

THE CONCEPTUAL FRAMEWORK OF ISLAMIC WORK ETHIC (IWE)

Norlela Kamaluddin

*Centre of Islamic Thoughts and Understanding
Universiti Teknologi MARA, Malaysia*

Siti Khadijah Ab. Manan

*Accounting Research Institute & Centre of Islamic Thoughts and
Understanding
Universiti Teknologi MARA, Malaysia*

Abstract

Current literature show that study on work ethics is gaining popularity among researchers for a very obvious reason namely moral hazard. Cases of corporate scandals and collapse provide evidence that moral misconducts among the employees contribute to the financial disaster of the company. Hence, it is believed that there is a possible relationship between work ethics and organisational performance. Nevertheless, the conducted studies are centred mainly on Protestant work ethic (PWE). Islamic Work Ethics (IWE) on the other hand, has been misunderstood or ignored in the field of management and organisation studies. This could be because management scholars have no ready access to the wealth of literature in Islam pertaining to IWE in business and organisation, although the fundamental principles have been in existence more than fourteen centuries ago. It is evidenced that Islam as a complete and comprehensive revealed Al-Deen (a way of life) has its universal set of work ethics that suit all people irrespective of race and religion. Hence, this paper tries to provide conceptually the shari'ah framework on IWE. The earlier work of Ali, A.J. will be used as a base of discussion. While the practical issues in IWE will not be discussed in this paper as a research study in future is needed to be conducted.

Keywords: *Shari'ah, work ethics, Islamic work ethics.*

Introduction

The problem of moral hazard, corruption or bribery, fraud and any other malpractices among workers has always been a problem to an organisation.

ISSN 1675-4077

© 2010 Malaysian Accountancy Research and Education Foundation, Accounting Research Institute & Faculty of Accountancy and UPENA, Universiti Teknologi MARA, Malaysia.

Experience shows that such moral misconducts had led an organisation to face unnecessary risks and difficulties. Some organisations may even suffer bankruptcy as a result of wrongful act of the workers or partners or even managers. Federwisch, A. (2006) for example, highlights that bribery had hindered the expansion of international trade and marketing among small businesses in the United States (US). It was also reported that 80 percent of business failure is due to mismanagement. One such example of mismanagement is extravagant spending of a firm's finance for the sake of showing off success. Such behaviour, popularly known as bullfrog, is a case of an individual entrepreneur who is fond to show off expensively by adorning himself to the trapping of success. This bullfrog behaviour exists on a continuum of 'small firm flash' to the 'money messing megalomaniac', and the main reason of such behaviour is the failure to separate business expenditure from personal expenditure (accglobal.com, 2010).

The misconducts are indeed just the symptom but not the root of the problem. Heavy punishment to someone who was found guilty of bribery may somehow teach a lesson to others not to do the same act. Nevertheless, this will not guarantee the greedy individuals to shun away from taking or giving more and more bribery so long as their evil intention to materially enrich themselves easily but unlawfully is not tackled. The problem may even heighten if the individual doer is lucky enough not to get caught in the act. In this example, bribery is only a symptom. The root of the problem is non-adherence of individuals to the ethical value system.

In conjunction to this, prior emphasis should be given to governing the moral and ethical conducts of the workers. Workers are human capital of an organisation. Having morally and ethically behaved workers in an organisation will give favourable impact to the organisation itself. There is a genuine belief that work ethic is often associated with economic development and organisational performance (Ali and Falcone, 1995). This could be true as studies indicate that good work ethics shape economic development and influence organisational commitment (Congleton, 1991; Ali, 1992; Yousef, 2000, 2001). Studies by Yousef, (2000, 2001) on employees at United Arabs Emirates (UAE) for example found that Islamic Work Ethics (IWE) directly and positively influence various dimensions of attitude towards organisational change and organisational commitment.

This humble attempt tries to outline the framework of work ethics. Particular emphasis is given to IWE as this system has economic as well as moral and social dimensions that may provide individuals with a sense of worthiness thereby strengthening organisational commitment and continuity (Ali, and Al-Owaihah, 2008). In fact, the system should have been upheld in a country like Malaysia which has a majority Muslim population. In addition, the system is applicable and practical to all irrespective of religion as IWE has a universal set of values.

The paper is divided into five sections. Section two introduces the Islamic value system. Section three elaborates the concept of work and ethics from the Islamic perspective. Section four sets the conceptual framework based on the existing literature in the subject and the conclusion of the paper is summed up in the last section.

