

Artificial Intelligence and Islamic Ethics in the Context of Emerging Technologies and Contemporary Human Values

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Abstract

Artificial intelligence is transforming many areas of contemporary life and creating new questions concerning ethics, responsibility, privacy and human dignity. Islamic ethical thought contains principles that can contribute to discussions about the responsible development and use of emerging technologies. This article examines artificial intelligence from the perspective of Islamic ethics and considers how traditional moral principles may be applied to contemporary technological challenges. Principles such as justice, accountability, protection from harm, human dignity, trust and responsible decision making provide useful frameworks for evaluating AI systems. The article discusses applications of artificial intelligence in education, healthcare, finance, employment, communication and public administration. It also examines concerns relating to algorithmic bias, surveillance, misinformation, privacy, data protection and the possibility of discriminatory automated decisions. Islamic ethical approaches emphasize that technological capability does not remove human responsibility and that individuals and institutions remain accountable for the consequences of their actions. The article argues that human oversight should remain central when artificial intelligence is used in areas affecting rights, welfare and social opportunities. It further considers the importance of transparency, fairness and accountability in the design and deployment of AI systems. Rather than rejecting technological innovation, Islamic ethical perspectives can encourage responsible innovation directed toward human welfare and social benefit. The study concludes that dialogue between Islamic ethical scholarship, technology experts and policymakers can contribute to more balanced approaches to artificial intelligence in contemporary society.

Key Words: *Artificial intelligence, Islamic ethics, technology, human values, accountability, digital society*

Introduction

Artificial Intelligence has become one of the most influential technological developments of the contemporary period. Systems capable of analysing large

quantities of information, generating text and images, recognising patterns, making predictions and supporting decision making are increasingly used in education, healthcare, finance, transportation, government, communication and scientific research. The rapid expansion of Artificial Intelligence has created significant opportunities for improving human welfare, but it has also generated difficult ethical questions concerning privacy, human dignity, employment, discrimination, accountability, misinformation and the distribution of technological power. Islamic ethical thought provides a rich tradition through which these questions can be examined. Although classical Islamic scholarship obviously did not address Artificial Intelligence in its modern technological form, Islamic moral and legal reasoning contains principles concerning knowledge, responsibility, justice, preservation of human dignity, prevention of harm, protection of privacy and responsible use of resources. The relevance of Islamic ethics to Artificial Intelligence therefore lies not in searching for direct historical answers to modern technological problems, but in applying established ethical principles to new circumstances through careful reasoning. Contemporary Islamic scholarship can contribute to discussions about Artificial Intelligence by connecting technological development with human responsibility and moral accountability. The central question is not merely what Artificial Intelligence can do, but how its capabilities should be used in ways that protect human welfare and promote justice.¹

The Islamic Conception of Knowledge and Human Responsibility

Knowledge occupies an important position within Islamic intellectual tradition. The Qur'an repeatedly encourages reflection, observation and the pursuit of understanding, while the Islamic scholarly tradition historically produced extensive contributions to mathematics, medicine, astronomy, philosophy, linguistics and other fields. Knowledge, however, is not regarded as morally neutral when it is applied to human affairs. The possession of knowledge creates responsibilities concerning how that knowledge is used. The Qur'anic concept of human beings as *khalifah*, or trustees within creation, can be interpreted as establishing a relationship between knowledge and responsibility.² Technological knowledge therefore carries an ethical dimension because its application can affect individuals, communities and the natural environment. Artificial Intelligence represents an especially powerful form of applied knowledge because it can influence decisions affecting employment, education, healthcare, financial opportunities and access to information. From an Islamic ethical perspective, technological capability should consequently be accompanied by

accountability. The ability to automate a particular decision does not remove the moral responsibility of the individuals and institutions that design, deploy and supervise the system. Human beings remain responsible for ensuring that technological systems are used for legitimate and beneficial purposes.

