



INTERNATIONAL OPEN UNIVERSITY

INSIGHTS

MAGAZINE



THE RISE OF ISLAMIC FINANCE

INSIDE

IOU global staff
visit Gambia
headquarters

Dr. Bilal Philips
in Malaysia and
Indonesia

Poetry **Competition**
Winning Entries

& much more...

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- Inspirational coffee mugs
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- Designer gift items & more



Insights is a bi-annual magazine that features the International Open University's (IOU) progress and development. The magazine presents the achievements of all the departments and highlights the new programs that were launched, while sharing valuable experiences from students and alumni. It is a testimonial to the talents and efforts of all the students and faculties who fueled IOU's successes.



MEET THE TEAM

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EDITOR'S DESK



THE SUSTAINABLE ALTERNATIVE

Islamic Finance in a World of Disposable Economies

In a world dominated by an economy of urgency, where everything, including human morals seem to have a price, the International Open University offers a space for reflection and learning. In this context, where injustice and poverty have become profitable, giving rise to a fiscal order based on inequality, Insights Magazine shines a guiding light towards authentic knowledge, Islamic duty, reflection, and learning.

In this somewhat pessimistic political landscape, our magazine provides alternatives and optimistic points of view through the shared knowledge of professionals, experts, and students of Islamic Economics and Finance. These contributions shed light on how as Muslims, we can take control of our lives and financial decisions, thereby positively impacting our immediate surroundings.



Our economy, inherently linked to politics, can seldom be approached without ideological bias. However, our editorial team with whom I have had the honor of working, has tackled this challenge with dedication. They have made complex topics accessible to a broad range of readers, democratizing the knowledge of Islamic Economics. This effort reflects an investment of time and dedication that deserves our recognition and gratitude.

The articles in this edition of Insights Magazine go beyond mere technicalities; they offer a comprehensive view of how economic problems are interconnected, and how solutions based on common principles can be effective. Economics is not a precise science, which is why Islamic Economics follows rules that support fairness and equality, rather than simply creating restrictions that make our lives more difficult, as some may believe. The writers proficiently show that an economy based on Sharia principles is effective and beneficial, not just for individuals, but for society as a whole.

Knowledge is an obligation for all Muslims. Understanding the workings of the economic landscape, and recognizing that we should not settle for unjust systems is our responsibility. This release invites readers to explore the idea of an economy aligned with the Sharia (Islamic law and ethics), based on principles of non-harm and justice. Each article opens

doors to new possibilities, offering hope and a new perspective on understanding the financial world.

Many thanks to our team of editors and volunteers for their patience, time, and commitment to this beautiful project. It has been an honor to work with each of you. Together, we hope to guide our readers toward responsible and conscious financial decisions.

Welcome to the 14th issue of Insights Magazine - where economics becomes a subject full of hope and possibilities.



By María F. Khan

María F. Khan is a conflict analyst based in Germany, with a focus on East Africa, the Middle East, and South Asia. She has a Master's in Conflictology from the United Nations Institute for Training and Research (UNITAR) along with a Master's in Creative Writing. She is currently pursuing a Master's in Security and Defence at the European University of Madrid and a diploma in Islamic studies from IOU. Her work has appeared in international and Spanish media outlets like El Confidencial, El Mundo, La Razón & VICE News.

FROM THE FINANCE DIRECTOR'S DESK



The Importance of Islamic Financial Literacy

Islam views wealth as both a blessing and a test. The Prophet (ﷺ) said that questions about how wealth was earned and spent will be crucial on the day of Judgment (Tirmidhi, 2417, Hasan Saheeh).

Proper management of wealth in a *halal* (permissible) way turns each financial act into 'ibadah (worship) and attracts *barakah* (blessings). On the other hand, wealth earned or spent in a *haram* (forbidden) way leads to a loss of *barakah*, unanswered prayers, and increased divine displeasure. The Prophet (ﷺ) warns, "No flesh grows that was nourished by that which is unlawful but the Fire is more appropriate for it." (Tirmidhi, 614, Hasan).

Regardless of the size of one's wealth, managing finances according to Islamic principles is an individual responsibility. This includes ensuring earnings are *halal*, avoiding interest in debts, investing in shariah-compliant ways, and making sin-free purchases. Thus, Islamic financial literacy is essential for everyone.

At the International Open University (IOU), we emphasize Islamic finance development. Our faculty of Islamic Banking and Finance is blessed to have a team of globally renowned academics with deep specialization in the Islamic finance sector. Our Bachelor of Science in Islamic Economics, Banking, and Finance offers comprehensive insights into financial complexities by highlighting Islamic principles' influence on economics, banking, and finance. We invite you to join our programs and nurture both your spiritual and financial well-being.

Sheikh Muhammad West

Finance Director,
International Open University

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THE RISE OF ISLAMIC FINANCE



THE RISE OF ISLAMIC FINANCE



The Future of Ethical Finance

Islamic Economics, Banking, and Finance at IOU

In today's wide-ranging education landscape, where different fields come together, economics is notable for its broad application and significant influence.

At its core, economics is about handling limited resources, especially when it comes to money and banking. Banking and finance, which are specialized branches of economics, play a crucial role in every global economy. Exploring economics offers numerous career paths in areas like banking, insurance, and financial markets. This is where the International Open University (IOU) comes into play: IOU connects traditional economics with the ethical principles of Islamic finance.

Integrating Islamic Principles in Economics, Banking, and Finance Education

At IOU, there is an emphasis on viewing economics through an Islamic lens, adding a critical dimension to the understanding of this field. This approach allows students to explore the philosophical foundations of Islamic economics and the workings of Islamic banks and financial institutions.

The Department of Islamic Economics, Banking, and Finance at IOU clearly shows this dedication, offering B.Sc. and M.Sc. programs that blend traditional economic theories with Islamic principles.

The curriculum covers a range of courses such as Principles of Accounting, Managerial Accounting, Statistics and Econometrics, and Investment and Financial Statement Analysis.

Furthermore, it includes specialized courses: Islamic Financial Markets and Institutions, Islamic Capital Markets, and Islamic Wealth Management are available, giving students a comprehensive understanding of both conventional and Islamic finance.

A Modern Educational Approach

- **Fully Online Learning:** IOU offers the flexibility and accessibility of online education, enabling students worldwide to participate in these programs.
- **Flexible Timing:** Recognizing the diverse needs of students, IOU provides flexible scheduling, allowing learners to balance their studies with other commitments.
- **International Standard Curriculum:** The courses at IOU adhere to global educational standards, ensuring that students receive a quality education that is both relevant and comprehensive.
- **Diverse Faculty:** The faculty at IOU bring a wealth of knowledge and experience from various corners of the world, offering students a rich learning experience.
- **Affordability:** IOU is committed to making education accessible, offering these valuable courses at an affordable cost.

Embarking on studies at IOU's Department of Islamic Economics, Banking, and Finance prepares you to deal with an ethical and equitable financial world, rooted in the principles of Islamic economics.

Enroll Now!

www.iou.edu.gm/stream/bec/



By Dr. Nissar Yatoo

Dr. Nissar Ahmad Yatoo is the Head of the Islamic Banking, Economics and Finance Department at the International Open University. He has a Ph.D. in Finance with specialization in Islamic Finance from the Pondicherry University. He holds a Master of Finance and Control (MFC) from the University of Kashmir; a Post Graduate Diploma in Statistics and Research Methodology (PGDSRM) from the Pondicherry University; a B.Sc and a B.Ed from the University of Kashmir.



THE RISE OF ISLAMIC FINANCE

The Global Financial Crisis Spares None. How do we Escape it?

The Financial Crises

The efficiency argument in favor of the conventional interest-based system of financial intermediation has been substantially weakened by the crises it has experienced over the last few decades. There is not a single geographical area or major country that has been spared the effects of these crises. Hence, there is an uneasy feeling that "something is wrong with the global financial system." This has led to a call for comprehensive reform of the financial system to help prevent the outbreak and spread of financial crises or, at least, minimize their frequency and severity. The needed reform has come to be labeled "the new architecture."

Inadequate Market Discipline: Is this the Root Cause?

The primary cause, in our view, is the inadequate market discipline in the conventional financial system. Instead of making the depositors and the bankers share in the risks of business, it assures them of the repayment of their deposits or loans with interest. The ability of the market to impose the required discipline thus gets impaired, leading to an unhealthy expansion in the overall volume of credit, excessive leverage, and living beyond means. This tendency of the system gets further reinforced by the bias of the tax system in favor of debt-financing; dividends are subject to taxation while interest payments are allowed as a tax-deductible expense.

Actually, the fault line in the international financial system results from the lack of adequate market discipline due to the absence of explicit risk-sharing. It is this fault line which makes it possible for the financier to lend excessively and also to move funds rapidly from place to place at the slightest change in the economic environment. A high degree of volatility thus gets injected into interest rates and asset prices. This generates uncertainty in the investment market, which in turn discourages capital formation and leads to the misallocation of resources.

There may be nothing basically wrong with a reasonable amount of short-term debt used for financing the purchase and sale of real goods and services by households, firms, and governments. However, an excess of it tends to get diverted to unproductive uses as well as speculation in the foreign exchange, stock, and property markets. Jean-Claude Richet, former President of the European Central Bank, has rightly pointed out that: "A bubble is more likely to develop when investors can leverage their positions by investing borrowed funds."

What's the Right Solution?