The Islamic Value System

Islam is a complete and comprehensive way of life that preaches to its followers to be subservient to Allah SWT in all aspects of worldly affairs. Its primary sources of laws (*shari'ah*) are the Qur'an and *Sunnah*. The Qur'an is Allah's revelations to Prophet Muhammad (Peace Be Upon Him [P.B.U.H]) that contains all basic principles, rules and regulations encompassing all human activities.¹ The *Sunnah* refers to the life of the Prophet which reflects the way of life and behaviour as required by the Almighty Allah as prescribed in the Qur'an.² Being the second source of Islamic law, the *Sunnah* explains the actual practice of the requirements in the Qur'an by way of giving true examples. In other words, the *Sunnah* contains the rules deduced from *hadith* (the sayings of the Prophet), actions and approvals of the Prophet either in specific pronouncement or action or in his approval of someone else's action or practice. The principles of business and finance outlined in the two primary sources are mostly general in nature and certain rulings which are sufficient to explain issues and problems then may no longer be sufficient to handle the upcoming problems. In this connection, Islam recognises *ijtihad* (individual reasoning) through devout and careful procedures to derive appropriate rulings in order to solve the problem at hand. Thus, in addition to the two sources of law, there are secondary sources namely *ijma'* (consensus) and reasoning by *qiyas* (analogy). This is where the flexibility and relevancy of Islamic law comes in and this is where the sub-systems of Islam such as politics, economics, business, banking, finance and other worldly activities have room for further enhancement and innovation within the ambit of Islamic law (Nik, 2002).

As a system, Islam differs fundamentally from the prevailing conventional systems as it has *maqasid al-shari'ah* (goals) to be attained through the practice and implementation of *shari'ah* so as to realise *falah* or success of man's life in this world and the world hereafter. These *maqasid*³ or goals are the safeguarding of our *al-dharuriyyah al-khams* (essential needs) comprising *hifz al-deen* (the safeguarding of faith), *hifz al-nafs* (the safeguarding of life), *hifz al-'aql* (the safeguarding of intellect), *hifz al-nasb* (the safeguarding of progeny) and *hifz al-maal* (the safeguarding of wealth) (Chapra, 1992; Al-Omar et al., 1996; Mohd Daud, 2007; Abdulazeem and Asyraf, 2007). The safeguarding of faith is the utmost ingredient of *shari'ah* as faith puts human beings to behave on a proper foundation (the straight path or *sirat al-mustaqim*). It also provides moral filter (Chapra, 1992) for the utilisation, allocation and distribution of resources thereby the goals of Islamic finance that are to have a broad-based economic well being with full employment and optimum rate of economic growth, to attain socio-economic justice and equitable distribution of income and wealth, to have stability in the value of money, to have mobilisation and investment of savings for economic development in an equitable manner, and to have effective rendering of services normally expected from the banking system (Chapra, 1985) can be materialised. In the context of business conduct, this manifestation of faith may become a powerful mitigating system against all sorts of misconducts or moral hazards in contractual business relationship.

The Islamic system comprises of three main fundamental teachings where the first of them is *aqidah* or a strong belief in the Oneness of Allah. The second is *ibadah* or one's submission and obedience to Allah while the third is *akhlaq*. This is indeed the Islamic ethical system that work ethics falls under (Beekun, 1998, 2004). Basically, *akhlaq* refers to one's good behaviour, manner, attitude or values guided by the *Qur'an* and *Sunnah*. Hence, it is subject to evaluation of Allah SWT: "...verily the most honoured of you in the sight of Allah is the most righteous of you." (Al Qur'an, Al Hujurat: 13). *Akhlaq* differs from the conventional view of "do no harm" because Islam argues that this also can imply that not to harm others may be neutral in the sense that one may not do any good either. Therefore, Al- Ghazali in Syed Othman Al Habshi et.al. (ed.), 1998 had refined the view by recommending three ways of doing good so as to imply the true meaning of *akhlaq*. First and foremost, one has to show beneficence (*ihsan*) to others. Second, one has to refrain from harming others. Lastly, one who harms others is considered irreligious and immoral. The three attributes are in conformity to Allah's revelation in the Quran: "We sent yee not, but as a mercy for all creatures." (Al Qur'an, Al Anbiya': 107).

Islam uses several other terms to describe the concept of *akhlaq* such as *khayr* (goodness), *birr* (righteousness), *qist* (equity), *'adl* (justice), *haqiqah* (truth), *ma'ruf* (known and approved), and *taqwa* (piety). Pious actions are described as *salihat* and impious actions are described as *sayyiat* (Samir, 2009). Islam also provides mankind with the most influential model to uphold *akhlaq* in every activity as stated in the Quran: "We have indeed in the Apostle of Allah a beautiful pattern of (conduct) for anyone whose hope is in Allah and the Final Day, and who engages much in the praise of Allah" (Al Qur'an, Al Ahzab: 21).

