The Influence of Culture on *Malay* Muslīm Business Practice: A Case Study of Malaysia With Special Reference to the State of Kelantan *Dār al-Naʿīm*

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ABSTRACT

This research examined the influence of Islam and culture on the Malay-Muslim business environment as observed in the Siti Khadījah Market of Kota Bharu, in the Malaysian state of Kelantan. It followed a qualitative research approach involving library research and a field study. The cultural influences on the Malays were reviewed through three historically distinct phases i.e. the traditionally primitive Pagan, Hindu and Islām, all of which have been dominant culture-spiritual feeders. Other influences have also come from the period of British Colonisation in Malaya in the 18th and 20th Century. All of these influences were examined, dissected and discussed in order to provide a describable entity of the Malay culture and its possible origins. The various definitions of the Malays were also given due attention followed by historical evidence of trade. These economic connections dated back to pre-colonial periods to the times of the Portuguese, Dutch and, recently, the British. The presence of Islām in Malaysia was first looked at from the dates and the process of the arrival of Islam into the Malay Archipelago. Indeed, the arrival process and how it became a dominant religion in the Malay Archipelago have been a subject of a long debate and was also given an empirical attention. Despite the strong mixture influence, the state of being Malays i.e. the "Malayness" of this people appeared to have oddly strengthened by only two central pillars: Islām as a religious and universal pillar, and the Malay customary laws or the 'Ādat as the locally embedded moral entity. The research further looked at how traders within the environs of the Malays deal, tolerate and involve themselves within the interplays of Islamic teachings and the culture. Later, the research focused on understanding the issue of how the mixture of different cultures influenced the behaviour of business people in the Siti Khadījah Market where much of the study was carried out. As expected, the behaviour of the businesspeople in the market was dominantly influenced by Islām, both in belief and practices. Other cultural influences, however, never ceased to exist and still remained despite somewhat being slowly eroded. In conclusion, the adherence of Malay-Muslims to their religious values have kept them well guided in their business dealings. Finally the research suggested some areas in which further studies could be carried out, either using similar theoretical framework or otherwise.

76,916 Words

DEDICATION

To my parents, my wife and the children

ACKNOWLEDGEMENT

TRANSLITERATION OF THE ARABIC ALPHABET

a	:	ا		ṭ	:	ط
b	:	ب		z	:	ظ
t	:	ت		ʿ	:	ع
th	:	ث		gh	:	غ
j	:	ج		f	:	ف
ḥ	:	ح		q	:	ق
kh	:	خ		k	:	ك
d	:	د		l	:	ل
dh	:	ذ		m	:	م
r	:	ر		n	:	ن
z	:	ز		h	:	ه
s	:	س		w	:	و
sh	:	ش		y	:	ي
ṣ	:	ص		ah	:	ة
ḍ	:	ض		al	:	الـ

VOWELS

Short vowels			Long vowels			Doubled		
fatha	a :	َ	ā	:	آ	uwwa final: ū) :	ـُو
dhamma	u :	ُ	ū	:	و	iyya (final ī) :	ـِّي
kasra	i :	ِ	ī	:	ي,	anna	:	ـَّن

DIPHTHONGS

aw	:	وَ
ay	:	ي
ae	:	ى

v

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SELECT ABBREVIATIONS

BAHEIS   Bahagian Hal Ehwal Islam (Islamic Affairs Division)

DAP   Democratic Action Party

DPMK   Kelantan Malay Chamber of Commerce)

Gerakan   Malaysian People's Movement Party

JAKIM   Department of Islamic Development Malaysia

Ko-Siti   Koperasi Siti Khadijah (*Siti Khadījah* Cooperative Body)

MAIK   Majlis Agama Islām Kelantan (Kelantan Islamic
                   Religious Council)

MCA   Malaysia Chinese Association

MPKB-BRI   Majlis Perbandaran Kota Bharu-Bandaraya
                   Islam (Islamic City of Kota Bharu Municipal Council)

NEP   National Economic Plan

PAS   Parti Islam Se-Malaysia (The Pan-Malaysian Islamic
                   Party)

PPIM   The Muslim Consumer Association of Malaysia

PPP   People's Progressive Party

RM   Ringgit Malaysia (Malaysia currency).

UKM   Universiti Kebangsaan Malaysia (National University of
                   Malaysia)

UMNO   United Malay Nationalist Organization

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Chapter 1

Introduction

1.0. Introduction

Studies that link business, culture and society are still few especially from the Islamic perspective[1]. Whilst many theories have been propounded regarding Islamic political frameworks, models for business and economy are few and urgently needed.[2] A Lack of guidance based on research and study in the area may lead to a sense of confusion[3] among some Muslims.

This study examined the influence of Islām and culture on the Malay-Muslim business environment. Therefore, how the traders in this environment deal with the interplay of Islamic teachings and culture has been discussed.

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[1] Relatively few empirical studies have addressed culturally-related ethical issues. See H. Becker and D.J. Fritzsche. (1987). "A Comparison of the Ethical Behavior of American, French and German Managers", *Columbia Journal of World Business*. pp87-95.; I.P. Akaah. (1990). "Attitudes of Marketing Professionals toward Ethics in Marketing Research: A Cross-National Comparison". *Journal of Business Ethics 9*. pp49-53.

[2] Z.I. Ansari in A.A.H. Hassan. (1997). *Sales and Contract in Early Islamic Commercial Law*. New Delhi: Kitab Bhavan.

[3] Taking Islamic business organization for example, Imran A. Nyazee, claimed much has been written on Islamic form of business enterprise. Much of this work has, however, been undertaken by economists for whom the economic issues have naturally been more important than the legal issues. On the other hand traditional scholars did not fully appreciate the principles of modern law in their writing, See his,(1999) *Islamic Law of Business Organization, Partnership*. Islamabad, Pakistan: Islamic Research Institute. p 4

1.1. The Rationale of the Research

It has been argued that Muslims tend to practice non-Islamic teachings in their daily lives. For example, Winstedt[4] reports that the impact of *Indianising*[5] influences on the Malay world has been very significant thus, the Hindu-Buddhist influences on the Malays of the Peninsula can be seen in the numerous rituals. Besides the Indian culture, other cultures seem to have influenced and continue to influence Muslīm people . Muhammad Abdul Rauf for example mentions that:

> " ... we tend, in seeking a reform, to borrow and import alien ideas and systems based on ideologies which have their negative features and are inconsistent with our basic faith tradition. These foreign elements are superimposed on a substructure saturated with Islamic ideals deeply rooted in the mind of our fellow believers whether they are dwellers in rural or urban areas, and whether we are in the higher or the lower ranks of the social order. The result is contradiction and conflicts. In confusion, those who are exposed to the glaring promises of getting rich quickly in the rotten methods of those imported systems, succumb to the temptation and rush to the prestigious style of living. Others who fail to partake of these opportunities get frustrated and lose their appetite for hard working and for excellence. Negligence, lethargy and indifference set in, and lead to inefficiency and less productivity and to common suffering."[6]

Al-Khatib, Dobie and Vitell,[7] suggest that for basic survival needs, some people tend to behave unethically especially during difficult economic situations.[8] Ali discusses the Arab dual identity in detail, attributing it to two main factors: (1) colonialism, which instilled feelings of inferiority in

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[4] R.O. Winstedt. (1961). *The Malay Magician: Being Shaman, Saiva and Sufi*, London: Routledge and Kegan Paul. p35

[5] Some scholars use this terminology to refer to Indian civilization in South-East Asia. See B.W. Andaya and L.Y. Andaya.(1982). A *History of Malaysia*. London: The Macmillan Press Ltd.p14; There have been many theories on when and from where Islam reached the country. See for instance S.Q. Fatimi. (1963). *Islam Comes to Malaysia*, Singapore: Malaysian Sociological Research Institute and S.M.N Al-Attas. (1972). *Islam Dalam Sejarah dan Kebudayaan Melayu*, Selangor: Universiti Kebangsaan Malaysia

[6] M.A. Rauf.(1987). *Management and Administration- an Islamic Perspective*. Kuala Lumpur: Islamic Affairs Division, Prime Minister's Department of Malaysia. p42

[7] J.A.Al-Khatib, K. Dobie and S.J. Vitell 'Consumer ethics in developing countries: An empirical investigation', *Journal of Euro - Marketing;* 1995; 4, 2; p101

[8] A.J. Ali in R.*Gillian* (1999). 'Islamic ethics and the implications for business', *Journal of Business Ethics*, 18, 4 (2). pp345-359.

Arab thought and (2) the artificial division of lands into nation-states which is also a factor of colonialism. The influx of multinational corporations into the region also contributed to cultural and social alienation. As a result of social and political instability in countries like Egypt, people tend to believe everything in life especially temporal systems of life that were imported into the country were temporary and were not convincing to become better choice for them. This factor leads them to come back to religious teaching i.e., Islām, which is regarded as a way to stabilise the problem they have had. Modernization in Egypt was also commented on by Hassan al-Banna. He stated: " ... there was a deterioration of behaviour, morals and deeds, in the name of individual freedom … Books, newspapers and magazines appeared whose only aim was to weaken or destroy the influence of any religion on the masses ... Young men were lost and the educated were in a state of doubt and confusion."[9]

Considering the aforementioned issues, it has been believed that is timely for a new piece of research to be conducted on Malay Muslims to find out how they conduct their business and what culture they practice. The outcome of this research is vital to answer how the above mentioned arguments are still applicable these days. It is also to document using the case study method, the reaction of the Muslim businesspeople to other cultures and how they adapt without breaking core Islamic values.

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[9] H. Al-Banna as cited in, C.P. Harris (1964) *Nationalism and Revolution in Egypt: The Role of the Muslim Brotherhood.* The Hague: Hoover Institution of War, Revolution and Peace, p 146

1.2 Objectives of the Research

The purpose of this study was to examine, from an Islamic perspective, the influence of Islām and culture on Muslims in a business environment. The discussion of their practices was based on the literature of Islamic business ethics and the Malay culture.

More specifically, the objectives of this study were:

1.   To explore the main teaching of Islām concerning business.

2.   To explore the significance of Islām and culture in the Malay community.

3.   To examine the influence of Islamic business ethics on the Malaysian-Malay businesspeople.[10]

4.   To Investigate the Malay culture that influence the traders business conduct.

5.   To explain the implications of the relationship between culture and religion (Islām) for business purposes.

6.   To find out the kind of culture practised by the Malay-Muslims in Malaysia.

1.3. Research Questions

1.   What are the main teachings of Islām with regard to business?

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[10] In this study 'businesspeople' or 'businessperson' refers to individuals who run business regardless of their gender. This is important to avoid gender bias. However, the word 'businessman' , businessmen, businesswoman, and businesswomen will also be used especially when works from other authors are referred to or when gender-specific points are to be made.

2. What is the significance of Islam in the culture of the Malay community?

3. To what extent do Islamic teachings and moral norms influence the Malay perception particularly in business?

4. What is the implication of the relationship between culture and religion for business purposes?

5. What are the cultural practises of Malay businesspeople in Malaysia?

1.4. Scope and Limitation of the Research

In this research, the author is not questioning the validity of Islām in a Muslīm community nor does he ask what constitutes a Muslīm in the classical sense. The community in question is the Malay Muslīm, one which professes to be Muslīm and accordingly acts on that belief. Therefore this study attempts to understand the community within its Malaysian context.[11]

The scope of this study was to investigate the influence of culture on a Malay-Muslim community. The focus was laid on the issue of how they conduct trading. This study, however, is not to discuss all aspects of business practices - instead it focussed on certain aspects such as beliefs (religious beliefs) and ceremonials, culture at work and trading behaviour. All these three were discussed as the theoretical framework of the study, which was viewed as the conceptual framework of the Malay culture. Other aspect in businesses such as insurance was not covered in this study.

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[11] A field work wascarried out in Kota Bharu, the capital city of the state of Kelantan, Malaysia.

This study focussed on Malay traders. The sample for this study were from the market traders using purposeful sampling methods which has been highly recommended for this kind of research. The locale of the study was *Pasar Siti Khadījah* (Siti Khadījah Market) of Kota Bharu capital city of the state of Kelantan.

There are several reasons why Kelantan was selected for this study. First, Kelantan is one of the few states in Malaysia that has the Malay as the majority traders[12]. It would be important to stress here that in Malaysia, the Malay controll government and agriculture, while the Chinese dominate commerce and industry. Patricia Sloane writes:

"I had read that the ethnic Malays, who make up a little more than half the population of Peninsula Malaysia, had, in the past decade or so, rapidly, even breathtakingly, advanced their business interests and ownership-emerging as a class of entrepreneurs, still somewhat behind the ethnic Chinese, but very much a part of the modern enterprise sector. In this motionless, ultra modern city, I did not see evidence of what was claimed by the Malaysian government to have been significantly counterbalanced; among the preponderance of Chinese enterprise,

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[12] Malaysia is a multi-racial and multi-faith country. Total population was about 23.27 millions in the year 2000. There are three dominant communities in this country, the Malay, Chinese and Indian. The Malay, and other indigenous people (They are called *Bumiputra* , sons or princesses of the soil) representing 65.1% of the whole population, the Chinese 26%, Indian 7.7%. In terms of religious belief, Muslims were 60.1%, Buddhist 19.2%, Hindu 6.3%, other Chinese beliefs 2.6%. See, 'Banci Penduduk dan Perumahan 2000,' *Jabatan Perangkaan Malaysia.* *http://www.statistics.gov.my/malay/banci/bancipenduduk2000.htm*, 22.05.2006.

there was only a tiny, almost furtive handful of Malay restaurants- identifiable by the sign announcing *halal* or Muslim food- and shops selling Islamic literature…"[13]

It is only in some states like Kelantan and Trengganu we can see easily many of the Malay traders on the streets. However, the majority of the Malay only hold small and medium size businesses. Second, the Kelantanese are well known for their deep-rooted Malay identity and culture.[14] Third, Kelantan has been under the control of the Malaysian Islamic Party (PAS) since the 1990 General Election.[15] Fourth, Kota Bharu is one of Malaysians' popular destinations for shopping and visit.[16]

The following limits were set for this study;

1. This study was only concerned with some of the business themes, which were

   related to the trader's perception on business and their practical aspects of the

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[13] P. Sloane (1999) *Islam, Modernity and Entrepenuership among the* Malays, New York: St.Martin's Press, Inc.p3

[14] Farish A.Noor has discussed the issue of how two Kelantanese woodcarvers struggled to maintain a the Malay culture which has been influenced by the Indian (Hinduism) culture. Besides their awareness of the presence of the Hindu culture, they argued the importance of preserving this kind of art. It is from here the younger Malay generation acknowledge the root of their culture. See F.A.A.Noor (2004). 'Modernity, Islam and Tradition: The Struggle for the Heart and Soul of Art and Culture in Malaysia', *Contemporary Art from the Islamic World*, 9.pp 1-5.

[15] For detail on Malaysia election 1990, see, Khoo Kay Kim (2000) 'Malaysian Elections 1990-1999: A Historical Perspective' in *Trends in Malaysia: Election Assessment*, Singapore: Institute of Southeast Asian Studies, No. 1 January 2000, pp15-22

[16] In the year 2004, 590,000 international tourists visited Kota Bharu, the number of domestic tourists were 4.7 million. Those figures are 5% and 7% higher than in 2003 respectively. The tourism sector contributed RM 1.4 billion for the year 2004 a little bit higher than that of 2003 which was RM 1.3 billion. See, 'Majlis pembukaan rasmi Persidangan Kali Yang Ke tiga (Belanjawan) Bagi Tempoh Penggal yang Ke Dua Dewan Negeri Kelantan yang ke Sebelas 2005' , 3 Oktober 2005.

business practices.

2. Extensive details concerning the emergence and development of economic and business teachings and practices of early Muslims were deliberately avoided because of the limited space and time constraints. An attempt was made to present only the principles, and these again derived from a few prominent scholars.

    This study was limited to traders in *Pasar Siti Khadījah* of Kota Bharu, Kelantan, Malaysia. Hence, the results of the study may not be generalised to other business practices of Muslims from other races within or outside Malaysia. However it is hoped that the results of this study will contribute as indicators in studying Muslim businesspeople in Malaysia and in particular for studying Malay-Muslim with regard to business practices.

3. Due to the limitation of time and space, this study was more concerned with the trader's perception about business and how they practice business while at the same time taking into account their religious beliefs. Other aspects in the business world such as customer's attitude, marketing strategies[17] and investments were not explored although such a study may be carried out in the future.

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[17] Customer's attitude may influence trader's behaviour as well. However in this research, only the trader's view will be studied . The marketing strategies issue will also be discussed with the same manner.

1.5. Literature Review

This study focussed on the Malay culture and how it influences them in business settings. The definition of it has been discussed in countless books and articles, and Hatch[18] claims that there is still a large degree of uncertainty in its use. In discussing culture and society, Turner[19] defines a cultural study as "... an interdisciplinary field where certain concerns and methods have converged; the usefulness of this convergence is that it has enabled us to understand phenomena and relationships that were not accessible through the existing disciplines." This study is not just interdisciplinary in approach but also a study on human life materially and spiritually, "...whole way of life, material, intellectual and spiritual."[20] In his book, William gives a wider definition of culture thus:

"Culture is a description of a particular way of life, which expresses certain meanings and values not only in art and learning but also in institutions and ordinary behavior. The analysis of culture, from such definition, is the clarification of the meanings and values implicit and explicit in a particular way of life, a particular culture."[21]

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18 E. Hatch. (1973). *Theories of Man and Culture* New York: Columbia Press, p 1
[19] G. Turner. (2003) *British Cultural Studies: An Introduction.* London: Unwin Hyman, p9.
[20] Raymond William. (1966) *Culture and Society 1780 – 1950,* London: Penguin, p16
[21] Raymond William. (1975) *The Long Revolution,* London: Penguin, p57.

It is also defined as: "... shared motives, *values*, beliefs, identities, and interpretations or meanings of significant events that result from common experiences of members of collectives and are transmitted across age generations."[22] Culture thus acts as a medium of communication where people in certain society can be understood.

Culture change is, therefore, an important theme of this study. Among the studies that combined material and spiritual matters were such as have been done by Frank Boas.[23] His study covered intangible aspects such as on the artefacts, folktales, magical practices and religious beliefs. From his study, he argued that changes of culture occur when individuals from different cultures come and live together. Individuals tend to develop a new culture as they discover new knowledge, invent to produce something new and finally spread or diffuse it from one another. This process leads to cultural changes or "acculturation"[24].

Sociologists argue that religions are in close contact with cultures. However, religion can be differentiated from culture by the existence of 'supernatural power', which is outside the regular process of nature[25]. Religion is concerned with the expression of the values of the society, and attempts to safeguard these by endowing them with divine sanction. As a social phenomenon[26]

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[22] R.J. House. et al. (1999). 'Cultural influences on *leadership* and organizations', In: W.H. Mobley , M.J. Gessner and V. Arnold. (eds.), *Advances in global leadership*, Stamford: JAI Press. pp 171-233

[23] Mentioned in J. Friedl (1976). *Cultural Anthropology*, London: Harper's College Press , p375

[24] I. Robertson. (1981) *Sociology*. New York: Worth Publishers Inc. p 378

[25] A. Malefjit. (1968) *Religion and Culture: An Introduction to Anthropology of Religion*, London: Macmillan, p9

[26] In understanding religions, Durkheim has suggested we should look at it as a social phenomenon. See his, 'Concerning the Definition of Religious Phenomena' in W.S.F. Pickering (1975), pp74-79, 'Guyau - L' Irre'ligion de l' avenir, e'tude de sociologie' in W.S.F. Pickering, (1975), p24. See also S. Lukes. (1973) *Emile Durkheim – His Life and Work : A Historical and Critical Study*, London: Allen Lane The Penguin Press, p237.

religion lays on two fundamental categories: beliefs and rites "...the first are states of opinion and consist of representation; the second determined modes of action...Now the special nature of this object [rite] is expressed in belief."[27] According to Durkheim[28], the distinctive aspect of religion is that it deals with the references to the 'sacred' and the 'profane'. He argues that the 'sacred' consists of texts. They have special authority in religious traditions and are frequently used. On the other hand, 'profane' actions are related to religious rituals such as prayers. Other activities such as eating and drinking performed in religious settings were also considered as 'profane.'[29] These acts affect religious forms, values and beliefs of the individuals and transcend the circumstances and conditions of material life in the pursuit of spiritual goals which are rooted in faith[30].

Belief is at the very heart of any religion[31]. Religious beliefs and rituals consist of meanings and cultural practices that are special because people assume they are linked to a sacred and

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[27] W.S.F. Pickering. (Ed.) (1975) *Durkheim on Religion – A Selection of Reading with Bibliographies,* London: Routledge & Kegan Paul, p113

[28] E. Durkheim. (1964) *The Rules of Sociological Method* (Tran.) G. Catlin, New York: Free Press, p52

[29] 'Sacred' and 'profane' are discussed in many works of Durkheim and others. See W.S.F.Pickering. (1984) *Durkheim's Sociology of Religion: Themes and Theories.* In other writings, Durkheim defines sacred and profane as, "...those whose representation society itself has fashioned; it includes all sorts of collective states, common traditions and emotions, feelings which have a relationship to objects of general interest, etc.; and all those elements are combined according to the appropriate laws of social mentality. Profane things, conversely, are those which each of us constructs from our own sense data and experience; the ideas we have about them have as their subject matter unadulterated, individual impressions,...". See his, 'The Elementary Forms of the Religious Life: The Totemic system in Australia' in W.S.F. Pickering, (1975) *Durkheim on Religion – A Selection of Readings With Bibliographies,* London: Routledge & Kegan Paul. P95. Sacred from Durkheim's view has been summarised as ; non-emperical, involves of 'power', it is ambiguous with respect to nature, culture and human welfare, it gives strengths, it obtains great respect and makes ethical demand upon the believer. Sacred also "...impinges on human consciousness with moral obligation, with an ethical imperative." T.F. O'dea. (1966) *The Sociology of Religion.* New Jursey: Prentice-Hall, Inc, p21

[30] J.J. Coakley. (1998) *Sport in Society: Issues and Controversies.* Boston: Irwin McGraw-Hill, p479

[31] K. Engebretson. (1996) *Creating Meeting Essays in Belief.* University of Sydney, Sydney: Social Science Press.

supernatural realm[32]. The understanding of faith is very important in this study and acts as the main factor in developing the inner strength of a Muslim. It is also regarded in many religious traditions as virtue or an 'act of will or commitment' to the person's spiritual goal. Religious beliefs, in particular, express patterns of meaning, which are significant to their believers.

Other than belief, prayer is also important when discussing the issue of religion. It is "the centre of religion."[33] It also brings humans in direct contact with God, it is where faith comes into practice. The essence of prayer is stated by Heiler as, "... without prayer faith remains a theoretical conviction; worship is only an external and formal act; moral action is without spiritual depth; ..."[34]. Prayer is not just a close communion of man with God but the forms of the social relations of humanity are also reflected from it.[35]

Sambur Bilal, studied prayer from the viewpoint of Muslim and Western scholars. He argues that from al-Ghazali's perspective, prayer acts as a strong psychological force on man and makes belief alive.[36] He also sees prayer as a religious and moral guidance to man.[37] The other Muslim's scholar, Ibn 'Aṭā' Allāh sees prayer as a kind of human obedience toward God and not as a kind of petition as it has been understood by some people. His argument is quite similar to

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[32] J.J. Coakley. (1998), p478
[33] F. Heiler. (1932) *Prayer – A Study in the History and Psychology of Religion,* Translated and Edited, Samuel McComb. New York: Oxford University Pres, p358
[34] *ibid,* p362
[35] *ibid,* p358
[36] B. Sambur. (2000) 'Prayer in the Psychology of Religion With Special Reference to al- Ghazali, Ibn 'Ata' Allah and Iqbal', *PhD Thesis,* University of Birmingham, p306
[37] *ibid,* p309

what has been suggested by Iqbal.[38] This study further suggests that, for Muslim scholars, prayer

has a close relationship with morality.[39] For Iqbal, prayer is "... an inspiring source, which can

transform and guide people to better levels."[40] Al Ghazāli looks at prayer as a religious and moral

guidance to man.[41] Similarly, from the Western point of view, Heiler for example divided prayer

into prophetic and mystical types.[42] The prophetic type include social and worldly matters. The

mystical type on the other hand concerns more on individual satisfaction. From those studies,

religion has been argued to have a positive contribution on morality. These interrelations will be

studied in depth in this research.

Other than what has been discussed by sociologists, culture is also discussed in the field of

management. Humpreys[43] discusses three kinds of culture in organisations; national culture,

organisational culture and occupational culture. He defends the significance of religion in

culture, and even stresses that religion is a major source of cultural perspective. Hofstede,[44] puts

culture as a 'mental software' that makes people from same national cultures think and act in

similar way. He defines organisational culture as "... the collective programming of the mind

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[38] *ibid*

[39] *ibid*, p308

[40] *ibid*, p309

[41] *ibid*, p309

[42] See F. Heiler. (1932) *Prayer – A Study in the History and Psychology of Religion,* Oxford University
 Press, New York, p105

[43] M. Humpreys. (1996). Cultural Difference and its Effect on the Management of Technical Education, *Leadership and Organizational Development Journal,* 17,2, pp.34-41.

[44] G. Hofstede . (1991). *Cultures and Organisations: Software of the Mind.* London: McGraw-Hill, p5

which distinguishes the members of one group or category of people from the other."[45] In organisational culture, religion is viewed as an important factor as it is in society in general. A study[46] which compares between faith-based and secular agencies indicates that in terms of culture, the faith-based agencies applied religious values significantly in staff-client interactions. Some faith-based agencies are found to be using religious symbols in their staff name cards and agency's logo. The recent debate in the British media on the worker with the cross and the Muslim woman with her veil are cases in point.

National culture is also noted in close relation with religious beliefs. Tibi[47] compared the influence of religion on culture in Germany and in the Middle East and tried to understand how interblending of culture and religious values benefit social changes. He concludes, in the case of the Middle East, the same thing can happen given the condition that the local culture has to be renewed with modern understanding. This innovation is then to be structured with a development strategy with Islamic ethics to become an essence.

As one of the important factors that dictate human behaviour, a number of studies have been carried out on the question of how religion is practised within societies.

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[45] What he means by 'a group' is people those who have necessary contact with each other.' Category' on the other hand are people who do not have necessary have contact to and from each other but share something in common. See G. Hofstede. (1991). *Cultures and Organisations: Software of the Mind.* London: McGraw-Hill, p5.

[46] R.H. Ebaugh. et al. (2003). 'Where's the Religion? Distinguishing Faith-Based from Secular Social Service Agencies.' *Journal for the Scientific Study of Religion,* 42, 3, pp1-48.

[47] B. Tibi. (1986), 'The Interplay Between Cultural and Social-Economic Change. The Case of Germany and of the Arab Region-Cultural Innovation' in the Development Process in Klaus Gottstein (ed.) *Islamic Cultural Identity and Scientific-Technological Development.* Baden-Baden: Nomas Verlagsgesellschaft. pp93-101.

Brief understandings on *Ṣufi* orders[48] are also important for this study for their connection with human behaviour. Its importance was also reflected in West African history of colonialization in the 18th century where studies on Muslim institutions and groups were carried out.[49]

As far as behavioural conduct is concerned, there are two attributes of the followers of *Ṣufi* orders. The first is the abidance towards their leaders and the second is believing the effects of *Karāmah* and *Barakah*.[50] The abidance might go as far as the unquestionable acceptance of the saying of the as practised by the people of the *Tijaniyyah*[51] . It is a complex situation when there is little difference between the saying of the *Ṣufi* leaders and the *Sharī'ah* itself. The followers believe that every word of the saying of the sheikh is in line with the *Sharī'ah* . It is also made less complex because the *Ṣufi* tradition is also based upon good faith (*Ḥusnu al-Ẓann*).[52]

On the other hand, the belief in the effects of *Karāmah* and *Barakah* is deeply rooted in the followers of these orders.[53] *Barakah* is believed to act as a kind of protection against any

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[48] The word *Tariqah* is an Arabic word meaning "a path" or "a way". See, J.L. Esposito. Ed. (1995). 'Sufism: Sufi Orders,' *The Oxford Encyclopedia of the Modern Islamic World*, Oxford, Oxford University Press, p 109-116

[49] J.M.A. Nasr. (1965). *The Tijaniyya–A Sufi Order in the Modern World*. London, Oxford University Press.

[50] J.S. Trimingham. (1971) *The Sufi Orders in Islam*. London: Oxford University Press, p1

[51] Tijaniyah is one of the first orders to co-operate with the French occupation in Algeria, J.M.A. Nasr. (1965). *The Tijaniyya–A Sufi Order in the Modern World*, p12. The 'Tijaniyyah' refers to an Algerian Berber tribe, Tijan. The order was propounded by Ahmad b. Muhammad al Mukhtar b. Ahmad who pronounced his order in 1781 in Abi Samghum, Algeria. He died in 1815 in Fez. For more information see J.S. Trimingham. (1971), *The Sufi Orders in Islam*, pp 1-30 and pp107-110

[52] J.S. Trimingham. (1971) *The Sufi Orders in Islam*. London: Oxford University Press,p14

[53] For example special importance is given to the saint's burial places to gain *Barakah*. In the 18th century the practice of visiting the shrines of dead *Wali* was popular among Muslims in some areas; non-Muslims were also observed

difficulties faced by people, and threats to their belongings and places of inhabitants.

Studies on Sufism show that affiliation to any *Ṣufi* order is triggered by family factors. This can be seen that family members will follow the same *Ṭarīqah* of their parents or ancestors. It is also believed to be a route to gain benefits in many areas of their undertakings, either social, spiritual and or economic.[54] This clearly shows how worldly matters might also inspire someone to attach himself to any one or more religious groups. In terms of the social role played by the *Ṣufi* orders, they were are observed to have had good affiliation with social classes, regions or occupational groups, either domestically and or beyond more widely contacts.[55]

Ṣufi orders do not always oppose the ambitions to pursue wealth and good life – as they have been mistakenly understood.[56] *Tijaniyyah* followers have not been asked to live in poverty and,

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visiting them. This was an intention to seek the *Barakah* and invoking the grace of Allāh by being close to them. See, J.S. Trimingham. (1971). *The Sufi Order in Islam* , p6,7 and 67.

