

Holistic Transformative Development Amid Global Pandemic - Singapore's Journey

Pembangunan Transformatif Holistik di Tengah Pandemi Global – Perjalanan Singapura

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ABSTRACT

COVID-19 is a global pandemic (*Jaihah*) that brings hardships (*Haraj*). This has affected all aspects of our life. The United Nations Development Programme reported that uncertainties due to this global pandemic are manifold. Under a 'High Damage' scenario, the world could see a staggering 251 million people driven into extreme poverty by the pandemic, bringing the total number to one billion by 2030. The Singapore government had made swift and comprehensive response by forming multi-ministry task force and galvanise various organisations, at all levels, including faith-based institutions to manage and address the multiple challenges in hands. This paper highlights the 3Rs approach adopted by the government through their policies, measures, and actions on various aspects of sustainability including climate and social changes and how the rest of the stakeholders come together for greater impact, with specific focus on the response from the Muslim community.

KEYWORD

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ABSTRAK

COVID-19 adalah pandemik global (Jaihah) yang membawa kesusahan (Haraj). Ia telah mempengaruhi semua aspek kehidupan kita. Program Pembangunan Pertubuhan Bangsa-Bangsa Bersatu melaporkan bahawa ketidakpastian akibat wabak global ini berlipatkali ganda. Di bawah senario 'Kerosakan Tinggi', dunia boleh menyaksikan 251 juta orang didorong ke dalam kemiskinan tegar akibat wabak itu, menjadikan jumlah keseluruhannya kepada satu bilion menjelang 2030. Kerajaan Singapura telah bertindak pantas dan menyeluruh dengan membentuk tugas pelbagai kementerian, memaksa dan menggembelng pelbagai organisasi, di semua peringkat, termasuk institusi berasaskan keagamaan untuk mengurus dan menangani pelbagai cabaran dihadapi. Makalah ini menyoroti pendekatan 3R yang diadaptasi oleh pemerintah melalui polisi, langkah, dan tindakan mereka mengenai berbagai aspek termasuk perubahan iklim dan sosial dan bagaimana para pemangku kepentingan yang lain berkumpul untuk memberi impak yang lebih besar, dengan fokus khusus pada respons dari Komuniti Muslim.

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Goals, Covid-19,
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1.0 Introduction

The philosophical foundations of responsibility associated with politics (*Siyasah*) and cooperation (*Ta'wun*) have equipped Singapore with mastery and efficiency (*Itqan*). Managing and coordinating critical changes and uncertainties by various stakeholders are necessary to ensure safety and health for all. This is more critical especially for the survival of a small city-state like Singapore. The authors are presenting an analysis of the holistic transformation and development through the close interaction and collaboration of the various government agencies, health authorities, religious leadership and social organisations.

2.0 Dynamic Synergies among Regulator and State Agencies

The Monetary Authority of Singapore (MAS) marks its 50th anniversary developing Singapore as an international financial centre. The Ministry of Trade & Industry has focused on the future economy through digital economy agreements with various countries and industry transformation maps in consultation with different key business stakeholders (Shura). Meanwhile, the Islamic Religious Council of Singapore (MUIS) is given the trust (*Amanah*) to develop a profound religious life and dynamic institutions for the local Muslim community. Islamic beliefs, traditions and values provide an effective and comprehensive solution to the current realities that humans are facing now. Islamic teaching as a **Deen, or Way of Life** has a rich tradition of highlighting the importance of systemic environmental protection and conservation of natural resources for the well-being of the entire eco system for all the living creatures, not just the human beings.

There seems to be a parallel between what Islam is promoting with the policies formulated and measures initiated in Singapore. It is interesting to note that despite having such similarities between Islamic principles and that of the government (e.g., helping the economy, taking care of the environment and citizens' well-being) Singapore is ranked 28th globally in Islamicity indices in terms of its overall performance in the economy, legal and governance, human and political rights, and international relations.

3.0 Efforts to Uplift the Nation

In line with Islamic jurisprudence, the legal maxim states that:

التصرف على الرعية منوط بالمصلحة

"Acts of those in authority over people must take into account the interest of the people."

