

Islamic Belief and Practices: An Integrative Coping Approach to Life Problems

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To Link this Article: http://dx.doi.org/10.6007/IJARPED/v6-i3/3176 DOI:10.6007/IJARPED/v6-i3/3176

Published Online: 20 September 2017

Abstract

This article provides an overview of related literature covering the wide range of issues pertaining to the problems and coping strategies in general from the Islamic worldview. There are many integrative methods and means provided in the Islamic authentic sources of the Holy Qur'an, Sunnah and the Islamic heritage as well as the modern methods. The novel aspect of this article is that apart from drawing theoretical conclusion from the existing work of coping mechanism, it is to integrate the Islamic principle pertaining to helping others in a way to address obvious inadequacies in the existing services offered to the Muslims. Therefore, it is appropriate to unearth the influence of Islamic belief and practices on man's relationship with Allah and his relationship with mankind, on his ways of coping with the challenges and problems in his daily lives. From a review of literature, faith or belief influences the way individuals view and relate to God; and how religion in general is used to cope with difficult life circumstances. Besides that, the collaborative religious coping strategies balance an individual's own efforts for managing stress with seeking help and support from others. Therefore, coping strategies of Muslims are approached from integrated and holistic perspective based on the understanding that man is created not from mere physical entity

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but also spiritual, psychological and intellectual entities. In conclusion, the Islamic coping mechanism should be planned in a way that all these dimensions of man can be better served. **Keywords:** Islamic Worldview, Islamic Belief, Integrative Approach, Human Nature, Religion.

Introduction

Religion has been identified to have critically affected the way people behave. It is the foundation of individual behaviour which affects the collective social and communal behaviour. So too religion affects spiritual or religious coping strategies which play a significant role in reducing the problems faced by the individual (Raiya, et al., 2010). According to Corsini (2009), significant negative events in life are likely to activate the attachment of an individual to certain belief system. In such cases, God may be conceptualized as a secure base utilized for coping. An individual's religious beliefs are of particular interest, as they influence how individuals evaluate stressors and assess their perceived resources for coping (Pargament, 1997). The Islamic belief system differs from what was mentioned by Pargament (1997); Corsini (2009) and others. It has a unique effect on the lives of Muslims in general, and the groups that need special assistance in particular. The local religious neighborhoods and communities also play significant roles in this respect.

Western psychologists in the opinion of Badri (1979), put forward the theories that are adopted in psychotherapy, counseling and other helping professions, concerning man's personality, motivation and behavior in many ways contradicted to Islam. Sadly, forwent of better alternatives, these theories and their applications are readily adopted by Muslims, which unfortunately lead many of them to consciously or unconsciously accept theories and practices that are, to say the least, unsuitable for application particularly on Muslims. However it is important for the Muslim psychologists, counselors and psychotherapists not to rely solely on the adaptation of these existing theories, rather they must develop their own theories and approaches based on originality and self-confidence (Badri, 1979). Miskawayh (1968) mentions that, the individual who seeks to preserve the health of the soul needs to seek knowledge (theoretical part) and to practice the knowledge (practical duty) by himself.

Prevention of Problem

Religion provides mechanisms for coping with difficulties and hardship, and also may serve as a source for the emotional strength. One of the ways is through prevention of the problems, which in the Islamic practice serve as to check and balance the way by which Muslims upgrades their selves. As suggested by al-Balkhi in order to prevent problems, one should consider psychological as well as biological factors, as an imbalance in either area could result in mental symptoms and illnesses (Haque, 2004) such as (as cited in Khalili et, al., 2002): (a) fear and anxiety, (b) anger and aggression, (c) sadness and depression and (d) obsessions. According to Raba (2001), lack of faith will lead to negative personality which is the symptom of mental illness. Therefore, in order to prevent that, one should have a strong faith in and good relationship with Allah and other human beings. Besides that, knowing the purpose of life or the reason Allah created man on this earth, preserving the Shari'ah and fulfilling the need could also be applied in preventing the problems.