[54] *ibid*, p225

[55] The disciples of the *Suhrawardiyya* during the Sultanate of Delhi and *Mawliyya* during the Sultanate Seljuq and Ottoman were given good reputation by the governments of their times. The *Ṣufi* order such as the Qadiriyya, however, was once well associated with Egyptian fishermen and the Bektashiyya was linked to trade-guilds who established cooperation with the Janissary corps, J.S. Trimingham. (1971), *The Sufi Orders in Islam*, p233

[56] They are very important factors concerning Islām in the modern era. Sufi orders played significant roles in political activities in the 17th and 18th century Central Asia and in socio-political activities in Africa e.g. in Senegal, Nigeria and South Africa, see J.S. Trimingham. (1971), *The Sufi Orders in Islam*, pp113-115, 'Sufism,' *The Encyclopaedia of Britannica* , (14.07.2006), http://www.britannica.com/eb/article (14.07.2006). The *Ṣufi* orders were also important when issues on the expansion of Islam were concerned. While some *da'wah* methods failed, Sufism thrived and filled the void and, " ... acted as an effective inclusive structure for the missionary expansion of Islam...", See J.L. Esposito., Ed. (1995). 'Sufism: Sufi Orders,' *The Oxford Encyclopedia of the Modern Islamic World*. Oxford, Oxford University Press,p 112. Sufis were also well accepted by the pagan Africans. It is known that , "...without the influence of the Derwish orders in the rural areas in North Africa, Islamic religion would perhaps have not remained known outside the direct vicinities of the large towns." J.S. Trimingham. (1971), *The Sufi Orders in Islam*, p9. Sufi orders were also well accepted in India perhaps because of the nature of the Indian regional culture. For example, there are similarities between Sufism and the culture of believing in saints and magic in India. "... semitic religions remained alien to the Hindu ethos." *Ibid,*

similarly, not the majority of the followers are living in a poor state. Rather, the followers are made up of all walks of life, different backgrounds, some of whom are also rich and live very comfortable lives.[57]

In his reply to one of his followers a *Sheikh* states, "... with your money, your faith in God is safeguarded, but if you gave it away your faith in Him would be destroyed."[58] His respond shows the importance to gain both world and unworldly matters in life. For the Tijaniya followers every wordly and unworldly matter they enjoyed was always referred to as one of thanksgiving (*Shukur*).[59]

Sometimes the strong belief in the *Barakah* of the *Sheikh* was exploited and carried into economical benefits.[60] It was has been argued that the concept of the Islamic insurance was derived from the belief in *Barākah* that the concept of Islamic insurance began to develop.[61] In

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p219. There were a number of people from different orders from the early 13th century in India. Thousands of Hindus were convinced by the methods used by the Sufi orders e.g. on the idea of the equality of man before God. As a result they "…were adaptable to every social level... ", see, *The Encyclopaedia of Britannica* online, *ibid*. Similar situations were also observed during the spread of the Sufi orders in Malaysia mainly in the nineteenth century. J.S. Trimingham. (1971), *The Sufi Orders in Islam*, p129

[57] J.S. Trimingham. (1971), *The Sufi Orders in Islam*, p47

[58] Ali Harazim b. Barada as cited in *ibid*, p46

[59] *Ibid*, p47

[60] The ritual behaviour in Sufi orders can be observed from their respect of the *Wali* or *Awliya*. The *Wali* (plural *Awliya*) is believed to have supernatural powers which were granted by Allāh. Devotees of the Sufi orders believe that the *Wali* could work miracles or *Karamah*. It is through this belief the divine blessing is sought from them during their life and after death, see, J.L. Esposito., Ed. (1995). 'Sufism: Sufi Shrine and Culture,' *The Oxford Encyclopedia of the Modern Islamic World*. p117.

[61] Muhamad Masum Billah (2002), *A Comparative Study On Takaful and Insurance*, Kuala Lumpur: Islamic Book Publisher. It is also believed that Islamic insurance is an established profound idea in the Muslim era. A *Wali* and his family was said to be emphasing their mystical power over particular towns and areas. It was from their blessing or *Barakah* that those areas came into economic florish. See, J.L. Esposito, Ed. (1995), 'Sufism: Sufi Shrine and Culture,' *The Oxford Encyclopedia of Modern Islamic World*, vol 4, p122. For more information about sainthood in Islam, see, for

practice, the use of the tomb of Abu Ishāq Ibrāhīm Ibn Shahriyar by Kazeruniyya followers was a

clear indication of such exploitation. Ibn Shahriyar was known to be a famous *Wali*[62] who died in

Kazerun, Shiraz in 1035. Being such a famous scholar and *Wali,* the Kazeruniyya believed in his

Barakah and used this to offer service for sea travellers who were trading to India and China. [63]

A similar situation in Africa also suggested that the belief in *Barakah* functioned as a tremendous

motivation to traders in pursuing wealth and at the same time spreading the call to Islām. Dyula

traders in West Africa, particularly in the then Upper Volta and the then Ivory Coast played a

significant role in increasing the number of Muslims in those areas. [64] Dyulans were known to be

following the Hamaliyya order, a branch of the Tijaniyya and Qadariyya.

The economic contribution of Ṣufi orders, particularly in Africa, can be seen in the teaching of

the *Muridiyya* orders.[65] Unlike other teachings of *Sufism* which were religiously oriented,

Muridiyya followers were inspired by the charisma of their *Sheikh* which are economically oriented.

Their economic activity did not only enable the group to survive during the French colonialism,

example, B. Radtke and J. O'Kane (1996), *The Concept of Sainthood in early Islamic Mysticism.* Surrey, UK: Curzon Press,
M. Chodkiewicz. (1993), *Seal of the Saints: Prophethood and Sainthood in the Doctrine of Ibn 'Arabi.* Cambridge, UK: Islamic
Text Society

[62] The term *Wali,* is equivalent to the words *arif billah* which is translated "he who knows God" See, M.T.H. Houtsma
(*et.al*) (1934) 'Wali,' *The Encyclopedia of Islam,* vol IV, Leyden: E.J. Brill Ltd., p1109

[63] J.S. Trimingham mentioned how the '*Baraka*-selling' process took place ;

"... the intending traveller makes a vow, in fact, signing a promissory-note, stating how much he will pay the holy
company if he reaches his destination safely, and more if he survives an especially hazardous situation..." See his,
(1971), *The Sufi Orders in Islam,* p236.

[64] P.B. Clark. 'Religion Development and African Identity', in K.H. Petersen. (1987*), Islam, Development and African
Identity: The Case of West Africa,* Uppsala: Scandinavian, Institute of African Studies, p135

[65] The *Muridiyya* (the way of imitating the prophet Muhammad) was founded by Ahmadou Bamba in 1883 in
Senegal. See A. Pirzada. (2003) 'The Epistemology of Ahmadou Bamba',p31

but also changed the perception of the ruling regime towards their Sheikh i.e., Ahmadou

Bamba, the founder of the order. While the French plan to improve the economy in rural areas

failed, the *Muridyyya* on the other hand showed significant contribution to the sector. Tidiane

reported: "... With the influence of *Muridiyya* groundnut production reached 303,067 tones ..."[66]

This significant contribution was reported by a French authority in 1911, "The *Murid* movement

does not have any political interests, but its activities in the economic domain should be closely

followed with regard to the consequences could have on local commerce."[67] Fifteen years later

the *Muridiyya* and its success in the economic sector was reported again,

> " ...If it is possible to regret allowing this growth, and being aware that the *Muridiyya*
> could eventually become the source of difficulties, it is important to note that at the
> economic level *Muridiyya* has markedly contributed to the development of
> agricultural action in an important counterbalance to any eventual difficulties that
> could arise."[68]

The brief report on the *Muridiyya* clearly indicates that *Ṣufi* orders might contribute in

motivating people to be innovative and creative within their economic environments.

In relation to Sufism and Muslim behaviour that have been generally discussed earlier, specific

examples can be found by studying the once famous Malaysian Islamic group, Dār al-Arqām or

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[66] S.C. Tidiane (1997) *La Confrérie Senegalese Des Mourides* as cited in A. Pirzada.(2003) 'The Epistemology of Ahmadou Bamba,' p32

[67] S.C. Tidiane as cited in A. Pirzada.(2003) 'The Epistemology of Ahmadou Bamba,'p33

[68] Ba, Oumar, *Ahmadou Bamba Face Aux Autorités Coloniales,* as cited in A. Pirzada .(2003) 'The Epistemology of Ahmadou Bamba,' p33

Arqām[69]. The Islamic revivalism[70] which started in the middle of 1970s resulted in a widespread response seeing many Malaysian Muslims coming to join Islamic movements including Al-Arqām.

Al- Arqām was well accepted in Malaysia and in a number of other countries. This movement that combined unorthodox Sufism with *Sharī'ah* base approaches[71] was also praised for its advance idea to put Islamic theory into practice in all areas of life including culture, economy and social responsibility. The success of this group is summarised by looking into a report from a Thailand daily newspaper;

" ...After 26 years, it has become the best-known success story of the Malays, with deep roots in society. Al- Arqām runs a business empire with total assets estimated at US$139 million, about 300 schools and kindergartens, clinics, and its members live in some 40 commune style settlements spread throughout the country. There are at least 15 branches overseas. Included in its ranks are professionals, including teachers, lecturers, journalists, lawyers, top civil servants and at least one judge..."[72]

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[69] Also said as 'Arqam' among Malaysian. Established by Ashari Muhammad in 1968 until his detention by the Malaysia authorities in 1994. This group was banned by the Malaysian government in 1992. The name was derived from one of the Prophet's *Ṣaḥabāh*, Arqām bin Abi al-Arqām.

[70] J. Nagata used this terminology in his writing, (1980) 'Religious Ideology and Social Change: The Islamic Revival in Malaysia' *Pacific Affairs*, 53, no.3, pp405-439). In the other writing he used 'fundamentalism' to refer to the same picture about social phenomena in Islamic community, see his (1980) 'The New Fundamentalism: Islam in Contemporary Malaysia,' *Asian Thought and Society*, 5, no.14, pp128-141. A Malaysia scholar, M.A Bakar uses 'revivalism', see his, (1981) 'Islamic Revivalism and the Political Process in Malaysia. Asian Survey,no 10, pp 1040-1042. The phenomena which witnessed people looking back into Islam from its fundamentals is also known as *Da'wah*.

[71] J. Nagata argued al-Arqām as a Malay Islamic movement. He writes: Al-Arqām is "... Inspired by a rare mix of global Sufi and strict Shariah traditions", see his, (2004) 'Alternative models of Islamic governance in Southeast Asia: Neo-Sufism and the Arqam experiment in Malaysia,' *Global Change, Peace and Security*,Volume 16, 2 (June) p114

[72] *The Nation* (Thai daily) as cited in A.F.A. Hamid. (2000) 'Political Dimensions of Religious Conflict in Malaysia: State Response to an Islamic Movement', *Indonesian and Malay World* 28(80), p43

Apart from that the *Ṣāliḥah*[73] wing of this group also controlled an asset that was valued at about US 0.5 million.[74] All the assets, its own community villages, schools and kindergartens apart from its overseas branches show how this group had established well using its own self-styled business techniques.

After it was disbanded, some economic minded members together with Ashaari Muhammad, the Arqām founder, formed *Rufaqā'* Corporation, a private limited company in 1997.[75] Despite Malaysia and Southeast Asia region economic uncertatinty in the 1997-1999, *Rufaqā* Corporation managed to build up business with 250 business networks specialising in 40 different kinds of businesses.[76] And again, the main reason for its success was linked closely to its adherent to Sufism, "... Although still lacking a theoretical model of an Islamic state, Ustāz Ash'āri's exemplary Islamic society raises hopes that it is possible to cultivate cordial Muslim/non-Muslim relations, provided the form of Islamicity implemented involves non-militant Sufism and economic activism, rather than political communalism."[77] The progressive Islamic economic triggered by *al-Arqām* and its massive financial resources won praise and

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[73] Female members of the group. It is familiar that in an Islamic group or association women are named as sisters, *Muslimah* and *Solehah* while men are named as brothers and *Muslimīn* (*Muslimūn*)

[74] *ibid*, p43

[75] A.F.A. Hamid. (2001) 'An Islamacist's View of an Islamic State and Its Relevance to Multi-Racial Society' in A.L. Smith (edt) *Islam in Southeast Asia: Analysing Recent Developments*. Pasir Panjang, Singapore:Institute of Southeast Asian Studies,p19

[76] M.S. Salleh. (2001) as cited in , *ibid*, p14

[77] A.F.A. Hamid. (2001) 'An Islamacist's View of an Islamic State and Its Relevance to Multi-Racial Society' p20

admiration. It demonstrated that Islamic economic system could work in a capitalist environment.[78]

Al-Arqām and *Rufaqā'* corporations stated earlier are two significant examples on how social behaviour of Muslims in Malaysia might be influenced and attached to some *Ṣufi* tradition. The author is aware that any attempt to understand the Malaysian Muslim behaviour, particularly in business activities that are influenced by Sufism, have to be treated carefully.

The study of literature discussing the *Ṣufi* orders help giving the general ideas that explain the tendencies of Muslims to alienate themselves to some particular Islamic groups. Likewise, it also help identify the reasons why Muslims who belong to particular Islamic groups of sects behave differently from those who do not. Issues on *Ṣufi* orders are also instrumental in developing a premise that the behaviour of Muslim people might be influenced by the teachings of the orders that they belong to. Hence, understanding the *Ṣufi* orders is an integral part in understanding the behaviour of Muslims and the Muslim community as a whole.

Study in *Ṣufi* orders is also important to understand how Muslims respond to the changes towards modern civilisation in the Modern era.[79] This is because Sufism is not silent towards modernisation, rather it gives answers to ways how Muslims should respond to challenges to faith

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[78] M.S. Salleh. (1994) 'An Ethical Approach to Development: The *Arqām* Philosophy and Achievements,' *Humanomics,* 10, 1, pp25-60
[79] For more classification about Sufi Order in the modern era especially in politics, see J.L. Esposito., Ed. (1995). 'Sufism: Sufi Orders.' *The Oxford Encyclopedia of the Modern Islamic World,* p113-115.

in the modern era. Indeed *Ṣufi* tradition may provide ways of adapting modern institutions to the needs of emerging civil societies throughout the Islamic world.[80] It is also rather interesting to note that *Ṣufi* orders as against the calls of many Islamic reform groups that rally for actions from the Muslim people in general.

To some researchers, there is no uniformity of religious practices. Holy[81] argues that Muslims, despite general assumption that they share core beliefs and practices of Islām they are actually diverse in both of them. Muslim societies differ not only in their political, economic and social-structural arrangements but also in their ritual practices and religious institutions. He gives example that although scholars[82] believe that *Ṣufi* orders helped shape Sudanese Islām for example, findings of his research show different things. In his study on the Berti people of Sudan, he found that the Berti which is a minority in this country did not follow any *Ṣufi* orders and were even unaware of their existence.

This finding indicates the importance of in-depth study on a particular group of people in Muslim community or country on how Islām is practised, rather than generalizing the issue

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[80] *Ibid*, p116.

[81] L. Holy. (1991) *Religion and Custom in a Muslim Society: The Berti of Sudan.* London: Cambridge University Press

[82] In the study of Islām in the the Sudan in particular and Africa in general, Sufism and the Sufi groups are very special issues being referred to. For example, in Trimingham's study of Islam in Africa, other than giving the history of Islam in Sudan, he also presented the history of development of sufi groups in Sudan. A brief history of the 11 *Ṣufi* orders in Sudan is also discussed. See, J.S. Trimingham. (1949) *Islam in the Sudan.* London: Geoffrey Cumberlege. Pp187-241. On his another study about Islam in Africa, i.e. on the general view of Islam in Africa and without special heading on Sufism, still, some aspects concerning Sufism can be found. J.S. Trimingham. (1980) *The Influence of Islam upon Africa,* London: Longman Group Limited. Another Scholar, Daly , studied a small rather than localised tariqas in Sudan. He used the mystical "orders" or "brotherhoods" as terminologies for Sufi tariqas . See, Daly, M. (Ed.) (1985) *Al-Majdhubiyya and Al Mikashfiyya: Two Sufi Tariqas in the Sudan,* Graduate College, University of Khartoum, preface.

being studied about a Muslim community. There are no similar conceptions of Islām in almost every study of Muslīm community[83].

There has been a study on motives, reasons and impacts of practices of religious duties[84]. In this study, it is argued, like other actions in Muslim practices, two basic questions are; the reason of the actions for Muslims and the thoughts presumed to guide them in various places and times. What it means by the thoughts are the meanings that various actors impute to action. One important thing is to answer what impact or change is generated by them. Clearly, this study suggests four ways in understanding the two basics question mentioned above;

i.   Islām has to be accepted as a social phenomenon when someone tries to look at certain activities in Muslīm practices.

ii. The importance and the significance of such activities have to be indicated as a process of socialisation in a Muslim community.

iii. The idea of motives and 'interest' of such activities have to be understood together with how they culturally and materially happen to become an incentive.

iv. The result of such activities to particular devout Muslim and to the community he lives.[85]

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[83] D.F. Eickelman. (1981) *The Middle East: An Anthropological Approach,* London: Prentice-Hall. p203
[84] D.F. Eichelman and J. Piscatori. (1990). 'Social Theory in the Study of Muslim Societies', in D.F. Eickelman and J.Piscatori (eds) *Muslim Travellers: Pilgrimage, Migration, and the Religious Imagination.* London: Routledge. pp. 3-25
[85] *ibid,* p 3

These are some of the ideas suggested in a study carried out by Eichelman and Piscatori on the issue of the meaning of a religious journey to a Muslīm. The interesting point here is they introduce a social theory in the study of a Muslīm society which is important to this present study. This is because the attempt of this study is to understand an activity in a Muslīm community namely business practice[86]. They further suggest; "... instead of asking 'what is Islam?" or "what is Christianity?" it would be more useful to look at specific kind of practice and action, such as travel, which constitute religious traditions and inform the religious imagination ..."[87]

Similar conclusion is also derived from Mines[88]. He argues that it has long been recognised that Muslīm rituals and behaviour often owe as much to local custom as they do to Islamic tradition. In his study on Pallavaram Muslims of India, he found that local beliefs influence the daily lives of Pallavaram Muslims both within and outside the bazaar where they run businesses. For example orthodox teachings were understood as orthodox in terms of their society beliefs not in religious teachings from traditional Muslīm 'Ulamā'.

A study on non-Muslim entrepreneurs similarly found that the concept of Karma which is thought to discourage Hindu believers from engaging themselves in entrepreneurship is also

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[86] From the Islamic world view, doing business - like other worldly activities - is not excluded from the scope of Islamic *Sharī'ah* As a result Islām is always referred to as a way of life.

[87] D.F. Eichelman and J. Piscatori. (1990). 'Social Theory in the Study of Muslim Societies', in D.F. Eickelman and J.Piscatori (eds) *Muslim Travellers: Pilgrimage, Migration, and the Religious Imagination'*, London: Routledge.

[88] M. Mines. (1981), 'Islamization and Muslim Ethnicity in South India in Ritual and Religion Among Muslims in India', in Ahmad I (ed.) *Modernization and Social Change Among Muslims in India*, New Delhi: Monahar Publications. pp65-89

arguable. Singer,[89] on his study on some industrialists in India found that they believe in the *Karma*. However, it is unlikely for this belief to discourage them from taking part in businesses. Besides, they are even successful in their businesses. He concludes the significance of belief, values and motives is only true in certain social-economics situations.

Studies on Muslim's behaviour in business settings are important in this study to gain insights on the methodologies and settings of those studies and on the issues being highlighted. These would lead to the understanding of how Islamic cultures are applied into business practices. One of the earliest studies on Muslim's behavior in economics and business settings was done by Mines in 1972.[90]   He studied the economic behaviour of a Muslim community in the bazaar of Pallavaram in India. The objective was to compare the Muslim merchants and the Hindus in terms of their behaviour in trading. He finds that the Muslims are motivated in business matters by the *Sunnah* (tradition) of the Prophet. In terms of gaining capital, some Muslims prefer to borrow from relatives and friends to avoid interest. However some practices in their business are found to contradict Islamic teachings. For example some Muslims involve themselves in money lending that imposes interest rates.

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[89] M. Singer. (1966) 'Religion and Social Change in India: The Max Weber Thesis, Phase Three.' *Economic Development and Cultural Change*.14. pp. 497-505

[90] M. Mines.,(1972). *Muslim Merchants–The Economic Behaviour of an Indian Muslim Community*. New Delhi: Sri Ram Centre for Industrial Relations and Human Resources.

Alongside their business activities in the bazaar, Muslīm merchants are still keeping in touch with their Muslim brothers and the society at large. The traders also have a close relationship with Islamic groups such as the *Jamāʿah Tablīgh*. They are also readily agreeable in helping poor people through alms giving such as *Zakah* and *Ṣadaqah*. At the same time, Muslim traders maintain good cooperation with the non-Muslim community. This is especially true when 65% of them attend gatherings run by the non-Muslim community at Pallavaram. The findings suggest that Muslim traders are aware of their social responsibility as required in Islām.

His findings also shed some light on the issue of how Muslims businesspeople live and adjust their lives in a culturally diverse community. The findings also indicate that although the Indian Muslims in Pallavaram were better integrated with the Hindu socio-cultural settings, they were, on the other hand, different in certain ways especially on ethics because of religious i.e., Islam influences. Moreover, apart from running business in the Hindu dominated community, the characteristics of Muslim businessmen can be seen and clearly differ to those of the Hindus. Some sociologist, however, agree that maintaining custom practices in a society with different religious beliefs helps enabling the local Muslims to live in an integrated manner with their non-Muslim neighbours[91]. However, they also argue that while the Muslims enjoy their continuing existence as a viable group, they are at the same time corrupting Islām through this highly bendable flexibility.

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[91] A.R. Saiyid, P. Mirkhan and M. Talib. (1981) 'Ideal and Reality in the Observence of Moharram: A Behavioural Interpretation' in Ahmad I, (eds) *Modernization and Social Change Among Muslims in India*, New Delhi: Monahar Publications.Pp 112-142.

There are other examples showing how Islamic teachings are likely to influence the merchants. Muslim merchants who do not practice Islām in their trading are not accepted as having Islamic qualities and therefore are not regarded as a part of the Muslim community. This is seems to be true in situations where Muslīm merchants who sell liquor and gain exceedingly tremendous wealth but are given low status, often are disrespected by other Muslims. In another study by Mines (1983),[92] he indicates that Muslīm businessmen did not take for granted their relationships with their relatives especially with the relatives living in their area of origin. They preserve their kinship and brotherhood through a centre which is called Kin Centre. Here is where well doing businessmen gather with relatives during festivals and social functions. The establishment of Kin Centre by the businessmen is to differentiate the way their relation with kins from that of the Hindus. This is because the Hindus preserve the kin relationship through the caste status .

Religiousness is the personal practice of religion.[93] Klein, [94] concludes that religious beliefs have normative implications for the macromarketing subdiscipline. Although little work has been

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[92] M. Mines. (1983), 'Kin Centres and Ethnicity Among Muslim Tamillians' I. Ahmad (eds), *Modernization and Social Change Among Muslims in India*. pp100-118

[93] G.W. Allport.(1967) 'Personal Religious Orientation and Prejudice', *Journal of Personal and Social Psychology 5*, pp432-433

[94] T. Klein (1987) `Prophets and Profits - A Macromarketing Perspective on Economic Justice for All: Catholic Social Teaching and the U.S. Economy', *Journal of Macromarketing*, 7 (Spring), p77.

done in the marketing ethics area concerning religiousness, a number of studies have examined the impact of religiousness on ethical behaviours in general. Mittelstaedt[95] examined the relationships between religion and the marketplace, concluding that religion affects various aspects of business such as time, the way the trading is conducted, the goods in trade as well as the consumer feeling about trade.

Hegarty and Sims[96] conducted a lab experiment utilising a student sample to examine the influence of personal factors on ethical behaviour but found religiousness to be insignificant. Kidwell[97] surveyed a sample of managers and found no relationship between church attendance and perceptions of what is ethical. Barnett, Bass and Brown (1996) found high religiousness (again, in a student sample) to be negatively correlated with relativism, but not correlated with idealism.[98]

However a study conducted by Wiebe and Fleck[99] found that people who accept religion as the central focus of their life tend to have greater concern for higher moral standards, discipline and

[95] J. Mittelstaedt. (1995) `Exploring Some Relationships Between Religion and the Marketplace', in Sanford L. Grossbart and D.N. Lascu (eds.), *Understanding Change From a Macromarketing Perspective*, vol. 20, pp. 12-14.

[96] W.H. Hegarty and H.P. Sims. (1978) 'Some Determinants of Unethical Decision Behavior: An Experiment', *Journal of Applied Psychology*, 63,4, pp 451-457.

[97] J.M. Kidwell *et. al.* (1987). `Differences in the Ethical Perceptions Between Male and Female Managers: Myth or Reality', *Journal of Business Ethics* ,6, pp 489-493.
[98] T. Barnett, B. Ken and B. Gene. (1996) 'Religiosity, Ethical Ideology, and Intentions to Report a Peer's Wrongdoing,' *Journal of Business Ethics,* 15, pp 1161 - 1174

[99] K.F. Wiebe and J. R. Fleck. (1980), 'Personality Correlates of Intrinsic, Extrinsic and NonReligious Orientations', *Journal of Psychology* 105, pp 181-187.

responsibility than those that are nonreligious. Similarly a study by McNichols and Zimmerer[100], using a scenario technique, found that strong religious beliefs were significantly associated with negative attitudes toward the acceptability of unethical behaviours. Clark and Dawson's results with a student sample indicate that: "... strong religious influences are present in individual ethical evaluation ..."[101]. These mixed results clearly suggest the need for further empirical study.

Islamic practices are based on divinity and faith, and as Islām does not recognise any division between the temporal and the spiritual dimensions, it can appear, at times, to be in conflict with the contemporary western marketing practices based primarily on profit maximisation[102].

Islamic teachings cover economic operations. These teachings emanate from two sources; the Qur'ān and documented practices of the Holy Prophet (pbuh). The Islamic perspective has its foundation firmly rooted in the principles of equity and justice, and offers ways and means to create value and elevate the standard of living of people through commercial pursuits while adhering to these principles.

In the case of marketing ethics the application of justice in marketing can be seen in the concept of "fair play" and "honest dealing" as mentioned by Miskawayh.[103] Fair play has been defined as

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[100] C.W. McNichols and T.W. Zimmerer. (1985) `Situational Ethics: An Empirical Study of Differentiators of Student Attitudes'. *Journal of Business Ethics* 4, pp 175-180.

[101] J.W. Clark and L.E. Dawson. (1996) "Personal Religiousness and Ethical Judgements: An Empirical Analysis," *Journal* of Business Ethics, 15, pp359-372.

[102] M. Saeed, et.al (2001) "International marketing ethics from an Islamic perspective: A value-maximization approach".*Journal of Business Ethics*,32, 2,2, pp127 - 142

[103] A.I.M. Miskawayh. (1968), *The Refinement of Character*, C. K. Zurayk, (Trans), Beirut: The American University of Beirut, p20

to "give and take in business with fairness and according to the interests of all concerned,"[104] and honest dealing as " ...to recompense without regret or reminding others of favours done to them"[105] Being greedy and love for money can give negative impact for businesspeople in business activities. This attitude may also effect one's position as a servant before God. Taking Miskawayh's point of view in his *Tahdhib al-Akhlaq* (*The Refinement of Character*) Saeed (*et.al*) further argues that a "just person" cannot be realised in oneself whose love is for money and wealth. He further argues that being greedy, one can sacrifice from being kind to other people. This is because the businessperson who is too greedy for money will become blind from being kind to others and will not be able to tell what is right and what is wrong. As a result, the judgments made are opened to negative ones such as lying and wrong testimony. The profit maximisation motive is argued as the main reason behind the unethical behaviour in business practice.[106]

Men's daily lives in performing their duty as human being such as in doing business, is accepted as a kind of salvation if the duty runs along the guidelines of the *Sharī'ah* . This is because the concept of salvation in Islām is not limited merely to the ritual activities. Islām urges Muslims to work hard to develop their worldly life quality on the basis of justice and good conduct.[107] In this respect worldly occupations are stressed time and again both in the Qur'ān and the Ḥadith.

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[104] *ibid*, p21

[105] *ibid*

[106] M. Saeed, et.al (2001) "International marketing ethics from an Islamic perspective: A Value-Maximization Approach", p130

[107] M.A. Mannan. (1986). *Islamic Economics: Theory and Practice*. Cambridge: Hodder and Stoughton, p285

It is worth noting that the Islamic perspective is also quite unique regarding this particular aspect of human activity for three reasons;[108] First, Islām does not recognise any division between the material and the spiritual dimensions since an individual's goal to serve God and follow His commands permeates through all aspects of the individual's daily activities.

Second, all endeavours of a person, including any commercial pursuits, constitute and represent parts of his religious beliefs and therefore form parts of worship ('*Ibādah*) of God.

Third, in Islām, all commercial pursuits (including national or international marketing) are considered at par with any other forms of worship ('*Ibādah*). It follows that a person's entire life represents a series of activities for which one is responsible and will be accountable for to God. Given that commercial transactions are part and parcel of people's daily lives, Islām dictates that any undertaking of each and every transaction represents a task that must be executed in accordance with Islamic law and teachings.

Mannan[109] concludes the basic principles concerning trade and commerce in Islamic teachings are a high standard of straight forwardness, reliability and honesty. Other researches have studied more particularly issues on Islamic business practices. For example the study by Gerrard and Cunningham[110] on Islamic banking. Their focus is on consumer's satisfaction. They compared the Muslim and the non-Muslim attitudes towards Islamic banking in Singapore and

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[108] *ibid*

[109] M.A. Mannan. (1986). *Islamic Economics: Theory and Practice*. Cambridge: Hodder and Stoughton. p276

[110] P. Gerrard and J.B. Cunningham. (1997) 'Islamic Banking: A Study in Singapore,' *International Journal of Banking Marketing*, 15, 6. pp204-216

the results indicate that both are looking forward for higher 'interest' on saving. However in terms of loyalty to an Islamic banking system, Muslim depositors seem to be very positive. This was indicated when 60% of them agreed to keep their money in the bank if in any one year the bank is not making any profit. In contrast 65% of non-Muslim will withdraw their money.[111] The result of this study shows that Muslim consumers are different from non Muslims in terms of loyalty toward *Sharīʿah* based concepts in business. Their attitudes shown in this study is likely to be parallel to the need of implementing Islamic practices in economics in the first place rather than offering other material profits.