The Singapore Green Plan 2030 is a national agenda, which charts ambitious and concrete targets, strengthening Singapore's commitments under the UN's 2030 Sustainable Development Agenda and Paris Agreement. The Government has introduced the concept and the principle of 3Rs, **Response, Recovery and Redesign** to achieve the targets.

The first concept, Response refers to the "Emergency" measures in the short term (a few months to one year) to address concerns that have directly emerged from the COVID-19 pandemic and may include forced action. The second concept, Recovery, on the other hand refers to the "**Socioeconomic**" measures in the medium term (one to a few years) with an environmental and climate focus to "build back better" from COVID-19, and usually involves planned, intentional action.

The final concept, Redesign refers to the "Paradigm shifts" and measures in the long term (more than a few years to a few decades) toward redesigning current socioeconomic and sociocultural systems to be sustainable and resilient. These three fundamental principles serves as shared values and vision by different stakeholders towards the operationalization of the policies, measures and action to achieve the stated targets and goals

One example is the Enterprise Sustainability Programme (ESP) introduced recently are for SMEs to embrace sustainability and develop capabilities in this area, while the Household Support Package announced in Budget 2021 provides support to families during this period of uncertainty, where lower-to middle-income families will receive more incentives, rebates and vouchers.

MAS's actions to COVID-19 are to support Singapore's economy (*Iqtisad*) by strengthening the cyber resilience of the financial sector and ensuring the smooth functioning of capital markets and the banking and insurance sectors. As a regulator with oversight (*Hisbah*), to help financial institutions manage issues related to COVID-19, MAS will:

- Adjust the capital and liquidity requirements for banks
- Defer the implementation of regulatory reforms
- Extend report timelines and defer industry projects, and
- Suspend on-site inspections and supervisory visits.

On the 1st of July 2021, MAS took proactive steps and have enhanced the 'Guidelines on the Application of Banking Regulations to Islamic Banking', broadening the scope of the approach and regulatory treatment to all financial institutions offering Islamic banking in Singapore.

MAS also introduced the following measures:

- Announced a SG\$125 million (US\$91.92 million) support package to build capabilities in new growth areas and strengthen the employability of the local workforce.
- Set up a Digital Acceleration Grant to support digitalisation. For example, MAS supports 80% of qualifying expenses for the adoption of digital solutions by smaller financial institutions and fintech firms, up to a cap of SG\$120,000 (US\$88,245.1) per entity.
- Applying Ihsan by helping individuals ease financial difficulties by extending assistance for personal unsecured credit, debt consolidation plans, waiver of debt servicing requirements for

refinancing or repricing of investment property financings and flexible instalment plans. These apply for both Islamic and conventional facilities.

- Since the assent for the COVID-19 Temporary Measures Act 2020 by the president of Singapore, MAS has offered support for SMEs to manage cash flow and helped S-REITs raise funds.

Meanwhile, MUIS has experienced an increase in electronic payments, collecting a total of SG\$52 million (US\$38.24 million) in Zakat contributions in the 2020 financial year alone. Minister-in-charge of Muslim Affairs Masagos Zulkifli highlighted the need for the community to adapt and be agile in order to thrive in various changing environments. At the national level, MUIS is considering reviewing previous Fatwas issued on Islamic finance to ensure they are up to date.

At the grassroots level, several *Asatizah* (i.e., religious teachers) and Malay-Muslim organisations, including AMP, PERGAS Investment, Jamiyah, LBKM, Ascent Islamic, Financial Alliance, Shariah practicing law firms, IF@SG and Islamic financial planners, are gradually synergising their efforts to bridge the gap between Islamic scholars and finance professionals and provide financial solutions and increase *Muamalat* literacy for the community. There have been several successful forums and active discussions lately on several topics in the community, including exchange-traded funds, estate planning including *Wasiat*, investments, *Waqf* and *Zakat* and avenues of earning *Halal* income. A recent initiative Singapore is the Pergas Endowmen Legasi Ulama (PERLU) based on cash *waqf*, it is dedicated towards Pergas' effort in developing a sustainable source of income that ensures financial stability and independence. Another national effort is the launch of iWasiat.sg, the first online *wasiat* generator compliant with Shariah law in Singapore.