Strict compliance with regulations and supervision should be complemented by a shift towards more discipline in the financial system. This involves making both investment depositors and banks share business risks. Simply bailing out banks is not sufficient. It's important to motivate depositors to be cautious in choosing their bank and encourage bank management to be prudent in their loans and investments. Bank managers, who can better evaluate asset quality, would be motivated by risk-sharing to make decisions benefiting both banks and depositors. Therefore, reinforcing bank regulations and supervision with self-discipline is necessary. This can be achieved by increasing reliance on equity rather than debt, as advocated by major religions, and confining credit to financing real goods and services with some risk-sharing by the lender.

The International Monetary Fund (IMF) supports equity financing,

viewing it as a safer way to finance development compared to short-term borrowing. While investment depositors might be risk-averse, banks can invest their funds in less risky assets and build loss-offsetting reserves to protect depositors from losses. This approach would make banks more effective in risk management and the banking system safer.

Greater reliance on equity financing is also supported in mainstream economics. Harvard Professor of Economics, Rogoff, suggests that equity lending and direct investment should play a bigger role. He believes that a better balance between debt and equity would enhance risk-sharing and reduce financial crises. Aligning debt with the purchase of real goods and services, as Islamic teachings require, would further reduce financial market instability by curbing excessive credit expansion for speculation.



By Mufti Asad Gul

Mufti Asad Gul is a Senior Lecturer at IOU. He has a Masters in Finance, Economics, Islamic Studies, Philosophy and International Relations. Currently, he is pursuing his Ph.D. in Islamic Finance from the University of Peshawar, Pakistan. He has a Chartered Banker Degree from the United Kingdom and is a Certified Shariah Advisor and Auditor. He has been a seasoned Islamic Banker since 2013 and has served in promoting Riba Free Banking around the globe.

THE RISE OF ISLAMIC FINANCE



The projected market size for Islamic Fintech is expected to reach \$179 billion by 2026, reflecting a Compound Annual Growth Rate (CAGR) of 17.9%. This contrasts with the overall global Fintech industry, which is anticipated to grow at a CAGR of 13.5% during the same period.

THE RISE OF ISLAMIC FINANCE

Islamic Fintech What's the Buzz?

The projected market size for Islamic Fintech is expected to reach \$179 billion by 2026, growing rapidly at the rate of 17.9%, in contrast to the global Fintech industry, which is anticipated to grow at 13.5%.

Fintech is short for financial technology and often considered a new term, but it actually has deep historical roots. This concept dates back centuries, indicating its lasting significance. It refers to the integration of technological advancements into financial services to improve and automate them. Over time, technological advances have consistently altered how we manage finance and money. It started with ancient records of government finances, which led to the invention of money for trade, then to mobile banking and now to cryptocurrency. This highlights a rich and lengthy history of Fintech, underlining how technology has always been a critical part of financial systems and transactions.

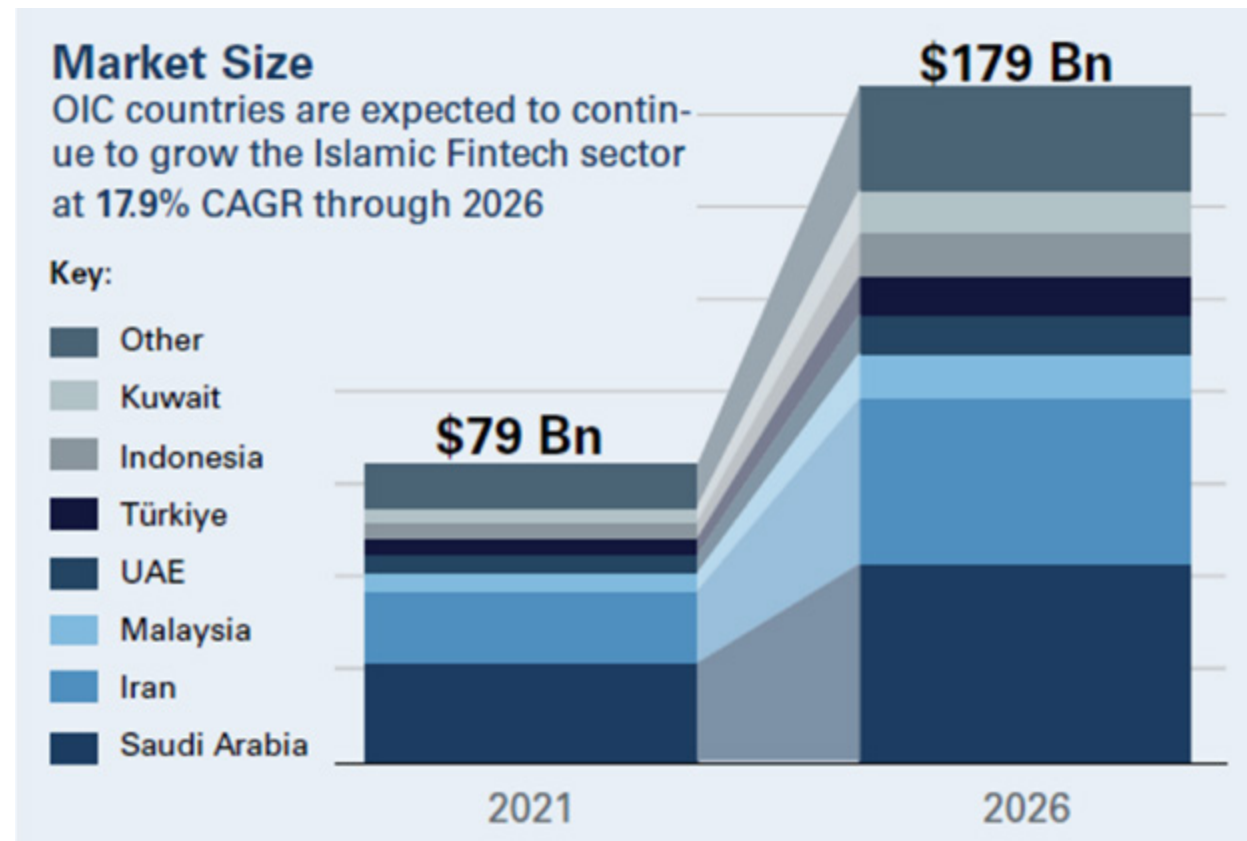
In Islamic finance, Fintech marks a significant advancement. Islamic Fintech integrates technology and finance in accordance with Islamic rules, principles, and ethos. All products and services in this domain must follow Shariah principles, demonstrating a commitment to

Islamic values. The "Islamic" tag signifies a distinct worldview and philosophy central to Islamic finance.

Islamic Fintech platforms are increasingly utilizing advanced technologies such as artificial intelligence, blockchain, big data, extensive cloud computing, and Internet of Things (IoT) devices. These technologies are enhancing the delivery of Islamic financial services, making them more advanced and transparent.

This sector aims to create new technology-based business models that support social, financial, environmental, and economic goals. These objectives include enhancing the efficiency of Islamic financial services and broadening benefits such as social justice, financial inclusion, and poverty reduction. Islamic Fintech expands the scope of traditional Islamic finance through emerging technologies in the field, making the services more accessible and cost-effective. This, in turn, creates more opportunities for Shariah-compliant financing and investments.

The 2022 Global Islamic Fintech Report offers a detailed look into the growing Islamic Fintech sector, identifying 375 Fintech entities worldwide.

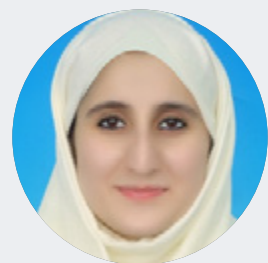


Global Islamic Fintech Report, 2022

In 2021, the Islamic Fintech transaction volume in countries of the Organisation of Islamic Cooperation (OIC) obtained \$79 billion, making up 0.8% of global Fintech transactions, according to a report. The expected increase of Islamic Fintech to \$179 billion by 2026 shows a strong Compound Annual Growth Rate (CAGR) of 17.9%, higher than the 13.5% CAGR forecasted for the global Fintech market.

Countries like Saudi Arabia, Iran, the United Arab Emirates, Malaysia, and Indonesia are leading in transaction volumes in this area. Currently, eleven countries have an Islamic Fintech market of over \$1 billion, greater than the preceding year, with Qatar as the newest addition. Predictions for 2026 indicate that four more countries will reach a market size of over \$1 billion.

The field of Islamic Fintech is constantly progressing, introducing new ways of merging financial services and technology throughout a business' growth, all in line with Shariah principles. This allows established market players to update old processes, business models, and systems, resulting in significant improvements in the customer experience.



By Dr. Mansha Rafiq

Dr. Mansha Rafiq is a dedicated educator and prolific researcher in the field of Islamic Banking and Finance. She acquired her Ph.D. in Islamic Banking and Finance from the prestigious International Islamic University Malaysia and serves as a Senior Lecturer in the BBA and B.Sc. programs for Islamic Banking & Finance at the International Open University.

THE RISE OF ISLAMIC FINANCE



The Revival of Trade Within the Islamic World

Trade within the Islamic world has emerged as a critical issue for Muslim nations due to the state of their economies, despite their interactions with the West and the adoption of policies enforced by more developed nations. The relationship between Less Developed Countries (LDCs) and Developed Countries (DCs), or the world powers, has often been detrimental and particularly disadvantageous to Muslim countries.

It has been roughly 50 to 60 years since former colonies became politically independent. However, this independence has not led to economic freedom. There seems to be a return of colonial-like control, achieving what previous colonial and imperial efforts did not accomplish for the colonizing countries.

