

THE INTERPLAY OF ISLAMIC TEACHINGS AND THE CULTURE IN BUSINESS PRACTICE: A BRIEF REPORT FROM THE FIELD

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ABSTRACT

Unemployment Insurance is a category of Social Insurance which supports the subsistence of those who have lost their income due to unemployment. This kind of supporting from society citizen not only has been identified in law of numerous countries, but also, has been reflected in many ILO conventions. In Iran with ratification of unemployment insurance law in 1366 as temporary one, afterward, the permanent ratification of that law in 1369, this social protection has been made in Iran legal system in the shape of social security services, in the way that has been cited in article 29 of constitution. According to this law, two organizations, (Social Security Organization and Labor and Social affairs Ministry) have been recognized as law administrator. Nevertheless this law has hopeful points and supporting existence, it has been accompanied with many problem and challenges due to legislature's idealistic thought during ratification of law.

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THE PORTRAIT OF ISLĀM IN KELANTAN DĀR AL-NĀ<IM

In short, the philosophical approach toward the state's development can be categorized into three concepts;

1. *<Ubudiyyah* - Referring to the essence that man is the vicegerent of *Allāh* in this world. Man is created to worship *Allāh*, therefore the whole of his body and soul must be kept in the obedience of *Allāh*. Consequently, the administration of the state must be realized through the concept of *<Ubudiyyah* .
2. *Masūliyyah* - Referring to the sense of accountability and integrity, in which, a job is a responsibility and must be fulfilled as a duty towards *Allāh*. For every action, a man is to be accountable and will be asked about it on the Day of Judgement.
3. *Īnqān*- Referring to the quality at work. This will include qualities such as hardworking, commitment and focus. It also includes continuity at work without any failure such as the feeling of taking for granted.⁵

THE ISLAMIC IMAGE OF PASAR BESAR SITI KHADĪJAH

Malay traders are also popular in market places apart from the food courts around the city. There are many daily markets around this city and the well-known one is *Pasar Besar Siti Khadijah* (*Siti Khadijah* market). The old name of the market was *Pasar Besar Buluh Kubu*. But Nik Aziz Nik Mat (locally called *Tok Guru*) the new Chief Minister after PAS won the 1990 general election changed the name to *Pasar Besar Siti Khadijah* because the majority traders are women. Respondent (CO-01) says the Chief Minister has his reason for doing so "...*Tok Guru* wants best of the spirit of *Siti Khadijah* to become the example of the traders in that market. In all respects; as a successful lady in business, as a blessed wife, as a good mother to children..." The new name given by the Chief Minister is seen as *PAS*'s appreciation for women in trading;⁶ the women in Kelantan, under the political administration of *PAS* are said to be discriminated against.⁷

⁵ N.A.A.N. Mat. (2005). 'Amanat Menteri Besar Kelantan', in Pejabat Setiausaha Kerajaan Negeri (ed) *Dasar-dasar Kerajaan Negeri Kelantan*, Kota Bharu: Pusat Kajian Strategik, p2-3. The same book also illustrates more details on the implementation of the concepts, see *ibid*, pp 3-6

⁶ See, C.S. Othman (2000) *Sepuluh Tahun Membangun Bersama Islam-Kelantan di Bawah Pimpinan Ulama*, Kota Bharu: Pusat Kajian Strategik, p 60

⁷ The Chief Minister used to say that "ugly" women should be given preference in public service recruitment in Kelantan, as "beautiful" women can easily find a husband. With this statement he has been accused as, "...perhaps one of the most extreme examples of discrimination against women in the workforce..." See Women in Asian Management - Women in Management Review, 20th December to 10th January 2000, <http://www.apmforum.com/emerald/women-in-management.htm> (24.02.2009); Sisters in Islam Malaysia for example had submitted three memoranda on discrimination against women and infringement of fundamental liberties in the Islamic Family Law and the administration of justice in the Shariah system, the Shariah Criminal Offences Act and the *Hudud* Enactment of Kelantan. See 'Step Forward for the Women of Malaysia', *Asian Source*, <http://www.asiasource.org/asip/sis.cfm> (24.02.2009)