One of the companions of the prophet, Sufyan Al-Thawri *r.a.*, said that "*The best of rulers is he who keeps company with ulama, and the worst of the ulama is he who seeks the society of the king*" (Zilfi, 1988). Some scholars find this necessary to advise the government on religious matters with a degree of abstinence from worldly affairs i.e. they must objectively act in fiduciary as spokesman of the community without any commercial interest. The Singapore Government consults MUIS from time to time to ensure that any national efforts will not deprive the Muslim minority or contradict religious principles.

4.0 National Greening Programme

There Prophet Muhammad ﷺ said:

إِنَّ الدُّنْيَا حُلْوَةٌ خَضِرَةٌ وَإِنَّ اللَّهَ مُسْتَخْلِفُكُمْ فِيهَا فَيَنْظُرُ كَيْفَ تَعْمَلُونَ فَاتَّقُوا الدُّنْيَا...

"The earth is green and beautiful, and Allah has appointed you his stewards over it..."

(Sahih Muslim 2742)

Similarly, the Singaporean government has pledged to future generations to turn Singapore from mudflats into a metropolis and a global city of sustainability. In support of the UN Sustainable Development Goals (SDGs), the Singapore Green Plan 2030 focus is multifaceted and aligned with the areas as shown in Table 1.

Table 1. The Focus Areas of the Singapore Green Plan 2030

No	Singapore Green Plan	Targets	UN SDGs
1	Green Economy	<ul style="list-style-type: none"> Enterprise Sustainability Programme Create business and job opportunities Leading centre for Green Finance resilient to environmental risks Attract companies in R&D activities to develop new sustainability solutions. 	1. No poverty 2. Zero hunger 3. Good health and well-being 4. Quality education 5. Gender equality 6. Clean water & sanitation 7. Affordable & Clean Energy 8. Decent Work & Economic Growth 9. Industry, innovation & infrastructure 10. Reduced Inequalities 11. Sustainable cities and communities 12. Responsible consumption & production 13. Climate action 14. Life below water 15. Life on land 16. Peace, justice and strong institutions 17. Partnerships for the goals
2	Green government	Embedding sustainability, encouraging environmental-friendly practices and reducing carbon emission nationwide	
3	City in Nature	<ul style="list-style-type: none"> Every household will live just a 10-minute walk from a park Plan 1 million trees between 2020 and 2030 Work with communities and NGOs to allow people and wildlife to live in harmony 	
4	Energy reset	<ul style="list-style-type: none"> Promoting use of smart LED lights and solar energy by 2030. HDBs to be equipped with electric vehicle charging points, and extensive deployment of solar panels. Diesel cars and taxis to cease from 2025 	
5	Resilient future	<ul style="list-style-type: none"> Putting defences to protect our coastline around Singapore Moderating urban heat by using cool paints in buildings 30% of food consumption to be produced from locals by 2030 	
6	Sustainable living	<ul style="list-style-type: none"> Circular economy – recycling plastics, metals and bottles with enhancing production of NEWater. At least 20% of schools to be carbon neutral by 2030 Expand the cycling network island wide 80% households to be 10-minute walk to train stations. 	

Source: Authors' own

5.0 Sustainable Development: The Way Forward

The UN has 17 SDGs, and they can be mapped to the various objectives of Shariah. Table 2 shows a diagrammatic presentation of the five Maqasid Shariah with respect to the UN SDGs undertaken by Singapore.

Table 2. The five Maqasid Shariah with respect to the UN SDGs undertaken by Singapore

Aspects of Maqasid al-Shariah	UN SDGs Committed by Singapore
Faith / Religion (<i>Deen</i>)	<ul style="list-style-type: none"> • 16 – Peace, justice and strong institutions • 17 – Partnerships for the goals
Lives (<i>Nafs</i>)	<ul style="list-style-type: none"> • 1 – No poverty • 2 – zero hunger • 4 – Quality education • 6 – Clean water & sanitation
Intellect (<i>Aql</i>)	<ul style="list-style-type: none"> • 4 – Quality education • 9 – Industry, innovation & infrastructure
Lineage / Posterity (<i>Nasb</i>)	<ul style="list-style-type: none"> • 7 – Affordable & Clean Energy • 11 – sustainable cities and communities • 12 – Responsible consumption & production • 13 – Climate action • 14 – Life below water • 15 – Life on land
Wealth (<i>Mal</i>)	<ul style="list-style-type: none"> • 8 – Decent Work & Economic Growth • 9 – Industry, innovation & infrastructure • 10 – Reduced Inequalities (via social finance)

