

## **Ethics of Administration and Development in Islam: A Comparative Perspective**

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**Abstract.** Third world countries including Muslim countries are categorized as under developed. Many Western writers refer this backwardness to the Islamic beliefs and behavioral injunctions. In this paper, the writer tried to show how these claims are incorrect and he presented a Muslim's explanation for them. The author also demonstrated the Islamic view of ethics of administration and development, which emphasized the incorrectness of such biased claims about Islam by many orientalist. It deals with Islam as a perfect comprehensive system and as a religion of superior model, in the sense that it seeks the attainment of optimal solutions to human problems. Islam is also considered practical and feasible, as it was embraced and successfully applied for centuries. Certain issues were elaborated such as: intellectual, planning, socio-political and economic development within the Islamic ethics and administration.

### **Introduction**

Muslim countries constitute a large segment of developing countries. Although some of them are rich, especially those which produce oil, they still did not attain self-sustaining economic growth, which characterizes most of the developed countries [1].

Theories of development in administration have considered culture as an important and independent variable that influences the pace and direction of change in developing countries. Therefore, it is assured by these theories that tradition and culture in these countries are an obstacle for development programs. Religion as a manifestation of culture has often been the victim of many speculations and unsubstantiated hypotheses or theories.

Perhaps this confusion is very clear in the Middle East studies and the relationship of its culture, especially Islam, toward administration and development [2].

Unlike other cultures and religions, Islam has a long history of confrontation with European and Western culture [1]. Thus, the prejudices and biases against Islam have preceded the emergence of the modern social sciences in general and the theories of administration and development in particular. Moreover, the Arab-Israeli conflict has perpetuated these biases and prejudices [2].

A cursory review of Western writings about Muslim countries can be classified in two major themes linking Islam explicitly or implicitly with underdevelopment, Islamic beliefs and behavior on one hand, and the corrupted mass conceptions or actions on the other.

### **Aims and methodology of the paper**

The aims of the paper are:

- To evaluate such writings with a critical appraisal to show the basic flaws of their reasoning;
- To present a comprehensive Islamic view about ethics of administration and development.

We will use the available literature on ethics of administration and development, be it Islamic or otherwise to meet the above mentioned aims. We will use the historical analytical approach in our discussion of the paper's issues. Also, the paper will be supported by some instructions from Quran and Sunnah to show the importance of the religious dimension and the authenticity of the Islamic principles of administration and development.

### **Ethics of administration and development**

In the historical development of the study and practice of public administration, the 1970s are usually described as the "ethics" decade. This focus resulted from both intense public and academic concern about ethics in government and the unprecedented response of government to this concern [3, p.207].

In July 1980, the major theme of the international congress of administrative science was the characteristics of tomorrow's public servants, in which the participants placed integrity at the top of the list followed by expertise, efficiency and ability [4].

At the end of 80s decade, the American society for public administration held a national conference on applied ethics in government and re-emphasized the increasing importance of value and ethics in the field of public administration [5].

Most of the early literature on development focused on the narrow definition of this subject basically in terms of its economic variables, with little reference to socio-cultural factors [6].

Words such as “developed”, “developing” or “underdeveloped” are usually used to denote the people’s social and economic conditions in a given country. Recently, ‘developed’ has been defined in a more comprehensive manner and it has “integrative” interdisciplinary explanations of the development phenomena. Gant reflexed such meaning in the following definition: “It is perceived not only as a condition of life but also as a goal to be attained, and the capacity to grow and change and develop” [7, p.6]. Modern literature has two conflicting views toward the relationship between the development concept and the culture or the religion. One view says that development will not take place until we change the culture or the religion of the people at least in certain aspects. On the contrary, the other view says that development will be obstructed unless we relate the forms of technology and the approach of development in a positive way to fit the values of the people and their culture [2].