The Muslim community (Ummah) aims to

awaken to the current realities. There are efforts to boost trade within the Organisation of Islamic Cooperation (OIC) to 25% of total trade by 2025. Trade among OIC member states is deeply rooted in their ideological and historical backgrounds. Geographically, most of these countries are neighbors, holding key strategic positions along major global routes.

The 14th Islamic Summit Conference in 2019 highlighted this resurgence among OIC countries, marked by an increase in trade to 20.33% in 2017. To reach this goal, OIC nations agreed to augment the capital of the Islamic Development Bank, fostering infrastructure and social development.

In 2005, trade within the Islamic world totaled \$271 billion, just 15.5% of these countries' total exports. This figure fluctuated until 2014, peaking at \$802

billion (19% of all exports). In 2015, the percentage slightly rose to 20%, though the value dropped to \$694 billion due to declining commodity prices globally. Muslim countries span a vast region from Northwest Africa, like Morocco, to Southeast Asia, like Indonesia.

These countries extend from the Atlantic to the Pacific Ocean, covering the Mediterranean and Indian Oceans. They control important trade routes like Gibraltar, Bosphorus, Hormuz, Malacca, and the Suez Canal, highlighting their strategic importance.

Intra-Ummatic trade is indispensable to prevent further deterioration of the state of the Muslim Ummah, whereby Muslim countries have become irrelevant in decision-making on the global front. It can serve as a path to unity, economic growth, and consequently political strength. No single Muslim nation can protect itself from the intrigues of developed countries on the international front. However, unity can be a comprehensive means of solving economic, political, and security issues.

Through this system of trade among OIC members, it is possible to see an Islamic globalization setting in. This would create a system where Muslim nations regain their global importance, and Muslim populations are afforded the protection and human dignity they deserve.

OIC member countries should focus on:



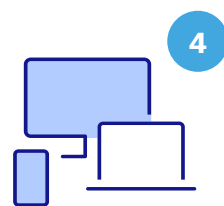
Developing a robust financial system



Enhancing mutual trade



Advancing technology



Establishing a strong media presence



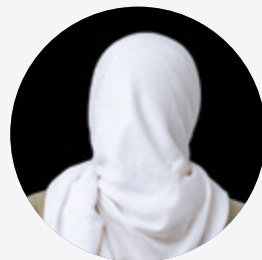
Creating a centralized, effective security system

There is hope that Muslim countries will work together to achieve OIC targets and strive to have one voice, hold hands, and return to their common history, culture, and most importantly, religion.

Allāh ﷻ says in the Qur'an: "And how could you disbelieve while to you are being recited the verses of Allāh and among you is His Messenger? And whoever holds firmly to Allāh has (indeed) been guided to a straight path" (Qur'an 2: 103).

This article is an excerpt from a thesis titled "Intra-Ummatic Trade And Cooperation: Challenges And Solutions," published in the IOU's Journal of Integrated Sciences (JIS). Read the full thesis here:

jis.iou.edu.gm/article/view/122/84



By Fatima Muhammad Dabarako

Fatima Muhammad Dabarako is pursuing her PhD in Islamic Studies at the International Open University. She holds a Bachelor of Science in Economics from the University of Abuja, Nigeria, and Bachelor's and Master's degrees in Islamic Studies from the International Open University.



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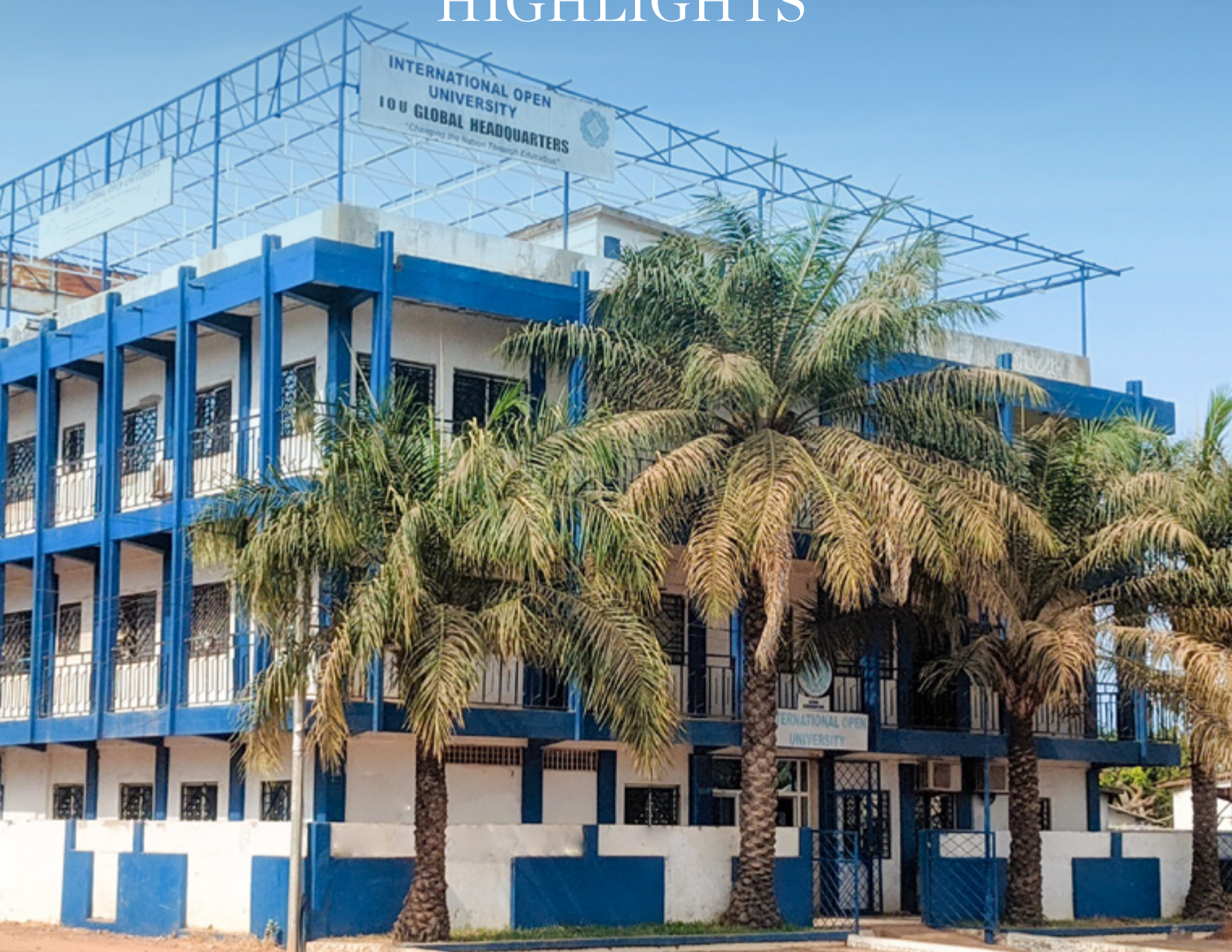
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HEADQUARTER'S HIGHLIGHTS



HEADQUARTER'S HIGHLIGHTS

IOUCRIS in the Gambia!

After the success of the third International Open University Conference on Research and Integrated Sciences (IOUCRIS) in Malaysia last year, the fourth IOUCRIS was held on October 24, 2023, in The Gambia, home to the IOU headquarters.

The conference saw eager participation from experts and students of various disciplines and was presided over by the Deputy Vice-Chancellor of Academics, Dr. Muhammad Ahsan, and the Director of Research and Publication, Dr. Afroza Bulbul Afrin.

Here's a sneak peek at the conference gallery!





► Director of Research and Publication: Dr. Afroza Bulbul Afrin.



► Deputy Vice-Chancellor of Academics: Dr. Muhammad Ahsan.



► Vice-Chancellor, Dr. Cherno Omar Barry, and the Panel.



► IOU Student Paper Presentation.



► Head of Psychology Dept: Dr. Tajuddeen Sa'ad.



► Audience



HEADQUARTER'S HIGHLIGHTS



► Usman Amjad Qazi and Mohammed Shajiuddin at the HQ

Global Staff Visit the Heart of IOU

The International Open University's headquarters in The Gambia welcomed its staff from across the globe in 2023, with the arrival of Finance Director Muhammad West from South Africa; Bursary Director Usman Amjad Qazi from Pakistan; and Global Representatives Director Mohammed Shajiuddin from India. Their visits were marked by crucial administrative developments and educational endeavors. They also had the unique opportunity of directly interacting with the local staff and students, and understanding how IOU operates on the ground at its headquarters.

Journey of Reflection

The Need for Educational Advancement in The Gambia

IOU's commitment to collaborative efforts for the progress of the Ummah knows no bounds. Throughout my tenure at IOU, I've witnessed numerous partnerships forged between IOU and various institutions. At the heart of IOU's mission lies the unwavering dedication to imparting education, irrespective of geographical constraints, and nurturing an environment where learning has no boundaries.

During my trip to IOU's headquarters in The Gambia, I engaged with various stakeholders and institutions. A significant highlight was IOU's partnership with Munazamat Al-



► From left: Muhammad West, Dr. Cherno Omar Barry, Shaikh Muhammad Bashir Nying, and Mohammed Shajiuddin



► Humble premises of the Markaz Sheikh Omar Futiya School

Dawa Al-Islamia (MADA), a collaboration of multiple schools. This partnership is rooted in a Memorandum of Agreement (MOA) between IOU and MADA, with a primary objective of establishing learning centers. These centers aim to facilitate undergraduate studies for underprivileged students and extend the reach of education to those who need it most.

