and enables us to carry on with our responsibilities to the utmost.

Track: Islamic Economics and Banking

Optimizing Waqf to Attain Social Development in Oman

Ibtihal Al Khalifin and Nissar Ahmad Yatoo.

IOU Department of Islamic economics, banking and Finance.

Abstract

Purpose – The purpose of this paper is to highlight the role of waqf, a forgotten and underutilized Sunnah, in uplifting the standards of social development in Oman. Furthermore, the paper aims to formulate a strategy that Oman can follow for the purpose of reviving the waqf sector.

Design/methodology/approach – This study made extensive use of the Omani literature in this field. Additionally, it uses other available literature that details the impact of waqf both in the past and the present, as well as its applications in different countries.

Findings – The empirical evidence collected from the past as well as the relevant information from this modern-day indicate that the performance of the waqf sector in Oman is unsatisfactory.

Research limitations – Obtaining statistical information was a challenge due to the issue of transparency and the fact that the Ministry of Endowments and Religious Affairs may not have formal archives, making it difficult to analyze and draw conclusions about the performance of waqf since the past.

Practical implications – This paper highlights the possible avenues through which the waqf sector can thrive. Waqf establishments will fulfill the needs of the lower-income category in Oman thereby enhancing the social development of the country.

Originality/value – This research paper provides a detailed discussion on the impact of waqf on social development in Oman, with a focus on areas that have not been explored before. This study further formulates conclusions at the end.

Keywords – Waqf, Sunnah, endowments, social development

Track: Islamic Economics and Banking
Risk Management of Islamic Financial Institution

Nazrat Shaukat
BBA Student, IOU

Islamic banking (Financial Sector, Banking, and Insurance) has risen from obscurity to become a significant financial industry. The geographic market, customer, service, product portfolio, and fund volume have all increased dramatically. Furthermore, the number of participants has grown and now includes both pure Islamic and hybrid institutions (the conventional bank with Islamic Finance windows). As a result, failing to comprehend the specific dangers of the Islamic Finance model (risk-sharing and risk pooling) might result in the model's failure, triggering a financial crisis with ramifications for the Islamic faith. As a result, it is critical to manage these specific risks.

To broaden the educational understanding of risk management in the Islamic banking system to gain some beneficial insights that would lead to better risk management practices in Islamic banking institutions. This paper will look at the company's risk management in terms of Islamic Banking Institutions, which follow the Islamic legal and monetary framework, which prevents Riba (interest), eliminates Gharar (uncertainty), and prevents Maysir (excessive risk) (gambling or excessive speculation).

Track: Psychology

**Understanding the Perceptions, Attitudes and Coping Mechanisms of Mental Health
Issues among Muslims in Kenya.**

Lubnah Abdulhalim Said

Student of Bachelor of Psychology, IOU

Abstract

When living in a third-world country, mental health is rarely on the list of priorities. This is because everyone is struggling to make ends meet, find jobs, deal with the ever-escalating cost of living, high insecurity, and fight the high rates of corruption in the country. As such, spending money and time on mental check-ups seems to be a luxury for the majority. When it comes to the Muslim community, the disregard towards mental health runs deeper due to the common stereotypes, misconceptions, and taboo nature of the matter. This includes considering mental illnesses to be only a consequence of sihr, hasad, jinn possession, weak faith, or a punishment from Allah among others. This study aims to establish the perceptions, attitudes, and coping mechanisms that are most commonly adopted within the Muslim community in Kenya and how deeply rooted they are. The hypothesis is that many Muslims still consider mental health to be a lesser priority in life compared to other matters. Some are uninformed about the subject and unaware of their own mental illnesses, while many misunderstand mental illnesses and their connection to both the spiritual and worldly realm. Consequently, many do not seek professional assistance when facing mental distress. Some adopt unhealthy coping mechanisms while others use prophetic medicine and sunnah ways for the same. This research used primary data from an online survey using questionnaires which were conducted among 382 Muslims living in Kenya who are 18 years and above. The analysis was done using Statistical Package for the Social Sciences (SPSS). This study provides unique and valuable information which will, in turn, assist in educating the community as well as coming up with long-term and viable solutions for the mentally ill in the community.

Key Words: *Third-world country, Perceptions, Coping Mechanisms, Mental Health, Muslims*

Tracks: Psychology

**The Impact of Loneliness on Future Life Orientation: Co-Relational Study of Muslims
Versus Non-Muslim Youth Of India**

Ifa Lule

Student, Psychology Department, IOU

Abstract

The Coronavirus (COVID-19) pandemic restrictions have affected the youth to a great extent, not only physically but also mentally. It has also increased the feeling of loneliness among them. This has made it essential to carry out a study on the impact of the pandemic. The research adopts the use of correlational study to examine the impact of loneliness upon the future life orientation of youth residing in India and to check whether it is optimistic or pessimistic. The instrument for the study will be the UCLA 3-item Loneliness Scale and the Life Orientation Test-Revised developed by Daniel Russell and Psychologist Michael Scheier respectively. It is assumed that those who score high on the loneliness scale will have a more pessimistic than optimistic life orientation. This research will also compare the loneliness of Muslims to those of Non-Muslims. It is expected that the results will indicate that Muslims are less lonely as compared to their Non-Muslim counterparts because the study assumes that Islam helps its followers to cope with mental health issues. The sample of this correlational study will include 200 participants. The participants will mainly consist of young Indians, Muslims and Non-Muslims alike, ranging from 15 to 30 years. The data will be collected using the convenience sampling method and the snowball sampling method through the online platform by using Google Forms. The data will then be analyzed using correlational statistics. These research findings can further be extended by conducting it on a larger sample, more inclusive of several other variables.