Source: Authors' own

6.0 A Gracious Muslim Community

The Little Red Dot, with a 6 million multi-ethnic population and first world economy has about 15% Muslim minority group. Despite being a secular nation, the Muslims (mostly Malays) can practice their *deen* according to the Administration of Muslim Law Act. Influenced mainly by the *Shafie* juristic school of thought, the fast-evolving environmental changes have urged scholars to offer solutions to Muslims who face problems in Singapore. The development of contemporary *fiqh* led to scholarly works based on *Fiqh Aqalliyat*. According to Shaykh Taha Jabir al-Alwani, *Fiqh Aqalliyat* guides the Muslim minority based on Shariah principles as it analyses the “relationship between the religious ruling and the conditions of the community, including the location it exists” (Alwani, 2003). The objective is to ensure that Muslim minorities who face unique problems can still practice their religion and maintain good relationship with the non-Muslim majority. It does not recreate Islam, but it involves methodologies to guide scholars on how to solve new problems faced by Muslim minority under a non-Muslim government.

In line with the vision and mission of MUIS, the desire to forge a Muslim identity has always existed in the community despite being a minority. To do that, MUIS embraces the Muslim community of various branches to cease divisions which may cause the community to tear itself to pieces. By uniting the Muslim community of various *mazahib*¹, Sufi orders² and Salafi ideology, this will ensure social progress and the community can synergise.

وَأَعْتَصِمُوا بِحَبْلِ اللَّهِ جَمِيعًا وَلَا تَفَرَّقُوا...

And hold firmly to the rope of Allah¹ and do not be divided...

- Al-Qur'an 3:103

To ensure psychological and intellectual stability, a prominent scholar, Sheikh Ramadan Al-Buti (2019, 183), mentioned that these are some main factors behind the religious excellency:

¹ Shafite, Malikite, Hanifite and Hanbalite.

² Sufi orders which are established by *jumhur* include the Ahmadiyyah Idrisiyyah, Ba'alawic, Qadriyyah, Chistiyyah, Shadhiliyyah and Naqshbandiyyah.

- Studying the language of the Qur'an
- Focusing on important matters accompanying Qur'anic sciences, such as mathematics, cleanliness, health, medicine and community development
- Imbuing correct attitude in seeking and mastering knowledge as instructed by the Prophet ﷺ; and
- Broadening scope of verifying text from other sources, such as Greek, Indian, Persian, Urdu and Chinese literature.

7.0 Challenges Ahead for the Muslim Community

As the future is getting more uncertain, the Muslim community in Singapore has to be mentally prepared. Asatizah must be aware of the external environment to address and understand the trials and tribulations, in each stage of transition to instil in the Muslim community the proper behaviour in light of such trials and tribulation.

A local contemporary Islamic scholar in Tareem, Dr Al-Habīb Abu Bakr Al-'Adny Bin 'Ali Al-Masyhur, has recently contributed significant work in Islamic history in the science of *Fiqh At-Tahawwulāt*, or Islamic eschatology. *Fiqh At-Tahawwulāt* is a study of the fourth pillar of the religion after *Islam*, *Iman* and *Ihsan*.

فَهَلْ يَنْظُرُونَ إِلَّا السَّاعَةَ أَنْ تَأْتِيَهُمْ بَغْتَةً فَقَدْ جَاءَ أَشْرَاطُهَا ۚ فَأَنَّى لَهُمْ إِذَا جَاءَهُمْ ذِكْرُهُمْ

Are they only waiting for doomsday to take them by surprise? Yet some of its signs have already come. Once it actually befalls them, will it not be too late to be mindful?

- Al-Qur'an 47:18

This is an enhanced approach in studying classical Islam with a paradigm shift as this fourth pillar of religion is in the most elusive hadith (*Ummu al-Sunnah*), in addition to the three essential aspects and foundational sciences of the Islamic religion, i.e., Jurisprudence, Creed and Sufism.