Pasar Siti Khadijah is a huge three storey edifice which, can accommodate 3243 small traders. The number of traders during the study were around 2356 people.⁸ The traders get their supplies from suppliers (middle men) called *Tok Peraih*, who are mostly men. Women suppliers, though present, are in small numbers. Suppliers are either local people or international immigrants from Pakistan, India, Thailand, Cambodia and Indonesia. These people supply local and imported goods to the traders normally in credits and will come to collect their money on the agreed instalment such as weekly or monthly. Currently there are more than 190 suppliers in the market. RM 20.00 fee is charged on each stall every month by the city council.

Pasar Siti Khadijah is under the administration of the *Majlis Perbandaran Kota Bharu-Bandaraya Islam* (MPKB-BRI), under a special section, *Pasar* (market). It is not administered directly under this section; rather it is privatised to a company or agency to manage the market through an open tender made every two years. Currently the ground and the first floor including the area surrounding the building are under the management of a private company. The second and third floors are managed by the *Siti Khadijah* cooperative body. The main responsibility for the selected management bodies are to collect fees from *Peraih* (middle man) or charge special fees known as *Duit Bakul* (Basket fees)⁹ for irregular traders at the marketplace. They are also responsible to ensure the market area is in order for all traders as well as the customers and visitors.

Images of *Islām* are dominant in this place. If someone is entering this building from the main entrance it is easy to note that there is a small but attractive mosque located on the right hand side which is in-between the main entrance and the second gate. It is a two storey building and when fully used it can accommodate about one hundred people on each floor. Apart from being used by the traders and the customers of this market, it is also a popular mosque for tourists visiting Kota Bharu.

Leading to the front part of the mosque there is a building accommodating toilets. Interestingly *Du<ā* recited before and after entering toilets are written in Arabic calligraphy on the right and left of the two entrances to the two buildings.¹⁰ The second building which also has toilets and ablution facilities can be found nearby *Laman Khadijah* i.e., a conjunction area between *Pasar Besar Siti Khadijah* and *Bazaar Buluh Kubu* similarly have the same *Du<ā* for entering and exiting the toilet. They were similarly written on the wall in an Arabic calligraphy. The translation in *Bahasa Melayu* is written underneath of the *Du<ā*. These areas are reasonably clean. A translation of a *ṭadīth*, concerning the importance of cleanliness, which was also written on the front wall of the buildings seems to be fulfilling.

Places for ablution can be found in the building other than the nearby the mosque. It is here where traders clean themselves before coming to the mosque for prayers. Most of them however conveniently perform their prayers in their small business premises. These are normally the traders who do not have assistants to look after their business premise while they were away performing prayers in a *Surau* or mosque nearby.

Most of the traders in this building are Malays but there are a few Chinese and Siamese traders as well. It is not difficult to distinguish the Malay women from the non-Muslims. Malay women are easily recognised with their traditional Malay *Baju Kurung* or *Kebaya* and are wearing *Tudung*. Few of them especially the younger generation wear modern cloth but still with *Tudung*. Non-Muslim women usually wear *Baju Kurung* or other casual cloth without any *Tudung*. Wearing *Tudung* for Muslim trade women is compulsory and failing to do so will be fined by the authority and their licence will not be renewed. In further investigation the researcher found that the obligation to observe the Islamic dress code is stated clearly in the Government of Kelantan Gazette. "The licensee shall, in the course of her controlling and supervising of food establishments if she is a Muslim woman, wear an attire covering the *<Aurah* and ensure that all her Muslim women employees wear the same and if the licensee and the employees are non-muslim to wear a proper attire".¹¹ In this respect cloth that is considered covering *<Aurah* "...means an attire or outfit of a Muslim woman covering the whole body except her face and both hands and it shall not be tight or transparent that will allow her body shape to be seen".¹² Under this law *<Aurah* is defined as "...the whole body of a woman except her face and both hands."¹³