Artificial Intelligence and the Principle of Human Dignity

Human dignity provides an important foundation for evaluating emerging technologies. The Qur'an describes the children of Adam as having been honoured by God, establishing a broad principle of human worth.³ This principle has direct relevance to Artificial Intelligence because automated systems can potentially reduce individuals to data points, risk scores, behavioural profiles or economic categories. When algorithms determine whether a person receives employment, credit, education or access to particular services, there is a risk that the individual may be treated primarily as an object of computational analysis. Islamic ethics encourages a different understanding in which human beings possess moral value that cannot be completely represented through data. Artificial Intelligence should therefore remain subordinate to human dignity rather than allowing technological efficiency to become the sole measure of institutional decision making. Systems that produce humiliating, discriminatory or exploitative outcomes raise serious ethical concerns even when they are technically efficient. Human dignity also requires respect for personal autonomy and the ability of individuals to understand and challenge decisions that significantly affect their lives. The development of Artificial Intelligence should therefore be guided by the principle that technological progress must serve human beings rather than diminish their moral status.

Justice and Algorithmic Fairness

Justice is one of the central principles of Islamic ethics and has significant relevance to algorithmic decision making. The Qur'an repeatedly commands believers to uphold justice and warns against allowing personal interests or social relationships to influence fair judgement.⁴ Artificial Intelligence systems are often presented as objective because they operate through mathematical models, but algorithms can reproduce biases present in their training data, institutional structures or design assumptions. If historical data reflect discrimination, an automated system trained on that data may reproduce or even amplify existing inequalities. Such outcomes can affect recruitment, lending, education, policing and other areas of social life. Islamic ethical reasoning requires attention to the consequences of technological decisions

rather than simply the technical sophistication of the system. A system that consistently disadvantages particular groups cannot be considered ethically acceptable merely because its calculations are mathematically accurate. Justice therefore requires testing, monitoring, transparency and correction when algorithmic systems produce discriminatory outcomes. The Islamic principle of justice can contribute to contemporary debates about algorithmic fairness by insisting that technological systems must be evaluated according to their effects on people and communities.

The Principle of Preventing Harm

The prevention of harm is a major principle within Islamic legal and ethical reasoning. The widely recognised maxim that harm should neither be inflicted nor reciprocated has influenced Islamic jurisprudence across different areas of social life.⁵ This principle is particularly relevant to Artificial Intelligence because technological systems can generate both intended and unintended consequences. AI applications may improve medical diagnosis or disaster prediction, but poorly designed systems can also produce incorrect decisions, privacy violations, discriminatory outcomes or dangerous misinformation. The possibility of harm requires developers and institutions to evaluate risks before deploying powerful systems. This is particularly important when Artificial Intelligence is used in areas involving vulnerable individuals or irreversible decisions. The principle of harm prevention does not require the rejection of technology simply because some risk exists. Rather, it encourages proportional assessment, precaution and responsible management. Institutions should therefore consider whether the expected benefits of an AI system justify its risks and whether less harmful alternatives are available. Islamic ethics can thus support a precautionary approach in which technological innovation is encouraged but accompanied by serious consideration of foreseeable harm.

Privacy and the Protection of Personal Information

Artificial Intelligence depends heavily upon data. Systems may process information concerning individuals' identities, behaviour, locations, preferences, communications and economic circumstances. The collection and analysis of such information creates significant privacy concerns. Islamic ethics contains strong principles concerning respect for privacy and prohibits practices such as spying and unwarranted intrusion into the private affairs of others.⁶ These principles provide an important basis for evaluating contemporary data practices. The fact that information can technically be

collected does not establish that it is ethically permissible to collect or analyse it without appropriate justification. AI developers and institutions should therefore consider consent, necessity, proportionality and data security. Individuals should have meaningful information about how their data are being used, particularly when automated systems make consequential decisions. The protection of privacy also requires preventing unauthorised access, commercial exploitation and unnecessary retention of personal information. Islamic ethical principles can therefore contribute to modern discussions concerning data governance by treating personal information as something that must be handled responsibly rather than merely as a commercially valuable resource.