The two main signs are *istibaqiyah* (i.e. future events that will happen) extracted from the *ummu al-Sunnah*:

أَنْ تَلِدَ الْأُمَمُ رَبَّتَهَا وَأَنْ تَرَى الْحَفَاةَ الْغَرَاةَ رَعَاءَ الشَّاءِ يَنْطَاقُونَ فِي الْبُنْيَانِ

- Sahih al-Bukhari 50

According to Dr Al-Habīb Abu Bakr (2016), this extract of hadith, though short, contains a wide meaning (i.e. جوامع الكلم) and can be understood as below, where global trends will affect us in 4 main areas:

- The first sign prophesizes that there will be a revolution in *ilm* (knowledge) and *i'tiqod* (human philosophy).
- The second sign will predict a shift in the *iqtisad* (global economy) and *hukm* (legal reasoning)

The study of the existing three pillars of the religion (i.e. *Islam*, *Iman* and *Ihsan*) will path the way to the door of *Irfan* as mentioned by Habib 'Abd al-Rahman Balfaqui (2015). The various spheres of *Ilm* (Knowledge), *Bayan* (Clarification), *Ihsan* (Excellence) have to be integrated with the sphere of *Irfan* (Gnosis).

Some events during the times of *fitan* will have negative effects, hence MUIS has been proactive to ensure that the *hizful deen* is preserved in line with the *Maqasid*. Otherwise, without proper governance, the Muslim community will lose its identity, as warned by the prophet ﷺ:

لتنقض عرى الإسلام عروة عروة...

The values of Islam shall be diminished one by one...

-Musnad Ahmad

Therefore, knowledge, whether Islamic or secular, is key to success and need to be linked back to the deen. Young people who aspire to become religious teachers should consider getting an *ijazah* which is a certificate containing a *sanad* to trace such knowledge back to the Prophet ﷺ to supplement their university degrees. The Islamic tradition relies on *ijazah* and *sanad* linking knowledge back to *muktabar* scholars.

In modern days, there are scanty opinions of scholars³ which cannot contradict the general position of the *ummah*.

أُمَّةٌ مُحَمَّدٍ عَلَى ضَلَالَةٍ وَيَدُ اللَّهِ عَلَى الْجَمَاعَةِ وَمَنْ شَدَّ شَدًّا فِي النَّارِ

God will not cause all my people to err. God's hand is over the community, and he who is separate from it will be separate in hell.

- Mishkat al-Masabih 173

Henceforth, *ijazah* with *sanad* ensures the sanctity of Islamic religious education in years to come.

لَوْ لَا الْإِسْنَادُ لَقَالَ مَنْ شَاءَ مَا شَاءَ

Al-Imam Abd Allah bin al-Mubārak said: "*If it were not for the chain of transmission, anyone would have said what he wanted*" (Rubat Singapura, 2021).

Henceforth, the Singapore government has preserved several full-time madrasahs as continue to play a pivotal role in developing future generations of *asatizah* with a strong grounding in both religious and secular subjects to prepare the community to face these uncertainties. Interestingly, despite Singapore being a secular county, it is common for every annual intake of new students to be filled up fast due to the high interest of parents to send their children to religious schools.

These madrasahs (MUIS, 2021) are under the Education Act. Under sections 87 and 88 of AMLA, where control of Muslim Religious Schools shall be vested in MUIS:

- Madrasah Al-Arabiah Al-Islamiah
- Madrasah Irsyad Zuhri Al-Islamiah
- Madrasah Aljunied Al-Islamiah
- Madrasah Al-Maarif Al-Islamiah
- Madrasah Alsagoff Al-Arabiah
- Madrasah Wak Tanjong Al-Islamiah

Typically, the traditional learning system in a religious school is known as the *umumi* learning using *halaqah* method where a teacher shall be surrounded by students using the syllabus and a particular *thurath* (classical text). Over time, method of learning changes to modern context (*nizami*) to be classroom-based. As long as the madrasah education system is able to uphold the values of traditional learning with modern pedagogy, the future of the Muslim community will be safeguarded with certainty. As this COVID-19 pandemic is uncertain, the Singapore government has urged schools to implement home-based learning. Hence, to ensure that the madrasahs can continue teaching the students, they