Similarly, the regulations for observing the Islamic dress codes has evolved for the better and is no more an issue. Respondent (CO-02) commented on the earlier days of the regulation; "...there were many traders who did not follow the current regulation, no *Tudung*. The *Tudung* came like a storm in the 80s, that time, there were many traders who did not wear *Tudung*..." His view was also shared by respondent (CO-01), a Co-CT member;

"...It worked in stages. First, the MPKB enforced the *Tudung* on traders. Once this was done, we promoted the dress codes to the customers and visitors. Now you can see the results, those who are not wearing *Tudung* are Siamese, most likely"

Enforcing dress codes is not easy given the multitude of attitudes, cultures and religions of the traders and the visitors. Whilst the dress codes for Muslims are clear, differences in application (and probably also, interpretation) can be seen. Nonetheless, the advice and the guides for the dress codes are made clear in all places. Non-Muslims are advised to wear acceptable cloth which

⁸ Data from *Bahagian Pasar, Majlis Perbandaran Kota Bharu-Bandaraya Islam*, (August 2007)

⁹ It is a small fee paid by irregular traders in the market. Most of them are local people who come to sell vegetables, fruits and other things.

¹⁰ This is the common *Du<ā* that Muslims in Malaysia are generally aware, "O Allāh. I seek refuge in You from the male and female evil and Jinns". "All Praise be to Allāh, who removed the difficulty from me and gave me ease (relief)". See, Ahmad Hasan(1984) *Sunan Abū Dāwūd* English translation with explanatory notes, Lahore : SH. Muhammad Ashraf, Book 1, Number 0006.

¹¹ Warta Kerajaan (2003) *Local Government Act 1976, Hawkers (Kota Bharu Municipal Council) (Amendment) By-Laws 2003, New by-law 13A, Kuala Trengganu: Percetakan Nasional Malaysia Berhad*, p 452

¹² *Ibid*, p 451

¹³ *Ibid*, p 452

is generally accepted by the community. Respondent (CO-04) said ; "...It is a huge market (*Pasar Siti Khadijah*), you know? Many visitors come from outside Kelantan. They need to be informed and reminded (that here, Islamic culture applies). But people from outside Kelantan are always seen to wear *Tudung* when visiting here..."

BUSINESS ACTIVITIES AND MUSLIM'S RESPONSIBILITY

In this study traders were also asked about their responsibilities as Muslims while carrying out business activities. Among the significant practices are their effort to ensure that the *Aqad* takes place, ensure accurate measurement and weight and to maintain cleanliness. In the case of *Aqad* there are traders (TR-43 and TR-33) who chose to say "...I sell this cloth for a piece of shirt or a pair of *Baju Kurung*" instead of using the measurement such as "I sell two metres of cloth." This is important because the traders who were interviewed said they get the supplies from the wholesalers. Usually they were not sure the exact amount of goods they received. The only thing they know confidently would be the intention the cloth will be turned into e.g. a piece of shirt or a pair of *Baju Melayu* or whatever it is likely to be. Respondents (TR-33) said "... I put serious consideration on the *Aqad*. It makes me feel free from the sense of guilt. What I do is to refer to what is the cloth is used for. I will do the *Ijab* by saying I sell to you this cloth which is fit for a pair of *Baju Kurung*...I will not say it in meters or yards because most of the cloth I sell here were cut elsewhere..."

Business is part of performing a duty as Muslims. An elderly (RE-02) was observed advising two teenagers on the importance of respecting elders especially parents. He also advised them on the importance of knowledge and work as Muslims. He recited a few *Ayat* from the Holy *Qur'an* and *adith*. When the researcher approached him and told him about the research, this man was very happy to share his views. He said he was happy to advise people on Islam and good deeds in every opportunity. He said; "...there is nothing impossible in life including to carry out our duty as Allah's servants; we are here on earth to worship Allah (He recited an *Ayah* from the Holy *Qur'an*)¹⁴ "... This world can only be safe in the hands of good people ...¹⁵ That is why I always advise people to follow Islam ... You can find many *Ustaz* in *Surau* and mosques but what about these people in the streets? Who would advise them?. I am happy doing my duty as a Muslim, I can go home now because I have made RM1000.00 from the sale of gemstone I did this morning..."