### **Islam in some Western writings and a Muslim’s response**

It has been argued that Islam tends to deter development. This argument was presented by Max Weber and has been accepted by many Western writers as the last word. Weber said: “Islam lacked the requirement of a comprehensive knowledge of the law and lacked the intellectual training in casuistry which nurtured the rationalism of Judaism” [8, p.265]. Also he said: “While the rise of Protestant ethics propelled economic development in the West, the ‘feudalistic’ Islamic religion provides little incentive for individual initiative, scientific inquiry and for intellectual boldness” [6]. In contrasting Islam with the Puritan economic ethics, he concluded “Islam with its thoroughly traditionalistic ethic directed in the conduct of life into paths whose effect was plainly to the methodical control of life found among Puritans” [8, p.265].

From the above quoted citations beside many other similar ones, it is not difficult to see how many myths about Islam have been taken for granted as “truths” among the Westerns. However, a French scholar who is not a Muslim testified to the emptiness of Weber’s charges. He describes those who present Islam as an obstacle to development as propagators of hordes of publicists who know nothing whatsoever about the subject” [9, p.3].

According to Rodinson, Islam accords a “great role to reasoning and rationality than is found in the ideologies that are reflected in the Old and New Testaments” [9, p.99]. Also, “Islamic teachings did not condemn in principle, or hinder in practice, the development of what has been called economic rationality” [9, p.76]. Furthermore, he argues that a worldly life that is directed toward making a profit gets strong Qur’anic support. The Qur’an calls profit “Allah’s bounty” [9, p.17].

Another famous Western writer, David McClelland, like Weber assumes that “Arabs as Muslims are probably generally low in achievement” [10]. According to Claude Sutcliffe this assumption is based on a sample of ten Muslim adolescents and thirty-five Hindu students at a Muslim school in Madras. He said: “this might be reasonable if he (McClelland) had no other data on Muslims, but he does as shown in Table 3.6 which is very important” [11].

In that Table, a data was provided for an achievement for thirty-nine societies in 1950, based on content analysis of schoolbooks. Seven of the thirty-nine are Muslims. If we exclude three out of the seven for political reasons at that time, we find the average of the rest is the fifth highest of the thirty-nine societies listed [12, p.340].

In contrast, Robert E. Looney, who is also not a Muslim directly, challenged the negative assumption made by both Weber and McClelland, concerning the compatibility of Islam with economic growth. This is done through a case study on Saudi Arabia, which has incorporated Islamic principles into several of its economic institutions in particular, and into policy making in general [10].

Moreover, another empirical study, conducted on Jordan's Muslims, corroborates the assertion of Islam's compatibility with development. It shows that religious commitment has no statistically significant effect on adoption of modern from methods [11].

So far the negative views of some Western theorists about Islam and their response by other Western theorists who are not Muslims have been demonstrated. In the following section, a Muslim interpretation, about some basic mutual notions among some biased Western ones with regard to Islam will be pointed out.

Sutcliffe tells us in his study that the literal Arabic meaning of the word Islam is 'submission'. He quotes from the Qur'an, verses enjoining the believers that once a matter is decided by Allah or his Apostle (PBUH), then a believer is in no position to have a choice. He concludes that this runs against free will and, hence, is an obstacle to development [11]. Such conclusion reflects a limited knowledge. A Muslim scholar responds to that by saying: [1] "For Muslims, submission to the will of Allah means accepting His Word, and to act according to the path it delineated for him. Because Allah created all. He is Just and Omniscient, His commandment could (can) never be partial to any group or social class at the expense of another. They are intrinsically superior to any power sensitive, man made rulings. He continued, "submission" to Divine ruling then 'liberates man from submission to those biased and exploitative principles created by any human authority - be it that of rulers or priests. Further, he said:" so, if Allah or His Apostle (PBUH) decided a practical matter unequivocally, they would feel comfortable to go by it. If it was decided only in general terms, then leeway is given for human interpretation within the general limitations. Then, he concludes: "Muslims compare these rulings with the flawed ideological applications in the West and in the East, and feel that Islamic ideals are comparatively more than superior. A related item presented by Weber is that Islamic belief in predestination easily assumed fatalistic characteristics in the beliefs of the masses [8, p.205]. To Muslims, such predestination means the prior knowledge of Allah that is revealed to no human being in advance. So its effect should be, in fact, to encourage rather than to discourage positive action, and eventually to accept the results knowing "then" what was predestined. Regarding the economic beliefs and behaviors, Weber for instance, took the Prophet Mohammed's (PBUH) as saying to someone who appeared in ragged attire that "when Allah blesses a man with prosperity