Artificial Intelligence and Accountability

Accountability becomes increasingly complicated when decisions involve sophisticated AI systems. If an algorithm causes harm, responsibility may be distributed among software developers, companies, data providers, institutional users and decision makers. The complexity of an AI system can sometimes create a situation in which no individual accepts responsibility for its consequences. Islamic ethics strongly emphasises *amanah*, or trust, and holds individuals accountable for the responsibilities entrusted to them.⁷ This principle has important implications for AI governance. Organisations should not be able to avoid responsibility simply by claiming that an automated system produced the decision. Human oversight must remain meaningful, particularly in high impact areas such as healthcare, criminal justice, employment and public administration. Institutions deploying AI should establish clear lines of responsibility so that individuals affected by automated decisions have mechanisms through which concerns can be raised and errors can be corrected. Accountability should therefore be incorporated into the design and governance of AI systems from the beginning rather than introduced only after harm occurs.

Artificial Intelligence in Healthcare and the Ethics of Human Care

Healthcare is one of the fields in which Artificial Intelligence has significant potential to improve human welfare. AI can assist with medical imaging, diagnosis, drug research, patient monitoring and the analysis of large medical datasets. These applications may contribute to faster and more accurate healthcare decisions. Nevertheless, medical AI raises ethical questions concerning privacy, informed consent, responsibility and the relationship between technology and human care. Islamic ethics places great value on the preservation of human life, which is traditionally regarded as one of the essential

objectives of Islamic law.⁸ This provides a strong ethical basis for using beneficial technologies in healthcare. At the same time, technological efficiency should not eliminate the human dimension of medical treatment. Patients are not simply collections of medical data. They possess emotional, spiritual and social needs that require human attention. AI should therefore assist healthcare professionals rather than completely displace responsible human judgement in situations requiring empathy, contextual understanding and moral decision making. The ethical use of AI in medicine requires both technological competence and respect for the dignity of patients.

Artificial Intelligence, Employment and Economic Justice

Automation is transforming labour markets by changing the tasks performed by workers and creating new forms of employment while potentially reducing demand for certain occupations. Artificial Intelligence may increase productivity and generate economic opportunities, but the benefits of technological development may not be distributed equally. Workers with limited access to education and digital skills may face greater risks of displacement. Islamic economic ethics emphasises fairness, responsibility and concern for vulnerable members of society. Economic activity should not be organised solely around the maximisation of profit without considering its social consequences.⁹ The introduction of AI therefore raises questions about fair wages, worker retraining, social protection and equitable access to technological opportunities. Businesses have responsibilities toward employees whose work is transformed by technological adoption, while governments and educational institutions have responsibilities to facilitate reskilling and lifelong learning. Technological progress should ideally create broader human welfare rather than concentrating economic power in a small number of organisations. Islamic ethical principles can contribute to this discussion by connecting economic innovation with social responsibility.

Artificial Intelligence and Misinformation

The digital information environment has been transformed by generative Artificial Intelligence. Systems can produce convincing text, photographs, audio and video at very high speed. These capabilities can support education and creative expression, but they can also facilitate misinformation, impersonation, fabricated evidence and manipulation. Islamic ethics places strong emphasis on truthfulness and responsible communication. The Qur'an instructs believers to verify information before acting

upon it, particularly when unreliable information could cause harm.¹⁰ This principle has contemporary relevance in an environment where AI generated material may be difficult to distinguish from authentic human communication. Users and institutions should therefore develop practices for verifying important information before accepting or sharing it. AI generated content should be appropriately identified where its artificial origin is relevant to understanding the material. Educational institutions can play an important role by teaching students digital literacy and source evaluation. The ethical responsibility associated with AI therefore extends beyond developers to ordinary users who generate, distribute and consume machine produced information.