On September 7th, 2023, I went on an expedition to Ndungu Kebbeh in The Gambia along with IOU's Vice Chancellor, Dr. Cherno Omar Barry, and Finance Director, Muhammad West, to visit the Markaz Sheikh Omar Futiya School managed by MADA. Situated a considerable distance from Serrekunda,

the home base of our IOU headquarters, this journey necessitated a ferry ride to the destination.

The school's primary mandate revolves around offering primary and high school education to the local community. Yet, it became apparent that both the school and its immediate surroundings needed improvement in terms of development and infrastructure.

The local populace in this region faces a pressing need for educational avenues. The absence of a college or university within proximity leaves students with restricted opportunities for higher education. Graduates from this school encounter



► Ferry ride to North Gambia

the arduous necessity of journeying to Banjul, the closest educational hub, incurring inconveniences and expenses.

This experience served as a touching reminder, not only for us, but for all who are fortunate to have access to robust transportation, infrastructure, and conducive study environments. It shed light on a reality often overlooked: the significant struggles many students face to acquire even the most fundamental necessities. It's a moment of opportunity to express gratitude to Allah for the privileges we've been blessed with and to beseech Him for the provision of resources in these regions, ensuring that the Muslim Ummah can access and benefit from education.

The school's principal, Shaikh Muhammad Bashir Nying, extended his willingness to allocate rooms for IOU's potential educational endeavors. Shaikh Nying's exceptional hospitality left a lasting impression. He swiftly arranged a meal for us, reflective of local traditions. It was a humbling experience to embrace the local culture through their sincere gestures of hospitality.

As we conclude this visit, we're hopeful for its positive outcomes. Our goal extends beyond this

moment; we aim for lasting change in this region through our partnership with MADA. By enhancing educational access and quality, we envision a future where education thrives, benefiting the local community by nurturing progress and knowledge.



By Mohammed Shajiuddin

Mohammed Shajiuddin serves as the Global Representative Director at IOU, contributing 13 years of dedicated service. His background includes a B.A. in Economics, Political Science, and Public Administration. Prior experiences involve conducting surveys on behalf of industry leaders like Frost and Sullivan, alongside previous roles at Saudi Arabia's KFUPM.

HEADQUARTER'S HIGHLIGHTS



“This is Just the Start”

Gambia Tops Fall 2023 Enrollments

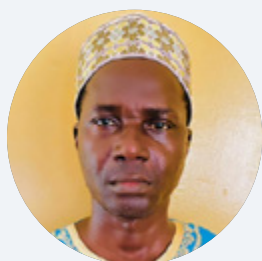
The International Open University (IOU) has become a key educational institution in The Gambia, attracting people from both the public and private sectors. The university has achieved remarkable growth, evidenced by the increasing number of Gambian students enrolling. This surge in popularity is rapid and widespread. As Fatou Jobe, a student, observed with a wide smile, “Mr. Gaye, the crowd here is big, but this is just the start. Next semester, it will be even bigger. More and more people are learning about IOU.”

This increase in enrollments can be attributed to various factors such as affordability, accessibility, and flexibility. IOU’s tuition fees are relatively low, making education more accessible. Additionally, many of IOU’s programs allow students to work while they study. For example, graduates from Gambia College can join a program at IOU to earn a Bachelor of Education degree in two years, saving them time, money, and effort.

The support from Microbiology Research Centre-Holland (MRC-Holland), a foundation focused on advancing education in developing countries and sponsoring many students and providing them with learning equipment, is a testament to this commitment. This was evident when Abdoulie Cham, a recipient of a new laptop from MRC-Holland, shared his excitement, smiling from ear to ear. Furthermore, IOU’s 1-MAS scholarship

program benefits many students, and we hope and pray this upward trend in admissions and registrations will continue.

With a growing number of Gambians from diverse backgrounds studying at IOU, either through free tuition or at a minimal cost, it is clear that the university is contributing significantly to the intellectual and socioeconomic development of The Gambia and thereby living up to its motto: changing the nation through education.



By Ebou Ibrahim Gaye

Ebou Ibrahim Gaye is the Assistant Registrar at the International Open University. He has earned two Master’s degrees and a BA Honours degree from universities in Saudi Arabia, France, the UK, and The Gambia. He has vast experience in education, administration, translation, research and writing.

IOU IN FOCUS





Unlocking Educational Opportunities at IOU

All You Need to Know about Scholarships

For over a decade, the International Open University (IOU) has been dedicated to empowering students eager to enhance their lives and uplift their communities. Embracing the principle of “Changing the Nation through Education,” IOU strives to eliminate educational barriers for underprivileged students worldwide. Dr. Bilal Philips, IOU’s Chancellor, remains a driving force to make higher education

accessible to everyone seeking knowledge. To extend this mission, IOU provides scholarships, opening doors for students on their educational paths.

These scholarships are funded through zakah and sadaqah contributions from kind-hearted donors and are specifically aimed at those facing significant financial challenges.

GENERAL SCHOLARSHIPS

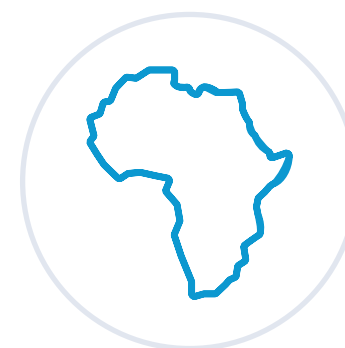
Your Chance to Learn Without Limits



The general scholarships are available for anyone who requires financial assistance to pursue their higher studies. Anyone from any corner of the globe can benefit from the general scholarships at IOU. General scholarships are offered to new applicants and to the existing IOU fee-paying students who cannot afford the fees anymore.

FROM AFRICA TO THE WORLD

1MAS Scholarships Opening Doors



Scholarships under the 1MAS project are offered to those who are in dire need of financial assistance to pursue their higher studies. Anyone from Africa or an African diaspora can benefit from 1MAS. These scholarships are available to both new applicants and current IOU students in need.

JOURNEY THROUGH ACADEMIA

Scholarship Programs from Undergrad to Postgrad



1. Intensive Arabic Program (IAP)
2. All the Undergraduate Degree programs offered by IOU
3. All the Postgraduate Degree programs offered by IOU

Are You Eligible for IOU's Scholarships?

1. Applicants must be unable to afford the fee structure
2. Applicants must meet IOU's admission criteria
3. Applicants must produce a letter of recommendation
4. Applicants must pass the prerequisite courses

Important Details for Scholarship Applicants

- In case of a fee-paying student applying for a scholarship to continue studies at IOU, the student must have passed all the courses in his/her last enrolled semester at IOU.
- Any student applying for a Masters program after completion of the undergraduate degree program under the 1MAS at IOU must have scored a minimum of 3.5 CGPA.



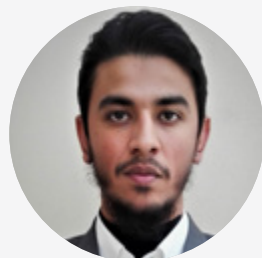
HOW TO APPLY?

Applicants must submit the application form which can be accessible through the link:

www.iou.edu.gm/scholarships

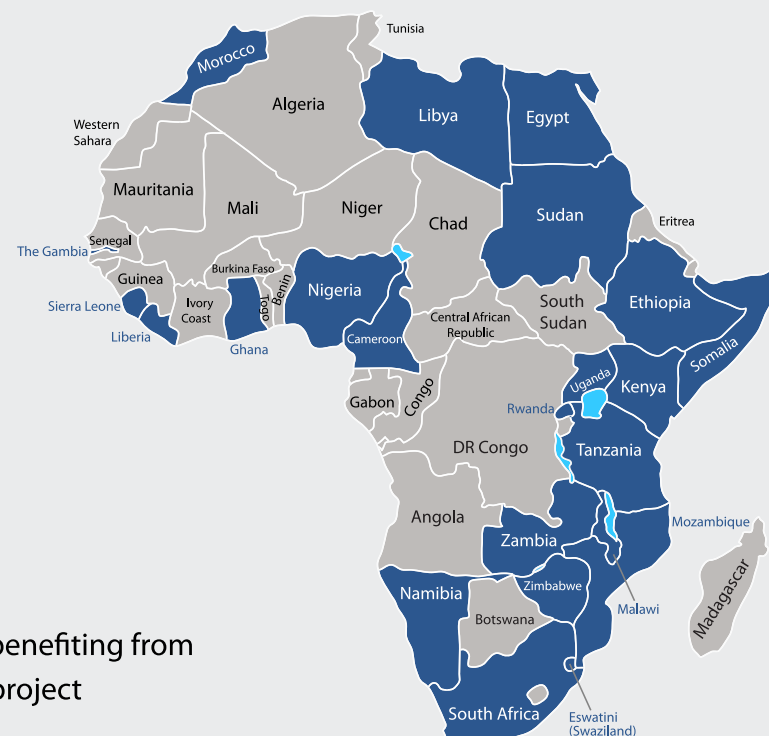
For further information, you may reach out to us at:

bursary@iou.edu.gm



By Usman Amjad Qazi

Usman Amjad Qazi is the Director of the Bursary and Community Outreach Department at IOU. He has a Bachelor of Business Administration and a Master of Arts in Management Studies from the University of Hertfordshire. He also acquired a Masters in Business Administration from INTI International University.



Countries benefiting from the 1MAS project



1 MILLION **SCHOLARSHIPS** FOR AFRICAN YOUTH

Our beautiful prophet Muhammad ﷺ said:

When a person dies, his deeds come to an end, except for three: ongoing charity (Soclaqah Jariyah), knowledge that is benefited from, and a righteous child who prays for him."