he likes to see the signs thereof visible on him” to correspond to feudal conception of status. This again reflects Weber’s consistently distorted understanding of Islam as promoting self-indulgence, taking pleasure in luxurious raiment, perfumes and meticulous bearded-coiffure [8, p.263]. Weber by selecting this saying of the Prophet, ignores equally binding warnings by him against vanity extravagances and deceit. Certainly, failure to mention the admonitions against both extremes, e.g. miserliness and extravagance, will lead to lopsided interpretations. Allah mentioned in the Qur’an: “Thus have We made you an Ummat justly balanced” [13, p.702]. This verse indicates the balanced nature of Islamic principles and the essence of Islam is to avoid all extravagances on either side. Another verse emphasized this nature, “Make not thy hand tied (like a niggard’s) to thy neck, nor stretch it forth so that thou become blameworthy and destitute” [13, p.702].

After the clarification of the misunderstanding and misinterpretation of some Islamic concepts by some Western writers and the Muslim’s response to that. A comprehensive review for the Islamic ethics of administration and development aspects will be presented in the following section to prove that Islam is not only a religion in the ritual sense, but also a way of life in a comprehensive manner.

### **Islamic ethics in administration and development**

Ethics in general is defined as “a set of principles prescribing a behavior code that explains what is good and right, bad and wrong, it may even outline moral duty and obligations generally” [14].

However, Islamic ethics means an integrated body of concepts about means and ends of human life as presented by total life, including administration. Thus, any organization can be judged on a conceptual continuation ranging from least Islamic to most Islamic [15].

Despite decided advancement in technological matters, modern organizations seem to have nearly lost their ability to administer the organization as a complex social system. Two noted Western theorists on organizational change (Margulies and Wallace) remark that organizations in this regard are also far behind that “one is even tempted to conclude that modern organizations know far more about resisting change than they do about initiating (planning for and managing it)” [16].

A Western prominent scholar admits the importance of Islamic ethics of administration in solving Arab institutional problems regarding change and development by saying: “Muslim thought will be able to reestablish its position in this age of technological revolution, and impose its own values on the new institutions on social life until it is successfully completed, there will be no solution for the social and cultural problems of the Arab world” [17, p.335].

However, the Islamic view on development does not take 'change' for granted. Muslims believe that some elements are unchangeable such as:

1. The elements that will constitute the Islamic doctrine, principles, tenets and pillars of Islamic faith.
2. The Qur'an and Sunnah (traditions of the Prophet Muhammed (PBUH) as the basic source of Islamic system make it moderate and distinctive from other extremist systems.
3. In Islam, there are certain things which are unlawful, prohibited, forbidden or interdicted.

Anything else in this life is permitted and allowed and subject to change and development as long as it does not contradict the Islamic principles and doctrine explicitly or implicitly.

The following part will be a wholistic view on Islam as a way of life. It includes certain features and guidelines, which are essential to show the importance of the religious dimension on ethics of administration and development in Muslim societies in contrast with the prevailing secular ones.

### **1. Islam and the dominance of Shariah (Islamic Law)**

Islam means submission to the will of Allah by obedience to His Law, and by this only one can achieve true peace and enjoy lasting purity. Contrary to popular misconception, it does not mean in any way loss of individual freedom or surrender to fatalism, because the Will of Allah and whatever Law He prescribes must be and always in the best interest of people [18, p.7-8]. Also, Muslims believe that Muhammed (PBUH) was the last prophet who reinforced and immortalized the eternal message of Allah to mankind. Unlike Western ideology, which separates between law and morality, Islamic Law has no separation between ethics, morality and administration. All human activities, regardless of whether they are governmental, business or educational are subject to ethical judgment, because all human beings are ultimately accountable to Allah for their deeds [19].