Artificial Intelligence and the Transformation of Human Relationships

Technology does not merely change economic and institutional systems. It also changes the way people interact with one another. AI based assistants, recommendation systems, conversational systems and automated social platforms increasingly mediate human communication. These technologies can provide convenience and companionship, but excessive dependence may contribute to social isolation or weaken direct interpersonal relationships. Islamic ethics places strong emphasis on family relationships, community responsibility, hospitality, neighbourly conduct and human solidarity.¹¹ A technological environment that encourages individuals to replace meaningful human relationships with automated interaction raises questions about the quality of social life. AI can support communication across geographical distances, but it should not be allowed to undermine the social institutions through which people experience belonging and mutual responsibility. The ethical objective should therefore be to use technology as a means of strengthening human relationships rather than as a substitute for them. This distinction is particularly important for younger generations who increasingly encounter social interaction through digital environments.

Artificial Intelligence and Education

Artificial Intelligence has the potential to transform education through personalised learning, automated assessment, language assistance, research support and accessibility tools. Students can use AI systems to understand difficult concepts, practise languages and receive immediate feedback. Teachers can use technology to organise educational materials and identify learning needs. However, unrestricted dependence on AI can weaken independent thinking, creativity and academic integrity. Islamic educational traditions historically placed great importance on

disciplined learning, intellectual effort and the relationship between teachers and students. Knowledge was not understood simply as information that could be collected but as something requiring understanding, reflection and responsible application.¹² Contemporary Islamic educational institutions can therefore use AI as an educational aid while maintaining the importance of human teaching and intellectual development. Students should be encouraged to verify AI generated information and to distinguish between assistance and genuine intellectual work. The ethical use of AI in education requires a balance between technological convenience and the cultivation of independent judgement.

Artificial Intelligence and Islamic Religious Education

Artificial Intelligence is increasingly capable of answering questions about religious texts, producing translations and summarising theological materials. This creates both opportunities and risks for Islamic education. Digital systems can make classical texts more accessible and assist students in locating relevant information. They may also help translate materials between languages and support research into large textual collections. However, an AI system may generate incorrect quotations, misinterpret religious concepts or present disputed opinions without adequate context. Islamic scholarship has historically placed great importance on chains of transmission, textual analysis, scholarly competence and contextual interpretation. A machine generated answer cannot automatically possess the authority associated with qualified scholarship. AI can therefore serve as a research and educational tool, but it should not be treated as an independent source of religious authority. Religious educators have an important role in teaching students how to use digital tools critically while maintaining respect for established scholarly methods. This approach can enable technology to support Islamic learning without undermining the intellectual traditions through which religious knowledge has historically been preserved.

Artificial Intelligence, Human Autonomy and Moral Decision Making

A significant ethical question concerns the extent to which humans should delegate decisions to machines. AI systems can recommend medical treatments, evaluate financial applications, predict risks and influence public policy. Delegating decisions may improve efficiency, but it can also weaken human responsibility if individuals accept automated recommendations without critical evaluation. Islamic ethics emphasises moral accountability because human beings are responsible for their actions and intentions.¹³ This principle suggests that automated recommendations

should not eliminate human judgement in morally significant situations. The person or institution responsible for using an AI system must remain capable of questioning its outputs. Human autonomy also requires that individuals affected by AI decisions should have appropriate opportunities to understand and challenge those decisions. Technological systems should therefore be designed to support human decision making rather than create unquestionable automated authority. The preservation of human agency is especially important when decisions involve dignity, liberty, livelihood or fundamental personal interests.

Artificial Intelligence and Environmental Responsibility

The development of AI depends upon significant computing infrastructure, data centres, electricity and physical resources. As AI systems become larger and more widely used, questions concerning energy consumption and environmental sustainability become increasingly important. Islamic environmental ethics emphasises moderation, responsible stewardship and avoidance of waste. The Qur'an warns against excess and describes creation as characterised by balance.¹⁴ These principles provide a useful ethical framework for considering the environmental costs of technological development. The objective should not be to reject Artificial Intelligence because it consumes resources, but to encourage efficient systems, renewable energy use, responsible infrastructure planning and consideration of environmental consequences. Technology companies and governments can incorporate environmental impact assessments into decisions concerning large AI systems. From an Islamic perspective, technological innovation should be consistent with responsible stewardship of the natural world. Human technological power therefore carries obligations toward both present and future generations.