As this study will focus on the Malays, understanding their beliefs and culture becomes imperative. Therefore, some information has been sought after in order to understand the Malay culture as it influences the business. In turn, paving ways to understanding the domestic settings of Malay must form the early basis of this study. To begin with, it is worth to note that moral values were given emphasis by the government in every level of the Malaysian development, especially under Mahathir's administration.[112] This suggestion is likely to be true if the government development principle was taken into account. For example material progress and Malaysia's economic development must not be at the expense of moral values and the fate of Muslims in the hereafter[113].

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[111] *ibid*, p211

[112] H. Mutalib. (1993) *Islam in Malaysia-From Revivalism to Islamic State*. Kent Ridge, Singapore: Singapore University Press. Pp ix - xi

[113] The establishment of Islamic development institutions such as Islamic educational institutions (International Islamic University, Islamic College and Islamic University College); Islamic financial institutions (Bank Islam Malaysia Bhd and Syarikat Takaful); Islamic administrative institutions (Jabatan Kemajuan Islam Malaysia (JAKIM), Yayasan

Mutalib[114] stresses the importance of understanding the religion of the Malay which is Islām. He gives five background factors on how Islām can be understood in Malaysia;

a.   The nature of traditional Malay life and culture;

b.   The 1969 racial riots;

c.   The coming into politics of Mahathir Mohamed as the Prime Minister;

d.   The Da'wah Phenomenon and ;

e.   A new leadership of the Malaysian Islamic Party, (PAS).

Understanding Islām in Malaysia's contact, especially among Malay, is important because Islām is not separable from the Malay ethno-cultural heritage. There are three main component which are coalescing with each other in understanding the Malay culture; *'Ādat*, ethnic nationalism and Islamic principles and values. Mutalib argues that for a long time, the first two variables seem to be dominant in the Malay culture. However, with the emergence of Islām in the community, its law and teachings begin to influence the Malay's life. This view has been supported by Sayed Naquib al Attas[115]. In fact, he goes as far as to maintain that the modernisation of the Malays is significant with the emergence of Islām in this society. Besides, Islamic values were accepted and

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Dakwah Islamiah (YADIM), Pertubuhan Kebajikan Islam Malaysia (PERKIM) etc, are some examples of the Islamisation policy in the country. Islamic Family Law is being carried out in some states in Malaysia in order to standardized the family law of Malaysia which in practice is not under federal government but under the state power.

[114] H. Mutalib. (1993) *Islam in Malaysia–From Revivalism to Islamic State*, pp17 - 47

[115] See his: (1972). *Islam Dalam Sejarah dan Kebudayaan Melayu*, Selangor: Universiti Kebangsaan Malaysia

become world view for the Malay, in some aspect Malay belief and practices contradict with the teachings of Islām.[116]

Mutalib,[117] also discussed some other issues in Malay community such as their culture, religion and values. He stresses on political issues but hints that there are some overlapping of practices between Islamic beliefs and teachings with the actual practice of the Malays particularly in preserving the 'Ādat. In this study, his writing has also highlighted some interesting notes regarding the study of the Malays;

a. Other non-Islamic beliefs and practices do influence the Malay Muslims.

b. The strength of the Malay at some specific times and issues are not rooted on Muslim brotherhood but more on the Malay's ethnic-cultural idioms.

c. The importance of the teaching of Islām as a contributing factor in uniting the Malay.

d. The influence of the Western secular system and the values in the Malaysian society. The mentioned capitalistic culture has been accepted by a growing Malay business class.

These references will help in elaborating and in deepening the understanding of the Malay culture when it is discussed in the coming chapters of this study.

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[116] One which is clearly be seen is the strength of the Malay ethnic-cultural idiom in the life of the Malay as practice Muslims. With this respect, Mutalib argues that in many occasions the Malay always take their Malay Solidarity as priority than the Islamic brotherhood as suggested in the Islamic teaching. See his, (1993) *Islam in Malaysia – From Revivalism to Islamic State.* Pp17 - 19

[117] He discusses the issues in many parts of his book. See his (1993) *Islam in Malaysia – From Revivalism to Islamic State,* p17 *et. passim*

Furthermore, there have been some studies on the Malay's behaviour in organisations. Kennedy and Jeffrey[118] for instance, studied the values among the Malay leaders in organisational settings. Their study shows that key cultural and religious values underpin the behaviour and beliefs of the Malay managers.[119] Nirenberg suggests that the Malay culture has developed from a history of communal living in rural areas where they generally come from[120]. Up until now cooperation is still important to the Malay, especially for the common good.[121]

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[118] J.C. Kennedy. (2000) 'Leadership in Malaysia: Traditional values, international outlook'. *Academy of Management Executive*, Vol. 16 Issue 3, pp. 5-26

[119] Some of the Malay values which are practised by the Malay leaders in organisations are showing concern for others, being tolerant of errors, generosity, friendliness, sensitivity toward others, altruistic, generous and caring. *Ibid.* The Malay values also highlighted in C. Goddard. (1997). Cultural *values* and "cultural scripts" of Malay (Bahasa Melayu). *Journal of Pragmatics*, 27, pp.183–201. The values are hospitable, peace loving, charitable and concern about the effect of their actions on the feelings of others and take care not to upset others.

[120] J. Nirenberg. (1979). 'The Malay culture'. In J. Nirenberg (eds), *Aspects of Management in Malaysia*. Shah Alam: MARA Institute of Technology.pp 2-21

[121] The cooperation is well known as *gotong-royong* in Malay. This term is best defined in the following: "... Indonesian people in rural villages are known for helping each other (a practice which they call *gotong royong*). The villages surveyed also closely observed this philosophy ..." See: S. Miyata and J. Manatunge (2004). 'Knowledge Sharing and Other Decision Factors Influencing Adoption of Aquaculture in Indonesia.' *Water Resources Development*, Vol. 20, No. 4, 523-536, December. Pp523-538. ; Vellinca gives a clearer idea on what *gotong-royong* is about in the Malay world. He said: "...At certain stages of the building process, for instance when the trees that supply the house posts are transported to the village, help and support are enlisted from members of the other *rumah* in the village. In return for their assistance, these villagers will be given meals and the promise that help may also be expected of the members of the *rumah* that now builds the house, should comparable occasions arise in the future. This system of reciprocal support (*gotong royong*) is not only useful in a practical manner, but also constitutes a gauge of the nature and intensity of the social relationships in the village, as well as of the standing of the *rumah* concerned,"p106, See, M. Vellinca. 'A family affair: the construction of vernacular Minangkabau houses' *Indonesia & the Malay World*, Mar 2004, Vol. 32 Issue 92, p100-118. Sukarno, the late Indonesian President even went further by incorporating the spirit of *gotong-royong* in *Pantjasila*, saying ". . . I have a genuine Indonesian term, *gotong-royong*, mutual cooperation. *Gotong-royong* is a dynamic concept, more dynamic than the family principle. The family principle is a static concept, but *gotong-royong* portrays one endeavour, one act of service . . . *Gotong-royong* means toiling hard together, sweating hard together, a joint struggle to help one another," p227. See Cho, Kiyoko Takeda. 'The Weeds and the Wheat: an Inquiry into Indigenous Cultural Energies in Asia.' *Ecumenical Review*, Jul75, Vol. 27 Issue 3, p220-229. Lim and Douglas, who studied farming in Sabah, Malaysia, argue that the traditional system is preferred because the farmers felt more united when they work together; J.N.W. Lim and I. Douglas.'The impact of cash cropping on shifting cultivation in Sabah, Malaysia.' *Asia Pacific Viewpoint*, Dec1998, Vol. 39 Issue 3, p316.

Other studies on the Malay culture using Hofstede Value confirmed that work-related values of Malay, Chinese, and Indian Malaysians do not differ significantly in many respects.[122] However, despite similarities, they do have distinct cultural and religious heritages especially the role of Islam in Malay-Muslim Community.[123]

Some of the Malay values suggested in the studies have only been linked to the positive sides of the Malays cultures. Nonetheless, in a certain situation some values that have been practised in the Malay's daily life are likely to be revised because they are not suitable with organisational cultures. Asma Abdullah,[124] argues that Malaysian managers should be willing to speak up more, to voice their opinions and not to hold back through a culture-based fear of appearing to be arrogant.

In balancing the tension between traditional and global values, the Malay are urged to adopt a selective approach, which are to critically evaluate and review overseas models in their ability to maintain harmony with existing cultural values while extending people's aspirations[125]. Asma

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[122]For a recent study using Hofstede's Value Survey Module, see L. Lim. (2001). 'Work-related *values* of Malays and Chinese Malaysians'. *International Journal of Cross Cultural Management*, 1(2): pp229–246. Similar conclusions, using a different approach to measuring *values*, are reached by A. Abdullah and L. Lim. (2001). 'Cultural dimensions of Anglos, Australians, and Malaysians', *Malaysian Management Review*, 36(2), pp9–17.

[123] See J.R. Schermerhorn. (1994). 'Intercultural management training: An interview with Asma Abdullah'. *Journal of Management Development*, 13(3): pp47–64; and J.M.L. Poon. (1998). 'The Malay wedding'. *Asian Thought and Society*, 23(69), pp221–237.

[124] J.R. Schermerhorn. (1994), *ibid*.

[125] A. Abdullah. 'The Malaysian corporate culture'. *New Straits Times*, 22 April 1995.

Abdullah uses the analogy of a tree, arguing that the roots on which an organisation culture is based must reflect a deep understanding of the core Malaysian values.

1.6. Method

The details of methods to be used in this study will be discussed in chapter four of the thesis. In brief, it will employ a case study approach. This is because the author's interest is to explore the Malays' business culture and to understand how the Malays conduct their economic behaviour in business practice in order to gain insights into the 'real life'[126] of the Malay businesspersons as well as their day-to-day practices in trading as seen from an Islamic perspective. Consequently, it is worth stressing the fact that this study does not aim to test hypotheses or theories. In other words this research is purely qualitative in nature.

The main focus is to investigate how the Malay businesspersons in Malaysia are influenced by differing cultures. Their responses and practices in light of these cultural influences will be investigated and observed in conjunction with their everyday practices. These will be discussed from the Islamic perspective. The data will be gathered using multiple methods of data collection such as interviews, observations and documents (also artefacts). To maintain a chain of evidence[127] from the data that will be collected the author will employ various sources such as

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[126] R.K.Yin.(1994) *Case Study Research: Design and Methods,* London: SAGE Publication

[127] Maintaining a chain of evidence is crucial important in the case study. To do this it is suggested that the data should be collected from various sources rather than from a single source. For more clarification on the data collecting procedure in a case study see, R.B. Burns.(1994) *Introduction to Research Methods.* Cheshire:Longman, p321

businesspersons, the Malay medicine persons and, the Muslim scholars. The data will be analysed through content analysis and constant comparison method.

1.7. Summary of the Study

This study was carried out in seven chapters including the introduction and conclusion. Those chapters and their contents are as listed below;

1.7.1 Chapter 1

This is an introductory chapter, giving an overview to the completed work as submitted for examination. A rationale of the research is given as an attempt to visualise the reasons for carrying out this study. It also gives a reasonable argument on why the State of Kelantan was chosen in relation to the study related to Islām and culture within the traditional Malay community in Malaysia. This is followed by the objectives of the study, based on which the conclusions of this study were made. The main trusts of the investigation are given with the elaboration of the research questions, forming the backbone and as a guide throughout the project and during the writing up of this thesis.

The limits of the research capacity and the limitations envisaged to be encountered and the limitations based on real experience in the field are also described and explained in this chapter. Such elaboration provides the boundaries of academic investigations on the subject matter as to how further investigations should not proceed and how much information would have considered as have reached saturation levels. In brief, this section gives the scope within which the issues were covered in this study.

After all these earlier sections, that form the background of the study, the literature review follows. The review includes the historical background of the Malay community by taking into

account almost all of the possible major factors that have influenced and remain to influence the culture of the Malay community. This is quickly zoomed into the state of the Malay community in the State of Kelantan and later into the small trading community in the *Siti Khadījah* Market in Kota Bharu, the Capital of the Malaysian State of Kelantan.

Also taken into account were the previous studies and the research questions attempted to be addressed. Acknowledging the low frequency of in-depth academic studies in this trading community, the author realised that a lot more information could have been kept in other forms, not available through the popular academic means. For this reason, secondary data and new information through interviews were also considered and added into the body of current knowledge.

This is followed by the methods used in this study that include the data gathering and analyses. In general, various methods that have been planned earlier had to be adjusted based on the conditions in the field – a very important lesson learned, indeed. Because the standards and the general guidelines on the methods, including on the data gathering, indications for the levels of saturations, the methods of isolation of issues and the analyses that henceforth performed, the ever changing conditions in the field did not hamper the project and adjustment were done within the acceptable margin of errors. The details of the methodology are given in a separate chapter – Chapter 4.

At the end of the chapter, a summary on the structure of the research is given, which provides the readers to the flow of works and information throughout the process of the completing the project.

1.7.2 Chapter 2

Chapter 2 begins with the first details of all the information in the thesis. As has been foretold in Chapter 1, the body of information that were touched superficially began to be rolled-out in this chapter. After the introduction of the Malay and the culture of the Malays, including the various definition of this community, the factors that have influenced it were discussed following several eras – most of which are related to the reigns of either external and internal powers, the spiritual background that include paganism, Buddhism, Hinduism and Islām and also the cultural influence of various sources.

As the case of may other cultures, especially for communities that are still strongly linked to its traditional entity, the influence of the traditional beliefs and the belief systems of the Malays or the *Ādat* are also discussed that are later linked to the current strong system – Islām.

Perhaps by virtue of being a functional community, the economy – as in all other communities – stands as a very important element. Because of the uniqueness of this community as compared to other Malay communities within Malaysia, the large part of the economy in Kota Bharu is controlled by the Malay itself. The background on the development of the development of Malay businesspeople, in particular within this community is therefore given.

Notwithstanding the fact of the influence of the administrative government, the era of "economic boom" in Malaysia, taken by many as the direct result of the architecture of Prime Minister Mahathir's architecture, is also given due consideration and debate.

1.7.3 Chapter 3

There is indeed a very strong link between the community of the Malay people in Kelantan and the current religion that is being embraced and followed in the society – Islām. Because *Sharīʿah*

it itself a "law" on its own right, the sources of the *Sharīʿah* as to where it is rooted in Islām is discussed. The *Sharīʿah* also has an interpretation on the influences of culture onto a Muslim society, allowing for a multidimensional look of culture from the standpoint of Islām. This is followed by the interpretation of a Muslim Society and how it functions as a dynamic entity. As is the case in many other communities, economy forms one of the very fundamental aspects of a Muslīm community. Perhaps, because of the virtue of being a community, a section of the Muslīm society inevitably becomes more important in economic activities than other sections opening new dimensions for its own economic behaviour.

It is worthy of note that Islām, being a religion of utter completion by its followers, touches on every aspect of a Muslim's life. As such, apart from economy having its Islamic concepts, its functions in culture is also fundamental. In Islām this is also a part of worship as long as it follows the divine guidelines. Relating the subjects of culture and Islām calls for the definition and elaboration of several important concepts – among others that are given due attention in this chapter are the concepts of Trusteeship, *al-Amānah* and Trust, *al-ʿAdl* and *al-Qiṣṭ* and the concept of *al-Iḥsān*.

The discussion of the work ethics in Islām follows continued by the discussion on the business concept from the standpoint of the *Sharīʿah*. Because the *Sharīʿah* is a part of the Islamic law, the guidelines from where it is rooted is given – as what can be found from the Qurʾān and the Sunnah. This is added by the inclusion of debates and elaboration by prominent Muslīm scholars including Al-Ghazāli. The examples of economic practices in the history of Islām are also given at the end of the chapter.

1.7.4 Chapter 4

This chapter provides the details of the research methodology right from making the approach

to the overall concept of the study right through into the methods of analysis and the establishment of the conclusions.

This has been a case study research and all data collection and all interpretation henceforth made were done on a single trading community. The steps taken in the data collection, the instruments, techniques and the necessary precautions as well as necessary permission either verbal or written are described in detail. All of these have been either given forethought, which is the majority of the cases, and the decisions made in the field i.e. the necessary adjustments done according to the needs and situation in the field.

The process of interview, observation, examination of artefacts are also described and elaborated. At the same time, a description of a pilot case study is also given – particularly in the process of validating the proposed methods. This is followed by the descriptions of the procedures, details of selecting the informants, the length of the case study and the overall handling of the data. The description of the data analysis follows added with the process of validating and testing the reliability of the data. Additionally, other methods are also described as what was being used throughout the study. All data was later handled through a database for ease of retrieval and analysis. The chapter is concluded by the steps taken to keep the continuity of the chain of evidence.

1.7.5 Chapter 5
PART 1

This chapter provides the findings while the author was in the field. The large part of this chapter aims to describe how Islām as a religion is portrayed physically in many forms, creating an Islamic image. This chapter finally ends at the Islamic images that can be seen in the heart of th study area – the *Siti Khadījah* Market in Kota Bharu.

PART 2

This part deals more with the people and the informants – where the majority of the observation and interviews, including the observation and examination of artefacts took place. Using the background information on the history of the cultural influences on the Malays, on-the-ground observation examined the traces, however much there still were in the Malay trading community in the market. The significance of the Bomoh, sorcery, animistic beliefs and practices are described – all of which were given within the fresh verbal communication with the traders whilst they were trading. In other words, all information was collected at the point in time when it was true and still being practiced on the scenes.

In general, the *Siti Khadījah* Market is a well-defined business environment in which cultural and religious practices come into play, with mixture of many different background.

Deeper into the chapter the practices of sorcery, the belief in spirits, taboos and *Petua* are discussed. Other forms of inclination towards attracting customers, most of which are in the forms of acts and disciplines are also described. These include the lures, protection, belief in invisible beings and the inclusion of other cultures are also discussed.

On the side of the Islamic trading community, there are certain sections within the market in which negative practices, as seen from the standpoint of the *Sharī'ah*, are still very much alive. As a cross-sectional study on the community, this was also given due consideration.

Following later is the description of the normal daily practices of the traders, including all of their activities for the day from the time they reach the market until the call it a day. Largely, this section pictures the practices of Islām in economic activities – in this case, by Muslīm small traders in a market – and how they tried to stay on track to ensure that their daily activities are included as a form of worship to Allāh. Lastly, the chapter ends with the concept of *barakah*, an end which all Muslīm mortals seek.

1.7.6 Chapter 6

Chapter 6 describes the different ways the data was handled and analysed, providing the basis of discussion and conclusions.

It begins with the formation of the tree index system, breaking and isolating important parts of the study in its most relevant compartment – each will either analysed independently of as a group.

This is followed by the research inquiry and propositions, the fundamental backbones that operates and hold the research together. Two important inquiries are the extent of the influence of culture on a Malay Muslīm society and the discovering the cultural beliefs and practices of the Malay business people in the *Siti Khadījah* market. These two inquiries are very strongly related, each is an indicative of the other.

This is followed by the reasoning for the results of observations. Two propositions are the mixture of interpretations on certain cultural beliefs and practices (given the mixture of cultural background) and the influence of the environment to the business persons. The influence of the teaching of Islām, which inevitably forms a large part of the environment is given an important consideration.

Later on, the analysis goes into looking at the culture of the Malay-Muslīm businesspersons taking into account all the processes from the stage of the influence of culture to the understanding of the Malay-Muslim society to the culture of the Malay-Muslim businesspersons to understanding the businesspersons as individuals. This is followed by the analysis on the link

of these stages to another set of stages that are the everyday practices in business, the values of *Sharī'ah* and where it plays its roles and the formation of the Malay-Muslīm culture in business.

1.7.7 Chapter 7

This chapter is the final chapter in the thesis, which provides the conclusions of the findings. It is given in a way on how these findings would give impacts to the relevant sections within the *Siti Khadījah* Market system. In this chapter, the impacts are given as the recommendations to sections that include the Muslīm businesspeople and the local authorities. In short, the inclusion of the findings in the management of the market will theoretically reduce unlawful, illegal and negative practices as interpreted by the *Sharī'ah* – paving ways to the emergence of a truly *Sharī'ah* guided trading system.

This chapter also define how this study contributes to the current stage of knowledge and how it has added fresh dimension in the body of knowledge. Before it ends with a concluding remark, this chapter also provides the basis of further research from the standpoint of the approach of this study.

Chapter 2

Malay Culture

2.0 Understanding the Malay

The Malay culture[128] can only be best described by looking back into the background of the Malay community. This chapter presents a brief survey of its origin and historical development, which is instrumental in giving a better definition of the culture.

The Oxford English Dictionary defines 'Malay' as, "A member of a people chiefly inhabiting Malaysia, Brunei, and parts of Indonesia, and characteristically speaking the Malay language."[129] This definition is, however, very general as well as not sufficient to be accepted as a good definition on Malay. For example Malay people in the South of Thailand, Singapore and the Philippines were not included. For having a clear understanding and academically accepted description, there is a need to redefine and further elaborate the word "Malay".

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[128] Studies on Malaysia's national culture shed some lights on the culture of the people in Malaysia. However, Quaddus and Tung argue that it is not appropriate if the Malays, Chinese and Indians were studied together using Hofstede's national culture index. The reason being the Malay, Chinese and Indian in Malaysia are from different historical and religious background and the culture cannot be considered as a Malaysian national culture. See, M.A. Quaddus, L.L. Tung (2002) 'Explaining cultural differences in decision conferencing' *Communications of the ACM*, Volume 45, Number 8, pp93-98

[129] *The Oxford English Dictionary Online,* (http://dictionary.oed.com) 26.05.2006

The first groups of Malay[130] came to Malaysia from Yunan province in China somewhere around 2500 B.C.[131] According to Winstead,[132] "...the civilised or deutero-Malays..." descended from Yunan more than 4,000 years ago. The word *Melayu* i.e. the official word now used in Malaysia referring to the Malay community, is probably a very old word referring to a place in the oriental region and it dates back well before Ptolemy.[133] Ptolemy, Marco Polo and Edrisi were said to use words of similar nature when referring to areas near Sumatra or the Straits of Malacca e.g. by using words such as *Malayur* or *Malai*.[134] During the period between the beginning of the 7th Century [135] and the 13th century, the word *Melayu* was not used in naming certain people living in certain places but was used in referring to places, kingdoms, rivers[136] and trading ports.[137] For instance *Melayu* was referred to Jambi, Pagarruyung and Peninsula Malaysia. Names of such nature were widely used by the Arabs and Europeans from the west as well as by the Japanese and Chinese from the east.[138] Around the 17th century, these areas were also called as 'Jawa' 'Yava' and 'Yava-dvipa'. To distinguish the different meanings, people living in these areas was

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[130] The question "What makes a person Malay" used by T.P. Barnard (2001) 'Text, Raja Ismail and Violence: Siak and the Transformation of Malay Identity in the Eighteenth Century', *Journal of Southeast Asian Studies* 32(3,October): 331-342. The questions surrounding the Malay identity can also be found in L.Y. Andaya. (2001) 'The Search for the 'Origin' of Melayu', *Journal of Southeast Asian Studies* 32(3(October): 315-330, S.A. Baharudin. (2001) 'A History of an Identity, an Identity of a History: The Idea and Practice of 'Malayness' in Malaysia Reconsidered', *Journal of Southeast Asian Studies* 32(3, October): 355-366.

[131] N.J. Ryan. (1971). *The Cultural Heritage of Malaya*. Kuala Lumpur, Longman, p2

[132] R.O. Winstedt (1961) *The Malay Magician –Being Shaman, Saiva and Sufi*. London, Routledge and Kegan Paul. p2

[133] The term,Melayu has been referred to a place some where in Sumatra or the region in the Straits of Melaka. Ptolemy, Marco Polo and Edrisi were said to use this word when referring to these areas. They refered this place as 'Malayur', 'Malai' See R. Anthony (2001). "Understanding *Melayu* (Malay) as a Source Diverse Modern Identities." *Journal of Southeast Asian Studies* 32(3 ,October), p297

[134] *ibid*

[135] S. Zain, *Rivers Deep or Mountain High* (http://www.sabrizain.demon.co.uk/malaya/malays4.htm), 26.05.2006

[136] R. Anthony. (2001). 'Understanding *Melayu* (Malay) as a Source Diverse Modern Identities.' p 298

[137] *ibid*, p297

[138] *ibid*

called the 'Jawi'.[139] During that period, a lot of places in the region were also important trading ports especially Muara Jambi. Still, the word 'Melayu' or any similar did not refer to any place, locality or people under the kingdom of Sri Vijaya, which at the time had about 700 ports.[140] Although Sri Vijaya was located within the Malay Archipelago, it was not referred to as 'Malay' in any Malay Historical book .[141]An interesting question may be asked, for instance, as to when did the word begin to be used?

The word Malay could have originated from the word *Malayo* that was first documented in 1598 referring to a location i.e. *Malayo* Malacca.[142] The word was then used more widely to refer to the people living in the orient that share the same language and religion in the Malayo area.[143] In the early eighteen century the word Malay that referred to the area and the people started to change in its use. This coincided with the period of the downfall of the Malacca Empire (and later succeeded by Johor), resulting in both powers loosing their grip on the Straits of Malacca.[144]. As this change progressed, other societies including Trengganu, Pahang and Siak slowly developed and converged their identity to become Malays[145]. This gradual, but significant change had broadened the definition of the word Malay from merely referring to Malacca into referring to a community encompassing its cultural, political and economic entities. The change

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[139] *ibid*

[140] S. Zain, *Rivers Deep or Mountain High*

[141] L.Y. Andaya. (2001). "The Search for the 'Origin' of Melayu." *Journal of Southeast Asian Studies* 32(3(October)): 315-330.

[142] *The Oxford English Dictionary Online*, (http://dictionary.oed.com) 26.05.2006

[143] *ibid*

[144] T.P. Barnard. (2001). 'Text, Raja Ismail and Violence: Siak and the Transformation of Malay Identity in the Eighteenth Century, p331 and 334.

[145] *ibid*

was in fact even more tremendous for Siak which was never accepted or inclined to be known as Malays during the height of the Mallaccan Empire. A Siak ruler was once referred to as "jungleman",[146] reflecting the confounding distance between the people, who were later known to be the Malays.

In short, the downfall of the two succeeding empires had brought about the expansion of the Malay identity, that was otherwise "monopolised" by them.[147] The identity of the other local societies such as Trengganu, Pahang and Siak started to change and saw the appearance of their identity as Malay.[148] The so called Malay which previously referred to Melaka was now broadening into cultural, political and economic environments.

During the early colonial period, the British actually used the word *Melayu*. Using the name, Raffles identified Melayu as, "… one people, speaking one language, though spread over so wide a space, preserving their character and custom, living in all the maritime states lying between Sulu Seas and Southern Oceans."[149] Later, the use of Melayu became official particularly after the establishment of the Straits Settlements.[150]

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[146] C.C. Brown. (ed.) as cited in T.P. Barnard. (2001). 'Text, Raja Ismail and Violence: Siak and the Transformation of Malay Identity in the Eighteenth Century', p334

[147] T.P. Barnard. (2001). 'Text, Raja Ismail and Violence: Siak and the Transformation of Malay Identity in the Eighteenth Century, p331 and 334.

[148] *ibid*

[149] T.S. Raffles, 'On the Melayu Nation' *Asiatic Researches,* 12 (1816): 103. Cited in Baharudin, S.A. (2001) 'A History of an Identity, an Identity of a History: The Idea and Practice of 'Malayness' in Malaysia Reconsidered', p363

[150] *ibid*

The word evolved in the British administration. The people was known to be the Malays and the land was called Malaya[151] i.e. *Tanah Melayu*. Over a period of time, as what history would later reveal, there were several words to the similar effects and were used blatantly interchangeably. For example, the British used the word *Bangsa* when referring to the Malays i.e. *Bangsa Melayu*.[152] The word *Malay* was also used when referring both to the region and the people. Later the name the Malay Race was used when referring to the people and the name Malay Archipelago was used to refer to the region. When Malaya became a plural society that was signified by the incoming of the Indian and Chinese immigrants, the Malays were known to be a race at the start of the 19th century.[153] This, however, did not mean the name was without flaws. Starting from the 1970 census[154], other people that were also referred to as Malays were; Indonesian, Negrito, Jakun, Semai, Semelai, Temiar, Other Orang Asli (aborigines) and Other "Malay" Communities.[155]

Other than the 'Malay race' that referred to people and the 'Malay Archipelago' that referred to the land, there was also a term widely used by the Malay leaders in the twentieth century i.e.

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[151] 'British Malaya' the name with geographical and political significance was first used by Sir Frederick Welds, the then Governor of the Straits Settlements Colony. The name was, however, not popular and very rarely used to refer to the state. See W.R. Roff. (1967) *The Origins of Malay Nationalism*, New Haven: Yale University Press, p91

[152] C. Hirschman. (1987). 'The Meaning and Measurement of Ethnicity in Malaysia: An Analysis of Census Classifications.', *The Journal of Asian Studies 46(3(August)),* p578

[153] *ibid*, p555.

[154] Malaysia became independent from the British on 31 of August 1957.

[155] C. Hirschman. (1987). 'The Meaning and Measurement of Ethnicity in Malaysia: An Analysis of Census Classifications.' p 578

'Nusantara'. It referred to the Malay "as a collective ethnic category, in this region, sharing amongst them some physical characteristic and language"[156]

This term, which later proved to have a significant political connotation, is somewhat natural in its use. It has always been used in the Malay literatures over a long period of time.[157]

The Malays as a race are not only found in Malaysia, but are also living in Indonesia, Brunei and the southern parts of the Philippines. Many also settle in Singapore, Southern Thailand and Cambodia. Some migrated well out of Southeast Asia to South Africa, Australia and Great Britain.