In Alakaylah's words: "The individual, group, organization and society as a whole are interrelated, interlinked, integrated, and intercoherent entities having the same ultimate goal and holding the same major task, which is the execution of the Islamic Law in the Islamic society at its different levels" [20, p.169]. Moreover, Shariah as a faith and Law adopts a moderate, realistic course in life, and it combines necessities of both the spirit and the body. To regulate these needs, it enunciated eternal rules, clearly spelled out in the Qur'an and Sunnah, which may not be repudiated. However, it leaves matters subject to change, in a manner consistent with the changing interests and requirements of times within the broader framework of Islam.

## 2. Islam and the intellectual life

The intellectual nature of man is made up of mind or intelligence or reasoning power. In this respect, the Islamic view can be classified in two parts [18, pp.107-109].

**One:** Faith in Allah is the cornerstone, but to make it valid it should be based on solid ground. The Qur'an has numerous verses calling for Faith in Allah. However, these verses constitute as strong invitation and urgent appeal to the intellect to wake and think, to ponder and mediate. They leave wide open all fields of knowledge and science before the intellect to penetrate as far as it can reach, be they purely rational or experimental, e.g., physical and metaphysical, scientific and philosophical, intuitive and experimental, organic or otherwise.

**Two:** True knowledge based on clear proofs, indisputable residence acquired by "experience" or experiment or by both. The Qur'an is the first scripture, which critically evaluates and questions the reason behind any convention or contention.

*"Say: Produce your proof if ye are truthful"*[13, p.48].

The Qur'an, itself, is an outstanding intellectual challenge; it challenges the human intellect to dispute any Qur'anic truth or produces anything similar to the Qur'an. Maurice Bucaille, a distinguished French surgeon, did a comparative study in his book: *The Bible, the Qur'an and Science*. He challenged mankind to prove how anybody 1400 years ago have spoken with such accuracy about the facts of science, which were discovered only in recent times. He said "what initially strikes the reader confronted for the first time with a text of this kind is the sheer abundance of subjects discussed": the creation, astronomy, the explanation of certain matters concerning the earth, and animal and vegetable kingdoms, human reproduction. Whereas monumental errors are to be found in the Bible, I could not find a single error in the Qur'an"[21, p.120].

Islam has injunctions driven from the Qur'an and the tradition of the Prophet Muhammed (PBUH) which orders the human being in general and Muslims in particular to seek knowledge and find the truth. On one hand, the first revelation in the Qur'an was: "Proclaim! (or Read!) . In the name of thy Lord and Cherisher, who created man, out of a (mere) cloth of congealed blood; Proclaim! And thy Lord is Most Bountiful. He Who taught (the use of pen) the pen, taught man that which he knew not [13, pp.1761-1762].

Another verse in the Qur'an appraises those who have knowledge or the scientists:

"And so amongst men and crawling creatures and cattle are they of various colors. Those truly fear God, among His servants, who have knowledge; for God is Exalted in Might, Oft-Forgiving" [13, p.1161].

On the other hand, the tradition of the Prophet (PBUH) encouraged seeking of knowledge on several occasions. He said: “The search for knowledge is a strict duty for every Muslim male and female” [22, p.12].

### **3. Islam and the ethics of planning**

Material and economic Western planners have more or less confined themselves to the near future, and as such have aimed at production of quick results by setting targets for specified time limits. Keynes, a famous Western economist, says that in the long run, we are all dead and hence urges immediate correction or modification of economic phenomenon with the aid of appropriate economic policies. However, a Muslim would respond to that: yes, in the long run we are all dead, and that is why we are (as Muslims) the more anxious to see how life can be planned successfully to meet the eventualities of life after death. By that, it is hardly implied that short run targets will have to be sacrificed; rather, sacrificing one for the other is simply irrelevant. The short run has to go for the long run. The last life, for which the first is made, has deep significance for real planning. The Islamic approach alone provides that healthy method of integrated planning, starting with the long-term picture of the chain that not only goes far but farthest into the future, including even the life beyond the grave. However, the vision of hereafter alone is not enough, unless the individual links are, from the beginning, firmly built on the basis of immediate short-term planning, because these constitute progressive the rungs of ladder that lead to the final goal conceived. [23, pp.88-98].