The Islamic value system emanates from its worldview (*tasawwur*) underlined by the three fundamental principles (Naqvi, Syed Nawab Haider (1981). *First, tawhid*⁴ (unity). It signifies the oneness of Allah SWT and also the uniqueness of His sublime qualities. Allah SWT has decreed that: "Not an apostle did We send before thee without the inspiration sent by Us to him: that there is no god but I, therefore worship and serve Me." (Al Qur'an, Al Anbiya': 25). It means man's ultimate accountability is to Allah SWT alone because this principle provides the practical way to pattern all facets of human life in accordance with Allah's will. It also emphasises that intention (*niyyat*) of every man's actions is ultimately for Allah SWT alone⁵. Allah has decreed that: "Say; truly my prayer and my service of sacrifice, my life and my death are (all) for Allah the Cherisher of the world." (Al Qur'an, Al-An'am: 162). This refers to the freedom of mankind from being a slave among themselves or other creatures. This concept of freedom will enhance integrity in every human activity. Furthermore, *tawhid* in Islam also implies the concept of *ukhuwwah*⁶ (brotherhood) where Muslims are brothers to one another (Abu Sulayman, 1976). It means there should be unity of ideas and actions in a person existence and consciousness (M. Assad, 1993). Thus, as far as work is concerned, this means cooperation and equality of effort and opportunity. *Second, khilafah*⁷ (vicegerency). Vicegerency is a specific duty of man on this earth that is to worship Allah SWT (*ibadah*) and continuously strive for His Blessing (*jihād*) as Allah has stated in the Qur'an: "I have only created jinns and men that they may

serve Me.” (Al Qur’an, Al Dzariyat: 56). Man naturally is good and noble⁸. His goodness and nobility in nature will make him psychologically happy if he moves closer to his inner nature (*nafs al mutmainnah*) and *vice versa*. Therefore, implying working as *ibadah* and *jihad* will get someone closer to his inner nature. Positioning work as *ibadah* and *jihad* can be performed through imposition of positive attitudes like *ikhlas*, *itqan* and *istiqamah*. Last, ‘*adl*’ (justice). Justice refers to the rendering of trusts where it is due including the adherence to the commandments of Allah SWT as well as abstinence from His prohibition. Allah says: “*Allah commands justice, the doing of good ...*” (Al Qur’an, Al Nahl: 90). Hence, the elimination of *riba*, fraud and bribery for example can shape just the environment of the work place.

Consequently, this worldview (*tasawwur*) provides the essential paradigm to govern Muslims’ belief, character and behaviour in all their actions. It is only under the direction of these three fundamental principles that man would not create *fasad* or mischief on this earth. Instead, this vision would inspire man to change the world around him according to Allah’s Will for the sake of His pleasure (*mardhatillah*). Thus, *akhlak* cannot be confined to simply an inquiry into what is morally right and wrong as well as it cannot depend on norms and practices of societies which tend to be conditional, specific and changing over time depending on societal standards and acceptance. This is different from Socrates’ classical view on ethics who argued that an action which is morally right or wrong should be guided by reason rather than one’s culture (i.e. belief). It also differs from two monotheistic religious viewpoints which have been revolutionised and subjected to the process of secularisation. The secular society argued that values are not affected by the religious beliefs because of the dichotomy between the secular and the religious or between the material and spiritual.

Based on the explanation of Islam as a way of life, there are three distinct implications of the Islamic value system (Syed Othman Al Habshi and Aidid Ghazali, 1994). Firstly, the fundamentals of Islamic value system are unchangeable regardless of time and space because of the unchanging nature of *Shari’ah*. For example generosity, justice and honesty remain as positive virtues forever while oppression, extravagance and greed have never been considered beneficial to the society. Secondly, since the Islamic value system is based on the absolute true revelation for the benefit of all mankind, it should be acceptable by all societies and therefore has universal applicability. Thirdly, the universality of Islamic value system is indeed acceptable and applicable to other religious value systems as all religions are supposed to preach good and beneficial things. These three distinct implications show that the Islamic value system is applicable and suitable for all human beings, in every field of human needs, every time and every where.

Work in Islam

Islam emphasises on a creative and productive effort as a source of happiness and accomplishment. This is due to the Islamic viewpoint of poverty as the promise of the devil, and prosperity as the promise of God as Allah has prescribed in the Quran: “*The devil threatens you with poverty and bids you to conduct unseemly. God*

promised you His forgiveness and bounties" (Al Qur'an, Al Baqarah: 268). This implies that poverty can almost amount to impiety. Thus, begging and living as a parasite on the labours of others are condemned by Islamic teaching. With this regards, the Prophet has preached that: *"No one eats better food than that which he eats out of his work"* (Bukhari).