(Sahih Muslim)

If you give a **small donation today** you can earn a mountain of **continuous reward** (Sadaqah Jariyah) for your small deeds.

DONATE NOW

www.golf.org.my/1mas



IMAS Expands Across Nigeria



Understanding the vital role of education in shaping individuals and communities, the International Open University (IOU) launched the 1 Million African Scholarship (IMAS) initiative. This ambitious project aims to provide scholarships and financial support to one million Africans, helping them achieve their academic goals.

In a significant step for the project, Usman Amjad Qazi, the IMAS Supervisor, made a pivotal visit to Nigeria in July 2023. His mission was to supervise the ongoing activities, connect with IOU students, and identify new opportunities for growth. During his stay, he toured eight IMAS centers across seven different states including Lagos, Ilorin, Ogbomosho, Oshogbo, Suleja, Zaria, Kaduna, and Jos. Notably, the

Jos center, the largest among them, serves over 500 students.

Another highlight of the trip was the visit to Yola, where the IMAS team collaborated with a local Islamic organization to set up a new IMAS center, inaugurated in August 2023. This growth marks a major step in spreading the project across the region.

The visit also included a meeting with the King of Zaria. The IMAS team offered scholarships to his staff and discussed support for further expanding the IMAS project in the area. This trip involved much more than meetings; it included engaging with students, evaluating operations, planning for growth, and other key tasks for the development of the IMAS initiative.



▶ Presenting IOU brochures to the King of Zaria, Nigeria. (Left: National Representative of Nigeria - Right: 1MAS Supervisor)



▶ 1MAS management and IOU students visiting the King of Zaria, Nigeria



▶ Visiting an Islamic organization in Yola, Nigeria

BRAND NEW PROGRAM

Teaching is a noble profession because teachers mold the future.

They are the beacon that guides the next generation to higher echelons of learning and helps them achieve their dreams and ambitions.

The IOU's Master of Education (MEd) degree program combines

Islamic Wisdom with contemporary teaching techniques and involves both coursework and research-based learning.

It was designed to deepen students' conceptual understanding of education and professional practice, encouraging inquiry into education areas of interest. It involves extensive research, and contributing valuable insights and understanding to existing literature.

ADMISSIONS ARE OPEN NOW
www.iou.edu.gm/stream/med/
IOU IN FOCUS

IOU Bahasa

A New Pathway to Islamic Education in Indonesia

The International Open University (IOU) has always been dedicated to offering genuine Islamic education with a focus on student convenience. IOU is constantly innovating to reach students all over the world, offering flexible study options and the ability to earn degrees from home. One of their key successes is translating their Bachelor of Arts in Islamic Studies (BAIS) into several languages, including Bahasa Indonesia, spoken by over 250 million people worldwide.

In 2016, IOU worked with translators to bring Islamic studies to Indonesian speakers. Thanks to donors and translators, they started the BAIS Bahasa program in February 2017, attracting over 350 students right away.

The Bahasa program at IOU, offering courses like BAIS, MAIS, and a Master's in Islamic Language, is taught entirely in Indonesian. This includes classes and video materials in Bahasa, making it easier to understand. Right now, about 270 students, mainly from Indonesia and Malaysia, are enrolled, showing its popularity in Southeast Asia's Muslim community.

The success of the Bahasa program is driven by IOU's innovative approaches like using WhatsApp for student support and an easy way to pick exam centres. With over 200

centres in Indonesia, this system simplifies registration, showing available slots on the online portal.

The program's impact is evident in the career paths of its alumni. About 60% become Islamic Studies teachers, while others excel in sectors like IT and Psychology. This demonstrates the program's effectiveness in equipping students for various fields.

IOU developed the Bahasa program to meet Indonesia's educational needs, the world's largest Muslim-majority country. Facing geographical challenges across its many islands, IOU's online platform bridges these educational gaps. The widespread Internet access in Indonesia has been a crucial factor in this success.

A notable aspect of the Bahasa program is the higher enrollment of female students, highlighting IOU's commitment to women's education. This focus has resulted in significant engagement and benefits for female participants, fulfilling their aspirations for higher education.

The Bahasa program shows how powerful education can be. It overcomes language issues and helps people, making a big difference in the Muslim community in Indonesia and further. The program's growth shows how education can change communities and lives for the better.



Top 10 Awareness Month Winners Fall 2023



4 th Consolation Win South Africa Student Committee	5 th Consolation Win Bangladesh Sisters Student Committee	6 th Consolation Win Eswatini Student Committee
7 th Consolation Win Oman Sisters Student Committee	8 th Consolation Win KSA Riyadh Brothers Student Committee	9 th Consolation Win UAE Student Committee
	10 th Consolation Win Nigeria North East Central Student Committee	

Congratulations to all participants for their innovative efforts towards promoting beneficial knowledge in their communities by introducing people to the International Open University. May Allah accept the efforts to spread the message of Islam and grant immense rewards for all the hard work and sincerity.

IOU IN FOCUS

RAISING THE BAR

Introducing the Jeddah Sisters Student Committee



In the evolving landscape of virtual universities, the Jeddah Sisters Student Committee (JSSC) stands as a unique and influential entity. It transcends its traditional role to become a vital contributor to positive change and empowerment within the IOU community.

JSSC is not just another committee; we are talking about a vibrant movement within the university, driven by a mission to create a positive and motivational environment. Their efforts and activities are aimed at building a welcoming academic experience that embraces diversity, fosters communication, and supports students throughout their educational journey. The committee's initiatives are thoughtfully designed to meet students' needs and equip them with essential skills like problem-solving, teamwork, and effective decision-making.

Each initiative undertaken by JSSC reflects their deep commitment to the IOU community. A good example of this JSSC's involvement in the IOU Awareness Month, an event that serves as a platform to spread Islamic teachings, increase IOU's visibility, and connect with a global audience. JSSC committee members carefully plan both online and in-person events to create impactful and informative presentations about Islam's view on modern issues.

Impact Beyond Events

JSSC does more than just organize events at the university and in the community. They also take part in key social discussions, highlight the importance of genuine Islamic knowledge, and work with IOU alumni.

These interactions wield a profound impact on attendees, crucially shaping and honing much-needed soft skills, encompassing problem-solving, teamwork, collaborative decision-making, and committee diplomacy. Yet, the realization of these transformative experiences hinges entirely on the pillars of competent leadership and a dedicated team of volunteers. Their commitment to meticulously pre-planned objectives, sharply defined and unwaveringly focused, is aimed at the

singular purpose of benefiting and inspiring both students and attendees.

This varied approach has resulted in more students enrolling in the university and a steady interest in IOU's programs, showing a significant influence on the wider Muslim community.

The Hustle and Bustle

Months before IOU Awareness Month, the committee embarks on a journey of planning and preparation for virtual events, recognizing it as a golden opportunity to forge connections with people across the globe.

A committee member shares her experiences and the benefits of JSSC:

"By the grace of Allah, our online events have given us an incredible opportunity to connect with people globally through our engaging and short presentations that spread Allah's message. Beyond Zoom, we reach even more people on YouTube. Our chairperson, Huma Khan, is also a source of constant inspiration. She pushes us to create effective presentations. Her goal is for us to learn and demonstrate how knowledge can change lives, and to share what we have learned with others. We choose to rely on our own team for presentations, trusting in our ability to learn and apply the wisdom from our studies, Alhamdulillah!"

As the world resumes face-to-face events, we're actively organizing gatherings in various Jeddah locations. These events, which have been very well received, address current global issues from an Islamic perspective and clarify misconceptions about the upcoming Islamic month of Ramadan

Our pre-Ramadan IOU Awareness event was held both online and at an

Islamic school during a Parent-Teacher Meeting. Our diverse audience, covering all age groups, enjoyed a lively Ramadan quiz. This energy transitioned into a touching presentation about IOU. The event was filled with laughter, curiosity, and mutual understanding, making it a great success. It was more than just a gathering; it was a journey of connection and enlightenment that touched everyone's hearts. The warmth of knowledge and the spirit of unity remained, leaving us with a beautiful tapestry of experiences and emotions, Alhamdulillah."

The journey of the JSSC is marked by their constant dedication, inspiring leadership, and significant impact. They excel in engaging students and the community, setting a high standard for student groups. As they move forward, their actions mirror the essence of a verse from Surah Ash-Shu'arā': "And I do not ask you for any payment. My payment is only from the Lord of the worlds" (26:109).

This attitude of selfless service and commitment to positive change is what truly defines the JSSC, making them a shining example of how to effectively and positively engage with the community in the world of online education.



IOU student committees in the Gulf

We Belong to Allah, and to Him, We Shall Return

EULOGY



Passing of

Br. Sher Afzal Khan

(may Allah have mercy on him)

November 3, 2023

The sudden and tragic demise of Br. Sher Afzal Khan, a beloved IOU family member, has left us heartbroken.

Br. Khan, the Director of Library Services and a member of the IOU Senate, devoted his life to the IOU community. He started the IOU's digital library from scratch, developed its system and guidelines, and added valuable resources and ebooks to expand its ever-growing data bank.

His commitment to providing quality education was unwavering. He conducted over 150 workshops at various institutions to help train the next generation. He was always willing to lend a hand, offer advice, and support with his expertise and kindness.

Besides his association with the IOU, Br. Khan was also the President of the Koha Library Software in Pakistan, Vice Chairman of the Read Pakistan Trust, and Country Ambassador for DSpace MIT USA.

His humility, generosity, and kindness touched many lives. His wisdom and compassion will be remembered by all who knew him.