³ The authors noted strange religious opinions in wide circulation. Such opinions could be possible be due to a lack of understanding the *usul al-fiqh* and *muamalat*, hence scholars are unable to understand the *dawabit* of *maslahah* in deriving rulings in line with opinions of *jumhur*. Examples include the religious opinions stating that Friday prayers are permissible to be done before *zawal*, the outright decision that foreign exchange trading is allowed. We also noted a *fatwa* (issued back in 2003) stating that financial returns from the Central Provident Funds are not *riba* despite that, although there is *tasarruf al hukum*, it still contradicts *huquq al-aqd* and *hukm al-aqd*, based on *ihitiyyat*. The Mufti in 2019 recommended that various *fatwa* need to be reviewed to ensure relevancy. In July 2021, the MUIS president mentioned that more initiatives are necessary to manage groups that are too conservative, too liberal or too aspirational.

should continue leveraging on technology to ensure that student's learning journey are not disrupted. IT infrastructure was built and enhanced to ensure the following capabilities e.g.:

- Resources such as *kulliyah* (i.e. lectures) and *kutub* (i.e. books) can be downloaded
- Communication with students using ZOOM, emails and social media, e.g. WhatsApp, Telegram, etc.
- Smartphone apps which enables easy administration and collaboration
- Procurement of laptops at a subsidised rate

8.0 Conclusion

إِنَّ الْإِسْلَامَ بَدَأَ غَرِيبًا وَسَيَعُودُ غَرِيبًا كَمَا بَدَأَ فَطُوبَى لِلْغُرَبَاءِ

Indeed Islam began as something strange, and it will return to being strange as it began. So blessed are those who follow [this].

- Jami' at-Tirmidhi 2629

As per the 2020 Index of Economic Freedom, Singapore is the topmost, freest economy in the world. Singapore has worked hard to make the country green and liveable. Singapore may be a secular nation lacking the Islamic worldview or *Rabbaniyyah* (ie recognition of divine origin/metaphysical roots of the last revealed Semitic knowledge); however, it has fulfilled other characteristics of an Islamic economy in terms of humanity (*Insaniyyah*), ethicality (*Akhlaqiyyah*), moderation (*Wasatiyyah*), practicality (*Waqi'iyyah*) and universality (*Alamiyyah*).

The country can further showcase that by leveraging on the business infrastructure with a similar level playing field and additional incentives, *muamalat* (Islamic finance) can have its presence in every Muslim 'heartlander' to complement basic needs (*Hajah Asliyyah*). Hence, more state support is necessary for Islamic finance (as a niche) to have a social impact and inclusion through digitisation to reduce risk, add values and unlock new growth areas as part of responsible finance for the future generations.

Whatever the odds could be, it is imperative that the Muslim community hold on to its *himmah* (i.e. determination) to ensure that it is always progressive and relevant in today's modern world.

...فَإِنَّ مِنْ وَرَائِكُمْ أَيَّامَ الصَّبْرِ الصَّبْرُ فِيهِ مِثْلُ قَبْضٍ عَلَى الْجُمْرِ لِلْعَامِلِ...

...for ahead of you are days which will require endurance, in which showing endurance will be like grasping live coals...

-Sunan Abi Dawud 4341

Meanwhile, at the community level, Islamic scholarship in Singapore has to go beyond the Asatizah Recognition Scheme. MUIS has done well but needs to work harder to ensure *asatizah* (religious teachers) are equipped with relevant of both divinely revealed and secular knowledge to lead the Muslim community to excellence. Purification of the soul, in reality, is the result of sound application of the Sacred Law and the following of the Messenger of Allah ﷺ.

We have great hope for the Singapore government to manage the country as our *ulil amri* to make this world peaceful, resilient and sustainable for everybody and future generations, in line with UN SDGs. Meanwhile, we expect today's scholars to guide the community effectively aligned with *sunnah al-mawaqif* (i.e. attitude and stance of the prophet, *sahabah* and *khulafa'* depending on the situations) dan *sunnah al-dalallah* (i.e. principles outlined from primary sources of Al-Qur'an and Sunnah) to face these challenging times of this modern world.

قَدْ أَفْلَحَ مَنْ زَكَّاهَا

Success is really attained by him who purifies [his soul].

- Al-Qur'an 91:9

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