Islam perceives work as an *ibadah* (a religious duty) and *jihad* (cause of Allah). Prophet has preached: *"An honest and trustworthy merchant will be with the Prophets, the truthful and the martyrs"* (Tarmizi). Work is a dedicative effort striving to further self interest economically, socially and psychologically, to sustain social prestige, to advance societal welfare and reaffirm faith. In other words, work as a means to safeguard the five essential human needs namely *din* (faith), *nafs* (human self), *`aql* (intellect), *nasl* (posterity) and *mal* (wealth). Hence, it is important for human beings to pursue whatever work is available whenever it is available subjected to the Will of Allah SWT as Allah SWT has decreed in the Quran: *"...disperse through the land and seek of the bounty of God"* (Al Qur'an, Al Jum'ah: 10).

The concept of work as an *ibadah* and *jihad* ascertain that the involvement and participation in economic activities (work) is not merely a means to sustain a thriving and healthy society but also a divine call (Rizk, 2008). According to Ali, A.J. (1988), the value of work in the Islamic work ethics is derived from the accompanying intentions rather than from the results of work. Thus, the most essential feature of work as an *ibadah* and *jihad* is *niyyat* (intention). In Islam, intention (*niyyat*) of every man's actions must be ultimately for Allah SWT alone¹⁰. Rasulallah (P.B.U.H) stated that: *"Certainly Allah looks not at your wealth; instead He looks at your heart and your deeds"* (Muslim). Hence, work must be conducted sincerely (*ikhlas*) for the sake of Allah's pleasures. This has been explained in the Quran: *"Say; verily I am commanded to serve Allah with sincere devotion"* (Al Qur'an, Al Zumar: 14). Sincere intention will ensure that the work is effectively and efficiently following the revealed guidance which in turn contributes to *al falah* (successful in this world and hereafter).

Conceptual Framework of IWE

Discussion on the framework of IWE will be based on the four primary concepts of IWE as set by Ali, A.J. (2005) and Ali, A.J. and Al-Owaihian, A. (2008). The four concepts are: effort, competition, transparency, and morally responsible conduct. In this paper however, the concepts are redefined into a broader perspectives. The following sub-sections delve into the four concepts.

Effort

Effort in Islam is held in the highest regard¹¹. Islam encourages humans to acquire skills and technology, and highly praises those who strive in order to earn a living as stated in the Quran: *"Whoever work righteousness, man or woman and has faith verily to him will We give a new life, a life that is good and pure and We will*

bestow on such their reward according to the best of his action" (Al Qur'an, Al Nahl: 97), and in Hadith: *"Truly Allah likes to see his servants striving to earn an honest income"* (Dailami). Thus, the Islamic work ethics views dedication to work as a virtue. Sufficient effort should go into one's work, which is seen as obligatory for a capable individual. The Prophet has stated: *"Work for your worldly life as if you were going to live for ever, but work for the life to come as if you were going to die tomorrow"* (Yousef, 2001).

Islam emphasises that the exerted effort of an individual should be linked to *itqan*, *istiqamah* and *tawakkal*. *Itqan* means knowledgeable and conscientiousness in all endeavours (Syed Othman Al Habshi and Aidit Ghazali, 1994). Islam encourages all its adherents to acquire the necessary *'ilm* (knowledge of things) before executing any action (work). The Prophet advised: *"Whoever wish for the world need to have knowledge, whoever wish for the hereafter need to have knowledge, whoever wish for both need to have knowledge"* (Nik, 2002) and *"if you give a job to someone who is not knowledgeable, just wait for the destruction."* (Abu Hurairah). Knowledge is not simply a case of "the what", but also the skill required to perform the task. *Itqan* also requires man's effort to discover (*tadabbur*) Allah's bounties¹². In this regards, the Prophet propagated that: *"To ponder for an hour on the obvious greatness of Allah and His creations is better than praying the whole night"* (Ibn Abbas). Application of the acquired knowledge must be implemented with conscientiousness. Conscientiousness requires the presence of perseverance, passion and commitment in individual performance. Conscientiousness must be followed with continuous self evaluation (*muhasabah*) in order to correct the wrongs and to improve on the good actions as Allah has mentioned in the Quran: *"You are the best of peoples, evolved for mankind enjoining what is right and forbidding what is wrong"* (Al Qur'an, Ali Imran: 110).