Keywords: Loneliness, Future Life Orientation, Optimism, Pessimism

Tracks: Psychology

Islamic Perspective of Persons with Special Needs: Challenges and Coping Skills

Dr Muhammad Tajuddeen Sa'ad

Faculty Member, Department of Psychology, IOU

Abstract

It is the ardent desire of every parent to give birth to healthy and bouncing babies with good functioning organs. Moreso, it is their dream that their children grow up and become nurtured into Islamic spiritualism, healthy, intelligent, socially, emotionally, physically and psychologically well-adjusted individuals, who can take care of them during old age. For some parents, their dreams are realised but for some others, they face the tragedy of having to bring up children with one form of disability or the other, a disability that could range from mild to profound. The hopes and dreams that parents have for their children may be shattered. The Muslim parents in this situation are required to be patient, accept the reality in good faith. The holy Quran stated that "those who patiently persevere will truly receive a reward without measure"! (Az-Zummar 39:10) As for the psychological harm disabilities cause, the Qur'an and Sunnah in various texts talk about the remedies of such disabilities and dis-privileges and God's rewards in order that the persons with special need's hearts can find peace and contentment. The purpose of this study is to seek an understanding of the Islamic perspective and attitude towards disability by examining the primary sources of Islamic teaching the Qur'an and the life example of the Prophet Muhammad (SAW) as preserved in his sayings and teachings (Hadith). Therefore, the paper is a theoretical or qualitative study and therefore premise on examining the Islamic perspectives of these categories of persons, looking at the challenges they face within the purview of societal reactions and the necessary daily coping skills that will assist them in managing their disabling conditions. From the content analysis the paper revealed that the attitudes of the society towards persons with special needs has not changed significantly, the need for a more positive attitude becomes imperative. The paper concluded that integrating disabled people into society is crucial in regard to their emotional and mental well-being as prescribed by Islam.

Keywords: Islamic perspective; persons with special needs; coping skills

Tracks: Psychology

Decision Making According to Islam

Bela Khan¹ and Francesca Bocca²

¹Lecturer and ²Prof & HoD, Department of Psychology, IOU

Abstract

Decision making is an incredibly powerful skill that can help individuals and organizations navigate complex challenges. This paper aims to suggest steps in the decision-making process according to Islamic guidelines. There is a plethora of research available on decision making, however, the process according to Islam has not been discussed in explicit detail. Through an extensive literature review and using the content analysis method, this paper attempts to address decision making as a process consisting of four discrete steps. The first one is an analysis of the number of choices available and gathering relevant information about each one of them. The second step, *Shura*, is the evaluation and discussion of the choices with those who have *ilm* (knowledge) of the given subject. *Istekharah* or seeking khair (good) is the third step of the overall decision-making process. The Messenger of Allah (peace and blessings of Allah be upon him) used to teach his companions to make *istekharah* in all matters and taught them the dua of *istekharah* just as he used to teach them surahs from the Quran. As a result of these three steps, one should reach a conclusion and make a choice. The fourth step is a crucial step in the overall implementation of the process. This step is *tawakkul* or putting the trust in Allah after taking all the humanly possible efforts. Hence, the paper proposes tangible steps to making powerful decisions applicable to any process and in any organization to increase productivity, profit and overall benefits.



INTERNATIONAL
OPEN UNIVERSITY

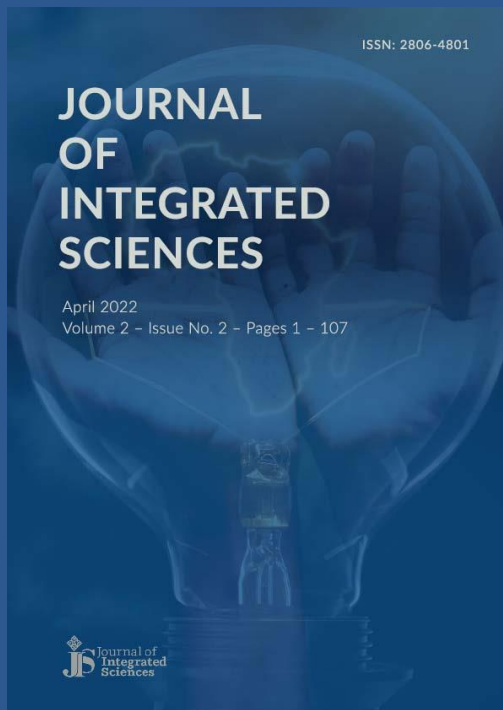


CALL FOR PAPERS

The Journal of Integrated Sciences (JIS) is a quarterly published **multidisciplinary peer reviewed Journal**. The JIS welcomes the submission of scientific articles in **all scientific fields** for the future issues. For all details About this Journal and about Articles Publication, please visit the journal website: <https://jis.iou.edu.gm/index.php/islamic>

Our Features:

- Internationally referred journal
- Blind peer reviewed
- Open access
- Quarterly published
- Quick review process
- Zero publication and processing fees
- Environment friendly



The Journal of Integrated sciences (JIS) welcomes empirical research and theoretical/conceptual research papers having the potential for field applications and in-depth literature reviews, book reviews predominantly from Islamic perspectives. Broadly defined, but not limited to, tracks of the journal research are:

- Arabic Language and Literature
- Business Administration
- Education
- Information Technology
- Islamic Studies
- Islamic Economics and Banking
- Psychology

For submitting:

you can upload your work directly on the journal web page <https://jis.iou.edu.gm/index.php/islamic/about/submissions> or directly send to the email addresses submissions.jis@iou.edu.gm editorinchief.jis@iou.edu.gm research.coordinator@iou.edu.gm