There is also a highly significant connection between the Malays and Islām.[158] Article 160 (2) of the Constitution of the Federation of Malaysia clearly states that a Malay is "… a person who professes the religion of Islam, habitually speaks the Malay language, conforms to Malay Customs and- (a) was before *Merdeka* born in the Federation or in Singapore; or born of parents of one of whom was born in the Federation or in Singapore; or is on that day domiciled in the

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[156] H. Mutalib. (1993), *Islam in Malaysia–From Revivalism to Islamic State.*, p18

[157] The British Administration in Malaya called this country as 'Malay Peninsula'. The name was believed to show the assistance of their ruling power on this society to the Dutch Colony, which at that time was ruling in Indonesia. The cradle of the Malay was referred to the kingdom of Malacca that existed in the 15th century. The existence of the Malays in other areas such as Indonesia was rarely discussed. See L.Y. Andaya. (2001). 'The Search for the 'Origin' of Melayu.' pp315-316

[158] In Malay nationalism and politics are not the primary concern but culture is especially focussed in three dominant issues; customs, religion (Islam) and language. See H. Mutalib. (1993). *Islam in Malaysia–From Revivalism to Islamic State.* Kent Ridge, Singapore, Singapore University Press, pp17-19, H. Singh.(2001) 'Ethnic Conflict in Malaysia Revisited'.*Commenwealth & Comparative Politics*, Vol. 39, No. 1 (March), pp42-65

Federation or in Singapore; or (b) is the issue of such a person."[159] In short, a person who speaks Malay and follows the Malay custom might as well be a Muslim.[160] The Republic of Singapore, on the other hand defines the Malays as "… someone whose ancestry is from the territory of Malaysia, Singapore and Indonesia, and who is not migrant stock from China or India, with no differentiation between Melayu, Javanese, Baweanese, Minangkabau, Batak,Bugis, etc."[161] The definitions show that the Malays are closely related to Islām. The Primordial Model[162] seems to be a favourite way of defining the Malays i.e. by grouping people based on the characteristics that they share. These characteristics include proper behaviour, language and literature, customary laws and a standard government, which are essential characteristics for a people to be known as a people.

As the definition of the Malays continues to change, so does the actual people that are considered as the Malays, making the definition becomes continually ambiguous.[163]. It also defies the Primordial Model in its characteristics. A minority Malaysian Chinese community who adopts most of the Malay customs is not considered as a Malay.[164] The definition for the Malays, therefore, will not settle down as a default but must be given a considerable amount of

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[159] *Federal Constitution*, Kuala Lumpur: ILBS, p.198.
[160] T.P. Barnard. (2001). 'Text, Raja Ismail and Violence: Siak and the Transformation of Malay Identity in the Eighteenth Century.' p331
[161] V. Wee. (2005). 'Melayu, Indigenism and the 'Civilising Process': Claims and Entitlements in Contested Territories.' *Southern Asia Research Centre (SEARC) Working Paper Series*(78), p3
[162] For more information about Primordial Model see for instance L.Y. Andaya. (2001). 'The Search for the 'Origin' of Melayu, pp 315-330.
[163] C. Hirschman. (1987). 'The Meaning and Measurement Ethnicity in Malaysia: An Analysis of Cencus Classifications.' *The Journal of Asian Studies 46(3(August)), pp 555-582.*
[164] *Ibid*, p555, see also, H. Mutalib. (1993). *Islam in Malaysia-From Revivalism to Islamic State*, pp112-117

flexibility.[165] According to Baharudin, the Malay nationalists have also shifted their definition for the Malay amid the dynamics of the people itself, and probably also as a results of the socio-political atmosphere in Malaysia. The flexibility of the definition makes its meaning easily shifts, adapting itself time and again to new situations, consequently making clear-cut statements impossible credible.[166]

2.1 The Influence of Different Religious Beliefs on the Malay Society

Although Islām is well understood as the religion of the Malay, different religious influences can still be observed. This is because the Malay civilisation had gone through various stages of beliefs. It started with the primitive understanding of animism. Later it was introduced to Hinduism and the thought of Buddhism. With the emergence of the religion of Islam the Malay began to observe the concept of monotheism.

"All these differences have, either directly or indirectly, influenced how they perceive the creation of the world, natural phenomena, creation of man, issues on mind and body or the concept of the soul today." [167]

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[165] S.A. Baharudin. (2001) 'A History of an Identity, an Identity of a History: The Idea and Practice of 'Malayness', pp 355-366.
[166] *Ibid*, p365
[167] K.H. Lim. (2003) *Budi* As The Malay Mind: A Philosophical Study Of Malay Ways Of Reasoning And Emotion In *Peribahasa*, ,Phd Dissertation, Germany: University of Hamburg, p42

To begin with, the author will discuss on animistic belief amongst the Malays and how it influences their life.

The word Animism was derived from the word '*anima*' (breath). Because the animists do not believe in God or gods, the worship is termed as "spirit worship". This is to distinguish it from the worship of God and gods.[168]

In *HarperCollins Dictionary of Religion*, animism is defined as, "An obsolete term employed to describe belief systems of traditional people that appears to hold that natural phenomena have spirits or souls."[169] It is also defined as;

> "… the doctrine which places the source of mental and even physical life in an energy independent of or at least distinct from the body. From the point of view of the history of religions, the term is taken in the wider sense i.e. to denote the beliefs in the existence of spiritual beings, some attached to bodies of which they constitute the real personality (*souls*), others without necessary connexion with a determinate body (*spirits*).[170]

Animism was the word used for the first time by Taylor[171] at the end of the 19th century. The significance and its importance were noted by Anderson who developed these ideas into a chapter of his book, *The world's Religion*". This is because he found that animism is significant to

[168] J.N.D. Anderson. Ed. (1950). *The World's Religions*. London, The Inter-Varsity Fellowship, p9

[169] J.Z. Smith. (1995) *The HarperCollins Dictionary of Religion*, 1st. Edition, San Francisco : HarperCollins, p51

[170] J. Hastings. (ed) (1954), 'Animism-Definition and Scope,' *Hasting's Encyclopedia of religion and Ethics*, Vol. 1, Edinburgh: T & Clark, p535. See also, Durkheim, E. (1915). *The Elementary Forms of Religious Life: A Study in Religious Sociology*, pp 48-70

[171] See his, *Primitive Culture* as cited in J.N.D.Anderson., Ed. (1950). *The World's Religions*, p9

so many world religions.[172] This statement was supported by Friedl[173], saying that this belief is found to be universal and the most basic religious belief among primitive people. The significance of animism in many religions and beliefs makes it to be concluded as a kind of magic where all religions originated from.[174] Although animism being said as origin of all religion as mentioned above, Anderson however excluded it as the origin of the revealed religions.[175]

There are three main components in Animism,

1.   Necrolatry,

2.   Spirit worship and

3.   Naturism.[176]

Necrolatry, is the worship of soul of animals and men especially of the dead.[177] Spirit worship is carried out regardless of its association with bodies or objects.[178] Naturism, is a kind of worship of spiritual beings that were believed to have direct influence on the phenomena of nature.[179]

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[172] *ibid*, p7

[173] J. Friedl (1976) *Cultural Anthropology*, London: Harper's College Press, p271

[174] J.G Frazer as cited in J.N.D. Anderson. Ed. (1950). *The World's Religions*, p10

[175] Animists are not the people of the book, the religions that originate from animism never had their holy books.

[176] J.N.D. Anderson., Ed. (1950). *The World's Religions*. London, The Inter-Varsity Fellowship, p9. For more clarification on animism and all the three components see, Goblet d'Alviella, 'Animism-Definition and Scope,' in Hastings, J. (ed) (1954), *Hasting's Encyclopedia of religion and Ethics*, Vol. 1, pp535-537

[177] *ibid*,

[178] *ibid*

[179] *ibid*

William Paton's *Jesus Christ and the World's Religions* suggested the characteristics of spirit worshippers as;

i.   The prevalence of fear

ii.   The absence of anything in the nature of religious consolation

iii.   No differentiation between good and evil.

iv.   A fatalistic outlook on life[180]

From an ethnographic point of view, animism is similar to Totemism[181] in terms of things taken to be worshiped and the presence of mystic relationship in them such as taboo.[182] The word Totemism[183] is derived from a world in the Ojibwa dialect of North America, which means 'brother-sister-kin'. It has been observed that animism was popular and arrived at its fullest development in North America and Australia. Anderson insists that traces of it can be found in every part of the world.[184] In illustrating this F.B. Jevons states two characteristics in people with Totemism:

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[180] as cited in J.N.D. Anderson., Ed. (1950). *The World's Religions*, p20

[181] E. Durkheim. (1915). *The Elementary Forms of Religious life: A Study in Religious Sociology.* London, George Allen & Unwin, pp87-97

[182] "Prohibition against touching, saying, or doing something for fear of immediate harm from a supernatural force." For clarification see 'taboo' , *Britannica Concise Encyclopaedia*, http://www.answers.com/taboo&r =67#Britannica, 15.10.2006

[183] On totemism see J.N.D. Anderson., *The World's Religions*, p13-15, F.B. Jevons., *An Introduction to the History of Religion*, London, 1896; G. Parriender, *West African Religion*, The Epworth Press 1949, p125

[184] J.N.D. Anderson., Ed. (1950). *The World's Religions*, p14

"They are exogamous, that is members must not marry partners within the same totem clan; and that at long intervals members partake of the totem animal (normally taboo) at a special ceremonial feast, when a mystic relationship is established."[185]

In the Malay life, magic[186] is believed to be comprised of the elements of Paganism and Hinduism.[187] It is believed that the belief of animism was first brought by the early groups of the Malays who migrated from Yunan some 4000 years ago.[188] This practice was later rooted in the life of the Malays and has been readily observed. According to Swettenham, a Malay is Muslim but is also very superstitious [189], a root that can actually be traced down the Sri Vijaya times. In one account, the King of Sri Vijaya was said to board a ship and went searching for magic powers.[190] Until today, many types of superstitious still remain in the Malay community. Some sections of the community, particularly in rural areas, still believe in magic, spirit worship, taboos,

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[185] F.B. Jevons., *West African Religion,* as cited in Anderson, J. N. D., Ed. (1950). *The World's Religions,* p10

[186] There are many definitions on what magic is and the meaning has been given depending on the contact it is being used. Two prominent scholars that put magic under their discussion are E.B. Taylor (1958) *Primitive Culture,* New York: Harper and Bross and J.G. Frazer. (1922) *The Golden Bough: A Study in Magic and Religion. London*(Trans), London: Macmillan and Co., Limited.. Later scholars have always referred to their views in discussing this issue. J.L. Myres., argues that magic was the state of mind for uncivilised people before they know religion and science. See his (1925) 'Presidential Address: The Methods of Magic and of Science,' *Folklore,* Vol.36,No. 1, March, pp15-47. This view is similar to the point from James Frazer's 'The Golden Bough: A study in magic and religion.' For this research magic refers to "mysterious forces acting through charms and amulets, spells, divinations," as been used by E. Smith., as cited in J.N.D. Anderson., Ed. (1950). *The World's Religions,* p16. Magic is also famously used in healings. In this respect a Malay magician for instance, is also known as a healer or a traditional healer. In the Malay community a *Bomoh* is an example, see C. Laderman. (1977) 'The Limits of Magic', *American Anthropologist,* New Series, Vol 99, No.2 (Jun) ,pp333-341. *c.f.* , E. Durkheim. (1915). *The Elementary Forms of Religious life: A Study in Religious Sociology.* London, George Allen & Unwin, p300.

[187] R.O. Winstedt. (1961) *The Malay Magician –Being Shaman, Saiva and Sufi,* London: Routledge and Kegan Paul, p vii

[188] *ibid,* p8

[189] F. Swettenham. 1900. *Malay sketches.* London: John Lane, p2-3

[190] Codes as cited in L.Y. Andaya, p320. The North of Malaya (Malaysia) was under the Kingdom of Sri Vijaya from the eight century onwards . In the fourteenth century Hindu rulers of Majapahit conquered the kingdom. See R.O. Winstedt.(1961) *The Malay Magician,* p27

seek consultation of shamans .[191] From this report it can be observed that magic[192] in the Malay community was not just practiced only by ordinary people. It has been practiced by rulers in the Malay history.[193]

The early writings on magic and animism can be found in the work of Winstedt, *The Malay Magician–Being Shaman, Saiva and Ṣufi*.[194] The book discussed magic as it was being practised in certain Malay states in the 20th century where the state of Kelantan was also included.[195] In the Malay community too, magic is practised by someone who is believed to be able to communicate with unseen beings. This person is called *Pawang* and *Bomoh*. These two names have been generally referred to as the Malay magicians. Some people see no difference between these two but Roff distinguished *Pawang* from *Bomoh*. What makes them different is in terms of the duty they are responsible for. A *Pawang* "… performs the seasonal rituals necessary to placate the forces of nature to ensure good crops or catches or to cleanse a village of accumulated malignant

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[191] *Shaman* can be defined the people believed to have contacts with spirits during their abnormal state of mind. The *Shaman* is a medium for the spirits to give any command or teach them on medication or how to act during important circumstances. See, H.R. Maret 'Malay Archipelago-Shamanism,' in J.Hastings, (ed) (1953) *Encyclopaedia of Religion and Ethics*, vol. viii, 3rd Ed, p347. Endicott (1970) as cited in A. Aziz and S.A. Baharudin. (2004) 'The Religious, The Plural, The Secular And The Modern: A Brief Critical Survey On Islam In Malaysia', *Inter-Asia Cultural Studies* 5(3), p345.

[192] Magic is one of the Hindu influences in the life of the Malays before and after the emergence of Islām. See, R.O. Winstedt. (1961) *The Malay Magician*, p1-6

[193] "After the annual *séance* and feast to revive the Perak regalia, the state magician would bathe the sultan and in his person those royal familiars, the guardian genies of the country. At a *séance* held during the last illness of another Perak sultan, Yusuf (d. 1887), the royal patient was placed shrouded on the shaman's mat with the shaman's grass-switch in his hand to await, as at an ordinary *séance* the shaman alone awaits, the advent of the spirits invoked…" *ibid*, pp10-11

[194] See *ibid*, This book has been said as "… a very clear-cut of the cultural development of the Malay people … ", K.H. Lim. (2003). *Budi As The Malay Mind: A Philosophical Study Of Malay Ways Of Reasoning And Emotion In Peribahasa*, p42

[195] For the purpose of the current research this book hinted on the presence of the magic and its practice among the Malay community. One of the state mentioned will also be the area where the author will be carrying out his field work for this project.

spirits ..." A *Bomoh* who is also referred to as spirit doctor on the other hand, "... had an esoteric knowledge of physical and mental illness together their causes and remedies."[196]

Winstedt mentioned that the Malay had passed through three distinctive phases in their cultural history, the primitive stage, the Hinduistic stage and the Islamic stage.[197] The primitive stage symbolised by the Shaman, the Hinduistic stage symbolised by *Saiva* and the Islamic stage symbolised by the *Sufi*.[198] To give example on all three different influences in the Malay life, Winstedt looked into their practice of magic.

The influence of animism can be observed from many old charms. The majority of animistic Malay charms are characterized by their closeness to nature and a significant believes in spirits almost exclusively distant from the concept of a God. The symbol of power lies in the spirit being invoked in their charms. One example is a charm chanted by raft men during their river journey;

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[196] W.R. Roff. (1967) *The Origins of Malay Nationalism*, New Haven: Yale University Press, p7. Hastings Encyclopaedia gives the same definition, see H.R. Maret. 'Malay Archipelago-Magic and Medicineman' in J. Hastings., (1953) *Encyclopaedia of Religion and Ethics*, vol. viii, p363. The definition seems to have a slight difference from what has been given by Winstedt, *c.f* R.O. Winstedt. (1961) *The Malay Magician –Being Shaman, Saiva and Sufi*, p11.

[197] I. Hussein argues on Winstedt's opinion on the three distinctive phases. It looks like the Malay only borrowed and made adaptation on the culture and influences that were introduced to them. Hussein further argues that the Malay creativity will be denied if that statement is accepted ,see his, 1966, p12 , cited in K.H. Lim. (2003). *Budi As The Malay Mind: A Philosophical Study Of Malay Ways Of Reasoning And Emotion In Peribahasa* , p12

[198] See his, (1961) *The Malay Magician –Being Shaman, Saiva and Sufi*. His view supported by Lim, "... It is true that the Malays had gone through three stages of religious experiences (animism, Hinduism and Islam), which had later 'enriched and influenced'..." K.H. Lim. (2003). *Budi As The Malay Mind: A Philosophical Study Of Malay Ways Of Reasoning*.

Hai nenek! Terima-lah persembahan ini!

Pinta-lah, rakit kita selamat melalui jeram panjang.

Jangan-lah apa-apa 'aradl [aral] gendala di-tengah jalan.

Buka saperti mayang mengurai!

Buka saperti ular mengorak![199]

English translation;

"…Accept this offering, grandsire. Send our raft safe through the long rapid, we beseech thee! Cause us no harm on our journey. Open like the uncurling blossom of the palm! Open like a snake that uncoils."[200]

Neill suggests that *Nenek* refers to tigers. On the other hand, for the people who traditionally live in the Malay Archipelago, tigers are symbolic beings, rather than the actual ones. For instance, a tiger is believed to guard villages and forests in the form of a supernatural being.[201] In this contact the Malays' belief clearly lies on supernatural being and spirit which is a typical example of animism influence.

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[199] R.O. Winstedt.,(1961) *The Malay Magician–Being Shaman, Saiva and Sufi*, p130

[200] *ibid*, p29

[201] See, W.T. Neill., (1973) *Twentieth–Century Indonesia*. New York, Columbia University Press, p84 as cited in R. Wessing. (1995) 'The Last Tiger in East Java: Symbolic Continuity in Ecological Change', *Asian Folklore Studies* Vol.54(2),p195.For more information about tiger and other animals in the Malay ethos see, H.R. Maret. 'Malay Archipelago-Animism,' in J. Hastings (ed) (1953) *Encyclopaedia of Religion and Ethics*, vol. viii, 3rd Ed, pp356-357.

Likewise, the influences of Hinduism and Islām can be found in many other charms, intertwined in such a way that they are sometimes mixed in a single charm. One example showing both influences are mixed is a charm chanted to stop all the hens in the neighbourhood from laying;

Om si-Kumari! Mahadewi om!

Aku anak si-rimau ganas!

Chuchu baginda 'Ali!

Gemuroh akan suara-ku,

Kilat akan senjata-ku

Bergentar bumi, bergentar-lah aku,

Bergerak bumi, bergerak-lah aku.[202]

English translation;

"Om! Virgin goddess Mahadevi! Om!

Cub am I of the mighty tiger!

'Ali's line through me descends!

My voice is the rumble of thunder,

Whose bolts strike a path for my seeing!

Forked lightning's the flash of my weapons!

I move not till earth rocks!

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[202] R.O. Winstedt., (1961) *The Malay Magician –Being Shaman, Saiva and Sufi*, p130-131

I quake not till earth quakes,

Firm set as earth's axis."[203]

The influence of Hindu can be seen with the use of *Mahadevi* (the great Goddess)[204] and the typical invocation word "*Om*!" is used here. *Om or Aum* is very important in Hinduism. It is a symbol which represents Brahman or aspects of god.[205] The Hindus still use the same words during prayers, chanting charms and in meditation. This is because they are the utmost sacred words in Hinduism and have been used at the beginning and at the end of prayers. Moreover, they are also the 'seeds' of all mantras.[206] In the same charm, the influence of Islām can also be seen with the presence of ʿAli, signifying the fourth Caliph after Prophet Muḥammad (pbuh). In addition, the influence of the Malay paganism can be seen with the presence of *Rimau* or *Harimau.* It is a Malay word for tiger. Tiger in the above charm is not referring to an ordinary, or a physical animal as commonly understood, rather it is " …a dead ancestral shaman who becomes his successor's guide and helps him now in the trance when he is possessed by spirits …"[207]. It is always in relation with shaman where the tiger serves as his/her servant. It is even an odd belief of some people in East Java that tiger is descended from ʿAli, the Muḥammad (pbuh)son-in-law and it was from him the tiger derives its power.[208]

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[203] *ibid*, pp30-31

[204] *Tantra Tantrik* Dictionary on Mahadevi, http://www.experiencefestival.com/a/Mahadevi/id/148771 (25.09.2006)

[205] Haryana Online, http://www.haryana-online.com/Culture/aum.htm (25.09.2006)

[206] J.Z. Smith., (1995) *The HarperCollins Dictionary of Religion*, p813

[207] *ibid*, p13. For more information about tiger from the Malay perspective See R. Wessing , 'The Last Tiger in East Java: Symbolic Continuity in Ecological Change.' pp191-218

[208] *ibid*, p195

The influence of Sufism is also seen. This is an example of such influence, a charm that is used

for self protection :

Ashahadu Allah [alla] ilaha-illa' llah

Wa ashahadu inna [anna] Muhammad Rasul Allah!

Ya saudaraku-ku Jibra'il, Mika'il, Israfil, 'Azra'il!

Engkau berempat! Berlima dengan aku!

Aku dudok di-kerusi Allah.

Aku bersandar di-tiang 'arash.

Aku bertongkatkan tiang Ka'abah.[209]

English translation;

I attest there is no God but Allah!

I attest that Muhammad is His Prophet!

Ho! My brethren Jibra'il, Mika'il, Israfil and 'Azra'il!

Ye are four but with me five!

I sit on the seat of Allah!

I lean against the pillar of his throne;

I use the pillar of the Ka'abah as my prop.[210]

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[209] R.O. Winstedt.,(1961) *The Malay Magician–Being Shaman, Saiva and Sufi*, p138
[210] *ibid*, p73

These examples are not exhaustive. Although the charms did not indicate the successive nature of the incoming of the influences of animism, Hinduism and Islām, the chronology can be easily deduced from history. The name of Allāh, the Prophet along with his family members and his companions, angels and other deities are clearly repeatedly used in the Malay charms. Despite the significant differences between animism, Hinduism and Islām, the Malays did not totally abandoned earlier influences in their culture.[211] Rather, all influences became parts and parcel of many of their charms. As Winstedt put it, all the influences are assimilated disregarding the entities and the time when the influence arrived into their culture.[212]

Other than believing in magics, the Malays also believe in soul, i.e. *Semangat* in Malay.[213] The belief in *Semangat* is a well discussed topic when discussing animism in the Malays' belief.[214] With

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[211] *ibid*, p4

[212] R.O. Winstedt regards this as the assimilation of new and old beliefs. See his, *The Malay Magician –Being Shaman, Saiva and Sufi* . c.*f* , W.R. Roff. (1967) *The Origins of Malay Nationalism*, New Haven: Yale University Press, p7, on his comment about the assimilation of beliefs in the Malay people.

[213] Animism has been said the religion of the pagan tribes of the Archipelago. One major character for this religion "…is the presence of vital principle in man and nature," J. Hastings., (ed) (1953)'Malay Archipelago-Animism,' *Encyclopaedia of Religion and Ethics*, vol. viii, 3rd Ed, p354. Animism is also the traditional world view among the Malay, A.K. Larsen. (1996) 'The Impact of Islamic Resurgence on the Belief System of Rural Malays', *Temenos* 32: p139. Laderman translates *Semangat* as "spirit of life". C. Laderman. (1977) 'The Limits of Magic', p334. *Semangat* (soul) can be found in all things. It is believed that the spirit has a kind of power. For *semanagat padi* or rice soul, some people, particularly the Malays, traditionally believe that the rice has its own spirit. The spirit was given various names such as *Seri Gading, Anak Sembilan Bulan* and *Si Dang Sari*. For more information about *semangat padi* see, *Kamus Dewan*. (1994). Ed ke-3.Kuala Lumpur: Dewan Bahasa Dan Pustaka, A.H. Moain. (1990).*Kepercayaan Orang Melayu Berhubung Dengan Pertanian*. Kuala Lumpur: Dewan Bahasa dan Pustaka.

[214] W.W. Skeat.(1900). *Malay Magic: An Introduction To The Folklore And Popular Religion Of The Malay Peninsula*. see also K.M. Endicott. 1970. *An Analysis of Malay Magic*. Oxford: Clarendon Press. Winstedt argues that there are similarities on the paganism in the Malay belief and in the Indian Dravidian. For example the evil spirits were believed to be common factors spreading disease and misfortunes to men. Those people believe that the spirits "… lurk everywhere, on the tops of palmyra trees, in caves and rocks, in ravines and chasm. They fly about in the air, like birds of prey, ready to pounce down upon any unprotected victim …" It is for these reasons the Malay and the Dravidian seek help to protect their families and the surrounding areas from skilled men they call shaman or some other names. *C.f,* R.O. Winstedt. (1961) *The Malay Magician –Being Shaman, Saiva and Sufi*, p4.

the acceptance of Islām for this community, animism, especially the belief in *Semangat,* is still regarded as a predominant factor for them.[215] The Malays also believe that things that exist in this universe such as plants and other objects including animals and man have power and soul. Skeat[216] argues, "…the pervading Animism, involving a certain common vital principle (*Semangat*) in Man and Nature, which for want of a more suitable word, has been here called the Soul"[217]

The most obvious example of this belief is the existence of *Semangat padi,*[218] which has been mentioned by Frazer as "rice-mother" or "the soul of a plant". [219] The principles of human being's reproduction, growth, decay, and death was absorbed into the rice life circle[220]. Asmah Haji Omar further elaborated the importance of this spirit. According to her, in the Malay community, especially the *Padi* planters, the *Padi* plant is treated with more polite manners than any other plant. The *Padi,* starting from the grains, is said to have a soul or *Semangat* which has to be treated very carefully all the time. Every precaution has to be made in order to make sure the *Semangat* will not go away. Consequently, a special ritual is performed attributed to the *Semangat* e.g. from the moment seeds are to be sawn until the *Padi* grain to be stored away. [221]

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[215] H.R. Maret. 'Malay Archipelago-Animism,' in J. Hastings (ed) (1953) *Encyclopaedia of Religion and Ethics,* vol. viii, 3rd Ed, pp356

[216] W.W. Skeat. (1900). *Malay magic: An introduction to the folklore and popular religion of the Malay Peninsula*, p579

[217] *ibid*

[218] J.G. Frazer. (1922). *The Golden Bough: A Study in Magic and Religion*, p412

[219] *ibid,* p412

[220] *ibid ,* 413-414

[221] A.H. Omar. 1985. 'Language and the world-view of the Malay peasants'. In M.T. Osman,(ed). *Malaysian Worldview*, Singapore: Institute of Southeast Asian Studies, pp184-252. See also, R.O. Winsteadt, 'The Ritual of the Rice-Field' in *The Malay Magician –Being Shaman, Saiva and Sufi*, pp39-55

2.2 The Influence of Indian Beliefs

Many factors have contributed to the emergence of other influence in the Malay community. In terms of its geographical location, Indochina is on the North, while the Malay Archipelago, part of it is Malaysia, is on the south. If the sea-route was taken into consideration, one will find that Malaysia is in the midway between India and China. The strategic location of this country made it an important voyage stopover. Before Europeans arrived in this region, it was also the place that saw the reigns of Indians political powers. In this section the emergence of Indian influence in the Malay culture will be discussed.

Even before the fourth century, Malaysia had been visited by Indian traders.[222] In the later years they were followed by the Brahmins and monks. It was here that the Indian religions made contact with the animistic Malay pagans.[223] The Indian influence in the life of the Malays is difficult to deny with the fact that in the 8th to 14th century, two Indian superpowers i.e. Sri Vijaya[224] and Majapahit[225] dominated the Straits of Malacca. The northern part of the Malay Peninsula was controlled by Sri Vijaya while the southern part was controlled by the Majapahit.

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[222] R.O. Winstedt. (1961). *The Malay Magician*, p3
[223] *ibid*
[224] Indian origin-Buddhist.
[225] Indian origin-Hindu.

The relationships between the Malay culture and the monks might have taken place before the peak of the Sri Vijaya Empire. The suggestion was based on the archaeological discoveries in Western Borneo. Archaeologists found artefacts such as Buddha images and carnelian beds dated between the fourth and eight century.[226] Colling wrote:

"The implication is that a Melayu culture influenced by Indian Ideas would have begun here before the development of a similar culture in southeast Sumatra at Srivijaya/Malayu between the seventh and eleventh centuries CE."[227]

It is clearly indicated from the previous discussion about the presence of Indian influence in this geographical location that the Malay culture was influenced by the Indian elements, the direct contact with Indian civilisation through colonial domination and trading that took place early in the fourth century.

2.3 The Influence of Islām

With the presence of Islām in the Malay Archipelago the powers of the two Indian empires, Majapahit and Srivijaya slowly decayed. The emergence of this new religion in Malaysia and the

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[226] J.T. Collin. (1998) *Malay, World Language: A Short History,* Kuala Lumpur: Dewan Bahasa dan Pustaka, p5
[227] L.Y. Andaya. (2001) 'The Search for the 'Origin' of Melayu', p317

surrounding area has been discussed in many works of prominent scholars.[228] It is not the author's intention to elaborate this issue in depth. However, it is important to highlight this issue in order to understand the historical view about the Malays and Islām. There are two prominent views about the people that were responsible in bringing Islām into the Malay Archipelago. According to Arnold[229], Islām came to Malaysia through traders and merchants from India. The Muslim traders not only came in large numbers, but also traded in many ports and in many of the islands in the archipelago. Arnold wrote:

"…long before this time merchants from Deccan, through whose hands passed the trade between Musalman states of India and the Malay Archipelago, had established themselves in large numbers in the trading ports of these islands, where they sowed the seed of the new religion."[230]

The second view is such of from Johns[231] and al-Attas i.e. that Islām was brought into the Malay Archipelago by the *Ṣufi*.