Embodied in Islam are rules and regulation of Shari'ah which further elaborated into six basic components. These components are six essential interests and values which are din (religion), nafs (life), aql (intellect), ird (honour), nasl (progeny), and mal (property). The needs related to these six fundamentals are further categorized into three levels: essential or primary (daruriyyat), which are absolute necessities, expedients (hajiyyaat) which meets no

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absolute necessity but it is merely a means, and embellishments (tahisiniyyat) which serve a good end. Furthermore, all these components variedly influence upon one's well-being, behaviours, the choice they make, and the way they respond to various challenges of life. Man's moral success and failure, therefore, are the results of various constituents of man, of physical and spiritual nature (Nasr, 1999). In other words, the purpose and priority of one's life on the earth and the obligations and commitments that he makes all depend on what he prefers most among these six.

Man and His Relation with Allah and Mankind

The Islamic personality covers every aspect of man's life including his relationship with fellow man, his Creator and the natural world. All are grounded with moral character, beliefs, personal traits, attributes, good manners and behavior (Noraini, 2008). The Islamic and religious personality represents the manifestation of one's behavior and spirit. Thus, the integration of Islamic personality through psyche and spiritual forces is very important in Islam in order to preserve the health of the soul. Man possesses spiritual virtue, by which he is akin to the good spirits (Miskawayh, 1968; Mohamed, 2006). The immortal spirit (ruh) is the force behind the body, it manifests itself through the body as life, movement, sensation, cognition, reasoning and discretion. In order to preserve human's spiritual and physical health, the use of psychological methods of treatment notably by strengthening spiritual and psychic powers of man is needed to be considered such as by reading the Qur'an or listening to the verses of the Qur'an thereby creating an environment that makes one happy and pleasant. In this relationship man is represented as the "receiver" of Truth, whereas the Qur'an is represented as the "giver" of Truth (i.e., guidance; the Qur'anic term for this is hidayah). The "receiver" must perform his responsibilities because the "giver" has already done so. Those responsibilities are all subjective experiences some of which may fall within the scope of morality; for she/he has to be sincere, for example, in searching the Truth and willing to acquire it (Acikgenc, 2002). The characteristics related to ruh (spirit) in man denote the spiritual nature of man and his link to the divine character (Badawi, 2002). This also shows the spiritual and psychological traits of human; and refers to the concept of man as the khalifah to be responsible for all mankind and nature.

The role of man as khalifah demands him to establish divine order among the fellow men. On the contrary the characteristics related to *jism* (body) denote the animalistic and biological nature, wants and needs such as food, sexuality, and shelter. This aspect is closely related to the negative and positive predispositions in man which are related to the concept of creation. It is the third characteristics that are related to the *'aql* (intellect) which enable man to be closer to the sublime divine nature. When these two contradictory elements in man lead to inconsistencies in respect of values, crisis, and conflict in identity, it is only by using the intellect, man can choose the right or wrong. That is by making rational decision, he chooses for him the best end in life. Using all these faculties in the most balanced way, he needs to maintain justice and order in the social community and interaction with each other. Even for that purpose, Allah gave him guidance in the form of revelation.

The Prophet (P.B.U.H) also encouraged visitors to request the sick person to pray for them because the state of the sick and their helplessness are so pure that God hears their prayers. So, not only should the healthy pray for the recovery of the sick, but the sick may be profitably requested to do so for the healthy. Seemingly, this has a great psychological effect on the sick person. The sick Muslim is not a person receiving punishment, but on the contrary,

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he receives blessings and reward for his sufferings if he faces the problem with patience and confidence in what Allah (P.B.U.H) has determined for him.