We extend our deepest sympathies and prayers to Br. Khan's family, friends, and loved ones. We pray for Allah's Mercy on him, for the forgiveness of his sins, and for him to be granted the highest levels in *Jannah*. May Allah give his family the strength and patience to endure this great loss. *Ameen*.

We Belong to Allah, and to Him, We Shall Return

EULOGY



Passing of

Dr. Gibril Jaw

(may Allah have mercy on him)

November 15, 2023

We mourn the loss of Dr. Gibril Jaw, an esteemed scholar dedicated to improving education and quality assurance in The Gambia and beyond.

As the CEO of the National Accreditation and Quality Assurance Authority (NAQAA) in The Gambia, Dr. Jaw played a pivotal role in shaping the education sector in The Gambia. The IOU, registered and accredited by NAQAA for Bachelor's and Master's degree programs, benefited greatly from his efforts.

He was key in establishing NAQAA as a respected agency, upholding standards and quality in higher education institutions. His work also facilitated the recognition of

IOU's Graduate Programs by The Gambia's Ministry of Higher Education, Research, Science, and Technology (MoHERST).

At IOU, Dr. Jaw was a cherished friend and mentor. His support and inspiration drove us towards excellence and innovation in Islamic education. Known for his humility, generosity, and kindness, he profoundly impacted many with his wisdom and compassion. His absence will be deeply felt by all who knew him.

Our sincerest condolences go to his family, friends, and colleagues. We pray for Allah's Mercy on him, for him to attain the highest levels of *Jannah* (Paradise), and for his family to find strength in this difficult time. *Ameen*.

EVENTS

EVENTS

4th IOUCRIS

A Two-Day Hybrid Research Conference

The IOUCRIS (International Open University Conference on Research and Integrated Sciences) is a hybrid conference designed as a forum for researchers, academics, and practitioners worldwide to discuss and exchange ideas on contemporary research issues in integrated sciences.

The IOU held a two-day hybrid conference on Research and Integrated Sciences on October 24th, 2023. The in-person segment of the conference took place at the Kairaba Beach Hotel in The Gambia, followed by a virtual continuation via Zoom on October 25th.

Over 100 papers were presented at the conference, covering topics such as Arabic Language and Literature, Islamic Economics, Business Administration, Education, Psychology, and Islamic Studies. Notably, the conference featured over 20 papers written in Bahasa.

CONFERENCE COMMUNIQUÉ

THEME: Collaboration and Networking for Excellence in Research

1. Policymakers should be educated about the importance of research in universities and society and should develop research initiatives.
2. Universities should prioritize creative and developmental research that addresses societal needs.
3. Governments should encourage and support research that enhances agricultural production and processing, in addition to agri-business programs.
4. Universities should motivate students to conduct high-quality, original research leading to the development of new technologies, intellectual property, and industrial growth.

5. Governments should encourage teachers to commit to improving educational standards, both inside and outside the classroom, with effective time management and objective performance evaluations.
6. Governments should conduct audits of infrastructure and personnel to ensure efficient, inclusive, and transparent electoral processes.
7. Governments should uphold laws that guarantee the right of every individual or group to choose their religion freely.
8. The Government of The Gambia should ensure adequate hygiene facilities in all lower and upper basic schools throughout the country.
9. Governments should ensure that media reporters are properly educated on the concepts, purposes, and application of Sharia (Islamic) law in societies to maintain public order.
10. The Government of The Gambia should support the review and harmonization of the curriculum, along with skill development in Madrasah education within The Gambia's education system.
11. Parliaments should legislate to enhance and standardize mentorship programs in schools and society, promoting peace, tranquility, and development.
12. Governments should train and support health workers to foster emotional intelligence (EI) and self-efficacy (SE), ensuring high-quality healthcare delivery where these are lacking.
13. Governments should establish efficient, effective, and transparent mechanisms for overseeing modern media institutions to ensure credible standards in the dissemination of information.
14. Governments should address water supply and sanitation issues in underserved areas through the implementation and enforcement of effective water provision policies.

EVENTS

3rd IOU CRIS BEST PAPER WINNERS

The third event of the International Open University Conference on Research and Integrated Sciences (IOUCRIS) was organized by IOU and the Open University of Malaysia (OUM) in Malaysia on February 23rd, 2023.

Examining the Assertion that the “Hijāb” Sexualizes Children and the Experience of Muslim Girls Wearing Hijab in 21st Century UK

By Mohammed Mizanur Rahman

Department of Islamic Studies,
International Open University

Abstract

This research seeks to examine assertions by Amanda Spielman, UK chief school inspector, that expectations on young girls to wear a *Hijāb* (Islamic headscarf) sexualizes them. Spielman issued a new policy of interrogating prepubescent schoolchildren about *Hijāb* in November 2017. The research further explored the impact of *Hijāb* on the lived experiences of girls in the UK. Spielman's interviews, speeches, reports, along with contemporaneous events, global conflicts, and government policies were examined for context. Simultaneously, Islamic scriptures (Qur'ān), traditions of Prophet Muhammad ﷺ, and scholarly exegesis on the topic were reviewed. Census data, conception data and government data on the sexualization

of schoolgirls were also analyzed for trends related to *Hijāb*. The study found little evidence to support Spielman's assertions on sexualization by *Hijāb*. Islamic scripture was found to consistently oppose and mitigate the sexualization and abuse of girls.

New primary data was obtained through 150 survey interviews, predominantly of *Hijāb*-wearing women, on their experience of *Hijāb* and sexualization. Rather, trends of reduced sexualization, and increased Islamophobia were significantly observed in participant testimonies. Contemporary literature further traced sexualized imagery of the *Hijāb* to orientalist war propaganda, feminism, and colonialist portrayals of Muslims. Data on the sexualization of girls in the West and underage conception rate data for the UK indicated that Muslim girls suffered less sexualization than others.

This research aims to critically examine policies targeting Muslims in UK schools. It also establishes a replicable survey that can give voice to *Hijāb*-wearing women and track the consistency of these findings or any changing trends over time and geography.

Read the full paper here:

<https://jis.iou.edu.gm/article/view/280>

Body Outline-Emotion as Emotional Management Tool for Children and Adolescents: A Therapist's Perspective

By Maznah Ibrahim

Ministry of Health, Malaysia

and Azizah Abdullah

School of Education, College of Arts & Science, Universiti Utara Malaysia

Abstract

Today's children and adolescents experience various pressures, leading to an increase in mental health problems, not only in Malaysia but throughout the world. Methods of managing stress and emotions are divided into positive and negative methods. Note that applying positive methods is important so that this group remains safe and healthy.

This qualitative study utilizes a grounded theory approach to explore the emotional

management strategies used by children and adolescents from a mental health therapist's perspective. Eighteen mental health therapists were interviewed using semi-structured interviews for twenty cases of children and adolescents who experience mental health issues. Therapists use the body outline-emotion tool, namely “Creative Expressive-Bodily Maps of Emotions (CE-BME)”, in psychotherapy sessions. Consequently, the grounded theory analysis establishes a framework for using CE-BME to identify and reshape emotional management strategies for children and adolescents who experience mental health issues.

These findings have implications for therapists using CE-BME tools for emotional management as positive coping skills. CE-BME can be a quick and effective tool in helping the young group in intervention. It can assist in psychoeducational settings and in preventing mental health issues from deteriorating further.

Read the full paper here:

<https://jis.iou.edu.gm/article/view/329>



PAPER SUBMISSION

To submit your abstract or full paper, please visit conference.iou.edu.gm/submission/ or email conference-iou@iou.edu.gm.

Guidelines

jis.iou.edu.gm/information/authors

Important Dates

Abstracts Paper Deadline:
10th Feb 2024

Notification of Acceptance:
15th Feb 2024

Full Paper Submission:
20th Feb 2024

POETRY COMPETITION WINNERS

I OWE YOU!

*A Muslimah with Jannah as my goal,
My mind, once clouded, is now a
shining soul.*

*As I long to reach Jannah for sure,
I find a ray of hope in IOU for a cure.*

*A gate of Islamic learning opens with
a guiding light,
Erasing the darkness as I embark on
the IOU flight.*

*As I sit back to study the Qur'an's
words,
I feel nothing can ever stop me, not
even the swords.*

*The gift of knowledge is so grand,
IOU, embracing me as I firmly stand.*

*My prayers were answered as I
sensed a ray of hope,
My feet are firm as I hold tight to
Islam's rope.*

*IOU, my debt to you I cannot deny,
For in your path of learning, I truly fly.*

*Rise and shine, a prayer so true,
Thanks to IOU, I've found my cue.*

IOU, I definitely owe you!

Dr. Syeda Baseera Iqbal



IOU IS THE BEST: AN ACROSTIC POEM

*In a world full of universities,
Offering a unique blend of studies,
Undoubtedly, it's IOU, the one and only.*

*It's here I started to learn anew,
Subjects I've always wanted to.*

*Tafseer, Hadith, Fiqh, Aqeedah,
How I enjoy learning the Seerah.
Every teacher, every module, every
course,*

*Becomes a source of great learning.
Everything online, no need to roam,
Students supported around the clock.
Truly, IOU feels like home and is the
best.*

- Salman Sowdagar

THIRST FOR KNOWLEDGE

*With an unquenchable thirst for
knowledge,
In this era of distraction and
shallow learning,
I stood at the crossroads of life,
And Allah chose for me,
The boulevards to IOU.
A journey of light upon light,
A path to the state of becoming,
The inheritors of the Prophets.*

- Kebba S. Juwara



Cultivating the Guardians of the Qur'an



GQMC's 10 Year Milestone

The tradition of preserving the Qur'an in the hearts and minds of Muslims began during the time of Prophet Muhammad ﷺ, who emphasized its significance and extolled its virtues. The companions of the Prophet ﷺ understood the critical importance of preserving this sacred text. Their concern was heightened when many huffadh (guardians of the Qur'an) perished in the battle of Yamama, raising fears about the potential loss of the Qur'an.