Thus, Muslim planner derives such inspiration from the guidance of the following verse:

“But seek, with (the wealth) which God has bestowed on thee. The Home of the Hereafter, Nor forget thy portion in this world: but do thou good, as God has been to thee, and seek not (occasions for) mischief in the land for God loves not those who do mischief” {13, p.1023-1024}.

Moreover, the Qur’an itself gave a clear picture about the Islamic model of planning for development and administration in complete chapter of Yousef (PBUH). He worked as a Minister of Finance and administrated the longest plan in history (fifteen years) on the state level. He balanced between production, consumption and saving the oats in Egypt during the prosperous as well as the difficult years; several characters of Muslim planner can be drawn from that story:

1. Saying truth: as Prophet Yousef (PBUH) was, he never lied since he was prisoned until he was released and offered one of the highest top administration positions in the country.
2. Honesty: maintenance and protection of the nation- wealth (Baitumal) with no cheating, deceivness or extravagance.



3. Knowledge and experience: because he ordered not to remove the cover of the oats to protect them from damage for the longest period of time.
4. Sincerity in advice and directing the others, whether employers or employees, toward the best. Because the Muslim planner, individually or collectively, should not be only analyst or explainer for the data and information but also he should be a sincere consultant and advisor showing the best legitimate ways to correct the problems, as was Prophet Yousef (PBUH) [24, pp.81-83].

On the other hand, the tradition of prophet Muhammed (PBUH) (his sayings and deeds) is another clear example for the Islamic model of planning in administration and development. It showed his planning for two periods: (1) Makkah-period for dawah (propagating for Islam), and Hejrah (migration to Habashah and Madinah). (2) Madinah-period and the establishment of the Islamic state. This period had a comprehensive Islamic planning for administration and development in all aspects: constructive, political, socio-economic and military planning [25].

#### **4. Islam and the ethics of socio-economic development**

Economics is defined as the study of economic behavior of human beings, it is the study of rational behavior of individual assuming he is a self-seeking, maximizing entity. Economics has been made "neutral" by extricating from it all ethical values so as to make it 'scientific'. However, economics is a part of social life which deal with human beings as they actually are and as they behave in their productive – consumption activities. This suggests that scientific objectivity is inseparable from moral consideration. Therefore, saying that ethics and economics are incompatible is a result of the excessive emphasis placed on material success [6].

In the contrary, the individual in Islam acts in accordance with the ultimate ethical values provided by his faith. The economic doctrine of Islam is part of the Islamic concept of life, which is based on a network of inter-related concepts of Allah, of humanity and of man's position in this universe and his relationship to his fellow men. That means economics and ethics in Islam are not only compatible but also inseparable. This can be classified in the following basic characters.

##### **(a) Private ownership of property**

Sanctity of the individual is emphasized throughout the scriptures. The right to individual ownership is a pre-requisite to moral and spiritual growth. In Islam the balance between individual liberty and social interest is required. However, certain uses of individual property are prohibited such as, hoarding, extravagant living, exploitation through fraud, deception and adulteration, etc. The following verses from Qur'an indicate that:

- "From what is left by parents and those nearest related there is share for men and share for women, whether the property be small or large, a determinate share". [13, p.180].

- "Those who, when they spend, are not extravagant and not niggardly, but hold a just (balance) between those (extremes)" [13, p.942].
- "Make trail of orphans until they reach age of marriage if then ye find sound judgment in them, release their property to them, but consume it not wastefully, nor in haste against their growing up" [13, p.180].

**(b) Desirability of economic enterprise**

While Islam insists that material values be subservient to moral values, man's natural desire for economic well-being is fully recognized. Such emphasis is quite contrary to capitalist or socialist system, which exalts material values to the status of ultimate ends. According to Islam, all the resources provided by Allah are at man's disposal and he is asked to exploit them. Several verses emphasized that:

- "That man can have nothing but what he strives for" [13, p1449].
- "And when the prayer is finished, then may ye disperse through the Land, and seek of the Bounty of God: and celebrate the Praises of God Often (and without stint): that ye may prosper" [13, p.1548].