Seeking the Meaning and Purpose of Life

According to al-Ghazali (1979; 2007) in his book *Kimiya-i-Saadat* (The Alchemy of Happiness), he mentions that the purpose of man's life is to gain happiness in this world and in the hereafter. Happiness on the other hand means fulfilling the divinely ordained duty of man as His 'abd (servant) and khalifah. By following the teaching of the Qur'an and the Sunnah, and cultivating them in society, man attains this purpose, and consequently the happiness in both this world and the Hereafter is attained. As 'abd' of Allah, man has to ensure constant relationship with Him; and as vicegerent he has to ensure that justice is done to all the occupants of the earth and to the planet earth itself. Man who does justice to himself, to the society he belongs to, to other creatures of Allah, and to the environment he lives in is the man who serves Allah in totality. Therefore, the ultimate aim of living in this world is to actualize the following verse of the Qur'an: "I have only created Jinns and men, that they may serve Me" (Al-Qur'an, 51: 56).

By not submitting himself to Allah alone and not accomplishing all the duties and responsibilities (amanah) ordained by Allah, if he succumbs to wrong priorities of his body at the expense of the spirit, he would not be able to maintain his status as 'abd' as well as 'khalifah'. Rather, he would not be able to manage the system. Therefore justice will not prevail in the society; corruption will not be minimized. In short, man's mission while inhabiting the earth, is to facilitate for people's masalih (benefit), and prevent mafasid (corruption) by maintaining justice, mercy and magnanimity. In order to attain all the above paramount roles, man has to ensure that all his spiritual, intellectual/psychic and physical/social basic needs are fulfilled accordingly. In other words, he has to fulfill the needs of his ruh (spirit), 'aql (intellect) and jism (physical). However, this understanding of relationship between man and God, or of man having the ruh (spirit) is not accepted by Western psychologists, who have divorced the spiritual dimension in it's entirely. This is due to the fact that they define human personality only in having physical and psychological aspects, thereby ignoring the most essential aspect of man that is the spiritual dimension (Langgulung, 1983; 1991).

The Spiritual-Based Experience

Spirituality and morality is a set of principles that regulate human relationships and prescribed modes of behaviour. Islam believes that each baby born with potential, of moral and spiritual development. Therefore, it depends on the experiences that child would face in the future, to build and implement the good character in terms of moral and spiritual development, the responsibility of which falls on the parents. Spirituality requires Islamic ethics, which involves the acquisition of good character, through nurturing of character. This requires balancing the three faculties of soul; knowledge, action and habituation to virtue. The character occurs for two main reasons; the different innate natures of soul and instruction, and habituation. In order to cultivate virtue, education is required which should be practiced either in private or public. As character can change depending on the way it is nurtured (Muhamed, 2006), so also parenting skill and knowledge that needed to undergo changes in order to give the quality of training or 'tarbiyah' to the children.

Islam is a way of life which concept is bounded by Islamic ethical values that integrates man with Allah. One of the basic elements of the Islamic religion is *akhlaq* (moral and values)

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that shape the moral and ethical behaviour of Muslims in conducting all aspect of their life. The religious person are likely to align behavior in compliant with the religious belief and practice. According to Muhamad & Ab. Mumin (2006) individuals who are strong and committed to religion are capable of making decisions.

Purifying the Soul by Performing Ibadah

Man possesses spiritual virtue, by which he is akin to the good spirits (Miskawayh, 1968). The immortal spirit (*ruh*) is the force behind the body; it manifests itself through the body as life, movement, sensation, cognition, reasoning and discretion. The more acts of worship one performs through living a long life, the greater will be the reward, the purer and clearer the soul, and the stronger and more deeply-rooted the good traits of character. The sole purpose of acts of worship is from the influence of the heart, and this influence will grow strong when they are persistently repeated.

Al-Farabi proves that soul is independent from the body and the principle of life in man (by which man thinks, feels and wills), by opposing it would be the material nature while attributing to it as spiritual nature (Kasule, 2009). A balanced soul is the precondition for the emergence of virtues. Al Ghazali mentions four basic virtues of wisdom, courage, continence and balance that are the synthesis of all other virtues (Badawi, 2002). The purification of self (tazkiyat al-nafs) is important in implementing all these virtues. This is done through the process of self-evaluation or 'muhasabah' of the deeds done, self-punishment or 'muaqabah,' repenting 'taubah', learning from mistakes, self-correction and change 'mujahadah' and consistency in doing good or endeavouring the actions 'istiqamah' in life (Husain, 2006). Through this process a Muslim is constantly reminded of his/her main goals in life as a servant of Allah.