MONEY IS NOT NUMBER ONE

It is also very interesting to see that not all activities involving money in the management of the market is aimed at making profits. By a large part, activities might include assistance and empowerment to ensure that more members are involved in business and trades and continue to do so. *Koperasi Siti Khadijah* (KO-SITI)¹⁶ offers a non-profitable financial assistance service by lending money to its members. This is done through an Islamic lending scheme called *al-Qardh al-Hasan*¹⁷. The maximum limit for each "loan" is twenty five thousand Malaysian Ringgit (RM 25,000.00). Because the corporation belongs to the members of the trading community in the *Pasar Siti Khadijah*, many of the stocks for the whole of the market are purchased in bulk allowing the corporation to act on behalf of the community but at the same time giving it a high negotiating power for the purchase price. For example, KO-SITI buys cloth in bulk and might be valued at hundreds of thousands of Malaysian Ringgit in each transaction. Traders acquire their stock from the corporation and pay over an extended scheduled time through the concept of *Bay al-Mudharabah*¹⁸.

Observation also showed that transactions are carefully weighted and referred against the Islamic guidelines. On one occasion during a regular meeting at the corporation, it was found that officers of the cooperative body were very careful in evaluating and making transactions involving corporation funds. A member wanted to pay RM500.00 more on top of RM10000 that has been borrowed. They were discussing whether the RM500.00 is *Riba* or not. As they did not have a good knowledge on that particular matter they decided to ask an *Ustaz* for clarification regarding the issue.

THE PLACE OF BARAKAH IN BUSINESS ACTIVITIES

Besides having a strong understanding of the Islamic culture, the traders at *Pasar Siti Khadijah* realise the importance of practising it in their daily duties. They also believe in the consequences they would face by neglecting it. They admitted that they feel blessed by adhering to Islamic beliefs. A man in his 40's (TR-23) commented:

"...I can feel the *Barakah* in my life by adhering to Islamic teachings. You can see that I am not running a big business (he was referring to his small business dealing with traditional remedies and herbs). But *al-`amdulillah* (Praise Allah) I own a car, I stay in my own house that I built from proceeds of my sales and my children all go to school. It is difficult to say but I believe the *Barakah* is there ..."

The other man in his 60's (TR-46) commented; "...I went to Mecca for *hajj* a couple of years ago (He went there through an agent which charge higher than the *Tabung haji*), now I am going again with my wife...I went there several more times for *Umrâh*. If we believe in Allah, *InsyâAllah* He blesses us and rewards us an easy life..."

The practices of Islamic culture i.e. in the adherence of the people to the five pillars of *Islam*, specifically the daily prayers, were always present and clearly visible. They relate their activities in doing business with *Amal* in which they are responsible before God. They also suggested that they carry out legitimate practices in business to get *Barakah* from their good deeds. This was

¹⁴ 21:105 " Before this We wrote in the Psalms, after the Message (given to Moses): My servants the righteous, shall inherit the earth."

¹⁵ 51:57

¹⁶ KO-SITI is established under *Persatuan Kebajikan Peniaga-Peniaga Kecil Pasar Besar Siti Khadijah* (*Siti Khadijah* Market Small traders Welfare fund). It was founded in 2003 for the traders benefit. This corporation is still new and has been under advice of the state corporation agency.

¹⁷ Loans fixed for a definite period of time without interest or profit sharing.

¹⁸ *Bay al-Murâbah* means sale at a specified profit margin

indicated by a woman in her 40's (TR-43); "...you can see some traders perform the daily prayer in their tiny and compact place of trade. They believe this is a way to get *Barakah*. This is also one way to chase out bad spirits..."