To continue this legacy of preservation, the International Open University (IOU) initiated its journey of online Qur'an memorization by launching the Global Qur'an Memorization Center (GQMC) in the summer of 2013.

What started a decade ago as a single course with Shaykh Wissam El Tom has now expanded to include six different courses, each tailored to meet specific learning needs.

The program begins with Tajweed Easy Starters for beginners, offering foundational steps in learning Arabic letter enunciation – ideal for those struggling with sounds like 'haa' (ح and ه).

For more advanced students, the Tajweed Intensive course is ideal; it comprises over 22 modules and two weeks of intensive practice classes, focusing on enhancing recitation skills. This course inspires students to emulate renowned reciters like Mishary Alafasy, always for the sake of Allah.

GQMC's group memorization program offers a modern approach to Qur'an memorization, fostering a supportive environment where aspiring huffadh can inspire one another.

Additionally, it offers diverse learning pathways, such as the One Ayah A Day and the One-on-One Qur'an program. The One Ayah a Day program is best suited for those preferring a steady pace, focusing on daily memorization of a single Qur'anic verse with the goal of eventually mastering all 6,236 verses. Alternatively, the One-on-One

program caters to students seeking personalized attention.

All programs are accessible from home, led by certified huffadh, accommodating various time zones. The fee structure is thoughtfully devised based on each country's human development index, ensuring affordability worldwide. Furthermore, study groups are gender-segregated, led by qualified male and female teachers – a testament to the platform's comprehensive approach to Qur'an memorization.

For those aspiring to teach the Qur'an and impart lasting knowledge, the prestigious Ijaazah program is an excellent choice. Under the guidance of experienced huffadh, Ijaazah students receive one-on-one supervision, culminating in an Ijaazah (license to teach), and a certificate to educate future students of the Qur'an.

With 357 licensed huffadh and 48 Ijaazah recipients, the GQMC has demonstrated that remarkable achievements are possible, through ten years of dedication and Allah's grace.

So far, more than 2,800 students have enrolled to become guardians of the Qur'an, and GQMC looks forward to welcoming many more. After all, the most esteemed among us are those who learn and teach the Qur'an.



If you are contemplating Qur'an memorization, we invite you to visit GQMC's website for more information at www.iou-gqmc.com

This could be the opportunity you have been seeking, in alignment with Allah's plan for you.



ALUMNI

SPOTLIGHT



ALUMNI SPOTLIGHT



A Success Story

From the Islamic Banking & Finance Program

My father introduced me to the International Open University (IOU) because he was keen on ensuring that my higher education aligned with Islamic principles. He suggested the Islamic Banking and Economics (IBE) program, emphasizing the importance for Muslims to understand how a financial system can operate without interest - a pressing need in our times.

My journey through IOU has been the most enriching educational experience of my life. I've studied through various distance learning programs but nothing compares to my experience at IOU.

As a dual program student, I was grateful for the well-structured and organized nature of the courses.

The clear deadlines, effective communication, and support from the IOU helpdesk made what could have been a challenging journey quite easy, by the grace of Allah.

Transitioning to distance learning after following the conventional educational system my whole life was tough. It was challenging to maintain discipline and stay motivated. However, with IOU, my thirst for knowledge only grew, and I became more passionate about learning, *Alhamdulillah*. The structured nature of the courses and the incorporation of Shariah principles made my experience at IOU enjoyable and deeply fulfilling spiritually.

By the grace of Allah, I discovered my life's purpose through my education at IOU.

In the IBE program, we began analyzing the conventional financial system before gradually exploring the Islamic financial system in later semesters. The contrast was presented in such a well-structured manner that it not only helped me comprehend the flawed and deeply unethical impact of a system built on *riba* (interest), but also deepened my appreciation of the wisdom and insight of the Shariah in protecting mankind.

from something so profoundly disturbing and consequential, on both individual and societal levels.

One exceptional aspect of the IBE program was my gaining a comprehensive understanding of how an Islamic financial system, rooted in fairness and justice, could be established by following the Shariah.

This knowledge was transformative, revealing the intimate guidance provided by Allah (SWT) for the benefit of mankind as a whole and deepening my understanding and appreciation for Islam.

Upon graduating from my dual program at IOU, I faced challenges initially, but eventually secured a position with a reputable Shariah-compliant investment firm. My clarity on Islamic principles impressed them, *Alhamdulillah*. Later, due to personal reasons, I joined Al Balagh Academy for a more lucrative position.

Subsequently, I transitioned to the role of a Content Developer for a Shariah-compliant video streaming platform to ensure all operations and content aligned with Islamic principles. Currently, after almost three years at Al Balagh, I serve as the Executive Administrator, overseeing the entire Hifdh department, by the grace of Allah. My sister has also joined the firm through my reference.

My advice to IBE students is to undertake the program with the sole intention of pleasing Allah

and serving the Ummah, without worrying about sustenance.

Sincere intention and effort for the sake of Allah have brought about Rizq in the best of ways. I feel peaceful and stress-free, from the comfort of my home. I have experienced firsthand how keeping the pleasure of Allah and obeying my father brought me Rizq in the most unimaginable ways.



By Mehjabin Mobin Shaikh

Mehjabin Mobin Shaikh is a graduate of IOU's Spring 2023 batch. She graduated with a Bachelor of Science in Islamic Banking and Economics and also holds a Bachelor of Arts degree in Islamic Studies.



Alumni
ASSOCIATION

FOLLOW US:



ALUMNI SPOTLIGHT

When Passion Meets Purpose

My journey into the world of Islamic banking and finance was more than just a decision; it was driven by a profound passion. When I enrolled at the International Open University (IOU), my interest went beyond traditional financial models, drawing me toward the ethical financial principles of Islamic banking. What attracted me to IOU's unique BSc in Islamic Economics, Banking, and Finance was its curriculum, blending Islamic theory with global economic principles. This aligned with my personal beliefs and my pursuit of quality education while maintaining flexibility. The IOU's online platform made it easy for me to balance my studies with my other interests. This is the main reason why my dad, who also studied at IOU, suggested it to me.

The program's focus on Sharia-compliant banking and ethical financial transactions provided me with a comprehensive understanding of finance. This shift in perspective influenced both my personal and professional decisions. Islamic finance, combining Islamic principles with modern finance, forbids interest (riba) and uncertain transactions (gharar), while promoting ethical investing and social justice.

I firmly believe that in a world dominated by riba-based institutions, studying Islamic finance is very important. It offers a fresh perspective on financial dealings and fosters a stance against riba-based practices.

After graduation, I sought opportunities in companies like Dovish Financial Services, specializing in Islamic finance products. I also volunteered to teach mathematics, accounting, and economics at Kotu Senior Secondary School in The Gambia. Additionally, I earned a certificate in finance and accounting and received certification from the TAF Leadership Academy, enhancing my understanding of leadership. Currently, I work as a finance officer at ELAC, simultaneously teaching and pursuing further studies in Business Administration at the University of the People. As a finance officer, my degree set me apart in the job market, with employers valuing my combination of technical skills and commitment to ethical practices.

To my fellow students in Islamic Banking and Finance, my message is simple: Work diligently and deeply explore Sharia principles and Islamic law. This knowledge is crucial to understanding how Islamic banking functions in the real world.



By Chern C Jallow

Chern C Jallow is a graduate of IOU's Fall 2021 batch. He graduated with a Bachelor of Science in Islamic Banking and Economics.

GLOBAL COLLABORATIONS

GLOBAL COLLABORATIONS

IOU MAKES A BIG IMPACT AT UNESCO'S 42ND GENERAL CONFERENCE

The International Open University (IOU) achieved an important milestone in its global academic journey in November 2023 at UNESCO's 42nd General Conference in Paris. IOU's Vice-Chancellor Dr Chernó Omar Barry had a significant meeting with the Coordinator of the UNESCO UNITWIN (University Twinning and Networking Scheme) Programme.

This event marked a major step forward for IOU's Vice Chancellor and the UNESCO official. The two were invited to co-host a branch of the renowned UNITWIN Programme, known for its role in creating global partnerships and sharing knowledge among universities. This opportunity provides IOU a chance to expand its international presence, strengthen its academic reputation, and contribute more to global education.

The invitation to co-host a UNITWIN branch depicts IOU's growing influence and commitment to building global educational connections. By partaking in

this program, IOU can foster partnerships with universities in different countries and increase its international exposure, which encourages cross-cultural academic collaboration.

Another key benefit of IOU's partnership with UNITWIN is its focus on meeting unforeseen challenges, especially in developing countries. This goes hand in hand with IOU's mission to effectively oversee local and global challenges by sharing best practices and knowledge which can improve its academic disciplines, research methods, and teaching strategies. These efforts are expected to improve the quality of education at IOU and contribute to wider national development initiatives.

Additionally, collaborating with UNITWIN aligns IOU with the United Nations Sustainable Development Goals (SDGs), by addressing significant socio-economic and environmental issues, which are extremely important in these times. IOU's participation in various joint research projects, seminars, conferences, and workshops under the UNITWIN program will help drive changes in society and contribute to achieving these worldwide goals.