The more act of worship performed then the greater and stronger the good character will prevail. Through *ibadah*, one becomes motivated to realize his connection and link with his Creator and once this intimate relationship is realized, it will be reflected in his actions in life (Langgulung, 1991). Based on the Quranic verses in *Surah Luqman* (31; 18-19), the belief or 'tawhidic' paradigm is instilled first above all, by doing good to parents and be responsible in attitude and behaviour. The hadith also mentioned about the importance of nurturing children by giving them knowledge.

"When the son of Adam passes away, all (of his deeds) are discontinued except for three things: property he invested in the way of Allah, knowledge which benefits others and a pious son who pray for him."

(Narrated by Muslim)

Besides that, the cultivation of virtues and values are also important especially because these will make one's life meaningful and gives a sense of direction (Husain, 2006). All these have been found to be associated with well-being as defined by spirits, life satisfaction, congruence with life goals, positive effect, and pro-social behaviours (Naseef, 1999; Hartati, 2003; Husain, 2006). Since ethics are concerned with right and wrong, therefore it is the individuals' belief of what is right and wrong that can help him to cope with all situations in life.

In Islam, a way to develop a good and admirable personality in an individual is to emulate the best and perfect role models, that is, Prophet Muhammad and his wives. By following their ways, individual can inculcate good personal character. Having good

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personality and the best role model requires man to undergo a process which consists of three stages of development which are termed as psycho-spiritual development. Understanding the self, requires a study on the spiritual aspect of the self. According to Husain (2006), from Islamic the perspective, *nafs* or self has three basic levels: (a) *nafs al-ammarah* (evil inciting soul), (b) *nafs al-lawwamah* (complaining soul), and (c) *nafs al-mutmainnah* (tranquil soul). In order to achieve harmony within self and to develop one's personality, the balancing of the various aspects of the self is of paramount importance.

The purification of the soul such as through prayer, repentance, thankfulness to Allah and believing in Allah gives the servant strong spirit and soul. As mentioned by al-Ghazali in respect of those who want to gain happiness and love in this life is through the worship of Allah, then only man can achieve the supreme happiness. Comparing this to the Need Theory of Maslow in achieving self-actualization, al-Ghazali is more comprehensive as he mentioned that:

Know then, that the special perfection of man is to apprehend the reality of the intelligible as they are, without illusions and intermediary of the senses that are shared by animals. Then know that the soul itself thirst for it, and it is naturally predisposed towards it. It is distracted by its preoccupation with physical desire, and has become liberated from it. If man can meditate and reflect upon the sovereignty of the kingdom of the heaven and earth; and also study his soul and the wonders created within his body, he would attain that special degree of perfection. He would then achieve happiness in the world; there is otherwise no meaning to happiness except through the attainment of the soul's level of perfection.

Acquiring Knowledge

The purpose of knowledge in Islam is to know Allah, to understand the purpose of creation, and to know the role as a member of the 'ummah'. Al-Farabi, Ibn-Sina and al- Ghazali take the same views in asserting that soul as the real essence of man. Therefore, the activity of the soul is to attain the truth about the existence of God through knowledge. Al-Ghazali classifies knowledge into four categories; (a) the knowledge of the self (related to the purpose of the creation of man in this world and what is the meaning of happiness and misery to him; this knowledge is the door to the knowledge of God, (b) the knowledge of the God (nurtures man to love God and lead one to the knowledge of Divine existence), (c) the knowledge of the world and (d) the knowledge of the world after death. By knowing all these knowledge man can find happiness (Shakirah Akhir, 2008).