Another respondent (RE-02) said that the most important thing in business is *Barakah*. He is a small trader but was successfully in bringing up his 10 children, owns a car and, most importantly, have a reasonably good house. He was looking forward to performing *ṭajj*. He believes that all of those rewards were from Allāh's blessing; "...I have twelve children, one of them is a medical doctor and two are *ṭafidz*; while the youngest one is a lawyer...I believe all these are because of *Barakah*..." Furthermore he believes that looking for *Barakah* distinguishes the Muslim's concept of work from that of the non-Muslims'. "...That is why we are asked to recite *Bismillā'irra'mānirra'im* when we want to do something...let's say to drink, without reciting it we still can quench our thirst but why are we still asked to do so? That is because Muslims look for *Barakah* in every aspect of life..."

One respondent admits that *Barakah* comes to his life in many different ways. Firstly his business started very small. After four years he believes his business is now valued at nearly RM500,000. Secondly, from the small business that he runs, he now owns a house and being is by customers. He (TR-35) stated; "...Brother, this is not what I think, this is actually happening to me! I have my own house... I made a sale for somebody, then he returned and gave me a car, all paid for! You think that is funny? ..."

Being *Ikhlās* (sincere) to customers was also believed as a way to gain *Barakah* as a respondent (TR-24) admitted; "...If we are sincere, *Rizq* comes easily... She said that *Barakah* does not only mean a success in bussiness, but this also includes having a nice family. She said that her children never create problems, "...they listen to me..."

Islām advises its followers to be meticulous in measurements. A trader said that he takes measurements seriously. Every time he weighs fish, he makes sure that it always exceeds the amount asked, just to be sure that the customer gets whatever he asked for. He (TR-29) said "...I add some gift (*ḥadaqah*) each time I make a sale – I have always done this: people know I give more than what the customers pay ...". He said he was seeking *Barakah* from Allāh by practising this. He said "...I can feel *Barakah* in my life. My heart is free, I don't worry about anything in the world..."

DOING BUSINESS AS A FORM OF WORSHIP

Respondents in the study stressed the importance to believe in God and to do good deeds. A good servant of Allāh will carry these responsibilities through prayers, attend the *Jamā'ah* prayers, alms giving and recite the *Qur'ān*. A respondent (TR-14) admitted that; "...trading people must be close to Allāh, if one does not trade so much, he must do some reflections..." Some traders were found to be very committed in maintaining congregational prayers in all the five times daily prayers. This was usually done at the nearby mosque. When working out of their trading permisses, as much as possible they would ensure to join congregational prayers in mosque elsewhere. For some, this meant that they have to change their nature of bussiness e.g. by becoming a supplier rather than a retailer. By doing so, they have more time to ensure congregational prayers will be attended consistently. One (TR-32) said:

"... I have done this for the last 15 years, all five (daily prayers), without fail. That was why I changed from retailing to supplying. Well, I did not stop trading completely; I would ask my neighbour to trade on my behalf when I attend prayers ..."

When asked as to why he takes congregational prayers seriously, he further said:

"There is the feelings where I become very relaxed and blessed...actually the best thing in our lives is when we are blessed in all sorts of work we do."

Another businessman was also committed to performing congregational prayers. Every time the call for prayer was heard he asked his daughter who has her own premise nearby to help him while he was away in the mosque. He believed (from his own experience) that he has been getting profit in his business, all because he had maintained discipline in attending congregational prayers.

CONCLUSION

The majority of traders in the *Siti Khadijah* Market are Muslim. Consequently, the dominance of a variety of Islamic forms and characteristics of a market is highly visible. During the field study, the daily prayers, particularly the zuhr and asr prayers – though understandably a compulsory deed for all muslim – were performed openly, either in the trading premises (shops), the little prayer rooms within the market precinct, or in the mosque (*Masjid al-Barāah*) that is almost an annex to the market. The study also showed that the Islamic characteristics, although can be recognized as a cultural traits amongst the traders, were upheld and kept fresh by the institutionalisation of the teachings of what, even in the market.