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[228] Hooker referred this as theorising on the Islamisation of the Malay world, see his, B. Hooker. (ed) (1983) *Islam in Southeast Asia*, Leiden: Brill. Among prominent scholars on Islam in Southeast Asia are, G.E. Morisson. (1951) 'The Coming of Islam to the East Indies', *Journal of the Royal Asiatic Society Malayan Branch* XXIV(1): 28-37 , A.H. Johns. (1975) 'Islam in Southeast Asia: reflection and new direction', *Indonesia* 19: 33-35, S.N. al-Attas. (1967) *Preliminary Statement on a General Theory of the Islamisation of the Malay-Indonesian Archipelago*, Kuala Lumpur: Dewan Bahasa dan Pustaka,
S.Q. Fatimi. (1963) *Islam Comes to Malaysia*, Singapore: Malaysian Sociological Research Institute.
[229] T.W. Arnold. (1913) *The Preaching of Islam: A History of the Propagation of the Muslim Faith* ,2nd Edition, London: Constable & Co. Ltd, p21
[230] *ibid*, p21
[231] Johns (1961) as cited in A. Aziz and S. A. Baharudin (2004). "The Religious, The Plural, The Secular And The Modern: A Brief Critical Survey On Islam In Malaysia." pp 341-357.

The *Ṣufi* played important roles for Islām in the Malay world. At that time when the Malays were still deeply influenced by the Shiva-Buddha mystics[232], the *Ṣufi* teachers were able to overwhelm the Shiva-Buddha mystics with the Islamic mystics, a new way of acknowledgement for God's supremacy (Allāh) but in away that is comparably familiar to the Malays' (mysticism). The *Ṣufi* also accommodated the practice by inventing names closely related to the Sanskrit words for supernatural power to cunningly suit them with the Islamic teachings. For example, the use of the words *Dewata Mulia Raja* instead of *Allāh Taala*. The inscriptions in Terengganu clearly printed these words, a proof that underpins the creative ways of the *Ṣufi* to bring Islām into the Malay culture.

Ever since Islām arrived on Malay shores around thirteenth century, Islamic tenets, laws and teachings have permeated through the life of the Malays[233] . Islām has always been a major symbol of Malayness, in that the faith is not separable from the Malay ethno-culture.[234]

Mutalib in his discussion about the Malays, described the culture as a configuration consisting of ingredients coalescing with each other- including *'Ādat* (customary norms and oral traditions, some of which are Islamic and some are Hinduistic in content), ethnic nationalism (a strong sense of wanting to uphold 'Malayness'), and Islamic principles and values.[235] Syed Naquib

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[232] *Ibid*, p343

[233] H. Mutalib. (1990) *Islam and Ethnicity in Malay Politics*, Singapore: Oxford University Press.

[234] See for instance, a study in 1974, by M. Nash, in W.R. Roff, (ed.) (1976), *Kelantan: Religion, Society and Politics in a Malay State*. Kuala Lumpur: Oxford University Press

[235] H. Mutalib. (1993). *Islam in Malaysia–From Revivalism to Islamic State*, p 19

moreover insists that the introduction of Islām to the Malay Peninsula marked a crucial stage in the modernisation of the Malays.[236]

Islām also has some influence in the socio-politics of the Malays. There were two social classes in the traditional Malay community, the ruling class and the subject class. The highest rank were the king of the states followed by state administrators for the regions. In the administrative position, there were also *Pawang* and *Bomoh*. With the introduction of Islām, the 'Ulamā' were also accepted as an important group in the Malay community. In rural areas, the religious leaders were the *Imām, Bilāl* and other mosque administers.[237]

The influence of Islām in the community was parallel with the position of the 'Ulamā'. For the vast majority of traditional Malay, religious leaders ('Ulamā') played important roles. Roff wrote:

"… many of the most respected and venerated teachers belonged to, and led local manifestations of, one or other of the sufi mystical tarekat which have so coloured the practice of Islam in the Malay world." [238]

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[236] S.N. al-Attas. (1972) *Islam Dalam Sejarah dan Kebudayaan Melayu*, p 22
[237] See W.R. Roff. (1967). *The Origins of Malay Nationalism*, pp1-31
[238] *ibid*, p85

Education for traditional Malays was entirely in the hand of religious teachers. The people learned religious matters from them in the mosque, *Pondok* and *Madrasah*. The most common subjects were learning the Qur'ān, the traditions of the Prophet and *Taṣawwuf.*[239]

Other than being teachers for villagers, the 'Ulamā' or religious leaders also led functions such as in celebrations (*Kenduri*), funerals, and also being referred to in finding solutions for crisis and misunderstandings. It seemed that the 'Ulamā' played many roles, almost overtook the functions played by other leaders. It is a situation that was beyond the norms in the influential cultures that previously ruled the Malays. Roff also wrote:

"Their relationship with the peasant community of which they were a part was a close and complex one, not easily assailed by those who subscribed to a system of ideas and values."[240]

The understanding of Islām in the Malay community and how it effected them was also reflected in the study of Islamic movement in the 19th century, particularly during the emergence of the Malay reformist group, which is always referred to as *Kaum Muda*.[241] The early studies on Islamic reforms in Malaysia suggested three elites amongst the Malays, as follows:

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[239] *ibid*, p84
[240] *ibid*, p85
[241] This group was influenced by the Muslim reformists in the Middle-eastern region especially from Rashid Redha. In Malaysia the thought was spread through *al-Imam*, a news paper first published in 1906. Among the prominent leaders were Shaykh Mohd Tahir b. Jalaluddin al-Azhari, Sayyid Shaykh b. Ahmad al-Hadi, Haji Abbas b. Mohd Taha, Shaykh Mohd-Salim al-Kalali. Most of the issue discussed were on the ills of the Malay community. Urged people to understand Islamic teachings through the light of Divine moulded with the use of reason (*akal*). Traditional ulamak were accused as blind acceptance to the devine books. See, W.R. Roff. (1967). *The Origins of Malay Nationalism.*

1. "Piously Malay bourgeoisie" (*Kaum Muda*) -Modern Malay Journalism, not original Malay, Arab and South Indian extraction,[242] from the early 19th century

2. "Malay intelligentsia" –background vernacular school, Rural Malay-Pan-Malay nationalism, with the intention to unite Peninsula Malaysia and Indonesia, from the 1930's observed as pro-Indonesian.

3. "English-school scions of the Malay ruling houses."-advantages, charismatic with modern education background especially from the Malay College in Kuala Kangsar.[243]

Their representation of the Malay elites was also mentioned by Roffe. He called them as the "Arabic"- educated religious reformist. There were other two ; the largely Malay-educated radical intelligentsia and; the English-educated administrators recruited mainly from the traditional ruling classes.[244]

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pp 56-90 and M.N.B.A. Hamid. (1996). ' Islamic reform with special reference to the Islah movement in the State of Perlis, Malaysia,'. *M.Phil Dissertation*, Birmingham: University of Birmingham.

[242] Shaykh Mohd Tahir b. Jalaluddin al-Azhari whose ancestors were Arab used to say that,"…though *Peranakan* we are not of the same direct descent as the people here, but we love this country…" See W.R. Roff. (1967). *The Origins of Malay Nationalism*, p 65

[243] *Ibid*, ix

[244] For the great details on the Malay reformist and the Malay Nationalism starting from 1930's, See W.R. Roff. (1967). *The Origins of Malay Nationalism*, pp 211-247.

After the coming of Islām and after the religion and the way of life has been properly embedded in the Malays, they have always been Muslims. So strong was the association, the name and the religion exclusively distinguished them from the Chinese and Indians.[245]

Islām also constitutes a key element in the Malay identity as well as their culture. It is not surprising when Islām is always associated with the Malay in the Malaysian climate. For example a person from another ethnic race in Malaysia who embraces Islām is always referred to as *Masuk Melayu* i.e. becoming a Malay. Other than playing important key roles in structuring the Malay culture, Islām in Malaysia has been recognised as the official religion. This is clearly stated in the Constitution of Malaysia.[246] However other people are free to practice their religions and culture. The establishment of Islām as the official religion for Malaysia, and providing rooms for other beliefs to be practiced in the country enable its people to live in harmony and peace.[247] For Esposito and Voll, Islām in Malaysia is regarded as a "moderate version of the religion."[248]

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[245] *Ibid*, p67

[246] Article 3(1) declares Islam official state religion and guarantees religious freedom.

[247] See J.L. Esposito and J.O. Voll., (1996). *Islam and Democracy*. New York, Oxford University Press also in A. Aziz and S.A. Baharudin. (2004) 'The religious, the plural, the secular and the modern: a brief critical survey on Islam in Malaysia', *Inter-Asia Cultural Studies* 5(3): 341-357.
[248] J.L. Esposito and J.O. Voll., (1996). *Islam and Democracy*.

Islām also has been suggested to be an important element to develop the national culture. As mentioned by Soong[249], there are three important things to consider toward the process of the National culture;

1.   National culture must be based on the indigenous culture of the region.

2.   As part of the national culture, suitable elements from other culture can be accepted.

3.   In moulding of the national culture Islām should be taken as an important   component.

During the colonial times the Islamic influences on the Malay community slowly declined. There were three ways on how the process has taken place namely, the general bureaucracy, judiciary and education.[250] These processes, which were systematic in approach have been called a systematic application of a series of colonial investigative modalities.[251] The process included largely the handling of information such as defining the needed body of information, the procedures by which appropriate knowledge was gathered, its ordering and classification, and how it was transformed into usable forms such as published reports, statistical returns, histories, gazetteers, legal codes, and encyclopaedias.[252] In other words, this process has taken place in two steps, first the indigenously thought system was dismantled. This very first step was taken in order to disempowering the indigenous system of thought of its ability to define things. The second step was to replace it with a foreign system, which from colonial point of view, was more

[249] Soong, (1985) as cited in K.A. Mastor. et.al. (2000), 'Malay Culture and Personality' *American Behavioral Scientist,* Vol. 44, 1 (September), pp95-111

[250] Aziz, A. and Baharudin, S.A., (2004). "The religious, the plural, the secular and the modern: a brief critical survey on Islam in Malaysia." p346

[251] *ibid,* p345

[252] C.Barnard. (1996) *Colonialism and its Form of Knowledge,* New Jersey: Princeton University Press, p3

sophisticated and modern. For example, the secular legislative system was introduced to replace the Islamic law, which was then limited into family law.[253]

Education was another main way to introduce new systems into the Malay culture. The new education system was, however, not projected to enable the Malay children to be professionals in their modern life but merely to educate the rural population in a suitable rural manner and to equip them to continue to live a useful, happy rural life. This has been a very subtle way of keeping the Malay to their traditional livelihood providing little opportunities for them to perform the functions of administrators or to ultimately govern their own community.

From the foregoing, it is clear that the Malays have experienced different types of culture since their migration some 2500 years ago. Their culture was confronted by other cultures and belief from Indian civilisation, Islām and the West. With all these in mind the Malays has made adaptations to their life until they come to a modern stage as they are today. Islām in Malaysia, is being said as a 'syncretistic past' influenced by local tradition.[254] It can similarly be concluded from the foregoing discussion that the Malay concept is not an easy one to define. The concept

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[253] B. Hooker. (ed) (1983) *Islam in Southeast Asia*, pp 16-17

[254] W.R. Roff. (1967). *The Origins of Malay Nationalism*, p7. Local tradition which is practise in a Muslim community together with Islamic fundamentals is always referred to as vernacular Islām. For more clarification on the Islamic practices within different community in different regions see, R.C. Martin., (Ed). (2004). 'Vernacular Islam,' *Encyclopedia of Islam and the Muslim World*. New York, MacMillan Reference, L. Holy. (1991). *Religion and Custom in a Muslim Society: The Berti of Sudan*. London, Cambridge University Press and R. Loeffler. (1988). *Islam in Practice: Religious Beliefs in a Persian Village*. Albany, State University of New York Press. The presence of the elements of formal religion together with other elements especially from local tradition in a system of belief is called syncretism. They are not clearly be separated in practice but in is worth to be analysed to " …determine the identity they provide, the area of ritual practice they pertain to, their internal logical and power of explanation, and even their psychological and social functions," A.K. Larsen. (1996) 'The Impact of Islamic Resurgence on the Belief System of Rural Malays', *Temenos* 32: p137

of 'Malay' which has been used in Malaysia is observed as an important way to secure the Malay community as what has been practised since the time of the British colonial up until post independence era. This idea has been supported by many writers.[255]

In general the study of the concept of the Malay has been carried out from two points of view; firstly, historical and secondly from socio-political aspect. [256] Researches from historical perspective argue more on the region of origin of the Malay and how they spread in the archipelago. Special interest was also given to the culture and belief. Socio-political researches on the other hand stress more on the issue of ethnicity and how the concept has been manipulated for various reasons in Malaysia especially during the post colonial era.

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[255] For more clarification see S.A. Baharudin. (2001) 'A History of an Identity, an Identity of a History: The Idea and Practice of 'Malayness' in Malaysia Reconsidered', *Journal of Southeast Asian Studies* 32(3 (October)): 355-366, C. Hirschman. (1987) 'The Meaning and Measurement of Ethnicity in Malaysia: An Analysis of Cencus Classifications', *The Journal of Asian Studies* 46(3(August)): 555-582, W.F. Case. (2000) 'The New Malaysian Nationalism: Infirm Beginnings, Crashing Finale', *Asian Ethnicity* 1(2 (September)): 131-147. H. Singh. (2001) 'Ethnic Conflict in Malaysia Revisited', *Commonwealth & Comparative Politics* 39(1 (March)): 42-65.

[256] For more information, see, T.P. Barnard. (2001) 'Text, Raja Ismail and Violence: Siak and the Transformation of Malay Identity in the Eighteenth Century', *Journal of Southeast Asian Studies* 32(3,October): 331-342, L.Y. Andaya. (2001) 'The Search for the 'Origin' of Melayu', *Journal of Southeast Asian Studies* 32(3(October)): 315-330. Reid, A. (2001) 'Understanding *Melayu* (Malay) as a Source of Diverse Modern Identities.' *Journal of Southeast Asian Studies* 32(3 ,October): 295-313,

V. Wee. (2005) 'Melayu, Indigenism and the 'Civilising Process': Claims and Entitlements in Contested Territories', *Southern Asia Research Centre (SEARC)* Working Paper Series(78): 1-21.

2.4 ʿĀdat in the Malay Culture

The Malay Customary Law (ʿĀdat) and the Malay Language *(Bahasa Melayu)* and Islām are the three important elements in the Malay culture. The Malay culture "symbolizes all the social and cultural features that are characteristically or distinctively Malay."[257] It is a key symbol of the Malay culture but is not enough to give cultural meanings or moral force. ʿĀdat that is also means tradition, custom and customary law is, however, difficult to be defined. This is because ʿĀdat refers to different meanings. It is in the middle of "social consensus and moral style." [258]

Before further discussing the ʿĀdat from the Malay perspective it is important to note that the current siginifacance of ʿĀdat in this community is not as it was before i.e. during and right after colonial period. This is because the Muslim people in Malaysia and Indonesia which are parts of the Malay Archipelago have gone through six major periods in the Islamisation process namely;

I.   The period of radical change in belief system from polytheism to Islamic monotheism.

II.   The period of Muslīm sultanates i.e. the period during which the Islamic beliefs and practices and the pre-Islamic Malay customary laws and values were practised in the community.

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[257] M.G. Peletz (1987) 'The Exchange of Men in 19th-Century Negeri Sembilan (Malaya)
American Ethnologist, Vol.14, 3 (August) p450
[258] G. Clifford. (1983) 'Local Knowledge: Fact and Law in Comparative Perspective," in G. Clifford (edt) *Local Knowledge: Further Essays in Interpretive Anthropology,* New York: Basic Books. P185

III.   The period of reformist movement to purify the un-Islamic beliefs and practices such as on superstitions, accretions and mysticism

IV.   The period of struggle against the European imperialism that was regarded by the Malay as foreign disbelievers. During this period *Jihād* became religiously motivated to challenge them.

V.   The period ideological and political struggle between secularly-oriented political forces, systems and elites with reformist-oriented Muslims. It was at this period that the ideas or concepts of the "Islamic state" and "Islam is a Way of Life" were propagated, and

VI.   The period of post Islamic Revolution in Iran. [259]

There are two different forms of customary laws practised in Malaysia namely *'Ādat Temenggong* and *'Ādat Perpatih*. The latter is widely practised in the state of Negeri Sembilan while the former is, in general, being practised in other states in Malaysia. The content of *'Ādat* especially for *'Ādat Perpatih* covers many aspects of life including politics, property and inheritance and the laws related to marriage and divorce.[260] There are also *Pantun* and *Perbilangan* (customary sayings) that politically and socially deal with the wide aspect of life.

In the Malay community, *'Ādat* should be discussed properly and politely and is indeed a very important element in their culture, just as the language and Islām are to them. Although Islām is

[259] M.K. Hassan (2004) 'The Muslim World in the 21ˢᵗ Century.' *Journal of Islam in Asia*, No.1, 1(June), p335

[260] C.W.C. Parr and W.H. Mackray(1990) 'Rembau, One of the Nine States: Its History, Constitution, and Customs.' As cited in M.G. Peletz (1993) 'Sacred Texts and Dangerous Words: The Politics of Law and Cultural Rationalization in Malaysia.' *Comparative Studies in Society and History*, Vol.35, 1 (January) pp71-72

widely accepted as the religion for the Malays, a considerable amount of Hindu and pre-Hindu practice, including the beliefs of the Malay pagan, have been accepted and embedded into the *'Ādat.* As a result, the adat becomes an important entity for the discussion of both the Malays and Islām in the Malay community. Therefore, the 'Malayness' of Malays has two central pillars: Islām as the religious and universal one, and, *'Ādat,* or the Malay customary laws, as the local moral one."[261] In the life of the Malays, Islām has taken 'cultural-symbolic' form. Beside being a critical pillar for the faith, it is also "ceremonial and ritualistic."[262]

Islām, as it may seem along the "evolution" of the Malay culture, has mixed and in many parts, played very important roles in that culture. It is inseparable. No aspects in the discussion of the culture, if taken lightly, lead to become insensitive issues. For example, Hamka, a prominent Malay scholar in Indonesia used to criticise the *'Ādat* in the Minangkabau practice which he proclaimed as unislamic.[263] His criticism only sparked anger from the *'Ādat* functionists. However in his later book Hamka tried to demonstrate the connection of *'Ādat* with Islām by using a famous phrase in the *'Ādat* perpatih; *Adat bersendikan Sharā', Sharā' bersendikan Kitābullāh* (*'Adat* is based on Islamic law, and Islamic law is based on the book of Allāh).[264] He argued that anything outside of this boundaries is *'Ādat Jāhiliyyah* (*'Ādat* that was practicsed during pre-

[261] S.A. Baharudin. (2001) 'Discourses On Political Reform And Democratization In East And Southeast Asia In The Light Of New Processes Of Regional Community Building Project.' *Discussion Paper* No. 14/2001 Institut für University of Duisburg, Germany, p5
[262] *ibid*, p8
[263] HAMKA (1984) *Islam dan Adat Minangkabau* as cited in W.S.W . Yusoff (2004) 'Twentieth Century Muslim Reformer in the Malay-Indonesia Archipelago: An Intellectual Biography of HAMKA'
*Journal of Islam in Asia,*Vol.1, 1,p367
[264] *ibid*

Islamic periods). By using this method Hamka was seen successful in finding the bridge between *ʿĀdat* and Islām which is important for *Daʿwah* purposes.

The practice of *ʿĀdat* in the Malaysia's modern Malays has been exposed to arguments, criticisms, and to some point, purification. As discussed in the above, *ʿĀdat* contains influences of Hinduism and pre-Hinduism beliefs and practices that were embodied in the Malay life. The emergence of *Daʿwah* groups in Malaysia come along with the resurgence of Islam and resulted in many young Malay Muslim starting to understand Islām more clearly. In return, they started to argue the practice of *ʿĀdat*. Karim argues;

"They tend to see many Malay *adat* practices as animistic and rooted in pre- and unIslamic (India) traditions. For example, criticis on the use of *pawangs* (shamanic specialists), *bomohs* (shamans), the wedding ceremony and its associated practices (including *bersanding*, *dikir* [zikir] (sufi- inspired chants) music, dances (including modern rock music), *mas kahwin* (dowry), offerings to spirit), the *wayang kulit* (shadow puppet show) and other 'Malay' practices…"[265]

Similarly they also regarded *Kenduri*[266] especially during weddings, as *Maksiat* (sinful) and wasting money. With those attacks the *Daʿwah groups* were seen as threats to Malay culture.[267]

Although the practice of *ʿĀdat* seems to be affected with the *Daʿwah* movement, it was the British, who for the first time, distinguished between the state and the religion in the 19th century. With

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[265] W.J. Karim. (1992*) Women and Culture: Between Malay Adat and Islam*, Sydney: West view Press, p15 pp175-177
[266] A celebratory feast held especially during the weddings, funerals etc.
[267] W.J. Karim. (1992) *Women and Culture: Between Malay Adat and Islam*, p173

the introduction of this policy into Malaysia (then was Malaya) Islām was also clearly distinguished from ʿĀdat and for the first time religion and state was separated. This can be seen from the Sixth Article of the Pangkor Engagement in 1874.

"…that the Sultan receive and provide a suitable residence for a British Officer to be called Resident, who shall be accredited to his Court and whose advice must be asked and acted upon on all matters other than those touching upon Malay Religion and Custom." [268]

This engagement is important when the issue of ʿĀdat and Islām in Malaysia are going to be discussed; this was the first officially written document that separated the power of Malay Rulers from the state administration. Prior to that, the state administrations were all under the power of Sultan and the Malay headmen. The second important point is that Islām was only referred to in small penal and civil cases in court. Religious courts (Sharīʿah courts) which were established for Muslims legal matters were limited to Malay marriage, divorce, inheritance and some other smaller matters[269] compared to secular courts that function as the highest judicial authorities. To make things worst, local customs was also interpreted "from the principle of English law with the

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[268] C.N. Parkinson. (1960) *British Intervention in Malay, 1867–1877* as cited in D.J. Banks, (1976) 'Islam and Inheritance in Malaya: Culture Conflict or Islamic Revolution?' *American Ethnologist,* Vol.3, No.4 (November), p573

[269] With the separation of *Sharīʿah* court from secular courts, wider variety of cases which were once under the Malay religious official were then administrated under the secular courts. In other word, after the British rule, the interpretation of *ʿĀdat, Islām* and *Sharīʿah* were from the British officials. For more clarification see E. Sadka. (1968) *The Protected Malay States, 1874–1894,* Kuala Lumpur: Oxford University Press

aid of hierarchical secular administrations."[270] With this changes the vital roles of Islām in the Malay society was also effected.[271]

In summary, the six propositions on *'Ādat*'s development in the Malay community, indicate that un-Islamic practices in *'Ādat* have been challenged at least in the three consecutive periods of the Islamisation process in the Malay world. Again it is a suggestion to show that, amid the dynamic nature, the Malay people is still holding dear to the *'Ādat.*

2.5 Islām in the Traditional Malay Society

Historical evidence indicates that the Arab and Persian had made some contacts as early as in the 7th century. However the question of when exactly the Muslīm community established itself in the Malay Archipelago is still not very clear. With the spreading of Indian political power in the Malay Archipelago in the 7th century the Malay was influenced by Hinduism in belief and in practice. It was in the thirteen century that the mass conversions of the Malay to Islām took place.[272] However in the earlier stage of the arrival of Islām, the religion was not the central focus of social activities in the Malay society.[273] Although the Malay highest class converted to Islām, the ordinary people of the Malay still attached to animism that had long been adapted into their

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[270] J.B. David. (1976) 'Islam and Inheritance in Malaya: Culture Conflict or Islamic Revolution?' ,p573
[271] *ibid*
[272] G.P. Means. (1969) 'The Role of Islam in the Political Development of Malaysia.' *Comparative Politics*, Vol.1, No.2 (January), p264
[273] K. Abdullah. (1999) 'National Security and Malay Unity: The Issue of Radical Religious Elements in Malaysia' *Contemporary Southeast Asia*, Aug 1999,21,2 (August), pp261-282.

culture and social life.[274] It is also important to consider the presence of the *Ṣufi* mystics in this community. This is because in the thirteen century when Islām was generally accepted by the Malay, the *Ṣufi* mystics from India "were zealously engaged in an extensive campaign of proselyting."[275] The Malay easily adapted *Ṣufi* mystics due to its ability to tolerate with the beliefs and practices of their pre-Muslim society. On this adaptation Gibb notes:

> "…There is in the mental makeup of nearly all the Muslīm peoples a strong infusion of what we may call the 'raw material of pantheism.' I mean the heritage of primitive animism, the belief in spirits, in *Jinns*, in *Afrits*-And though some of these animistic beliefs and practices were definitely rejected by Islām and remained outside it, yet a certain number of them gained admission and eased the way for the worship of saints and 'marabouts'; the belief in a hierarchy of living *Awliyā'* (plural for *Wali)* who exercised divinely conferred powers in this world; and other such elements, which were taken up into Ṣufi thought."[276]

In terms of social life in the traditional Malay society, religious institutions especially *Masjid* (mosque) and *Surau* (prayer house) were important. There was a *Masjid* in every village. The elders would select a few number among the villagers to run the *Masjid*. Generally they selected an *Imām*, a *Bilāl* and a *Siak*. The *Imām* would leads the prayer especially on Fridays. *Bilāl* was the one in charge to do the *Azān* (calling to the prayer) and also assisted the *Imām*. The *Siak* ensured everything such as prayer mats were ready before the prayer took place. *Masjid* and *Surau* were not only used for religious purposes such as regular prayers but were also the place for social and political meetings for the villagers. The children were brought to those places to get knowledge

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[274] *ibid*
[275] P.M. Gordon. (1969) 'The Role of Islam in the Political Development of Malaysia.' P266
[276] H.A.R. Gibb. (1947) *Modern Trends in Islam*, Chicago: University of Chicago, pp22-23

from the *Imām* on religious instruction and learnt the holy *Qurān*. In some cases the capable *Imām* also taught the villagers about the religion. Those institutions were run through *Ṣadaqah* (donations) and also from *Zakat* which is a must for eligible Muslim.[277]

Social interaction and solidarity were strengthened through various activities in the society. Common prayers, rites, rituals and festivals all promoted social solidarity to the rural people.[278] The Malay peasants did the daily prayers quite consistently in the mosque and in the prayer house thus contributed to their social interaction. Moreover, social integration was also gained through religious and non-religious rites and ceremonies such as planting and harvesting time. During *Kenduri* or communal feasts the villagers worked together and voluntarily offered help.

In terms of politics Islām was significant in many aspects. As had been mentioned earlier, the Hinduism influences in the Malay community were not totally abandoned when they converted to Islām, thus the new religion "… did not displace existing political and social elites or challenge too many existing social values and practices."[279] For example in the case of the Ruler constitution, the concept of divine kingship which was Hinduism influence was Islamised with the belief that it was an obligation for the Ruler to protect the faith of his men and be "God's shadow" on the earth.[280] Interestingly, especially in the Malay community, a Ruler will be much

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[277] For more clarity on the religious institution in the rural areas of the Malay see, P.M. Means (1969) 'The Role of Islam in the Political Development of Malaysia.' pp268-269,

[278] Religions undoubtedly promote integration of the community. For more information see, J. Wach. (1944) *Sociology of Religion*, Chicago: University of Chicago Press, p42

[279] P.M. Gordon. (1969) 'The Role of Islam in the Political Development of Malaysia.' P266

[280] *ibid*

respected if he was able to produce *Salasilah* (a genealogy) that his lineage was linked to some famous Muslim Monarch.

In summary, Islām for the Malay community especially at the village level, played important roles and became a vital social force. Religious superiority was clearly demonstrated in social interaction. The establishment of the mosque and prayer house in any village in the Malay community showed how the religious institutions were being respected in this community. Most importantly the member of the society was integrated through Islām which has been accepted as a vital element in their culture.

2.6 Historical Background of the Development of the Malay Businessmen

In general the traditional Malays has been stated as living in *Kampong* (rural areas) and engaged in agriculture and fishing,[281] whereas non Malays especially the Chinese immigrants were involved in business and entrepreneurial activities. However, this statement is not absolutely true since the Malay had involved themselves "of the period lived by trade and involved themselves in it."[282] They had experienced a period of economic independence and were involved in trade with the traders from China, India, Europe, Japan, Arab regions and other people from other countries before the coming of the European colonialists and immigrant population.[283]

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[281] H. Crouch.(1996) *Government and Society in Malaysia.* Sydney: Allen and Unwin as cited in K.A. Mastor, P. Jin and M. Cooper. (2000),p97

[282] A. Reid. (1990) 'An 'Age of Commerce in Southeast Asian History' *Modern Asian Studies,* 24, 1,p4

[283] S.A. Baharudin. (1997).'The Economic Dimension of Malay Nationalism- The Socio-Historical Roots of the New Economic Policy and Its Contemporary Implications.'The Developing Economies, XXXV-3 (September) p245

The significance of the Malay in trades can be traced back to the 15th century Malacca. It was a well known port with a population of around 50,000. Malacca flourished as an important route for vessels from the East and the West. Two forms of *Sharī'ah* based law were used, *Hukum Kanun Melaka* and *Undang-undang Laut Melaka.*[284] Differing from *Hukum Kanun Melaka,* which concerned the rule of the ruler's power, rules relating to proper conduct, criminal and civil laws as well as the family law, the *Undang-Undang Laut Melaka* concerned rules of the sea. It was particularly concerned on codes and rules for sea users and it was obeyed by all merchants regardless of their belief and origins.[285] Looking into the above legal text the influence of Islām for the trading rules were widely used. Among the examples are the use of Arabic-Islam terms such as *Imām, ma'mūm ,Malim, Amānah, Haq Ta'āla, Ṭayyib, Ta'zir and Mithqāl.*[286] The Malacca Malay was not only getting involved in the trade but at the same time followed the rules from a Malay political power at that time, the Malacca Sultanate.

In the 16th to the 17th century Southeast Asia was important for trading route and port cities. The region was relatively highly urbanised. Among the popular ports for trading during this period were Melaka, Brunei, Pegu, Surabaya and Makasar.[287] The Malay traders had international connections and were high in mobility i.e. their readiness to move to other places if business was

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[284] *Hukum Kanun Melaka* (Malacca Digest) and *Undang-undang Laut Melaka* (Maritime Laws of Malacca) were used in the 15th century in Melaka as a basis of social order. See Liaw (1976) *Undang-undang Melaka* as cited in A. Aziz and S.A. Baharudin. (2004) 'The Religious, the Plural, the Secular and the Modern: A Brief Critical Survey on Islam in Malaysia.' *Inter-Asia Cultural Studies,* Vo.5, 3, p344

[285] *ibid.*

[286] *ibid*

[287] A. Reid. (1990) 'An 'Age of Commerce in Southeast Asian History' *Modern Asian Studies*, 24, 1,p3

threatened.[288] The Southeast Asian traders had huge vessels up to 200-500 tones in weight. However with the emergence of European traders with strong support from their political powers, especially the Portuguese and the Dutch in the 17th century, small vessels of 20-30 tones were used.[289] This evidence shows how the Southeast Asian traders, including the Malay were affected by the European power especially when the Portuguese and the Dutch conquest of Malacca and many of Moluccan ports respectively took place.