Istiqamah means consistency and passion for excellence. Islam admits excellence as a virtue and encourages its adherents to excel in everything that they do. Prophet advised: *"Allah loves that when anyone does a job, he does it perfectly."* (Baihaqi). Islam also demands its adherents to be efficient and proficient that is to do more than what is minimally required. Allah has decreed: *"Verily Allah command that you establish justice and be efficient and proficient"* (Al Qur'an, Al Nahl: 90). Therefore, a good Muslim will always feel obliged to put in extra effort, time (not over time), and interest so that he would provide more than what is minimally required. Furthermore, *istiqamah* also requires the Muslims to be patient (*sabr*) while undertaking any task or job entrusted to them. Allah has decreed: *"O ye who believe! Persevere in patience and constancy; vie in such perseverance; strengthen each other; and fear Allah that ye may prosper"* (Al Qur'an, Ali Imran: 200). Patience has two aspects (Syed Othman Al Habshi et.al., 1998). Firstly, mental patience which is restraint on demands of desires and anger. Mental patience is required in controlling anger and greed for wealth. Secondly, bodily patience which is endurance of physical pain felt in performing devotional or non devotional acts. Hence, patience can be divided into three; first, patience in carrying commandments; second, patience in avoiding *maksiat*; and last, patience in facing difficulties and hardship. Consequently,

patience is importantly required in work to face any disagreement, temptation of taking bribery and laziness.

Tawakkal means surrendering oneself to Allah the Almighty solely¹³. This is indeed one's ultimate effort after *itqan* and *istiqamah*. Allah commands us: "*But on Allah put your trust if you have faith*" (Al Qur'an, Al Maidah: 23). However, the concept of *tawakkal* must be incorporated with *itqan* and *istiqamah* as well as pray (*du'a*). Allah has decreed: "*When My servants ask thee concerning Me, I am indeed close to them. I listen to the prayer of every suppliant when he calleth on Me. Let them also with a will listen to my call and believe in Me that they may walk in the right way*" (Al Qur'an, Al Baqarah: 186). Therefore, *tawakkal* is the essential final step of an effort. *Tawakkal* will guide man to accept virtuous or deficient consequences positively resulted from his endeavour. Hence, the concept of *tawakkal* infuses the spirit of perseverance in all work which in turn ensures the excellent quality of one's effort. Furthermore, Allah also makes a promise to adequate man with bounties to those who are surrendering oneself to Allah: "... and if anyone put his trust in Allah, sufficient is Allah for him. For Allah will surely accomplish His purpose. Verily for all things has Allah appointed a due portion" (Al Qur'an, Al Talaq: 3).

Team Work

All Allah's creations are for the benefit of human beings¹⁴, but every human being is blessed with different levels of bounties¹⁵. This will lead to dependency of one individual to another. Hence team work is strongly recommended in Islam so that they can help each other to fulfil their needs in this world and the hereafter as stated in the Quran: "... and we raise some of them above others in ranks, so that some may command work from others ..." (Al Qur'an, Al Zukhruf: 32) and "And those in whose wealth is a recognized right for the (needy) who asks and him who is prevented (for some reason)" (Al Qur'an, Al Maarij: 24-25). Competition in team work must be executed fairly, justly and honestly¹⁶ and can be realised through the implementation of the concept of *mu'awanah*, *'adl* and *syura*.

Mu'awanah refers to cooperation among individuals to promote good and forbid evil as Allah stated in the Quran: "...help ye one another in righteousness and piety, but help ye one another in sin and rancor. Fear Allah for Allah is strict in punishment" (Al Qur'an, Al Maidah: 2). Thus, Islam encourages competition among man in preventing immoral actions as well as inciting virtuous actions in his work place. This task can be effectively and efficiently performed by imposing the spirit of *ukhuwwah* (brotherhood) as decreed by Allah in the Quran: "*The believers are but a single brotherhood. So make peace and reconciliation between your two contending brothers. And fear Allah that ye may receive mercy*" (Al Qur'an, Al Hujurat: 10) and also notified by the Prophet: "*Those who work for you are your brothers. Allah has made them your assistants*" (Bukhari and Tarmizi). Thus in Islam, competition among man is carried out without oppression and injustice; instead, it employs the value of cooperation.

'Adl (justice) means the rendering of trust where it is due. Islam demands human beings to uphold justice in every action as decreed by Allah: "*Allah commands justice and the doing of good*" (Al Qur'an, Al Nahl: 90). In Islam justice is prevailed in promoting positive virtues like honesty, moderation and generosity as well as prohibiting evils like eliminating *risywah* (bribery), greed and extravagance. Thus, Islam prohibits *zulm* that is the opposition of 'adl. The Prophet warned about doing *zulm*: "*Beware of injustice for injustice will be equivalent to darkness on the Day of judgment*" (Shu'ab al Imran). 'Adl is also significantly related to *ihsan* which refers to right action, goodness, charity and proficiency. Other meanings of *ihsan* can be extracted from the Sunnah whereby the Prophet was asked: "... then tell me about *ihsan*". He replied: "*it is to worship God as though you are seeing Him, and while you see Him not yet truly he sees you ...*" (Muslim). *Ihsan* will educate man to voluntarily sacrifice extra effort, time, and wealth as an additional to the compulsory requirement in rendering the rights or trust. In turn it will enhance productivity.