Moreover, IOU is actively seeking membership in the International Association of Universities (IAU), which will establish its role in the international higher education community. The IAU, established in 1950 under UNESCO, is a global network of higher education institutions and organizations which provides a platform for collaboration, sharing of information, and addressing common challenges in higher education. Joining the IAU will reinforce IOU's commitment to academic freedom, institutional autonomy, and the importance of higher education in community development.



▶ IOU VC Dr Chernó Omar Barry with the Minister of Tourism and Culture, Mr. Hamat Bah; the Director General of the National Centre for Arts and Culture, Mr. Hassoum Ceesay; the Secretary General of the National Commission for UNESCO, Ms. Maimuna Sidibeh; and Ambassador Ebrima Ceesay.



▶ Meeting at Serai with staffs of IOU and Outta The Box

DR. BILAL PHILIPS' MALAYSIAN MISSION

Building Bridges in Islamic Education & Tech

Following his impactful trip to Indonesia, Dr. Bilal Philips extended his journey and traveled to Malaysia from October 12th to October 20th, 2023. Mirroring the success of his previous visit, this Malaysian tour was marked by a series of influential and collaborative engagements. His itinerary included attendance to the prominent Faith Event Conference, strategic discussions with the Islamic tech organization True Ilm, attendance

to the notable “Meet the Chancellor” event, and an MOU signing with the Department of Islamic Banking and Finance of IIUM. These interactions and collaborations in Malaysia reflected Dr. Bilal’s steadfast commitment to promoting Islamic education and technology, much like his similar efforts in Indonesia, thus further enriching the Islamic academic and community landscape.



▶ Open University Malaysia (OUM) Meeting.



▶ From left: Safwan Ibrahim, Muhammad Umairun, Prof. Dr. Yon Rosli Daud, Dr. Bilal and Prof. Dr. Ahmad Izanee Awang



▶ Meeting with the CEO of the Malaysian Qualification Agency (MQA), Mohammad Shatar Sabran



► "Meet the Chancellor" event and graduation ceremony for IOU students



► Faith Event Conference featuring key speakers, including Dr. Bilal Philips. The event had a significant turnout and included IOU promotional activities and book signings.



► IOU Documentary Video Shoot and Photography session for Peace TV

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DR. BILAL PHILIPS IN INDONESIA

A Quest for Spiritual and Intellectual Growth

Dr. Bilal Philips' 10-day visit to Indonesia in October 2023 marked a series of enriching and influential engagements across five cities. His itinerary included academic discussions at prestigious institutions like UIN Online University and Muhammadiyah University. He also interacted with International Open University (IOU) students and Islamic influencers.

Dr. Philips' talks, especially at Real Masjid in Yogyakarta, spontaneously connected with the audience. He talked about his conversion to Islam,

focusing on the importance of patience and thinking critically in religious studies.

His visit had a major impact on the audience as it motivated students to follow Islamic values, and encouraged teachers and influencers to teach Islam with kindness. His talks with Islamic leaders helped bring different Islamic views together, showing the importance of inclusive Islamic education. Dr. Philips' visit widened perspectives and spiritual growth in the Indonesian Muslim community, showing how relevant Islamic teachings are today.



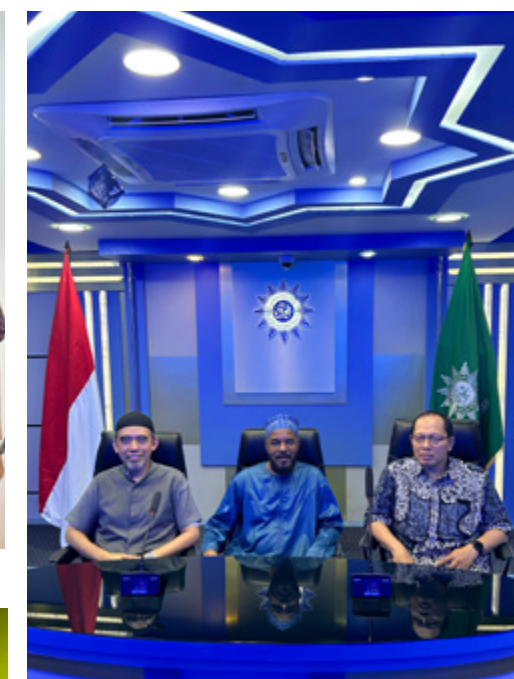
Meetings with students, translators, and the student committee in Yogyakarta



Sunday lecture at Masjid At-Tanwir, Muhammadiyah



Meeting with Dr. Muzakkir at DPP Hidayatullah



Meetings at Cyber MU (Muhammadiyah) and Pondok Mualimin



Meeting with Buya Yahya at Pondok Al Bahjah, Cirebon



Syekh Nurjati with Dr. Philips at UIN Online University



What's New at Ilm Institute?

ilm.institute.org: An Educational Hub

The Ilm Institute, launched in March 2019 by the International Open University (IOU), serves as a comprehensive platform that hosts short courses on a myriad of topics from finance to parenting, all taught from the purview of Islam. Contemporary topics like health and wellness and personal development are also well covered. No degrees are required and there are no deadlines. Qualified and experienced teachers from around the globe share their wisdom with students at their desired

time and setting. All courses are self-paced and completely online. If you're seeking the ultimate knowledge hub that seamlessly fits into your busy schedule, Ilm Institute is the perfect puzzle piece you've been missing.

New Courses for the 2023 Fall Semester

Ilm Institute recently unveiled two new courses, perfect for eager hearts to delve into and expand their intellectual horizons.



WHY AM I HERE?

Have you ever pondered the meaning of life? If someone asked you what is your purpose in this life, could you answer straight away? Imagine a tailor-made experience to help you answer some of life's big questions. A short course perfect for new Muslims, those returning to their *deen*, and curious young minds, "Why am I here?" taught by Rasheedah Abdul-Hakeem teaches just that. She invites the inquisitive and the intrigued to reflect on the purpose of their existence in this dunya. Close to 800 students have already benefited from this course. It also provides an opportunity to dive deeper into selected Qur'an and hadith texts for an immersive understanding of the secrets of existence. To unlock these power-packed tools, don't hesitate to

ENROLL HERE



DAWAH TRAINING

Ever wish you had the eloquence of a Da'ee to help guide the seekers of truth to the light of Islam? Then you must join Zubair Adamjee's Da'wah, an interesting and easy way to understand the topic. "Dawah Training - Sharing the Message of Islam" is the ultimate toolkit for dispensing the real essence of Islam. What is Da'wah? How do we give it? Am I qualified? You'll find answers to questions like these and more in this course as you embark on your journey. It begins with the gripping story of Adam and Satan, untangles many Da'wah mysteries, helps you understand how to measure your success in Da'wah, and guides you on following up. Over 1,200 students have successfully completed this course so far. Get ready to soak it all in and become a pro at giving Da'wah, insha Allah. Click below to

ENROLL TODAY

BOOK LAUNCH

The Best in Islam

By Dr. Abu Ameenah Bilal Philips



A groundbreaking, first-of-its-kind, fully illustrated compilation of 182 authentic prophetic statements and Qur'anic verses that describe people, places, and things using the terms of praise: "Good", "Better" and "Best" or their equivalents like "beloved", "more beloved", and "most beloved." The 182 Hadith and Qur'anic verses are alphabetically grouped according to their various subject matters.

This truly unique work, originally compiled in the early 1990s, aims to provide the English reader with a view of the majority of issues that Islam considers to be the best and most pleasing to Allah. It is a concise reference book on various aspects of righteousness, as whatever pleases God is necessarily righteous.

Consequently, the basic pillars of Islam are all included, placing special emphasis on their most important aspects. Similarly, the various facets of a Muslim's day-to-day life are analyzed, and it identifies the key components essential for maintaining righteousness.

Through this, the non-Muslim reader will become familiar with the higher ideals and goals of Islamic teachings and practices, while the Muslim reader will gain insights into the Islamic spirit that the Islamic rites, rituals, and traditions were intended

to engender within a true believer, in accordance with the words of the Prophet (ﷺ).

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Comments from Our Readers

PREVIOUS ISSUE 13

Sahar Qureshi

Pakistan

I love the article about various community programs organized by Malaysian students. I genuinely wish students from other countries could have the same action as part of IOU. Reading about IOU's emergence and the success of the 1MAS Project and the 3rd IOUCRIS brought joy. It feels great to know that our university is advancing and growing, making us proud. Alhamdulillah.

Pa Ousman Ceesay

Gambia

Short, captivating, and inspiring thus hardly anything to improve as it keeps on getting better. May Allah make you steadfast and reward you abundantly for your efforts.

Luqman Adeogun

Nigeria

Insights Magazine definitely has some insightful lessons to offer, Alhamdulillah.

Nuha Rishad

Sri Lanka

Everything is amazing!

Sidra Ahmed Khan

Pakistan

I enjoyed the articles about the convocation ceremony.

Mohammed Mizanur Rahman

UK

Great articles and design!

You can read our previous issues here: www.iou.edu.gm/insights-magazine



YOUR VIEWS

Your Feedback is Welcome!

We'd love to hear what you thought about Insights.

SUBMIT YOUR FEEDBACK

If you would like to contribute to the magazine or volunteer with IOU Insights, please email: insights@iou.edu.gm



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The International Open University (IOU) is a pioneer in online learning founded in 2001 by Dr. Abu Ameenah Bilal Philips. It provides accredited degrees and certificates in Islamic Studies, Arabic and Islamized modern subjects at an affordable cost for all. Its mission is to

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