The colonialisation periods especially from 1824 onwards until the independence of Malaysia in 1957 however changed the reality in which the colonial conquest and immigrant advancement in the economic sector left the Malay economically backwards.[290] As a result the Malay were mainly attached to rural and largely agrarian ways of life even after the independence in 1957. After the independence the Malay peasants from *Kampong* (rural areas) started to live in new urban areas to gain economic fortune . The uneasy lives in the cities and with the Chinese controlling the business made them start to question the significance of UMNO for their survival in their own homeland especially in terms of political power and economy. The political power was in the Malay's hand but "they remained barred from the world of business."[291] The experience of those urban Malay was further noticeable with the formation of urban Malay groups in UMNO.

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[288] *Ibid*, p4

[289] *ibid*,p4

[290] The Malay backwardness was also contributed from the Malay cultural traits at that time as well. Such as poor time management, a lack of rationality , attitudes toward works and so on. See, H. Mutalib. (1993) *Islam in Malaysia -From Revivalism to Islamic State.*(Trans), Singapore: Singapore University Press, p245

[291] W.F. Case. (2000) 'The New Malaysia Nationalism: Infirm Beginnings, Crashing Finale'. *Asian Ethnicity,* Vo.1,No.2(September), p137

The Malay was in poor situation even after the country was free from the British colonisation. In terms of equity, the Malay only had a small portion of it. By the end of 1960s the Malay only owned not more than 1.5% of the economic cake. The Chinese on the other hand held around 23% and the rest was owned by foreigners.[292] This was alarming for the country which was once called the Malay Peninsula. The disparity in economic sector between the Malay and non-Malay became an important agenda for UMNO especially from the pressure groups within the party.[293] Two sessions of Economic Congress were organised by UMNO led by Tun Abdul Razak, who was the minister of National and Rural Development. A number of proposals have been tabled. Solutions on how the state could promote the Malay to participate in business were discussed.[294]

In 1969, for the first time in its independent history, Malaysia witnessed the first riot erupted between the Malay and non-Malay citizens.[295] Following to the 1969 riot an emergency law was

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[292] J.K. Sundram (1988) *A Question of Class: Capital, the State, and Uneven Development in Malaya* as cited in Case, William F. (2000) 'The New Malaysia Nationalism: Infirm Beginnings, Crashing Finale.' *Asian Ethnicity*, o.1,No.2(September), p137

[293] *ibid*. Some Malay nationalist argued that in terms of economic and material ownership their rights were being driven out from their own home ("*dirampas segalanya di rumah sendiri*") thus the political and the economic agenda of the nationalists was to repossessing their rights from the British and the immigrants especially the Chinese, see S.A. Baharudin. (1997) The Economic Dimension of Malay Nationalism- The Socio-Historical Roots of the New Economic Policy and Its Contemporary Implications The Developing Economies, XXXV-3 (September), p245

[294] W.F. Case. (2000) 'The New Malaysia Nationalism: Infirm Beginnings, Crashing Finale', p 137

[295] This riot is the well known *Tragedi 13 May* (May 13th violence). It happened on the 13th of May 1969. W.F. Case argues it was the political reason that started the flame, "…Malay voters drifted from UMNO to support the PMIP [PAS] [The Pan-Malaysian Islamic Party], and Chinese voters turned from the MCA to the DAP [Democratic Action Party], the PPP [People's Progressive Party], and the *Gerakan*. The Alliance thus won only a plurality of the total vote, enough to retain control of the federal government, but not enough to form several state governments. In Kuala Lumpur, many Malays, suddenly fearing that their community would have neither political *nor* economic power, looked upon the celebrating Chinese as if they were to have both. Indeed, DAP and *Gerakan* elites led "victory" processions that sustained non-Malay communal fervour for several days." See his, (1991) 'Comparative Malaysian Leadership:Tunku Abdul Rahman and Mahathir Mohamad' *Asian Survey*, Vol,31,5, p461. For more clarification on

implemented. As a result, the implementation of the National Economic Plan (NEP) swiftly followed in 1970. The main objective of NEP was to eradicate poverty and to restructure the society that was recognised as the prime factors for the May 13th Violence. It was through this policy that the number of the Malay in business started to increase. This is because; the Malaysian government through NEP gave opportunities to the Malay to get involved in business activities. NEP was thus a government policy to promote the interests of *Bumiputera* ('sons of the soil' or ethnic Malays) over the other population in the country.[296] A principal target of NEP was, "…by 1990, 30 per cent of the country's corporate wealth would be held by, or on behalf of, *Bumiputera...*"[297] Among the strategies undertaken under the NEP for the Malays were;

1. Accelerating the Malay toward urbanisation

2. Opening up tertiary education

3. Setting up a new network of state enterprises to provide managerial skills to the Malay

4. Setting up a new state-run unit trusts offering lessons in stock ownership

5. Requiring private businesses, Chinese-owned and foreign, to facilitate on-site training in entrepreneurship by allocating 30 per cent of their positions for the Malay.

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the May 13th violence, see W.F. Case. (2000) The New Malaysia Nationalism: Infirm Beginnings, Crashing Finale Asian Ethnicity, pp131-147 and Vorys, Karl Von. (1975) *Democracy Without Consensus: Communalism and Political Instability in Malaysia*. Princeton: Princeton University Press.
[296] Worden, Nigel.(2003) 'National Identity and Heritage Tourism in Melaka, *Indonesia and the Malay World*, Vol.31, 89(March), p32
[297] For more clarification, see Milne, R.S.(1976) 'The Politics of Malaysia's New Economic Policy,' *Pacific Affairs*, 49 (Summer) pp235-261

6. Awarding constructions and supply for the state contracts mostly to the Malay in intention to transform graduates, managers and executives into entrepreneurship.[298]

Although many Malay businesspersons were born under NEP some people argued that it was the upper and middle classes who benefited.[299] Taking into account the relationship between the economy and the politics of the Malay, this argument holds some truth. With many projects under the Rural and National Development programs, many Malays became entrepreneurs. They gained benefits from infrastructure projects such as in the construction of roads and water supplies. They were also involved in the capacity-building projects such as providing fishermen with equipment, building ice factories and providing managerial training for rural participants.[300] Although the Malay was generally seen as entrepreneurs that started to engage in capitalist business, the Malay, especially the businesspersons have their image tarnished considerably. This is because the projects they gained were from the government, and in some cases, through UMNO state leaders. To ensure the sustainability of their businesses, they involved themselves in politics and, "As a result, UMNO politicians became not only more interested in the business of politics but also increasingly knowledgeable in the art of the politics of business, particularly, in the business of rural development…"[301] With this respect the Malay

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[298] W.F. Case. (2000) 'The New Malaysia Nationalism: Infirm Beginnings, Crashing Finale' p137
[299] S.H. Ali. (1981) as cited in D.K. Mauzy and R.S. Milne (1983) 'The Mahathir Administration in Malaysia: Discipline through Islam' *Pacific Affairs*, Vo.56,no.4 (winter)p626
[300] S.A. Baharudin. (1997)The Economic Dimension of Malay Nationalism- The Socio-Historical Roots of the New Economic Policy and Its Contemporary Implications The Developing Economies, p249
[301] *Ibid*, p248

culture which is associated to Islām constitutionally and culturally is also effected. In terms of economy the culture of the Malay businessmen was also unclear as one author argues, "A capitalist economy with its attendance culture, which not only dictates the framework of economic life there but has gradually won new supporters amongst the burgeoning Malay middle class."[302]

2.7 Islamisation Under Mahathir's Administration 1981–2003

Compared to the previous prime Ministers of Malaysia, Mahathir's approach has been seen as managerial. His management style started as early as when he was appointed to the post. For example, he urged the civil servants to arrive at the office on time and resulted with the introduction of 'clock-in' system in the government offices nationwide. They were also advised to wear name-tags during office hours. He also introduced special dress for all ministers at National Day celebrations. For this he chose the dark blue suits for them reflecting hard work in the new industrial country. His managerial style was summarised as,"…including a sense of urgency, speed, and attention to the distribution of information."[303]

Among the major policy he undertook was the introduction of the Look East policy. The objective was to learn the technology and strong work ethics from the Japanese and Korean.[304]

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[302] H. Mutalib. (1993) *Islam in Malaysia –From Revivalism to Islamic State.* Singapore, p 117
[303] D.K. Mauzy and R.S. Milne. (1983) 'The Mahathir Administration in Malaysia: Discipline through Islam,' p624.
[304] *Ibid*, p627

As far as ethics and morality is concerned, Mahathir argued that "…such Japanese quality as loyalty, unselfishness, diligence, efficiency, cleanliness, orderliness, sincerity, trustworthiness, thrift, and-most frequently-hard work and discipline."[305] Mahathir's adoption of the Japanese ethics was in line with the eastern society's social value in that, "…their philosophy in trade, for example, profit is not everything. They do not have this great class difference that you find in the West [where] in a factory the executives will never sit down in the same canteen with the workers."[306]

During his tenure as a premier, as never before, Islām became "…one of the decisive factors…" on Malaysia political agenda.[307] The role of Islām that was seen as merely functioning in ritual matters started to change with a well publicised *Penerapan Nilai-Nilai Islām* (the inculcation of Islamic values) at the beginning of his administration. With the implementation of this programme Malaysia started to experience a gradual transformation from being a secular to more Islamic administration without sacrifying national unity with the non-Muslim population.[308] The steps he had taken in promoting Islām started from the onset of his appointment as the prime minister post and these have made the non-Malays become uneasy. However Mahathir clarified his policy. He argues;

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[305] As cited in *ibid*, p628

[306] D.K. Mauzy and R.S.Milne (1983) 'The Mahathir Administration in Malaysia: Discipline through Islam,' p628.

[307] K. Abdullah.(1999) 'National Security and Malay Unity: The Issue of Radical Religious Elements in Malaysia' p266

[308] *ibid*, p265. The project was however did not well accepted by the Islamist groups such as PAS (Pan Islamic Party of Malaysia) and *al-Arqam*. From PAS point of view Islamisation is to change the country into a total Islamic civilization country.

"What we mean by Islamisation is the inculcation of Islamic values in government. Such an inculcation is not the same as implementation of Islamic laws in the country. Islamic laws are for Muslims and meant for their personal laws. But laws of the nation, although not Islamic-based, can be used so long as they do not come into conflict with Islamic principles."[309]

Mahathir also invited prominent leaders of Islamic groups in the country to join his government. It was here Anwar Ibrahim, then the President of ABIM (the Malaysian Islamic Youth Movement) joined Mahathir's bandwagon. Other figures who also joined the government were Yusuf Noor, then the Dean of the Faculty of Islamic Studies at the *Universiti Kebangsaan Malaysia* (National University of Malaysia) and Zainal Abidin Abdul Kadir, the former Director of *Pusat Islam* (the Islamic centre). In terms of Islamic administration *Bahagian Hal Ehwal Islam, BAHEIS* (Islamic Affairs Division) was upgraded into *Jabatan Kemajuan Islam Malaysia, JAKIM* (The Department of Islamic Development), significantly upgrading *BAHEIS* which was once only a small unit. The intention was to make the department as religious referral centre for the country.[310] Apart from these examples of Islamisation under Mahathir's administration there were more which have been discussed in many books and articles.[311]

The emergence of a so called *Daʿwah* groups in Malaysia that began in the mid-1970s were also a big challenge for Mahathir. He chose not to oppose this group openly but with a strategy that

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[309] A citation from an interview with Mahathir as cited in, Mutalib, H. (1993) *Islam in Malaysia-From Revivalism to Islamic State.* Singapore: Singapore University Press, p30

[310] K. Kamarulzaman (1999) 'National Security and Malay Unity:The Issue of Radical Religious Elements in Malaysia' p266.

[311] For example H. Mutalib. (1993) *Islam in Malaysia-From Revivalism to Islamic State.* Singapore: Singapore University Press especially on pp30-35. R.S. Milne and D.K. Mauzy.(1999) *Malaysia Politics under Mahathir,* London:Routledge.

later proved his political cunningness.[312] First of all, as the author discussed earlier, by inviting Anwar Ibrahim. Secondly was his move to make UMNO look more Islamic in appearance.[313] This was done to make sure that Islam is not left to oppositions especially PAS to gain support. To realise this UMNO was pictured as a party for the Malay and its goal has never changed in promoting Islam. "Prime Minister Mahathir told the press on several occasions that UMNO's struggle was based on Islām, and that its three objectives were protecting "Malay rights, Islām and the country."[314] To make his government look Islamic in practice rather than merely using Islam as a symbol, he announced in 1982 the three big Islamic government projects namely, Islamic bank, the International Islamic University and Islamic Civilisation courses in all public universities – courses that were set to become compulsory for all students attending Malaysian universities.[315]

Mahathir is also famous with his efforts in reshaping the Malay identity. In Malaysia the most significant part of the Malay identity is Islām. As a result, anything that is being discussed on the Malay basically correlates with Islām - notion that is also used through out this research.

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[312] His strategy was different from the past undertaken by the previous prime ministers. The formers, especially the late 1970s, only responded by sponsoring *Daʿwah* program to propagate that the opposition views were wrong and used the incorrect interpretation of the *Qurān*. At the same time religious activities were being controlled by the use of larger federal bureaucratic infrastructures. However the strategy that was undertaken by Mahathir gave *Daʿwah* groups more space to propagate. And this in return gave the government a new challenge to control them. For more clarification see, D.K. Mauzy and R.S. Milne (1983) 'The Mahathir Administration in Malaysia: Discipline through Islam,' p635

[313] J. Nagata (1980).'Religious Ideology and Social Change: The Islamic Revival in Malaysia,' *Pacific Affairs, 53* (Fall) pp405-439 especially pp429 and 436

[314] D.K. Mauzy and R.S. Milne. (1983) 'The Mahathir Administration in Malaysia: Discipline through Islam,' p636

[315] *ibid*, p638

In 1991 he called for the Malay to bring about a *Melayu Baru* (New Malay).[316] In the 1992 UMNO General Assembly he again repeated the notion.[317] The newly introduced concept was his hope for the Malay to be entrepreneurs and to compete with the local Malaysian Chinese and the local capitalists.[318] In the UMNO General Assembly in 1992 he urged the Malay to look back into their culture and asked for"…a new culture which is relevant to the present business climate…"[319] In the 1997 General Assembly he stressed the need for the Malay to change their way of thinking and living in the country because of the changes of time. He stresses, "…the Malay culture in this era is not the same with the Malay culture when we were fighting for independence and during the early post-independence period."[320]

There were also some similar programmes at the national level such as;

1.   The establishment of the Malaysian Islamic Development Foundation

2.   Approval for an Islamic Insurance Company

3.   Approval for Islamic pawnshops

4.   A decision to upgrade the position of *Qāḍi* and *Sharī'ah* courts

5.   A ban on the import of non-*Ḥalāl* beef

6.   The establishment of an Islamic Teachers Training College

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[316] *Utusan Malaysia*, 'Mahathir:Lahirkan Melayu Baru'. 9 November 1991.

[317] W.F. Case argues that *Melayu Baru* for Mahathir is a transformation from the feudal dependence to a new economic approach as outlined by the NEP. See his, (2000) 'The New Malaysia Nationalism: Infirm Beginnings, Crashing Finale' p141

[318] E.C. Thompson. (2004) 'Rural Villages as socially urban spaces in Malaysia' *Urban Studies*, vol 41,12 (November),p2360

[319] W.F. Case.(1995) as cited in N. Worden(2003) 'National Identity and Heritage Tourism in Melaka p100

[320] *ibid*, p39, *cf* Mahathir's speech at, www.smpke.jpm.my/gn-data/ucapan.pm, 10.11.2006

7. Increased instruction in and use of Arabic script (*Jawi*)

8. Closer ties with Middle-Eastern countries

9. The extension of *Ramaḍān* regulations

10. Using the method of moon-sighting for *Ramaḍān* and *Hari Raya* (The first day of *Syawwal* month) and,

11. Penal Code Amendments directly related to religion.[321]

Mahathir's administration with regard to upgrading Islām in Malaysia undoubtedly has benefited the country. With regards to the business sector, especially with the look-east policy and one of his reasons while taking this policy was that he was so impressed with the economic development of the Japanese and Koreans without compromising their cultures and ethics. This implicitly urged religious values to be practiced in economic development.

Mahathir Islamisation policy was also significant in creating the Islamic environment to this country. With this on mind Muslims in this country started to practice Islām in all conducts openly such as in politics, social and economy.

> "Indeed, rising Islamic consciousness has, in a sense, created an enclave of Muslim business within larger economy. Though still insignificant in terms of total system, they are becoming more and more visible in urban centres like Kuala Lumpur, the federal capital. Tapes and publications aside, the food business is a flourishing element in this economic set-up. There are now even serious efforts to manufacture various food products directed towards a Muslim clientele conscious of the important of Halal food."[322]

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[321] D.K. Mauzy and R.S. Milne. (1983) 'The Mahathir Administration in Malaysia: Discipline through Islam,' p638
[322] C. Muzaffar. (1987) *Islamic Resurgence in Malaysia*. Kuala Lumpur: Fajar Bakti, p4

Chapter 3

The *Sharīʿah* Perspective

3.0 Introduction

In this chapter issues on economics, culture and society from the *Sharīʿah* perspective are going to be examined carefully. The objective is to understand the culture of Muslim people in relation to economics and their social lives. It is understood that Islam is one of the leading world's religions. It is a monotheistic religion like Judaism and Christianity. However its religious and political community character distinguish it from the latter religions.[323] From the Islamic point of view there is no separation between 'church' and state and the physical and spiritual dimensions of life.

The system as to how Muslims should individually and socially conduct themselves is known as the *Sharīʿah* . It is a fundamental religious concept of Islam and is sometimes called the Islamic law. It should not be misunderstood with *Fiqh*. This is due to: " *Fiqh* is the process of discovering and understanding the injunctions of the *Sharīʿah*."[324] Generally *Sharīʿah* means "path to be followed"[325] i.e. Muslims have to serve God (Allah) and travel along his life path solely in order

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[323] For more details on classification of the world religions see. A.A. Al Masdoosi (1962) *Living religions of the World : A Socio-Political Study*, Z. I. Ansari (Trans); Karachi, Pakistan: Begum Aisha Bawany Waqf.

[324] Mohammad Talaat al-Ghinaimi. (1968). *The Muslim Conception of International Law and the Western Approach*. The Hague: Martinus Nijhoff, P 106

[325] A.R.I. Doi (1983) *Shari'ah: The Islamic Law,*London: Ta Ha Publications, p2

to obey Him.[326] The root of the word *Sharīʿah* is 'Sha–Ra ʿA', its which literally meaning means is 'way to water.'[327] It refers to water as the source of all life.

Al- *Qurʾān* is the primary source of the *Sharīʿah* and concerned mainly with general principles and guidelines of being a servant of Allah. It does come without strict instructions however in the *Muhkamāt āyāt* clear and strict instructions clearly be found. Al- *Qurʾān* becomes the basis of *Sharīʿah* when supplemented by other sources.[328] Two major sources of the the *Sharīʿah h* are the Holy *Qurʾān* and Sunnah / Ḥadith.[329] The *Ijtihād* (judgements by Muslim jurists), is another supplementary reference used to explain matters that are not covered directly in the *Qurʾān* and Ḥadith / Sunnah.[330]

Being a divine textual law, the formation of the so called Islamic law as well as its authority are very much dependent on the two divine scriptures namely *al- Qurʾān* and *Sunnah*.[331] Siddiqui notes that the aim of *Sharīʿah* is to promote, protect, and preserve the values inherent in the Islamic way of life."[332]

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[326] S.A.A. Maududi (1995) *Al–Hijab: Purdah and The Status of Woman in Islam*,Lahore: Islamic Publication.P128

[327] Edward William Lane (1994), *Arabic–English Lexicon*, vol.2, Cambridge: The Islamic Text Society, p 1535

[328] J.L. Esposito (1982) *Women in Muslim Family Law*,Syracuse, N.Y.: Syracuse University Press, p3

[329] S.A.A. Maududi (1995) *Al–Hijab: Purdah and The Status of Woman in Islam*,Lahore: Islamic Publication, p95; A. Rahmann (1995) *Islam: Ideology and The Way of Life*,Kuala Lumpur: A.S.Nordeen.p367

[330] A. Rahman (1995) *Islam: Ideology and The Way of Life*, Kuala Lumpur: A.S.Nordeen.p350, M.I.A. Qaysi (1986) *Morals and manners in Islam : a guide to Islamic Ādāb*,Leicester: Islamic Foundation, p15.

[331] Mawil Izzi Dien (2004) *Islamic Law: From Historical Foundations to Contemporary Practice*, Edinburgh: Edinburgh University, p 36

[332] M.M. Siddiqi (1966) *Women in Islam*,Lahore: Institute of Islamic Culture, p9

The *Sharī'ah* urges Muslims to be rational in their life. It is only through submission that a person becomes a Muslim and that submission is only to the will of Allāh. This is because the literal definition of 'Islām' is submission.[333] Many attributes in the *Qur'ān* lead Muslims to be rational for survival.[334] They are urged to explore the earth with objectivity, even exploring the foreign lands in order to gain knowledge and enjoying the bounty of life. This in turn will provide them with a new knowledge that will benefit economic development and civilization. However Muslim entrepreneurs are strictly reminded that they are only trustees and are given responsibilities to administer the earth. It is an ideal concept of making progress without exploiting others, as what the capitalistic environment would indicate.[335]

In this research, the sources of *Sharī'ah* form the conceptual and theoretical framework and are used as the main references in the discussion.

3.1 Sources of the *Sharī'ah*

In the previous section the writer mentioned two kinds of sources of the *Sharī'ah* ; the main and the supplement. The primary source of the *Sharī'ah* is the Holy *Qur'ān*. It was revealed in 114 chapters. Its originality is preserved and Muslim believe that Allah has granted this through his

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[333] S.A.A. Maududi. (1994) *Islamic Way of Life*, Kuwait: International Islamic Book Centre

[334] Maxime Rodinson, *Islam and Capitalism*, translated by Brian Pearce, London: Allen Lane, 1974.

[335] M. Akbar (1993) 'Ideology, Environment and Entrepreneurship: Typologies from Islamic Texts and History', *The Journal of Entrepreneurship* 2(2)p141

verse; "Indeed! God is the one who revealed the *Qur'ān,* and God will surely preserve it."[336] And "God Most Gracious has taught the *Qur'ān...*"[337]

It does not only provide guidance in this world but it constantly calls Muslims to realize the nature of Allah, the transcendent truth, the one reality which is above and beyond all that humans can conceive.[338] The *Qur'ān* also discusses moral principles[339] as a complete way of life of Muslims.[340]

Coming next after the holy *Qur'ān* is the Ḥadith or Sunnah. Muslims believe that Prophet Muhammad was a perfect person. The Holy *Qur'ān* states that the Prophet Muhammad did not acquire the state of prophethood by himself but was chosen by Allah and his perfection is seen by Muslims as the perfect model, "*al-insān al-kāmil*" for human life to imitate. The Holy *Qur'ān* quotes it as: "Ye have indeed in the Apostle of God a beautiful pattern (of conduct) for any one whose hope is in God and the Final Day, and who engages much in the Praise of God."[341]

Muslims in the early ages of Islām were guided by the Prophet in the period of a little more than 20 years with them. All of his examples during the age of prophethood including his words, actions and silence became what is now known as the tradition of Sunnah/Ḥadith. The

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[336] 15:9 (The first number (s) before colon indicates the chapter of the holy Quran from where is is quoted while the number (s) after it refers to the verse (es) from the chapter). In this study Abdullah Yusuf Ali's work is refered in translating the Quran. See his, (2004) *The Meaning of the Holy Quran,*10 Edition,Maryland, USA: Amana Publications.
[337] 55: 1-2
[338] S.H. Nasr (1993) *Young Muslim's guide to the modern world,* Cambridge: Islamic Texts Society, p14
[339] Moral can also generally can be defined as practical philosophy. For justification on Islamic ethics and morality see, D.M. Donaldson (1953) *Studies in Muslim Ethics,*London: S.P.C.K.
[340] M.I. al-Qaysi (1986) *Morals and manners in Islam : a guide to Islamic adab,* Leicester: Islamic Foundation p16
[341] 33:21

Sunnah/ Ḥadith is the second foundation of religious sources after the Holy *Qur'ān*. The Holy *Qur'ān* in many verses states the importance of Ḥadith; "Obey God and obey the Prophet".[342] "Whoever obeys the Prophet, he or she has obeyed God."[343] Therefore the Ḥadith / Sunnah is a great treasury for Muslims after the Holy *Qur'ān*. Because Prophet Muhammad was the best person to translate the meaning of the *Qur'ān* through the Ḥadith, the Ḥadith emerges as the imperative source in understanding and appreciating the teachings of the *Qur'ān*.[344]

In terms of its content, the Ḥadith literature is the source of Islamic thought in wide range of human life including theology, law, and economics. The most popular Sunni Islamic scholars who compiled these Ḥadith are Malik, Bukhāri, Muslim, Tirmidhi, Abu Dawūd, Nasāi and Ibn Mājah and their works are considered to be the most authentic.

As has been said, earlier Muslims regarded the Prophet as a perfect human being, therefore they believed he is perfectly guided at every moment by Divine revelation. Reflections on the significance of the prophet's humanity can be traced in many verses of the Holy Qur'ān. For example Allāh says:

"If We had made it an angel, We should have sent him as a man, and We should certainly have caused them confusion in a matter which they have already covered with confusion. Mocked

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[342] 5:92

[343] 4:152

[344] For more clarification on Ḥadīth in modern era of Islām see, S.M.Yusuf (1966) *An Essay on the Sunnah: Its Importance, Transmission, Development and Revision*, Lahore: Institute of Islamic Culture

were (many) apostles before thee; but their scoffers were hemmed in by the thing that they mocked." [345]. In another verse Allāh further says:

" What kept men back from belief when Guidance came to them, was nothing but this: they said, "Has Allah sent a man (like us) to be (His) Messenger." Say, "If there were settled, on earth, angels walking about in peace and quiet, We should certainly have sent them down from the heavens an angel for an apostle." [346] With this in mind Muslims should imitate the whole life of the Prophet. As a result, there should be no time that the Muslīm business people would be dragged into a situation in which they are not guided. Having the *Qur'ān* and the Sunnah embedded in Muslims's life would theoretically guide the way they behave in all activities including business.

In addition to the main sources there are other sources which are called supplementary sources. They are *Ijtihād* (independent juristic reasoning), *Qiyās* (reasoning by analogy), and *Ijmā'* (consensus among the 'ulama'). *Qiyās* can be defined as " ... to seek similarity between new situations and early practices, especially those of the Prophet." [347] "The function of *Qiyās* is to discover the cause or *'Illah* of the revealed law so as to extend it to similar cases..." [348] In the case of wine

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[345] 6:8-9

[346] 17: 94-95

[347] Abdul Hamid A. Abu Sulayman. (1987) *The Islamic Theory of International Relations: New Directions for Islamic Methodology and Thought*. Herndon, USA: The International Institute of Islamic Thought, p 66.

[348] Muhammad Muslehuddin (1979). *Philosophy of Islamic Law and the Orientalists*. Lahore: Islamic Publication, p 135.

drinking the prohibition is derived from explicit text, where: " ... The cause for the prohibition is the intoxicating effect, hence in whatever this cause is found prohibition will become applicable..."[349]

Ijmā‘ is the consensus of opinion of the companions of the prophet and the agreement reached on the decisions taken by the learned *Mujtahidūn* or the jurists on various Islamic matters. Technically it is "the unanimous doctrine and opinion of the recognized religious authorities at any given time".[350] *Ijtihad* means "...an effort or an exercise to arrive at one's own judgment."[351]In particular it means a kind of juristic reasoning in providing answers to matters that are not clear in terms of *Ḥukm* in the Holy *Qur'ān* and Hadith. It is here when human reasoning plays an important part in the *Sharī‘ah.* [352]

The ongoing discussion on the concept of *Sharī‘ah* in this section demonstrates that the first two sources are divine. The three supplementary sources i.e. *Qiyās, Ijtihad,* and *Ijmā‘,* on the other hand are juristic reasoning of the 'ulama'. Apparently, the human factor has been crucial in the development of the *Sharī‘ah.* The *Sharī‘ah* "...clearly the product of the intellectual, social, and

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[349] *Ibid*

[350] M. Bernand '*Idjmā*'' *Encyclopaedia of Islam.* Bearman, P., Th. Bianquis , C.E. Bosworth , E.V. Donzel and W.P. Heinrichs. (Eds) 'Brill Online, http://www.brillonline.nl.' (23.6.2008).
It represents the consensus of Muslim scholars about issues that are not explicitly mentioned in the Qur'ān or Sunnah.There are three foundations of *Ijma'*: (1) *Ittifaq-i-Qauli,* unanimous consent expressed on declaration of *opinion;* (2) *Ittifaq-i-Fi'li* expressed in unanimity of *practice;* (3) *Ittifaq-i-Sakula,* when the majority of the Mujtahidun signified their tacit assent to the opinion or the minority by *"silence"* or non-interference.See, T.P. Hughes. (1895) 'A Dictionary of Islam', London: W.H. Allen & Co, http://www.answering-islam.org/Books/Hughes/index.htm (23.06.2008)

[351] A. Mashhour (2005) 'Islamic Law and Gender Equality-Could There be a Common Ground?: A Study of Divorce and Polygamy in Sharia Law and Contemporary Legislation in Tunisia and Egypt', *Human Right Quarterly* 27(2005), p566

[352] A.A.A. Na'im (1990) *Toward an Islamic reformation : Civil Liberties, Human Rights, and International law,* Syracuse, N.Y.: Syracuse University Press, p27

political processes of Muslim history."[353] If any problems are not covered by these two sources, the Muslīm jurists will judge by Ijtihād (the exercise of judgement through "Qiyas" i.e reasoning based on analogy and *ijmā'* i.e. consensus of opinion among the jurists based on the essence and spirit of Islam).[354]

It is also suggested that *Sharī'ah* should not be static but evolve and crucially important to provide solution to the changing social needs.[355] This character proved to be important and much new knowledge were brought into the Muslīm states. Silk and paper productions, for example, were learnt from the Chinese by the Muslīm merchants.[356] Their productivity as well as talented merchants in taking any open opportunity for the sake of their business enabled them to become important as the middleman to make goods from the West and East exchanged. They brought sugarcane from India and took cotton into Sicily and Africa.[357]

In this study, Sharī'ah is used as the main theoretical reference for discussing issues on Muslīm businessmen in trading. The first issue examined in this chapter is the Sharī'ah perspective on cultural influences.