Syura (mutual consultation)¹⁷ refers to a collective mutual consultation and empowerment. Allah has mentioned in the Quran: "*Those who hearken to their Lord, and establish regular prayer, who conduct their affairs by mutual consultation, who spend out of what We bestow on them for sustenance...*" (Al Qur'an, Al Syura: 38). Hence *syura* in team building refers to participative work force moulded in the spirit of oneness. Sharing power respect and trusting one's competency, strength and reliability which in turn enhance creativity, innovation and passion for improved quality and productivity (Syed Othman Al Habshi et.al., 1998). Furthermore it will strengthen and intensify the efforts and relationship among human beings in the team building. Allah loves the strong and the trusty as stated in the Quran: "*O my dear farther! Engage him on wages. Truly the best of men for you to employ is the (man) who is strong and trusty*" (Al Qur'an, Al Qasas: 26).

Transparency-Honesty

When a thing is transparent like a piece of glass, you can see something through it very clearly. You are able to describe the thing you see in almost a complete detail without amiss. If the one you see through the glass is a person, you are able to explain the characteristics of the person as well as his conduct. You may even see what you should not see. In the context of behaviour, transparent could be interpreted in many ways. One important attribute of transparency is honesty.

The Almighty Allah had instructed us to be honest in any sort of dealings. Allah says: "*O ye who believe! Fear Allah and be with those who are true (in word and deed)*" (Al Qur'an, At-Taubah: 119). In the same context, the Prophet: "*Thou shall be honest as honest shows benevolence and benevolence brings to jannah (heaven)...*" (Muslim). Honesty could mean telling the truth even though it is hard to do. In other words, the person does not conceal anything that should be disclosed. If he has to present a progress report on a certain project, he has to disclose the actual progress even though the project

has problems. If he is an accountant, he has to report all the transactions accurately according to the accounting steps and procedures (Atiyah, 1993).

If he is a seller, he should not conceal the defect on any of his products (Gillian, 1999; Ali, A.J and Al-Owaihian, A. 2008). In other words, the seller has to declare the sold items into detail to avoid any future disputes. Concealing could be done in many ways such as by selling the mixture of good quality product and inferior product at the price of the former or packing the product in such a way that the defect could not be seen. In this regard, the Prophet condemns those sellers who conceal bad quality products underneath good quality products. The Prophet strongly warns that; *“He who cheats is not one of us”*. Hence, whoever knows a defect in something is obliged to disclose it. At the same time, the Prophet motivates the honest person by saying that; *“On the day of judgement, the honest Muslim (merchant) will stand side by side with the martyrs”*. Apart from disclosing the true detail of a product, an honest seller will also ensure that he gives full measure and weight on the product sold. Simply, there should be justice (*al-adl*) in the trading. In other words, there is equivalent counter value (*iwad*) in the exchange of property with property. This is in line with Allah’s command; *“...give just measure and weight, nor withhold from the people the things that are their due...”* (Al Qur’an, Hud: 85). So, if someone buys a kg of sugar for RM1.85, he should get 1000gm in return. If someone borrows RM1000 amount of money, he should repay the principal borrowed back to the lender. In the context of employment, *iwad* could mean exerting one’s labour equivalent to the salary paid.

Morally Responsible Conduct-Trustworthy

Allah has appointed man as His *khal•fah* (vicegerent) in this world. The absolute ownership of wealth in the world belongs to All•h. In the Qur’•n All•h says to the effect; *“He is who created for you all that is in the earth...and when thy Lord said unto the angels; Lo! I am about to place a viceroy in the earth...”* (Al Qur’•n, Al Baqarah: 29 – 30). Hence, all the resources, the wealth and men themselves are *am•nah* (trust) for mankind. Man has been endowed with mental and physical capabilities to function as *khal•fah*. As such, every individual man is commanded to be a trustworthy person.

A trustworthy person is a person who will keep the trust entrusted to him responsibly and faithfully. Allah says in the Qur’an: *“Allah does command you to render back your trust to those to whom they are due; and when ye judge between man and man that ye judge with justice; verily how excellent is the teaching which He gives you for Allah is He who hearth and sees all things”* (Al Qur’an, An Nisa’: 58). In another verse, Allah says: *“If any of you deposits a thing on trust with another, the trustee should (faithfully) discharge his trust, and let him fear his Lord”* (Al Qur’an, Al Baqarah: 283).