Man is weak in getting the knowledge of the Supreme Reality, therefore the only way to know Allah is through revelation. Revelation is a source of knowledge for individuals facing uncertainties such as parenting issues, where it can nurture the inner spiritual lives and provide guidance to purpose, meaning and ethical action. Since man's soul determines his behaviour therefore, he needs to cleanse and purify his soul in order to receive the knowledge. This tazkiyat al-nafs (cleansing of the soul) will bring man nearer to Allah the Creator. In this effort to purify the soul, man needs helps, guidance and supports from the commandments of faith to gain control over the passions. These commandments can strengthen and influence man's soul, for a man who performs good deeds and fair actions

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portrays the virtuous state of the soul. By purifying the heart of its negative qualities man can turn his heart towards Allah.

In order to acquire knowledge, man must follow the principle of 'tawhid' in order to attain 'taqwa'. In Islam, religious faith, beliefs, and activities are important aspects of the lives of an individual. Faith develops the context of interpersonal relationships, and that the capacity and need for faith are innate human characteristics. Individuals may develop deeper understanding and appreciation of the religion in which they are raised, in part because of their active exploration of that faith as well as alternative value systems, or they may adopt religious views and values that differ from those of their parents and childhood religious communities. These exposures and experiences contribute to the process of nurturing their children. The interpretation of seeking the pleasure of Allah is through worship (*ibadat*). All this must go through a level of the value system of Islam called 'taqwa'. It is the actualization of human potentials with 'taqwa' the pillar of all types of motivation.

Faith in Allah

Religion provides mechanisms for coping with adversity, and may serve as a source of self-esteem and feelings of self-efficacy. Such religious attributions create meaning that may preserve or enhance self-esteem by allowing the individuals to perceive God's love and acceptance even under trying circumstances. Muslims who differ in their religious beliefs and involvement may model different kinds of behaviours, beliefs, and values for their children. Thus, religious individuals may be more likely to act as models of highly pro-social behaviour than those less religiously active parents. Man's own religiosity may influence other's developing religiosity and spirituality, which may in turn affect other aspects of well-being. For example, being mothers, they both model and directly teach religious behaviour and beliefs, thus passing these beliefs on to their children, and they may actively manage their children's lives so as to expose them to a social network with shared religious beliefs and values. Their religious beliefs and practices may affect their own mental health and consequently their ability to deal with stresses associated with parenting (Naseef, 1999).

The Qur'an states: "Let them respond to me, and believe in me. So they may be directed" (al-Baqarah 2:186). Based on this verse the Islamic belief system provides comprehensive holistic and dynamic perspective on life. Faith in Allah is the prior and essential characteristic of faith that demarcates the faithful Muslim community (Hamadi, 2005). The practice of Islamic lifestyle is important to maintain the spiritual development. In a broader perspective, spiritual aspect is one of the main solutions in coping with the challenges and needs. This resulted from the premise of belief of a Muslim where in the knowledge of the God's existence is self-evident to human mind; it requires no learning, reflection, or proof. It is contained in the elemental human nature (fitrah) (Badawi, 2002; Mohamed, 2006). This belief shapes the behaviour of a person in accepting the fate that Allah gave him.

Having exposed with hardship, would give strength to man to cope through spiritual coping approaches which would guide him in leading his life towards Allah's will. The various religious, legal and moral obligations are interconnected as they are subsumed under Allah's will. However there is also a theological dimension where people obey Allah because He is the only God whom mankind seeks and asks for everything. This is by means of their innate character which is called *fitrah*, to progress towards happiness and to move forward to achieve their very best in life so as to serve as the *khalifah*. Faith is the source of moral virtue in Islam; this virtue guided the humankind to be strong in dealing with challenges as this is

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the *fitrah*. In the concept of *fitrah*, a person who has self-control is called *halim*. Man's relation to Allah as His servant ('abd), and his relation with his fellow-man should be determined by *hilm*, by controlling his feelings and passions, by remaining calm and undisturbed even when provoked by others (Mohamed, 2006, p.14). The self-control or *hilm*, is one of the great ethical quality that can give courage to man in coping with problems.