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[353] *Ibid,* p14

[354] M.I.. al-Qaysi (1986) *Morals and manners in Islam : a guide to Islamic adab,*Leicester: Islamic Foundation p15, A. Rahman (1995) *Islam: Ideology and The Way of Life,* Kuala Lumpur: A.S.Nordeen, p350

[355] It is important to note that a majority of Muslims regard the Shari'ah as a divine concept without or merely has little place for human reasoning in making changes of legislation to take place. See, A.A.A. Na'im (1990) *Toward an Islamic reformation : civil liberties, human rights, and international law,* p11

[356] Y.L. Subhi (1969) 'Capitalism in Medieval Islam', *The Jounal of Economic History* 29(1 (Mar) p80

[357] For more information on Muslim merchants see, Y.L. Subhi (1969) 'Capitalism in Medieval Islam', *The Jounal of Economic History* 29(1 (Mar); Y.L. Subhi (1969) 'Capitalism in Medieval Islam', *The Jounal of Economic History* 29(1 (Mar) p80

3.2 The *Sharīʿah* Perspective on Influences of Culture

In dealing with the influence of other cultures, Muslims are advised to seek knowledge and science from them but not their culture. It is imperative for Muslims to define clearly the differences between knowledge and culture; the *Sharīʿah* regards knowledge as a common heritage of humankind.[358] Muslims are freely allowed to learn from them and their practical uses from whatever source they can. Even the prophet was told to ask from God "And say, O my Lord! Increase me in knowledge."[359] The root of acknowledging the existence of Allāh and the submission to His commands is knowledge, upon which the mental faculty of a man functions and agrees. The people who have knowledge about Allāh are regarded as the people who fear Allāh the most: Allāh states;

"And so amongst men and crawling creatures and cattle, are they of various colours. Those truly fear Allāh, among His Servants, who have knowledge: for Allah is Exalted in Might, Oft-Forgiving."[360]

The one who has knowledge is regarded as having "…tread the path of righteousness (taqwa)." [361] " O mankind! We created you from a single (pair) of a male and a female, and made you into

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[358] For more information on cultural responses of Muslims to the transformations, contradictions and challenges confronting contemporary Islam as it moves toward the twenty-first century see, A.S. Ahmad and H. Donnan (eds) (1994) *Islam, globalization and postmodernity*, London: Routledge; Schlesinger, P. (1993) 'Islam, Post-Modernity and the Media: An Interview with Akbar S.Ahmad', *Media, culture & society* 15(1): 29-42.

[359] 20:114

[360] 35:28

nations and tribes, that ye may know each other (not that ye may despise (each other). Verily the most honoured of you in the sight of Allāh is (he who is) the most righteous of you. And Allāh has full knowledge and is well acquainted (with all things)."[362] Righteousness is derived through the process of gaining knowledge and by applying that knowledge.[363] The tradition of teaching and learning and holding steadfast to this tradition ensures that knowledge is passed down to generations.

Islām gives a high appreciation for a person who is seeking knowledge. The Prophet says: "Seeking knowledge is obligatory for each Muslim (male and female)."[364] In another *Hadīth* the prophet asked his follower to search for knowledge, and the course of seeking knowledge should not be limited to geographical distance. Perhaps, through the trades in which the Prophet was involved earlier on, he emphasised this through a famous reference to China. He stated: "Seek knowledge even if it be in China".[365]

However as far as the question of culture and the way of life is concerned, Muslims are forbidden from imitating the modes of living of non-Muslims since that could have

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[361] S. Shah (2006) 'Educational leadership: an Islamic Perspective' British Educational Research Journal Vol. 32, No. 3, June 2006, p367

[362] 49:13

[363] S. Shah (2006) 'Educational leadership: an Islamic Perspective', *ibid*

[364] Muhammad bin Yazid Abu 'Abd Allah, In Muhammad Fu'ad' Abd al-Baqi (ed.) Sunan Ibn Majah, Vol. 1, Dar al-Fikr, Beirut, 1995. pp 81-82

[365] A.H.M. Al-Ghazali (1998), *Iḥya ̄ ̄ ulu ̄m al-di ̄n*, Vol. 1, Beirut: Dar al-Kutub al-'Ilmiyyah This Ḥadith was reported by Ibn 'Adī and al-Baihaqi narrated from Anas, Ḥadith *Mashhūr*. See, Ira ̄qi ̄, Abd al-Raḥi ̄m ibn al-Ḥusayn (1984) *al-Mughni ̄ ̄an ḥaml al-asfa ̄r fi ̄ –al-asfa ̄r fi ̄ takhri ̄j ma ̄ fi ̄ al-Iḥya ̄ ̄ min al-asfa ̄r*, Bayru ̄t : Da ̄r al-ma rifah, p9

disastrous consequences.[366] To Maududi the holy Prophet has positively and forcefully forbidden Muslims to assume the culture and mode of life of non-Muslims.[367] He stresses that the development comes from the right knowledge, science and discipline. If the Muslims want to learn from others, they can take lessons from their will, action, social-discipline and avail themselves of their knowledge and technical accomplishments.[368]

Based on the above argument, it is important for the researcher to clearly analyse these issues since unIslamic culture has had a strong impact on the Malay-Muslim society.[369] One example is that in the Malay traditional society, ʿĀdat or customary norms are well entrenched and practised although not all of them acceptable in Islām.[370] Another example is the belief in supernatural powers which has no Islamic bases.

The belief in supernatural powers other than Allāh, (such as ghosts and spirits in animism), are considered *Shirk* (Arabic: "making a partner [of someone]"), in Islām, idolatry, polytheism, and the association of God with other deities[371] and this may weaken the faith of a Muslīm. Faridi claims

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[366] S.A.A. Maududi (1995) *Al-Hijab: Purdah and The Status of Woman in Islam*, Lahore: Islamic Publication.

[367] S.A.A. Maududi (1985) *Political Theory of Islam*, p133.

[368] S.A.A. Maududi (1991) *West versus Islam*,Lahore: Islamic Publication, p15.

[369] The author has discussed this issue in the second chapter of this research. For additional information on Malay *Adat*, see, I. Awang (1996) *Adat Orang-Orang Melayu yang Bertentangan Dengan Akidah Islam*,Kota Bharu, Kelantan: Pustaka Aman Press.

[370] M.A. Bakar (1990) 'Islam and Nationalism', in T. Abdullah and S. Siddique (eds) *Islam and Society and Southeast Asia, Social Issue in Southeast Asia*, Singapore: Institute of Asian Studies, p160; Ismail Awang shows clearly many aspects of Malay *adat* that are contradictory to the teaching of Islam. His views oppose the widely practiced *adat* to certain verses from the Holy Qurān and Sunnah. See his (1996) *Adat Orang-Orang Melayu yang Bertentangan Dengan Akidah Islam*,Kota Bharu, Kelantan: Pustaka Aman Press, pp 9-20

[371] http://www.britannica.com/EBchecked/topic/541133/shirk (02.06.2009). Clear definition of this word can be learnt from D.Gimaret: He states, *Shirk*, "...signifies the act of "associating" with God, in other words, accepting the

that faith (imān) is the foundation of the Muslim society (Ummah) and Tauhīd (the belief in the existence and unity of oneness of Allāh) is the essence of this faith and the very core of Islam.[372] Muslims therefore have to safeguard their 'imān' and 'tauhīd' since it is the primary objective of all Islamic teachings and legislation.[373]

In the old Malay society, it was found that some of the Malay-Muslims had deviated from their faith because they blindly followed the customs and practices of animistic and Hindu-Buddhist beliefs left by their forefathers.[374] Without realising, they became *Mushrik*.[375] The Holy *Qur'ān* says; "Whoever ascribes partners to God, God will forbid him the Garden (paradise) and the Hell fire will be his abode."[376]

The same incident happened during the prophet's time. There was a group known as seers or diviners in the Arab society at the time.[377] They pretended to know the events of the past and future through their contact with *Shaiṭan* or *Jinn* or through other secret sources. The prophet

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presence at His side of other divinities; it may be translated either literally, by *associationism* or, in more explicit fashion, by *polytheism*. See his 'Shirk' in Clifford Edmund Bosworth. . et.al. (1997) The Encyclopaedia of Islam. Leiden : E. J. Brill, Vol. 8, p486

[372] S. Faridi (1993) *Inner Aspects of Islam*,Kuala Lumpur: A.S.Noordeen, p79, I. Awang (1996) *Adat Orang-Orang Melayu yang Bertentangan Dengan Akidah Islam*,Kota Bharu, Kelantan: Pustaka Aman Press, pp133-154

[373] M.I.A. Qaysi (1986) *Morals and manners in Islam : a guide to Islamic adab*,Leicester: Islamic Foundation, p28

[374] H. Mutalib (1993) *Islam in Malaysia-From Revivalism to Islamic State.*,Singapore: Singapore University Press, p152; Certain Muslim denies committing *Syirik* by asking supernatural power's help. Instead it is considered as *Ikhtiar* (means to an end, a course of action) and are done in the name of Allah), see M.B. Osnes (1992) 'Malaysia's Evolving Shadow Puppet Theatre', *Asian Theatre Journal* 9(1 (Spring), p115; also in P.L.A. Sweeney (1972) *The Ramayana and the Malay Shadow-Play.*,Kuala Lumpur:: National University of Malaysia Press,p34

[375] I. Awang (1996) *Adat Orang-Orang Melayu yang Bertentangan Dengan Akidah Islam*,Kota Bharu, Kelantan: Pustaka Aman Press.

[376] 5:72

[377] Yūsuf Al-Qaradawi (1994) *The lawful and the prohibited in Islam*, Indiana: American Trust Publication, p238

stressed to them what Allāh had revealed; "No one in the heavens and the earth knows the unseen except Allah."[378]

Accordingly, the unseen is known neither to the angles, the jinn nor human beings. Another example seen in the influence of Hindu-Buddhist customs in Malay society, is the belief in *Kubur* of '*Keramat*' (shrine or places of ritual ceremony), where sacrifices are offered to gain a miracle from the saints. The saints were believed to have 'supernatural powers' to fulfil their request. The same goes for practices of 'mandi Safar' (bathing in the sea during the month of *Ṣafar* in the Muslim calendar), another Hindu-Buddhist influence, believed to enable those involved to clean away their evil and bad luck.[379] The prophet as the messenger of God, did not claim to have supernatural capabilities and acting on the command of his Lord, the prophet proclaimed; "If I had knowledge of the unseen, I should have had abundance of good and no evil should have touched me. Truly, I am but a warner and a bringer of good tidings to those who have faith."[380]

In another incident a delegation came to the Prophet assuming he was one of those who claimed to have knowledge of the unseen. Concealing something in their hands, they asked the prophet to tell them what it was. The prophet told them in plain words; I am not a diviner. The

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[378] 27: 65

[379] For more information about *Mandi Ṣafar* among Malay Muslims see, M.B. Osnes (1992) 'Malaysia's Evolving Shadow Puppet Theatre', *Asian Theatre Journal* 9(1 (Spring), p14

[380] 7:188

diviner (what pertain to) the divination, and the soothsayers will all be in the fire."[381] The Prophet also recited to the *Ṣaḥābah* what Allāh has revealed to him: "Say: None in the heavens or on earth, except Allah, knows what is hidden: nor can they perceive when they shall be raised up (for Judgment)."[382] From this verse it is clear that no one knows the unseen accept Allāh.

Islām warns the one who goes and asks for soothsayer's and diviner's help that the action undertaken is the same as the one who practices it. The Prophet used to say; "The *Ṣalāt* (prayer) of one who goes to the soothsayer, asks him something and belives in what he says will not be accepted for forty days."[383] He also said; " Whoever goes to a soothsayer and believes in what he says, denies what was revealed to Muhammad."[384]

For what was revealed to the Prophet Muḥammad asserts that the knowledge of the unseen belongs to Allāh alone and that Muḥammad has no knowledge of it, much less anyone else as stated in the *Qur'ān*; "Say: I do not tell you that the treasures of Allah are with me or that I know the unseen, nor do I tell you that I am an angel; I follow only what is revealed to me."[385]

The earlier verse puts the quality of a man to being a servant of God and the only power worthy of being worshiped (and to seek help from) is Allāh. Any other form of help particularly using a mediator who claims to have knowledge of the unknown worlds is not permissible in Islām.

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[381] Cited in Yuᵓsuf al-Qaraḍaᵓwiᵓ, (1978) *al-Ḥalaᵓl wa al-ḥaraᵓm fiᵓ al-Iᵓslaᵓm*, Lubnan: Dār al-Qur'ān, p224.
[382] 27:65
[383] Ḥadith cited in Yuᵓsuf al-Qaraḍaᵓwiᵓ (1978) *al-Ḥalaᵓl wa al-ḥaraᵓm fiᵓ al-Iᵓslaᵓm*, p224.
[384] Al- Barraz, Ḥadith *Jayyid Qawiy* as cited in *ibid*, p225
[385] Surah 6: 50

Islām also condemns magic. The Prophet is reported to have said; "Avoid the seven destroyers", the listener asked, "O messenger of Allāh, what are they? He said, "Associating (partners) with Allāh (shirk), magic, taking a life which Allah has made sacred except in the course of justice, devouring usury, appropriating the property of an orphan, fleeing from the battlefield, and slandering virtuous believing women who are indiscreet." [386]

Many high profile Muslīm scholars such as Qaraḍāwi and al-Kaysi consider those who are practising magic as non believers (*Kuffār*) or as leading toward them, and some have even advocated that those who practiced it should be put to death in order to purify the society from their evil.[387] The *Qur'ān* has taught Muslims to seek refuge in Allāh and keep away from practitioners of magic as stated in the *Qur'ān* "...from the evil of those who blow on knots..."[388] In practice soothsayers employ the method of blowing their breaths onto knots of ropes or similar material. This practice is clearly forbidden in Islām. The Prophet said; "Whoever blows on knots practices magic, and whoever practices magic is a *Mushrik* (polytheist)."[389]

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[386] M.M. Khan (ed) (1996) *The English translation of Sahih al Bukhari with the Arabic text*, Volume 4, , Alexandria: Al-Saadawi Publications, Book 51, Number 28.

[387] Yu␣suf Al-Qaraḍāwi (1994) *The lawful and the prohibited in Islam*, Indiana: American Trust Publication p242
[388] 113: 4
[389] As cited in Yu␣suf Al-Qaraḍāwi (1994) *The lawful and the prohibited in Islam*, Indiana: American Trust Publication p243

It is also forbidden for Muslims from consulting the diviners or fortune-tellers concerning the secret of the unseen such as for removing difficulties or curing illness. This is based on the Hadīth;

"He is not of us who seeks an omen or for whom an omen is sought, who divines or for whom divinations made, who practices magic or asks someone to practise for him."[390]

The sin is not limited to the practitioners of magic only but also to those who believe in the magic, encourage them, and trust in what they say. The condemnation is similarly applied to those who use charms and amulets. This is very common among Malay traditional practitioners who recite incantations with charms to protect them and the people who seek for their help to give them protection against spirits and demons. Such practices are contrary to Sharī'ah and deny Tauḥīd.[391]

In old Malay society, practitioners were employed in 'fixing matches'. They sometimes were seen to cast a spell in a unique language that they claim as a way of communicating with evil to provide 'extra power'.[392] Qaraḍāwi notes that: "If the incantations are in a language that one does not know what is being said, they are prohibited out of fear of their being mixed with

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[390] *Ibid*, p243
[391] Yuˉsuf al-Qaraḍāwi (1994) *The lawful and the prohibited in Islam*, Indiana: American Trust Publication p243
[392] J.M. Gullick (1987) *Malay society in the Late Nineteenth Century : The Beginnings of Change*, Singapore: Oxford University Press.

unbelief and magic. However, if what is being said can be understood and there is mention of Allah in it, it is commendable because it is then a supplication to Allah."[393]

3.3 The Muslim society

As a starting point it is very important to stress that the one billion Muslims around the world share some common values, beliefs and codes of ethics. However, they may differ in other aspects such as socioeconomics, politics and cultural realities.[394] This is understandable; Islam provides the ethical and moral guidelines but it is the community of Islam who interprets and applies them with regards to its historical background, culture, socioeconomic condition and politics.[395] As a result Islām is practised from different interpretation of people in Muslim communities and - following mismatches between different cultures - ethical aspects. With this in mind it is crucially important to understanding the *Sharī'ah* and its development in the Islamic school of jurisprudence.

The social order in a Muslim community is based on the universal principle of human brother/sisterhood and endeavours to secure happiness, prosperity and goodness for both individuals and society. Afzal Rahman claimed that there is absolutely no place for 'a clash of

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[393] Yuͤsuf al-Qaraḍāwi (1994) *The lawful and the prohibited in Islam*, Indiana: American Trust Publication p245
[394] A. Mashhour (2005) 'Islamic Law and Gender Equality-Could There be a Common Ground?: A Study of Divorce and Polygamy in Sharia Law and Contemporary Legislation in Tunisia and Egypt', *Human Right Quarterly* 27(2005),p564
[395] *Ibid*

war' of any kind between individuals and society.[396] In Islām both the individual and society are responsible to Allāh. Individuals and society have to look after their interests and welfare, for which they are answerable to Allāh. Mutual responsibility leads to a harmonious balance between the individual and society.[397] The role of the individual in society is stated in the Holy *Qur'ān*; " ... Help ye one another in righteousness and piety, but help ye not one another in sin and rancour: fear Allāh. for Allāh is strict in punishment" [398] And; "Who enjoins what is right and forbid what is wrong and remain earnestly engaged in good deeds; these are the righteous people."[399]

And to encourage positive behaviour of the individuals, the following is made in the *Qur'ān*; "Anyone who comes with a good deed shall have ten times as much to his credit, while he that does evil shall be punished accordingly."[400] Therefore the individual will endeavour to direct his efforts in accordance with divine guidance; encourage goodness and piety and discourage evil and obscenity in society.

Afzalul claims that Islām offers a comprehensive social system, containing a complete code of life for Muslims in every field of activity.[401] The worship of one God provides an opportunity for Muslims to develop higher and finer moral qualities, such as justice, kindness, forgiveness, generosity, and love of truth.

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[396] A. Rahman (1988) *Islam : ideology and the way of life*,2nd Edition,London: Seerah Foundation London, p374
[397] *Ibid*
[398] 5: 2
[399] 3: 114
[400] 6 : 160
[401] A. Rahman (1988) *Islam : ideology and the way of life*, 2nd Edition, p376

A Muslīm scholar says that; "The external truth of the unity of mankind is by its nature and origin. This helps in completely eliminating racial pride and prejudices and claims of ethnic superiority, and gives ways to the growth of genuine feeling of human brotherhood among people of different regions."[402]

The members of such community enjoy equal status. They eliminate all differences and declare their allegiance to One God and follow the teachings of His Messengers. Allah says; " The believers are brothers, therefore make peace between your brothers, and fear God, that you may find Mercy."[403]

The holy *Qur'ān* say; " Ye are the best of peoples, evolved for mankind, enjoining what is right, forbidding what is wrong, and believing in God ..."[404] The *Qur'ān* further says; " Thus, have We made of you an Ummat justly balanced, that ye might be witnesses over the nations, and the Apostle a witness over yourselves ..."[405]

Consequently, community development in a Muslīm society does not depend on the social status, rather on their moral and righteous conduct by which Muslims are encouraged to excel

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[402] *Ibid*
[403] 49: 10
[404] 3: 110
[405] 2: 143

above others. The philosophy of life outstrips all geographical boundaries and limitation of colour, race, language and nationality and is able to establish a cosmopolitan society based on human brother/ sisterhood. Islām gives great emphasis on its members in fulfilling the duties they owe to the community and caring for the right of its members. There are several verses in the holy *Qur'ān* that manifest such emphasis, which, in general, touch on co-operation, respect and unity, for example;

"And the believing men and believing women, they are friends of each other, they enjoin good and forbid evil, and establish prayers, and pay the alms, and obey God and His messenger, these, upon them God will have mercy, indeed, God is almighty, All wise."[406]

Ibn-Kathīr in explaining this verse cited an authentic Ḥadīth: " Believers are like small parts of a building, each supports one another."[407] The Prophet crossed his fingers together signalling how close a Muslim should be with other Muslims. Ibn Kathīr also cited another Ḥadīth with regards to this verse: The Prophet said "The love between believers is such like the example of the body (of a human being) if a part of it falls ill, the rest of the body also suffers with fever and sleeplessness."[408]

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[406] 9:71
[407] See, Tafsir Ibn Kathir
[408] *ibid*

"O you who believe! A people should not mock another people, it may be that they are better than them, nor should women mock other women, it may be that they are better than them, and do not look for fault in one another, calling one another with derisive names. Evil it is to have a name of wickedness after one has believed. And whoever does not desist, these are evildoers." [409]

This verse states the social ethics in a Muslim community. It indicates the codes, i.e. how a believer should always look and evaluate himself and will not look down on others. Muslims are also forbidden from calling names. Hamka states that as far as a Malay community is concerned calling people with names other than his name is only a reason to distinguish one person from the other or because of other different factors: He said "... *Orang diberi gelar-gelar yang timbul dari kebiasaan atau perangainya atau bentuknya atau satu kejadian pada dirinya...*("... One will be given other names for what other would know them and probably casually call them, based on his habits, the way he conducts himself in the community or based on the features of his physical being that are observable to the community...")[410] However, in any community, name calling, and especially the bad ones for which the person will definitely have an ill-feeling to, is not acceptable. Clearly also, naming a person with a bad one is not acceptable in Islām and need to be avoided.

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[409] 49: 11
[410] See, Hamka (1984), pp 237-239

Such teaching helps to build a society with very high standards of goodness, benevolence, justice, and guarantees peace and devotion to enrich it culture and civilisation. Islām also emphasises proper conduct to purify international relationships with justice, in order to establish peace.

3.4 Understanding the Muslim Economic Behaviour

The basis for an Islamic society i.e. the religion, forms the basic structure of the community. Other branches of a community such as politics, economics and the socio-cultural are only considered as the framework within which the community system operates. The strength of the framework be must derived from the basic structure (religion i.e., Islam). In other words, all human behaviours, either individually or collectively, should remain within this framework. Everyone is responsible on what one is doing. A human being is a free agent but fully responsible not only in the current world but also in the Day of Judgment..[411]

This reality is stated in the *Qur'ān*; "And every man's augury have We fastened to his own
neck ..." [412] Although Islām permits an individual to choose his worldly needs freely it is also vitally important for an individual to act as "collectivity man" whereby man cannot live without taking into consideration the environment and the society they live in, rather they are very much related to it. It is therefore a duty for a Muslīm to help the poor and share the wealth with the

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[411] S.N.H. Naqvi (1981) *Ethics and Economics: An Islamic Synthesis,* Leister: Islamic Foundation, p46
[412] 17:13

Ummah.[413] In Surah al- Ma'ūn Allāh says; " Seest thou one who denies the Judgment (to come)? Then such is the (man) who repulses the orphan (with harshness), And encourages not the feeding of the indigent. So woe to the worshippers. Who are neglectful of their prayers. Those who (want but) to be seen (of men).But refuse (to supply) (even) neighbourly needs."[414]

There is no alienation from the Islamic perspective like the Hegelian-Marxian man does[415]. According to the Hegelian-Marxian sociological perspective; "...the "universal" or the "total" man becomes a stranger and suffers "alienation" in the capitalistic societies through the division of labour, getting gradually sucked into the whirlpool of giant collective organizations..."[416] According to this philosophy, economic alienation is the root cause of man's alienation from his environment. From the Islamic point of view man will not be in an alienated situation unless the inherent unity within himself falls apart by his own will.[417] The potential of man as a spiritually and materially balanced creature can only be in place when his moral, world matters and spiritual activities are fully integrated and reflected one another.[418] In other words the material and spiritual are integrated. There is no separation between religion, politics and economy, "… it provides a comprehensive style of life, religious, political and economics." [419] It is from this integration that satisfaction can be gained. The Qur'ān describes such people as;

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[413] S.N.H. Naqvi (1981) *Ethics and Economics: An Islamic Synthesis*, p46
[414] 107:1-7
[415] S.N.H. Naqvi (1981) *Ethics and Economics: An Islamic Synthesis*, p47
[416] *ibid*
[417] *ibid*
[418] *ibid*
[419] A.A. El-Ashker, (1987) *The Islamic Business Enterprise*, London: Croom Helm, p1

"Those who believe, and whose hearts find satisfaction in the remembrance of God: for without doubt in the remembrance of God do hearts find satisfaction.[420]

"For those who believe and work righteousness, is (every) blessedness, and a beautiful place of (final) return."[421]

Material needs provide people with the basic things for their life in the world. The spiritual needs, however, are parts and parcel of a persons daily life. This is clearly indicated in the *Qur'ān*;

> "The same religion has He established for you as that which He enjoined on Noah - the which We have sent by inspiration to thee - and that which We enjoined on Abraham, Moses, and Jesus: Namely, that ye should remain steadfast in religion, and make no divisions therein: to those who worship other things than God, hard is the (way) to which thou callest them. God chooses to Himself those whom He pleases, and guides to Himself those who turn (to Him)."[422]

This verse indicates that the religion taught by Allah through his Messenger, Muhammad, is the same religion that passed through the other four Prophets stated in this verse namely; Ibrahim, Musa, Isa and Nuh. The word used for religion here is *Al-Dīn* which Hamka defines as "...*Kebaktian kepada Allah*..." literally means an obedience to Allāh. The spiritual needs of the followers of the Prophets are the same and the most basic is to belief in the Oneness of Allāh. From this basic belief other concept is developed e.g. the concept of *'Ibādah*, obedience and

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[420] 13:28
[421] 13:28-29
[422] 42:13

severance. [423] These are they who have bartered Guidance for error: But their traffic is profitless, and they have lost true direction [424]

In terms of the existence of this universe Islam considers man as a central part of it and all things are made for them. [425] "See ye not how Allah hath made serviceable unto you whatsoever is in the skies and whatsoever is in the earth." [426]

3.5 Islamic Economics as a Cultural Function

The needs to establish economy is the Islamic way were at one time considered as a way to preserve Islām as being a way of life. For modern Islamic thinkers this economic system was "…a desire to defend Islamic civilization against foreign cultural influences." [427] In principle, it is basically to obey what Allāh commands or in other word obedience to Allāh. Unlike other economic systems that came into existence as a result of social problems, the Islamic economy, on the other hand, is based on the Divine or in other words is part of *Sharī'ah* and has been developed and promoted along this important principle. For example Al-Maududi argued that the survival of Muslīm cultures will be in danger if they continue with rising contact with Western philosophy that may result in difficulties to distinguish the mindset and life styles of Muslīm from the secular west's. The Islamic Economics that he propagated seems to have become a culture

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[423] See, Hamka (1984) *Tafsir al-Azhar*, Surabaya, Indonesia: Pustaka Islam, (Cet. 3) , pp 27-28
[424] 2:136
[425] S.N.H. Naqvi. (1981) *Ethics and Economics: An Islamic Synthesis*, p46
[426] 31:20
[427] T. Kuran (1995) 'Islamic Economics and Islamic Subeconomy', *The Jounal of Economic Perspective* 9(4),p 156

that functions within the Indian Muslim society.[428] He argues further that the secular western ideas of economy do not go down well with the Muslims and "…was about to lock Islam in mosques."[429] With these arguments Maududi stressed that it was important for the Muslim community in India to have their own autonomy, even a state. [430] Al-Maududi's argument makes a clear division between the standard economic behaviour of Muslim and those of the West. In the present time this statement was again renewed when Huntington argued about a "…cultural fault line separating civilizations."[431]. The Westerners use every opportunity to promote their social and economic strength whereas Islamic fundamentalist on the other hand promote social and economic bond among Muslim communities with the hope to establish an Islamic common market.[432] The establishment of an Islamic system based on Islamic economic principles has been argued to have created tensions given the differences in philosophy and objectives the system has as against the conventional one. This is because the people who are oriented under the conventional systems will become *Homo economicus*[433] while Islamic economics orientation is *Homo islamicus* society. [434] As Kuran explains;

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[428] T. Kuran (1996) 'The Discontents of Islamic Economic Morality', p438

[429] *Ibid*

[430] Maududi came up with these arguments in 1940's when India was fighting for independence from the British. He was concerned about the welfare of the Muslim minority under the new government. See, T. Kuran (1996) 'The Discontents of Islamic Economic Morality', p438., T. Kuran (1995) 'Islamic Economics and Islamic Subeconomy', *The Journal of Economic Perspective* 9(4): pp155-173. A representative work of Maududi is *The Economic Problem of Man and its Islamic Solution*(Lahore, 1975).

[431] S.P. Huntington (1993) 'The Clash of Civilizations?' *Foreign Affairs* 72(3, Summer),p25

[432] M.A. Choundhury (1989) *Islamic Economic Co-Operation*,New York: St.Martin's.