Fulfilling one’s trust could mean fulfilling the rights of the person who gives the trust to you (Abdurrahman, 2005). In other words, as trustee, you should render the trust

that had been given to you back to the owner. As far as trustworthiness in work is concerned, an individual worker should fulfil his obligations at the workplace to his best. If he is given a task to complete, he has to perform the task responsibly and accountably. He will exert his effort to the best as he believes that laziness and absenteeism are vices. He will always try to ensure that the task given is not overdue (Gillian, 1999). In other words, he will meet the deadlines of the task given to him. He will emphasise on excellence and good quality of work as he realised that such attitude is promoted. The Prophet says; “*God likes that when someone does anything, it must be done perfectly well*” (Baihaqi).

If he is dealing in any business relationship, he will always try to keep his promise as he believes that breaking a promise is one form of *nifaq* (hypocrites). Allah says; “*O ye who believe! Fulfil all your obligations...*” (Al Qur’an, Al-Maidah: 1).

If he is in charge of the company’s finance, he will manage the resources truthfully and fairly (Abdurrahman, 2005). As far as the management of company’s resources is concerned, he will not allow any wastage to occur as such act is condemned in Islam. Allah says: “*...wear your beautiful apparel at every time and place of prayer; eat and drink but waste not by excess...*” (Al Qur’an, Al-A’raf: 31). As a trustee of Allah, man should thereby utilise and distribute the resources in conformity to His Prescriptions. Allah says; “*...and spend of your substance in the cause of Allah, and make not your own hands contribute to your destruction but do good...*” (Al Qur’an, Al-Baqarah: 195).

A trustworthy person is also a self-reliant individual (Ali, A.J. and Al-Owaihah, A., 2008). Such individual will constantly work hard to meet responsibilities. He will perform the task given even with the absence of his superior or employer or manager. His performance of work is not because he is instructed to do so but merely due to his sense of responsibility. His main intention of working is none other but to please Allah. He believes that work is one form of *ibadah* (one’s subservience to Allah). He should therefore optimally give his effort and commit to the fullest in order to get *mardhatillah* (the pleasure of Allah). This particular attitude is in conformity to the sayings of the Prophet: “*No one eats better food than that which he eats out of the work of his hand*” and “*No earnings are better than that of one’s effort*”.

Conclusion

Ever since western researchers prophesied on the relationship between Protestant Work Ethics (PWE) and capitalism more than half a century ago, many follow up studies have been conducted to examine its universal applications. They believe that work ethics affect productivity as well as organisational performance. As the terms connote, work ethics implies a set of values and principles that guide individuals’ rights and responsibilities at work. This would mean that different religions and beliefs have their own work ethics that shape the behaviour of their believers. However, the western concept of work ethic is a case of doctrines that follow behavior. IWE on the

other hand is a case of behaviour that follows doctrines in the *Qur'an* and *Sunnah*. In other words, the teaching of Islam emphasises that it is the Islamic values that dominates behaviour and not the other way around.

Unlike PWE, the fundamental principles of IWE are based on the concepts of *tawhid*, *khilafah* and *'adl* whereby the framework of IWE that comprise of the four pillars namely effort, teamwork, honesty and trustworthy are set. These pillars are indeed a set of universal ethical values that promote *itqan*, *istiqamah*, *tawakkal*, *mu'awanah*, *'adl*, *ihsan*, *syura*, *amanah* and as such. This paper hence concludes that IWE is applicable and practical to all human beings irrespective of religion, race or tribe.

Notes

- ¹ All translation of the Quranic verses will be referred to Ali, Abdullah Yusuf (1989).
- ² All translation of the Sunnah will be referred to Khan, Muhammad Akram (1989).
- ³ *Maqāsid al-shari'ah* reflects the ultimate objectives of the *shari'ah* revealed by the Almighty Allah. The objectives of *shari'ah*, i.e. the safeguarding of five essentials of live (*al-daruriyyah al-khams*) are in fact constructed by Muslim jurists such as Al-Ghazali, Al-Shatibi, Ibn 'Asyur etc through *ijtihad*. See Mohd Daud (2007) for further elaboration.
- ⁴ Al An'am: 162-163 and al Baqarah: 165
- ⁵ Al A'raf: 33 and al Baqarah: 272
- ⁶ Al Hujurat: 10
- ⁷ Al Baqarah: 30 and al An'am: 165
- ⁸ Al Hijr: 29 and al Rum: 30
- ⁹ Hud: 18
- ¹⁰ Al An'am: 162
- ¹¹ Al Ra'd: 11 and al Qasas: 77
- ¹² Al Baqarah: 269
- ¹³ Al Taghabun: 13
- ¹⁴ Al Baqarah: 29
- ¹⁵ Al Zukhruf: 32
- ¹⁶ Al Nisa': 29
- ¹⁷ Ali Imran: 159

References

- Abdulazeem A. and Asyraf W.D. (2007). *The challenges of realizing Maqasid al-Shari'ah in Islamic Banking and Finance*. Paper presented at IIUM International Conference on Islamic Banking and Finance, Organized by IIUM Institute of Islamic Banking and Finance, 23-25th April, Kuala Lumpur.
- Abdurrahman S.D. (2005). *Fiqh Pekerja* (diterjemahkan oleh Achmad Sunarto), Indonesia: Pustaka Anisah.