The need for love and safety is needed by everyone. But the ultimate love that can generate the strength is love of God. According to al-Ghazali (2007), through the love of God man achieve the level of self-actualization. He states that, "awareness in this life is a preparation for the life of the hereafter, it makes us concerned with the improvement of our character" (cited in Akhir, 2008, p. 38). This gives meaning to man that life is to seek the pleasure of Allah, it motivates him to use all his capacity as human to strive for living, to choose for the best direction in his life (Miskawayh 1968), The courage he has, lead man to move forward. As for the treatment of sorrow and fear due to the cause of losing beloved one or an unfulfilled desire is by changing the believe that everything can perish; and it makes a difference to one's attitude towards life. In the context of seeking the pleasure of Allah it is important to focus on the fulfilment of the responsibilities.

Positive Thinking

Internalizing the concept of positive thinking is very important to cope with challenges and problems. It can be inculcated or applied through compliance, identification (imitate with pride someone's identified behaviour) and internalization (values, sincerity and gratefulness) of the values. According to Husain (2006), Islamic way of remedies like fear of Allah, hope in Allah, patience, repentance, and thankfulness are suggested in order to cope with all challenges and problems in life. As suggested by Miskawayh (1968), reflection, thought, and judgment using rational faculty ('aql) can provide a person with a healthy soul. Such example of positive thinking is on grief. Al-Kindi's remaks on grief in his book 'the Repelling of Grief' he mentioned (as cited in Miskawayh, 1968 p. 194);

"If he realizes that the causes of this grief are not necessary; and he realize also that many people who do not possess such property instead of grieved are, on the contrary, joy and happy-if such a person does this, he will undoubtedly come to know that grief is neither necessary nor natural and that he who is grieved and brings this accident upon himself will inevitably be comforted and will return to his natural state".

Therefore, in dealing with the fate such as losing the loved one, individuals should practice the concept of positive thinking to cope with such events in their life. Reflecting upon their lives, being grateful to Allah and applying some of the positive thinking will uphold the positive perception about Allah; be determined and optimist with life's obstacle; be kind and love others; sincere and look at others' difficulties by comparing to ourselves; will repent and look after other creations of Allah. As a responsible 'abd, man is responsible to act according to what is expected by Allah, of people and what they can expect in life. And also imparts the values that shape a person's beliefs, abilities, and actions.

In short, to protect the body, man need to purify his heart and guard his body from any sinful action. This is so because the person's eternal destiny in life depends on how s/he conduct their life. The role of 'da'wah' or religious preaching is important in providing the

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support in terms of Islamic teachings, guidance, education as provisions of purpose and meaning in life for every individual Muslims.

Doing Good Deeds

Man is gregarious by his nature, he cannot live by himself. His existence is only possible when he is in association with other fellow human beings. The religion of Islam demands the existence of a Muslim community or *ummah*. Allah mentions:

"And there may spring from you a community (ummah) who invite to goodness, and enjoin good conduct and forbid indecency. Such are they who are successful. (Quran 3:104)

In explaining the concept of *ummah*, observes that the Muslim community represents a system of social relations that facilitates the flowering of spiritual aspiration while at the same time representing an ordered way in exercising the *amanah* on life, intelligence, power, and property. As stated in the Qur'an and Sunnah, which remind every Muslim to care for one's parents and of the weaker or poorer members of the family especially the orphans in the family. Other members are to be looked after and treated with honour, kindness and respect, and in the same way these responsibilities extend to one's grand-children and great-grandchildren. The elderly are loved, respected and taken care of. The members of the family remain integrated within it, the aged do not go to old folks' homes and orphans are not thrown into orphanages. The poor and unemployed are not made to survive on public assistance. Instead, all of these problems are, in the first instance, solved within the framework of the family in a way that it is more humane in keeping with the honour and needs of everyone. It is not financial, emotional, or physical deprivation that is catered for but also spiritual aspects are taken care of. In Qur'an, it is stated that,

"Those who believe, and whose hearts find satisfaction in the remembrance of Allah: for without doubt in the remembrance of Allah do hearts find satisfaction. For those who believe and work righteousness, (enjoy every) blessedness and a beautiful place of (final) return"

(Ar Ra'd: 28-29)

Islam takes special concern in helping others, and it is considered as both an individual and communal obligation. There are members of the society whose rights are protected as such must be fulfilled. They cannot be neglected and their rights cannot be deprived. They deserve all the protections. Members of the society, which refer to the community is also responsible, be it neighbours or community leader, to uplift the burden of the needy by helping, assisting and contributing necessarily and continuously. The right of the deprived and weak people is given utmost priority in Islam. In short, the coping strategies in Islam not only provide for the spiritual aspects played by individuals, but also the community.