Artificial Intelligence, Surveillance and Security

AI based surveillance technologies can identify faces, analyse movement patterns, detect behaviour and process enormous quantities of information. Such systems may assist in public safety and security, but they can also create significant risks to privacy and civil liberties. Islamic ethical principles concerning privacy, dignity and justice are highly relevant in this context. Surveillance should not become an unrestricted mechanism through which individuals are monitored without legitimate justification. The use of technology for security purposes requires proportionality, legal safeguards and institutional accountability. Automated systems can also make mistakes, particularly when facial recognition or predictive technologies are used in complex

environments. If such mistakes result in denial of services, wrongful suspicion or other serious consequences, the ethical implications can be severe. Islamic ethical reasoning therefore supports the idea that security measures must remain subject to justice and responsible limits. Protection of society should not be achieved by abandoning the dignity and legitimate privacy of individuals.

Artificial Intelligence and Warfare

The application of Artificial Intelligence to military technologies raises some of the most serious ethical questions associated with emerging technologies. Autonomous systems may assist with surveillance, targeting, logistics and battlefield decision making. The delegation of life and death decisions to machines creates difficult questions concerning human control and responsibility. Islamic jurisprudential traditions concerning warfare developed principles relating to legitimate authority, necessity and restrictions on harm, although historical applications varied across circumstances.¹⁵ Contemporary discussions can draw upon the broader ethical principle that human life must not be treated as an insignificant object of technological optimisation. Systems capable of causing lethal harm require particularly strong human oversight and accountability. International humanitarian principles and Islamic ethical reasoning can interact in examining questions concerning distinction, proportionality and the protection of civilians. The technological ability to automate violence should not be mistaken for moral permission to do so.

Islamic Legal Reasoning and Emerging Technologies

Islamic legal and ethical traditions possess mechanisms for addressing circumstances that were not explicitly discussed in foundational texts. Concepts such as *ijtihad*, *maslahah* and the higher objectives of Islamic law have historically contributed to reasoning concerning new circumstances. Contemporary AI related questions may require interdisciplinary engagement between Islamic scholars, legal experts, computer scientists, ethicists and policymakers. Questions concerning data ownership, automated contracts, digital identity, algorithmic decision making and AI generated content cannot be adequately addressed through technical or religious knowledge alone. The *maqasid al shariah* framework is particularly relevant because it focuses attention on broader human interests and social welfare. Contemporary scholars can examine whether specific applications of AI protect or threaten essential interests such as life, intellect, property, family and human dignity.¹⁶ Such reasoning should recognise technological complexity while remaining grounded in established ethical

principles. Interdisciplinary scholarship can therefore help Islamic ethics engage emerging technologies without forcing modern technologies into simplistic historical categories.

Artificial Intelligence and Contemporary Human Values

The ethical discussion surrounding Artificial Intelligence extends beyond religious communities because many of its central questions concern values shared across different societies. Justice, human dignity, privacy, truthfulness, responsibility, safety and compassion are important themes in many ethical traditions. Islamic ethics can contribute to this wider conversation while maintaining its distinctive theological foundations. The Islamic emphasis on accountability before God adds a dimension of moral responsibility that extends beyond legal compliance. A system may comply with existing regulations while still raising deeper questions about fairness, intention and social responsibility. Islamic ethics therefore encourages a broader understanding of technological governance in which law, morality and social welfare interact. This perspective can complement contemporary discussions concerning responsible innovation and human centred technology. Dialogue between Islamic ethical thought and other moral traditions can also contribute to a more inclusive approach to global AI governance.