- Abu Sulayman (1976). *The Economics of Tawhid and Brotherhood: Contemporary Aspects of Economic Thinking in Islam*, Indianapolis: American Trust Publications.
- Accaglobal.com (2010). Business failure: Prediction and prevention, <http://www.accaglobal.com>. Retrieved 28th May 2010
- Ali, A.J. and al Owaihan, A. (2008). "Islamic work ethic: a critical review", *Cross Cultural Management: An International Journal*, 15, 1: 5-19.
- Ali, A.J. Falcone, T. and Azim, A. (1995b). "Work ethic in the USA and Canada", *Journal of Management Development*, 14, 6: 26-34.
- Ali, A.J. (1988). "Scaling an Islamic work ethic", *Journal of Social Psychology*, 128, 5: 575-583.
- Ali, A.J. (1992). "Islamic work ethic in Arabia", *Journal of Psychology*, 126, 5: 507-520.
- Ali, A.J. (2005). *Islamic Perspectives on on Management and Organization*, Edward Elgar, Cheltenham, Northampton, MA.
- Ali, Abdullah Yusuf (1989). *The Holy Qur'an, Text, Translation and Complementary New Revised Edition*, Maryland: Amana Corporation
- Al-Omar, Fuad and Abdel Haq, M. (1996). *Islamic banking: Theory, practice and challenges*. Karachi: Oxford University Press.
- Assad, M. (1993). *Islam at the Crossroads*, Gibraltar: Dar al Andalus Ltd.
- Atiyah, M. K. (1993). *Sistem Perakaunan Dalam Islam (terj)*. Kuala Lumpur: Dewan Bahasa dan Pustaka.
- Beekun and Rafik Issa (1998). *Etika Perniagaan Islam*, Petaling Jaya: The International Institute of Islamic Thought, Malaysia.
- Beekun and Rafik Isa (2004). *Islamic Business Ethics*, New Delhi: Goodword Books Pvt.
- Chapra, M. U. (1985). *Towards a Just Monetary System*. United Kingdom: The Islamic Foundation.
- Chapra, M. U. (1992). *Islam and the Economic Challenge*. United Kingdom: The Islamic Foundation and The International Institute of Islamic Thought.
- Congleton, R. (1991). "The economic role of a work ethic", *Journal of Economic Behavior and Organization*, 15, 3: 365-385.

- Federwisch, A. (2006). Ethical issues in the financial services industry. Ethic homepage, Santa Clara University. <http://www.scu.edu/>.
- Gillian, R. (1999). Islamic Ethics and the Implications for Business, *Journal of Business Ethics*, 18, 4: 345-358.
- Khan and Muhammad Akram (1989). *Economic Teachings of Prophet Muhammad (p.b.u.h.): A Select Anthology oh Hadith Literature on Economics*, Islamabad: The International Institute of Islamic Economics.
- Mohd Daud B. (2007). To what extent have Islamic banking practices realized the Maqasid al Shariah. Paper presented at IIUM International Conference on Islamic Banking and Finance, Kuala Lumpur.
- Naqvi and Syed Nawab Haider (1981). *Ethics and Economics: An Islamic Synthesis*, Leicester: The Islamic Foundation.
- Nik M. A. N. Y. (2002). *Islam & Business*, Subang Jaya: Pelanduk Publications (M) Sdn. Bhd.
- Rizk and Riham Ragab (2008). Back to basics: An Islamic Perspective on Business and Work Ethics, *Social Responsibility Journal*, 4, 1/2: 246-254.
- Samir A. A. (2009). Business ethics in Islam: The glaring gap in practice, *International Journal of Islamic and Middle Eastern Finance and Management*, 2, 4: 278-288.
- Syed Othman Al Habshi and Aidit Ghazali. (ed.) (1994). *Islamic Values And Management*, Kuala Lumpur: Institute of Islamic Understanding (IKIM).
- Syed Othman Al Habshi. et.al. (ed.) (1998). *Islamic Management For Excellence*, Kuala Lumpur: Institut Perkembangan Minda (INMIND).
- Yousef, D. A. (2000). Organizational commitment as a mediator of the relationship between IWE and attitudes towards organizational change. *Human Relations*, 53, 4: 513-537.
- Yousef, D. A. (2001). Islamic work ethic: A moderator between organizational commitment and job satisfaction in a cross-cultural context, *Personnel Review*, 30, 2: 152-169.