**(a) Cooperation and mutual responsibility**

The Islamic economic system lies in its willingness to create a healthy economy based on the working labor of every able member of the society. Islam encourages the form of the partnership where capital is combined with labor to produce profit (or incur loss). This is called Mudharabah Quirdh or Sharikah (partnership), which permits the owner of capital to participate in profits as well as in any loss. There is a room for individual initiative an expression of the competitive spirit, but only within limits of social good [26].

**(b) Flexibility of interoperation**

In economic matters, as well as in others, Islam provides considerable latitude and variety of interpretations. Any interpretative matters are to be resolved through consultation and by driving inferences from the scriptures. The Islamic society must utilize the most efficient methods of serving mankind under diverse conditions and as long as they do not contradict with the basic principles of Islam [26].

**(c) Specialization and division of labor**

Qur'an says:

- "And none (O man!) Can tell thee (truth) like the One who is acquainted with all things [13, p.1157].
  - "And before thee also the apostles we sent were but men, to whom we granted inspiration: If ye raise this not, ask of those who possess the Message.[13, p.667].
- The Prophet says:
- " Allah likes whenever one of you perform a job, that he thoroughly handles it" [27, p.10].
  - "For each profession consult its righteous professional"[28, p.58].

From the above mentioned citations the following points can be drawn:

- 1) Islamic organization gives a great importance to knowledge, experience and professionalism. However, specialization alone is not enough to perform duties well.
- 2) The religious aspect directs such performance. The Islamic organization should strive hard to the highest degree of efficiency and effectiveness in using the available resources because it considers that as a religious duty and a kind of worship as far as the objectives are lawful [29].

**(f) Accountability and administrative control**

Administrative control under the Islamic system is a duty shared by the management and employees and between the organization and society. There are two approaches for such accountability:

1. The inward sense of personal obligation, which assumes that a Muslim worker in public or private job has ethical values and professional standards, that guide him in his performance of the task.
2. The external control over administration, which might punish any behavior not in accordance with the stated Islamic Law [30, pp.85-86].

**(g) Information system and public relations:**

Knowledge or information in Islam is not only power. It is also wisdom and should not be used immorally or unethically. It must be shared by people to enhance justice; truth, productivity and time management. Also, it requires propagating the truth with wisdom. It rejects misleading and falsehood information or exploiting advertisement. It advances faith without discrimination expect on the basis of piety and virtue [31].

**Summary and Conclusion**

Muslim countries among third world countries are usually considered underdeveloped. The historical writings about management and development usually ignore the contribution of Islamic administration for the human civilization. Moreover, many Western writers as orientalist, who are ignorant in Islamic teachings put their blames on Islam and consider it as an obstacle to development. Therefore, in this paper we tried to clarify such biased views and present a Muslim explanation for these concepts. A comprehensive view of Islam about various dimensions has been explained. It also showed in particular the increasing importance of culture and ethics in administration and development in Muslim countries. It emphasized human intellectual development, planning of socio-economic development within the Islamic ethics and values of administration. Actually, it reassured a study done by two notable American experts of administration and management several decades ago about the Middle East. They did not recommend to the officials in Egypt the option, wholesale or partial, of the already existing Western models of administration and development. Rather they encouraged them to rely heavily upon their Islamic values, ethical behavior and cultural heritage and

try to make sense out of them, and then built their new administrative machinery along their own lines and with their own framework. [32, p.275]. A recent scientific study emphasized the importance of Islamic values for ethics of works and recommended them for training programs of the employees in the public sector. [33, p.324].

Moreover, a more recent published book about Islamic administration gave a broader comprehensive view about Islamic administration and development comparing with many secular administrative theories [34, pp.603-636].

The following diagram summarizes the ethics of administration and development in Islam.