The development of individual's behavior, attitude, and spirituality are shaped by their surroundings be it family at home, school, friends, society or community. Based on this, religious coping strategies work well in collaborative manner with supports from others. Social responsibility prescribes that individual should help others who are dependent on them. Every human society employs the resources available to it to produce a stream of output which is distributed in some manner among its members (Ziauddin, 1991). The spirit of cooperation is reflected in the command to help others by giving charity. The underlying rationale in the responsibility to help others is that the less fortunate have a share in the

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wealth of the privileged few as mentioned in the Quran (al-Dhariyat 51: 19 and al-Maa'rij 70: 25). The basic moral for the need fulfillment is noted in the Quran as both individual and communal obligation. Those who are less fortunate in society are entitled to assistance and social support from their fortunate neighbors and relative.

According to Hathout, (2006), with regard to financial or other problems, everybody is required to make the effort to earn his own livelihood, to support himself and his family. However, as a social response to deprivation, Allah commands people to help others who are suffering or in need, in a positive spirit of mutual cooperation. This is based on the perspective that everyone in society is connected to each other through their shared humanity, and therefore required to live in a spirit of cooperation mentioned in Al Quran (*Surah al Maidah:5;2* and *Surah at Tawbah 9;7*). It states that the responsibility is to protect the community in particular and the citizen in general such as; to realize the well-being of its citizen by ensuring the protection of faith, life, intellect, properties, and family. The protection of life is only possible if the basic survival needs are taken care of.

Islam has its own social network and social service system to help the needy in the community. For example religious institutional support is a kind of commitment in respect of welfare, and responses to the problems offered by the community. One of the fundamental pillars in Islam is *zakat*, which stresses the importance of welfare and charity. *Zakat* institution plays great roles in the way that helping individual cope with financial difficulties by being a source of financial support (Ahmad Ziauddin, 1991). The responsibilities of these councils include promoting, facilitating and improving the economic and social developments of Muslims.

Conclusion

Religion has been identified, by many researchers, to critically affect the way, in which people behave and to affect individual behaviours, which, in turn, are reflected in and affected by the collective social and communal behaviours. The Islamic religious rules and codes of conduct have provided a framework that could shape the moral and ethical behaviour of Muslims, in all aspects of their lives. Religion has been found to provide mechanisms, for coping with adversity, and could serve as a source of better self-esteem and feelings of self-efficacy. Such religious attributions could create meaning that may preserve or enhance self-esteem, by allowing the individuals to perceive Allah's love and acceptance, even under trying circumstances. Faith, purification of the soul, through prayer, reciting the Quran, being thankful to Allah and strong belief in Allah has been found to be the source of moral virtue, in Islam. This virtue has guided humankind to be strong, in dealing with all challenges in life. All this give the servant a strong spirit and soul. In conclusion, the Islamic beliefs, religious rules and codes of conduct imply upon the way Muslims establish their priorities, and cope with various situations in the life. Specifically, this explains how Islamic practice and belief help and influence the way the Muslim cope with their problems.

Acknowledgement

The authors would like to express their deepest gratitude to Malaysian Ministry of Education and Center for Research Management, Innovation & Commercialization (RMIC), Universiti Sultan Zainal Abidin in Terengganu, Malaysia for supporting this research project under *Research Acculturation Grant Scheme* – project reference code (RAGS/1/2014/SS109/UNISZA/1).

Vol. 6, No. 3, 2017, E-ISSN: 2226-6348 © 2017

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