The Need for Ethical AI Governance

Responsible Artificial Intelligence requires more than technical safeguards. Governments, businesses, universities and civil society organisations need clear principles governing the design and deployment of AI systems. These principles should address transparency, accountability, privacy, fairness, security, human oversight and environmental responsibility. Islamic institutions can participate in these discussions by contributing ethical perspectives derived from concepts such as *adl*, *amanah*, *ihsan*, *rahmah* and the prevention of harm. Educational institutions should prepare students to understand both the capabilities and limitations of AI. Religious scholars should engage with technological developments rather than leaving discussions of emerging technologies entirely to technical specialists. Technology professionals, in turn, can benefit from understanding the ethical and cultural contexts in which their systems are deployed. Effective governance will require cooperation between different forms of expertise. Such cooperation can help ensure that Artificial Intelligence develops as a tool for human benefit rather than becoming an uncontrolled source of social power.

Challenges in Applying Islamic Ethics to Artificial Intelligence

Applying Islamic ethical principles to Artificial Intelligence is not without difficulty. Islamic scholarship contains diverse approaches to legal interpretation and ethical reasoning, and scholars may differ in their assessment of particular technologies. Furthermore, AI systems operate within global economic and technological structures that extend beyond the control of individual communities. The speed of technological development can also make ethical and legal responses difficult because new applications emerge before existing frameworks have been fully evaluated. Another challenge is avoiding simplistic claims that a particular technology is either inherently permissible or inherently prohibited. Ethical evaluation often depends upon purpose, design, context, consequences and safeguards. A facial recognition system used for medical assistance may raise different questions from one used for unrestricted surveillance. Similarly, generative AI used for education differs ethically from its use for fraud or manipulation. Islamic ethical analysis must therefore remain contextual and evidence based. The objective should be to develop principles capable of guiding nuanced decisions rather than creating simplistic technological classifications.

The Future of Artificial Intelligence and Islamic Ethical Thought

The future relationship between Artificial Intelligence and Islamic ethics will depend upon the ability of Muslim scholars and institutions to engage technological change proactively. Islamic universities, seminaries and research centres can establish interdisciplinary programmes bringing together Islamic studies, computer science, law, philosophy and social sciences. Research centres can examine AI applications in areas such as healthcare, education, finance, religious scholarship and public administration. Ethical guidelines can be developed for Muslim organisations using AI, while educational programmes can teach students responsible use of generative technologies. Greater participation in international discussions on AI governance would also allow Islamic ethical perspectives to contribute to global debates. The objective should not be to create an isolated Islamic technology policy but to develop thoughtful ethical contributions that can participate in wider conversations about human centred innovation. Islamic ethical thought has historically demonstrated an ability to engage new intellectual and social circumstances. Its engagement with Artificial Intelligence can continue this tradition by combining religious principles, rational inquiry and contemporary expertise.

Conclusion

Artificial Intelligence represents a transformative technological development with profound implications for human society. Its applications can improve healthcare, education, scientific research, communication and economic productivity, but they can also create serious risks involving discrimination, privacy violations, misinformation, unemployment, surveillance, environmental pressure and the erosion of human autonomy. Islamic ethics provides a substantial framework through which these challenges can be examined. Principles of justice, human dignity, responsibility, truthfulness, privacy, compassion, prevention of harm and stewardship offer important foundations for evaluating technological development. These principles do not provide automatic answers to every modern AI question, but they can guide responsible reasoning concerning the purposes, consequences and governance of emerging technologies. The Islamic concept of *amanah* emphasises that technological power must be accompanied by accountability, while the principle of justice requires attention to the social consequences of automated decisions. The preservation of human dignity requires that AI remain a tool serving human beings rather than becoming an unquestionable authority over them. Future engagement between Islamic ethics and Artificial Intelligence should therefore be interdisciplinary, evidence based and open to dialogue with other ethical traditions. If technological innovation is guided by moral responsibility, Artificial Intelligence can become an important instrument for human welfare. If technological power develops without adequate ethical accountability, however, its benefits may be accompanied by significant social and moral costs. The central challenge for contemporary societies is therefore not whether Artificial Intelligence should be developed, but how its development can remain aligned with justice, dignity, responsibility and the broader values necessary for a humane future.

END NOTES

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