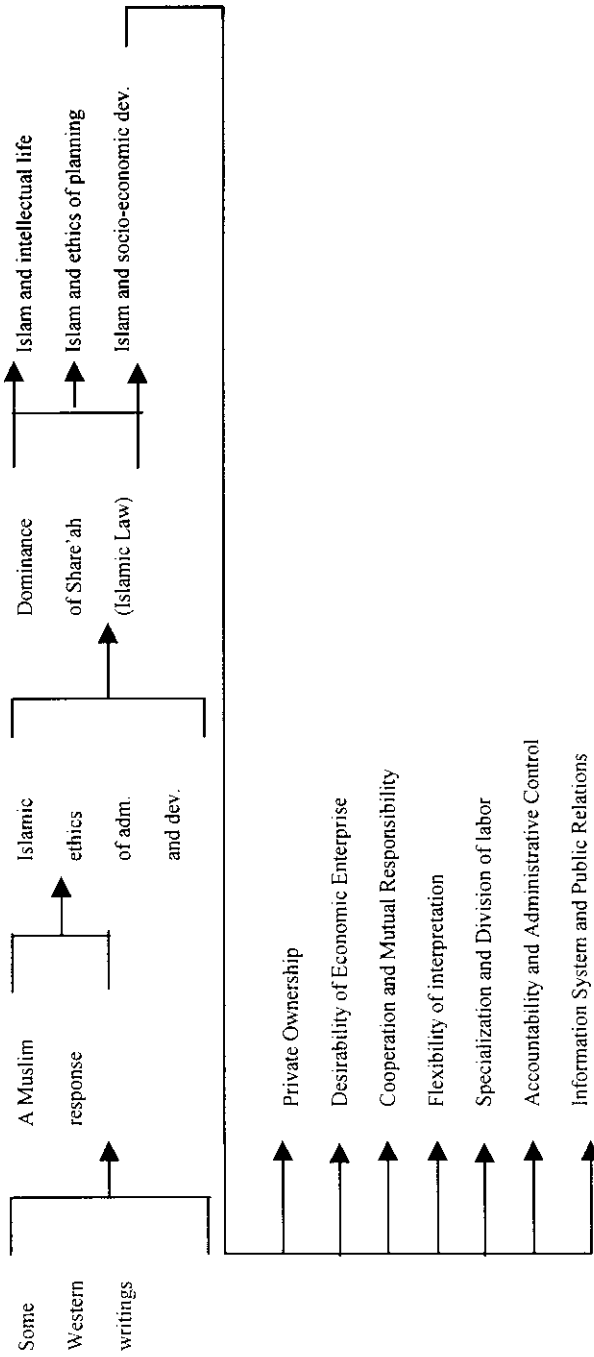


Fig. Ethics of administration and development in Islam.

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## أخلاقيات الإدارة والتنمية في الإسلام

منظور مقارن

حزام ماطر عويص المطيري

أستاذ الإدارة العامة المشارك ، كلية العلوم الإدارية ،

جامعة الملك سعود

(قدم للنشر في ١٤٢١/١/٤ هـ ، وقبل للنشر في ١٤٢١/٨/١٩ هـ)

**ملخص البحث .** تصنف دول العالم الثالث - بما فيها الدول الإسلامية - بأنها دول نامية . وكثير من الكتاب الغربيين يرجعون سبب هذا التخلف إلى المعتقدات الإسلامية وتوجيهاتها السلوكية . وفي هذا البحث حاول الكاتب بيان عدم صحة تلك الدعاوى كما حاول الكاتب أيضاً أن يستعرض وجهة النظر الإسلامية لأخلاقيات الإدارة والتنمية والتي بدورها أكدت عدم صحة الدعاوى السابقة وتحيزها ضد الإسلام عن طريق كثير من المستشرقين .

لقد تعامل البحث مع الإسلام على أنه نظام كامل كدين أمثل بمعنى أنه يسعى لإيجاد الحلول المثلى للحالات البشرية بطريقة ممكنة وتطبيقية على اعتبار أنه اعتنق وطبق لعدة قرون ، وقد تم توضيح بعض القضايا المهمة في أخلاقيات الإدارة والتنمية كالجوانب الفكرية العقلية ، والتنمية بجوانبها المختلفة وذلك في إطار أخلاقيات الإدارة الإسلامية .