[433] *Homo economicus* of a group of people based on their behaviour. This name, as used by Nyborg should never be taken into being similar to the systematics of nomenclature developed by the famous taxonomist, Carolus Linnaues. The names are only used strictly in economic sense, giving an atmosphere of separation between groups of people; they do not carry any biological implications and are not intended to be so. It is a name given with a conscious acknowledgement that man might have choices and preferences. These preferences apply to goods and services that are produced, consumed, and exchanged. *Homo economicus* is self-interested, caring only about personal (or more

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"These two goals advancing economically and pursuing an Islamic lifestyle-are not, of course, always in harmony. The consequent tensions are all the more serious because Islamic economy makes Muslims' inevitable economic adaptations appear to be in conflict with maintaining an Islamic identity."[435] For example in establishing an Islamic financial system within a conventional system creates problem when ''*Homo Islamicus* keeps acting a lot like *Homo economicus.*"[436] In business ethics the study of the interaction between religion and economics has been a challenging subject. It is hard to place ethics before self interest especially when the bench mark to corporate transactions is money. Even when an Islamic system is in place this problem will still exists.[437]

Arguments of al-Maududi, Huntington and Choundhury show that there is a big gap between Muslims and the West in terms of social philosophy and that will affect behaviour in all walks of life for members of each society. It is fair to say that from the ongoing discussion there are two motivating factors behind the birth of the Islamic economy: as one method to establish the sense

broadly, familial) bundle of commodities, work, and the leisure they have acquired It is outcome-oriented, caring about social interactions only insofar as they affect his final consumption and wealth. Finally, *Homo economicus* anticipate is rather calculative and maintains a rate of time preference that allows him to allocate consumption over time in a consistent manner, reflecting his welfare and his concern for the welfare of future generations; *Homo economicus*, who maximizes his own well-being,see Nyborg, K. (2000) '*Homo economicus* and *Homo politicus*: interpretation and aggregation of environmental values', *Journal of Economic Behavior & Organization* 42(2000),p306. On the other hand *Homo Islamicus* is never selfish and not greedy i.e. acquiring the world's bounty is not the ultimate goal in life. *Homo Islamicus* acquires property freely, but never through speculation, gambling, hoarding, or destructive competition. Although he routinely bargains for a better price, he always respects his trading partner's right to fair deal. See, Kuran, T. (1995) 'Islamic Economics and Islamic Subeconomy', *The Jounal of Economic Perspective* 9(4);p159.
[434] T. Kuran (1996) 'The Discontents of Islamic Economic Morality', *The American Economic Review* 86(2),p440
[435] *Ibid*
[436] J. Useem, 'Banking On Allah: Devout Muslims Don't Pay or Receive Interest. So How Can Their Financial System Work?' as cited in R. Haniffa. and M. Hudaib (2007), *Journal of Business Ethics* 76: p99
[437] S.A. Rosly and M.A. Bakar (2003) 'Performance of Islamic and Mainstream Banks in Malaysia', *International Journal of Social Economics* 30(11/12), p1249

of '*Ubudiyyah* to Allāh and the desire to take it as a tool for re-establishing Islamic authority to defend Muslim from the Western influence.

From the Islamic point of view participating in business is one way of '*Amal* (work) . People work to gain some rewards and for a long period of time until today, the rewards are generally in the form of money (payment). Human beings are free to own and develop their own private property from the money they have. This consequently leads to dissimilarities between individuals and group capacities. Islām recognizes the differential economic distribution among people. Islām is positively labeled to have a "socially desirable entrepreneurship" because the individual and society right is in balance thus appropriate for the development of special entrepreneurship atmosphere[438]. Islām also provides important tools for business in its mercantile communities such as a model for trading procedures, acceptable commercial practices and codes for interpersonal relationship.[439] Moreover, Islām also regulates the importance of moral conducts in trade as well as introducing elements of trust.[440] The element of trust is particularly important for traders who require goods to be supplied through credits. Islām makes credits possible because " ... credit is facilitated among people who agree on a

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[438] M. Akbar (1993) 'Ideology, Environment and Entrepreneurship: Typologies from Islamic Texts and History', *The Jounal of Entrepreneurship* 2(2): 135-153.

[439] V. Azarya (1981) State Intervention in Economic Enterprise in Precolonial Africa: Massina and Samori's State,Los Angeles: UCLA African Studies Centre, p6

[440] B. Perinbam (1972) 'Trade and Society in the Western Sahara and the Western Soudan: an Overview', *Bulletin de l'Institut Fondamental d'Afrique Noire* 34(Series B): 778-801 as cited in Warms, R. L. (1992) 'Merchants, Muslims, and Wahhabiyya: Elaboration of Islamic Identity in Sikasso, Mali', *Canadian Journal of African Studies* 26(3), p486

universal morality and share similar conception of community."[441] It has been observed that Islām and trade were two important elements in Muslīm history. In other words the spread of traders was facilitated by Islām while the spread of Islām was facilitated by trade.[442]

The weaknesses of Muslims in entrepreneurships have been argued to have resulted from two different factors i.e. the ideology and the environment.[443] Since the Prophet did not mention any rules for his successor, anti establishment movements started to emerge after the demise of the Prophet. The social system was also damaged with the emergence of many divisions of the society such as Arabs and non-Arabs, Sunni and Shi'ah sect and many other different groups in the Muslīm community. These groups pushed Islām into many, and sometimes contradicting, directions. At the same time Muslīm leaders failed to establish strong military interventions to defend the country, rather, they used the military to defend their leadership.[444]

Other than that the *Ṣufi* mystics were also labelled as the important factor for the weakness of Muslīm development as they were said to introduce unproductive activities in the Muslīm community.[445] The statement is however arguable particularly in business matters because there are many evidences that showed the significance of *Ṣufi* groups in businesses. They were not just

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[441] R.L. Warms (1992) 'Merchants, Muslims, and Wahhabiyya: Elaboration of Islamic Identity in Sikasso, Mali', *Canadian Journal of African Studies* 26(3):p486
[442] R.L. Warms (1992) 'Merchants, Muslims, and Wahhabiyya: Elaboration of Islamic Identity in Sikasso, Mali', *Canadian Journal of African Studies* 26(3):p486
[443] M. Akbar (1993) 'Ideology, Environment and Entrepreneurship: Typologies from Islamic Texts and History', p152
[444] For clarification see M. Akbar (1993) 'Ideology, Environment and Entrepreneurship: Typologies from Islamic Texts and History', *The Journal of Entrepreneurship* 2(2),p152
[445] *ibid*

actively involved in ordinary businesses but controlled the circulation of goods in certain areas.[446]

These can be seen in Africa and in the South East Asia where *Ṣufi* orders have been well known

for their role in various aspect of Muslīm life in the areas. As far as the economic view is

concerned, Siddiqi stated the significance of *Ṣufi*'s influence;

> "The main contribution of *taṣawwūf* (or *zuhd*) to economic thought in Islam is a constant pull against giving too high a value to material wealth and a persistent push towards altruism and unselfish service of Allah's creatures. They emphasised the ultimate concern of the human soul and its reaching out towards its source in the Divine. They personally exemplified this concern by minimizing the material values and extolling the virtues and attributes that contributed towards felicity in the hereafter while also enabling the life here on the earth".[447]

The other factor corrupting the Islamic ideology was the various ideologies imported from the

conquered territories resulting in corrupting the element of salvation propagated by Islam.[448]

Later on, the role of the middle classes was taken over by the non Muslims. Muslim

entrepreneurs became weak in numbers when non-business occupations were regarded higher

and carried higher social status in the community. Within the new setting in the community

socially responsible entrepreneur was no longer established. On the other hand there emerged a

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[446] For more information on *Sufi* roles in business see chapter one of this research.
[447] Muhammad Nejatullah Siddiqi (1992). "Islamic Economic Thought: Foundation, Evolution
and Needed Direction". In Sadeq and Ghazali (1992), *Readings in Islamic Economic Thought*, (eds) Selangor: Longman, 1992, p15
[448] M. Akbar (1993) 'Ideology, Environment and Entrepreneurship: Typologies from Islamic Texts and History', *The Journal of Entrepreneurship* 2(2), p152

new Muslīm entrepreneur that was weak and unethical and incapable of facing the strong challenge of the Western capitalism and colonialism.[449]

Other values which influenced the Muslims in many aspects of life were also suggested as one additional factor corrupting the teachings of Islām. For example Arab civilization was influenced by diverse cultures from the Byzantines, Persians, Europeans and Indians. There were also domestic influences from the cultures of their own desert tribes and urban traders.[450] As a result, the manifestations of Muslims as entrepreneurs and in the entrepreneurship environment are so much at variance with the Islamic teachings.[451] Before they were overpowered by the European capitalism the Muslīm countries failed to respond adequately to the demand for economic development through their social institutions. Demands from the conflicting groups were answered with poor strategy.[452]

So far it is demonstrated that the Islamic typologies in the entrepreneurship are not responsible for the weaknesses of Muslim entrepreneurs. Rather, it has been the economic, political, social and cultural situations in the Muslīm territories. In other words it can be concluded that the Islamic ethos in its true paradigm was conducive for entrepreneurship development. Logically as long as Islām is implemented and practised according to its true sense it will benefit humankind positively. Abert Hourani concluded this situation with the comment: "...the

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[449] M. Akbar (1993) 'Ideology, Environment and Entrepreneurship: Typologies from Islamic Texts and History',p152
[450] *Ibid*, p144
[451] *Ibid*
[452] *Ibid*

Christian people grew strong because the Church grew up within the walls of the Roman Empire and incorporated its pagan belief and virtues; the Muslim people grew weak because the truth of Islam was corrupted by successive falsity. Christians are strong because they are not really Christian; Muslims are weak because they are not really Muslim." [453]

3.6 Some Basic Concepts on Economic Ethics

In the modern times, Muslims scholars do come up with the normative Islamic approaches in order to shed lights on business ethics. It is believed the only linkage a Muslīm has with other Muslims and a Muslim country with other Muslīm countries is normative Islam that is globally accepted.[454] It is from here that one can grasp the idea of Muslīm ethical values while doing business."… Understanding normative Islam's approach to business ethics may help the world at large grasp the mindset of Muslim businesspersons.[455]" The normative Islamic approach in business ethics is also believed to benefit the free market system such as the Capitalistic economy given the emphasis on moral core of business. It protects rather than threatens the system.[456] It is

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[453] See his, Abert Hourani, *Arabic Thought in the Liberal Age* (London: Cambridge University Press, 1962), p. 129.
[454] R.I. Beekun and J.A. Badawi (2005) ' Balancing Ethical Responsibility among Multiple Organizational Stakeholders: The Islamic Perspective', *Journal of Business Ethics*(60): 131-145; A. Giladi (1997) 'Normative Islam versus local Tradition: Some Observations on Female Circumcision with Special Reference to Egypt', *Arabica*, Vol. 44, No.(2. (Apr)): 254-267.
[455] R.I. Beekun and J.A. Badawi (2005) ' Balancing Ethical Responsibility among Multiple Organizational Stakeholders, p132
[456] *Ibid*, p133

very clear that from the Islamic perspective the economic goals cannot be tolerated with any action that in return rips off the moral obligations of businesspersons to the society.[457]

As popularly coined reflecting a Machiavellian system, "the ends justify the means", it is very clear that from the Islamic perspective the economic goals cannot be tolerated with any actions that would result in the dilution of the moral obligations of businesspersons giving severe and prolonged backlash to the society.

3.6.1 The Concept of Trusteeship

In discussing ethics in the economics perspective, some approaches were brought forward. Naqvi introduced five axioms of Islamic ethical Philosophy namely; unity, equilibrium, free will, responsibility, and benevolence.[458] While discussing the work ethics Al-Ghazāli ,however, admits that the concept of *al-ʿadl* is not only related to equilibrium but also to justice and equity.[459]

The human being is considered as *Khalifah* from the Islamic point of view.[460] The life on earth is only a 'test' before the life in here after. Al-Qurʾān says; "He Who created Death and Life, that He may try which of you is the best in deed: and He is the Exalted in Might, Oft-Forgiving."[461]

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[457] *Ibid*

[458] See his, (1981) *Ethics and Economics: An Islamic Synthesis,* Leicester: Islamic Foundation,pp48-57.

[459] Abu Hamid Al-Ghazali (1058-1111), "acclaimed as the greatest, , , certainly one of the greatest" Watt, W. (1963.) *Muslim Intellectual: A Study of Al-Ghazali.*, Edinburgh: Edinburgh University Press, pvii.

[460] It is commonly accepted that human beings are *Khalifah* on earth. However the use of terminology *Khalīfatullāh* is arguable. For clarification see, Jaafar Sheikh Idris (1990) Is Man The Vicegerent Of God? *Journal of Islamic Studies* 1, pp. 99-110

[461] 67:2

Being *Khalīfah* of God on earth and to fulfil their responsibility as God's trustees, they have to act in accordance with the conditions given and take the Prophet as role model. The Prophet's behaviour is described by Allāh as *'Azīm*. The word *Khuluq* is derived from the word *Akhlaq*, which has a broad meaning including ethcis.[462] Al-Farūqi admits that in Islam *'Ibadāh* is all-inclusive.[463] The two pre-requisite for a deed to be accepted as worship are; it is done with pure intention and that it is within the boundary outlined by *Shāri'ah*. This broad definition gives a general blanket for many good activities that themselves are *'Ibadāh;* the question of compartmentalisation does not arise in Islām. Likewise, business activities will be considered as a kind of worship so long as the two pre-requisites are met.[464] The intrinsic motivational factor for Muslims that is coming from their *'Ibadāh* and to emphasize themselves as God's trustees result in an a complete obedient to the Islamic ethical system.[465]

3.6.2 The Concept of *al-Amānah* and Trust.

The concept of trusteeship also requires man to be responsible to any action they take because they are the trustee of Allāh on earth. "Every soul will be (held) in pledge for its deeds."[466]

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[462] A. Siddiqui (1997,) 'Ethics in Islam: Key Concepts and Contemporary Challenges', *Journal of Moral Education* 26(4), p423

[463] I. R. Al- Faruqi (1979) 'Is the Muslim Definable in Terms of His Economic Pursuits?' in K. Ahmad and Z. I. Ansari (eds) *Islamic Perspectives*, Leicester: Islamic Foundation, p188

[464] M. Ahmad (1995) *Business Ethics in Islam*, Islamabad: International Institute of Islamic Thought, pp12-13.

[465] *Ibid*

[466] 74:38

In terms of trust put forward on them man have to realize that as part of fulfilling *al-amanah* they must be very clear that the wealth and resources they have or going to achieve are all owned by Allāh.

3.6.3   The Concept of *al-ʿAdl* and *al-Qisṭ*

Al-ʿAdl means equity or balance. It is a Muslim's duty to maintain justifiable behaviour and keep to doing the right things in all activities. The codes for such behaviour originate from the many verses in the *Qur'ān,* that state – explicitly in many places – how a muslim should behave throughout the life. "O ye who believe! stand out firmly for Allah, as witnesses to fair dealing, and let not the hatred of others to you make you swerve to wrong and depart from justice. Be just: that is next to piety: and fear Allah. For Allah is well-acquainted with all that ye do."[467]

The concept in *Al-ʿAdl* is also applied in the concept of balance and equilibrium; meaning that work must be done in proportionate manner without any extreme act. This concept is also reflected in the creation of the universe where the law and order can be seen in a manner of delicate balance.

Apart from *al-ʿadl* in the holy *Qurān* , another word, *Al-qisṭ* is also used to describe justice. Its means "share, portion, measure, allotment". To give everyone and every thing their proper due.[468] So far the concept of normative Islām has been discussed from the aspect of justice

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[467] 5:8

[468] R.I. Beekun and J.A. Badawi (2005) ' Balancing Ethical Responsibility among Multiple Organizational Stakeholders, p134

supported by few *Ayat* from the *Qurān*. It can be described that "…justice as described by *al-ʿAdl and al-Qisṭ* means maintaining the balance between the needs of the body, mind and soul while providing everyone and everything their due."[469] As the business environment requires all that elements from a businessperson it is crucially important for the concept of justice to be taken as an important aspect, especially during decision making.

3.6.4   The Concept of *al-Ihsan*.

Ihsan (benevolence) is ''…an act which benefits persons other than those from whom the act proceeds without any obligation".[470] The Prophet was reported to have said that among the inhabitants in the *Jannah* are;

> '' … one who wields authority and is just and fair; one who is truthful and has been endowed with power to do good deeds; and the person who is merciful and kindhearted towards his relatives and to every pious Muslim, and who does not stretch out his hand in spite of having a large family to support".[471]

The concept of *Ihsan* has a different meaning from the concept of *al-ʿAdl*, although they look generally similar. For example al-Qurṭubi when elaborating the ayah, "God commands justice,

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[469] *Ibid*

[470] M Umaruddin (1962) *The ethical philosophy of al-Ghazzali.*,1 Edition: Aligarh.p241

[471] Sahih Muslim, hadith no. 6853, as cited in Umaruddin, M. (1962) *The ethical philosophy of al-Ghazzali.*,1 Edition: Aligarh.p241

the doing of good, and liberality to kith and kin, and He forbids all shameful deeds, and injustice and rebellion: He instructs you, that ye may receive admonition,[472] suggested that *Ihsan* is above *al-ʿAdl* [473] because it secures what even "ʿAdl" cannot.[474] This is because *Ihsan* means "restoring the balance (*al-ʿAdl*) by making up a loss or deficiency."[475] Apart from that *Ihsan* is also pinnacle of Islamic ethics and its essance is love of God.[476]

Sufyan Ibn ʿUyainah argued that in the concept of ʿAdl, the actions and words must be consistent with the feelings and inner attentions while for *Ihsan*, the inner attentions and feelings are even better from actions and words declared.[477] To clear these qualitative arguments with regards to the meaning of *Ihsan* Siddiquie suggests "An act performed with a sense of duty is one thing, the same act performed with a sense of love is another. *Ihsan* represents the latter, serving as the inspiration for Muslim piety..."[478]

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[472] 16:90

[473] Abi Abdullah Al-Ansari Al-Qurtubi (1966), *Al-Jaami' Le-Ahkaam al-Qur'an*, Beirut: Daar Ihyaa' Al-Turaath Al-Arabi.

[474] H. Riffat (1982) 'On Human Rights And The Quranic Perspective', *Journal of Ecumenical Studies*, 19(3), p53

[475] Ahmad Parwez, Ghulam *Tabweeb-ul-Qur'an* (1977) as cited in H. Riffat (1982) 'On Human Rights And The Quranic Perspective', *Journal of Ecumenical Studies*, 19(3): p52. To distinguish the concept of *al-Adl* from *al-Ihsan* Riffat argues further; "...In order to understand this concept, it is necessary to understand the nature of the ideal community or society ("ummah") envisaged by the Qur'an. The word "ummah" comes from the root "ummi", or "mother". The symbols of a mother and motherly love and compassion are also linked with the two attributes most characteristic of God, namely "*Rahman*" and "*Rahim*", both of which are derived from the root "*rahm*", meaning "womb". The ideal "*ummah*" cares about all of its members as an ideal mother cares about all of her children, knowing that all are not equal and that each has different needs. While encouraging any one of her children to be parasitical would be injurious and unjust, not only to her other children but also to the one who betrays its human promise and lives - in Iqbal's terminology - by "begging", she feels that she has the right to make up the deficiency of a child who, despite its best efforts, still cannot meet the requirements of life ..." See H. Riffat (1982) 'On Human Rights And The Quranic Perspective', *Journal of Ecumenical Studies*, 19(3): p52-53

[476] A. Siddiqui (1997) 'Ethics in Islam: key concepts and contemporary challenges', *Journal of Moral Education* 26,(Issue 4 December), p425

[477] *Cf.* Abi Abdullah Al-Ansari, Al-Qurtubi (1966) *Al-Jaami' Le-Ahkaam*,10: p165.

[478] A. Siddiqui (1997) 'Ethics in Islam: key concepts and contemporary challenges', p425

Siddique admits that *Ihsan* means "suitable", "beautiful, "proper" or "fitting".[479] In one Ḥadith the Prophet when asked by *Jibrāʾīl* on the meaning of *Iḥsān*, he was reportedly been saying: " ...To worship Allāh as if you see Him, and if you cannot achieve this state of devotion then you must consider that He is looking at you..." [480]

This concept looks very important as far the business activities are concerned because "…it focuses on behavior for the love of God" thus became the core of Islamic ethics.[481] It is with applying this concept into daily activities that one can be justified as worshipping i.e. the work done for the sake of God. While the work is being performed one can feel it is under the observation of God.

Zarabozo admits that the meaning of *Iḥsān* "...implies doing well, doing goodness, behaving with others in a goodly manner... However, the word also implies perfecting something or doing something in the best way."[482] It can be concluded from the discussions above the word *Iḥsān* is a comprehensive word that includes all the acts of good deeds to others.

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[479] See his,(1997) 'Ethics in Islam: key concepts and contemporary challenges', *Journal of Moral Education* 26,(Issue 4 December): 423 - 431.

[480] Muhammad Muhsin, Khan (1996), Vol. 1 Book 2, Ḥadith:47. This Ḥadīth is among forty Aḥādith selected by al-Nawāwī□ in his *Arbaun al-Nawawiyah*. In the preface of his writing he stated the justification he made in choosing the Aḥadīth: He says, "...each ḥadīth is by itself a great general precept from the foundations of the religion. Some scholars state that all of Islam revolves around these hadith...". See, Jamaal al-Din M. Zarabozo (1999) *Commentary on the Forty Ḥadīth of al-Nawāwī*, Boulder, CO : Al-Basheer Publications and Translations, p62

[481] R.I. Beekun and J.A. Badawi (2005) ' Balancing Ethical Responsibility among Multiple organizational Stakeholders: The Islamic Perspective', *Journal of Business Ethics*(60): 131-145.

[482] Jamaal al-Din M. Zarabozo (1999) *Commentary on the Forty Hadith of al-Nawawi*, p307

3.7 Work Ethics

Business is an activity that involves people and all that come with humanity. One of the most important elements in business activities is the work ethics, a form of guideline that allows harmonious interactions between traders. However, the human being is a very creative creature and the way he practises business, apart from being very dynamic, is embedded into culture and local or regional settings. These include language, limits, values and many forms of understandings that are consciously known and practised amongst the people. It pays to understand all these elements to do well in business. Failures to understand foreign business practices and ethics lead to failures in entering international markets.[483]

In the 21st century's business environment, religion-based ethics is a challenge for businesspeople. This is based on the reality that the number of customers from the Muslīm countries is significant large and is giving impacts to international business. In 2001 Saudi Arabia invested over $800 billion in the USA.[484] This is certainly similarly true for many other rich Muslīm countries as well as other developing Muslīm countries. Beside that there is a more intensified Islamisation process taking place in many Muslim countries such as Egypt, Malaysia, Sudan, Algeria, Iran and Indonesia which is observed as Islamic trading block.[485]

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[483] M.A. Mayo (1991) 'Ethical Problems Encountered By U.S. Small Businesses In International Marketing', *Journal of Small Business Management* 29(2), p188

[484] M. Saeed, Z. Ahmed and S.M. Mukhtar (2001) 'International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach', *Journal of Business Ethics* 32(2 July): 127 – 142; S.J. Uddin (2003) , 'Understanding the Framework of Business in Islam in an Era of Globalization: A Review', *Business Ethics: A European Review* 12(1)

[485] M. Saeed, Z. Ahmed and S.M. Mukhtar (2001) 'International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach', 127 - 142.

There is a crucial need for an appreciation of diversity among people around the globe including the ones based on religion.[486] Although not being mentioned explicitly, the inclination towards the appreciation of multiracial or multicultural society e.g. Australia and the US is one form of response to such demands.

Ethics is a normative field regarding the set of moral principles that distinguishes right from wrong. From the Islamic perspective it relates to the concept of *al- khuluq*.[487] Studies of religious ethics always stress the need to study the components of ethics such as obligation, virtue and value.[488] All of these aspects can be traced back to a component īmān, Islām and Iḥsān which are well accepted by Muslims, especially among its scholars in understanding this religion.[489]

Beginning from the 90's, the importance of work ethics in the corporate and industrial worlds has become very apparent. Perhaps this has grown along with the pace in which information is being distributed and responded to, that pave ways for the needs of the businesspeople to become concerned about work ethics[490] The establishment of a particular code of ethics or a code of conduct in the legal, medical, financial and engineering fields clearly show the

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[486] S.J. Uddin (2003) 'Understanding the Framework of Business in Islam in an Era of Globalization: A Review', *Business Ethics: A European Review* 12(1), pp23-32

[487] *Khuluq* (sin. *Akhlaq*) is good deeds or something refers to the concept of goodness. Among the terms generally been used in the holy *Qurān* are; *Khayr* (goodness), *Birr* (righteousness), *Qisṭ* (equity), *ʿAdl* (equilibrium), *Ḥaqq* (truth and right), *Maʿrūf* (known and approved), and *Taqwā* (piety). *c.f.*, R.I. Beekun (1997) *Islamic Business Ethics*,Herdon, USA: The International Institute of Islamic Thought, p2

[488] F. Carney (1983) 'Some Aspect of Islamic Ethics', *Journal of Religion* 63(2), p 159

[489] See, E.O. Moad (2007) 'A Path to the Oasis: Shariah and Reason in Islamic Moral epistemology', *International Journal for Philosophy of Religion* 62, pp135-138

[490] J. Hoerr (1989) 'The Pay Off From Teamwork', *Business Week*(July 10), pp56-62; P.J. Dean (1992) 'Making Codes of Ethics Real', *Journal of Business Ethics* 11(4-April), p10.

importance of the issue and are being closely checked by many professional groups.[491] The

ethics affects individuals, organisations, employers and employees in many ways. It can improve

worker's productivity, improve product quality, boost employee's motivations at work, encourage

positive attitudes and improve employer-employee relationships.[492]

Religion-based business ethics is also important to be understood. History shows that studies on

this field especially from the Western point of view can be traced back to when Max Weber came

out with his book, *The Protestant Ethics and Spirit of Capitalism* in 1904. He argued;

> " The religious valuation of restless, continuous, systematic work in worldly calling, as
> the highest means to asceticism, and at the same time the surest and most evidence
> proof of rebirth and genuine faith, must have been the most powerful conceivable
> lever for the expansion of that attitude toward life which we have here called the spirit
> of capitalism."[493]

His prominent works are still being consulted by many in this field.[494] Weber's Protestant

ethics supports the assumption that a new individual with the individualistic character exist

in the early capitalism. It derives from a religious belief that one could control a farm,

business or workshop; "... only God should be your confidant..."[495]   This was to say that

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[491] P.J. Dean (1992) 'Making Codes of Ethics Real', p1

[492] *Ibid*, p1

[493] The original edition was in German and was entitled: *Die protestantische Ethik und der 'Geist' des Kapitalismus*. An English translation was made in 1930 by Talcott Parsons, and several editions have been released. For this quotation See his (1930) *The Protestant ethic and the spirit of capitalism*, T. Parsons (edit), London: Allen & Unwin, p172.

[494] For further reading on his works see, http://en.wikipedia.org/wiki/List_of_Max_Weber_works; (17. 06. 2008)

[495] M. Weber (1930) *The Protestant ethic and the spirit of capitalism*, T. Parsons (Tran), London: Allen & Unwin, P106

there are no magical ways toward salvation through priest intervention but with the combination of science and technology, faith and industry.[496]

Understanding the teaching of Islām and its people may shed light on the reality of this religion both as it is commanded in the scriptures as well as how it is practiced by its follower. This will correct the false impressions that Islamic business culture co-evolves with the Arab culture. The Arabs represent only a minority in the Muslīm world. Therefore Arab business ethics or custom may have been wrongly justified as mode of conduct of Muslīm businesspersons.[497]

Islām, as a comprehensive religion, gives more attention to the work ethics. Qutb explains that motivational spirit comes from the Islamic spirit, which "manifested itself in persons whom it has charged and renewed by the process of rebirth".[498] Qutb maintains that the Islamic spirit is essential in Islām, where all Islamic systems depend upon it. The individual's conscience creates "a keen moral sense". This flame which Islām kindled in the human conscience has not failed, even in the darkest passage of history, and during its lifetime has illuminated various example of a free conscience, and a spirit rose above all worldly values, temporal powers, and considerations.[499]

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[496] M. Maccoby (1983) *The Managerial Ethics in America*,Chicago: Industrial Relations Research Association Series, p185

[497] S.J. Uddin (2003) 'Understanding the Framework of Business in Islam in an Era of Globalization: A Review',pp 23-32

[498] S. Qutb (1970) *Social Justice in Islam* J. B. Hardie,(Tran) New York: Octagon Book, p140

[499] *ibid*

Fadhil upholds the principle that the concept of excellence in Islām brightly surfaces in the multiple aspects of Islamic teaching.[500] For example, God has manifested Himself to possess superlative attributes such as *al-Raḥmān. Al-Raḥīm, Akbar* and *Karīm.* Moreover, man has been described as the best of God's creations. Fadhil is convinced that Islamic work ethos, encompass motivation and sacral values that might contribute towards economic activities. Muslims, therefore, ought to fully understand the concept of life as indicated in the Qur'an which "asks them to be excellent both in deeds and productions."[501]

Whilst discussing work ethics from the Islamic perspective, Nasr also points out that Islamic work Ethics is based on the concept of fulfilling agreement. According to him, there are three kinds of agreement: agreement between God and man, agreement between an individual with himself and agreement between man and man.[502] The concept of accountability towards God on the day of resurrection can force Muslims to mould their characters for hard work.

As mentioned earlier, the ethical factors distinguish Islamic economics from other systems. As Naqvi puts in; "…in the climate of Islamic philosophy, it is ethics that dominate economy and not the other way around." [503] From the Islamic perspective ethics are fundamental because it structures the society and sets common values that the community can share.[504] Understanding

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[500] S. Fadhil (1992) *Minda Melayu Baru,*Kuala Lumpur: Institut Kajian Dasar, p114
[501] 67:2
[502] Nasr, S. H (1993) *.Young Muslim's guide to the modern world,*Cambridge: Islamic Texts Society.
[503] S.N.H. Naqvi (1981) *Ethics and Economics: An Islamic Synthesis,*Leister: Islamic Foundation, pp18-19
[504] *ibid*

the Islamic ethical system also brings about the originality of Islamic economics. The ethics guides all aspects of human life and is important as a guidance for human behaviour - for man to be social members as well as being God's *Khalifah* (vicegerent).[505] Islam is different from the Marxist-Socialist economics in this case where economics dominated ethics. Compared to the Capitalist paradigm of economics Islam never takes the materialistic view as the most fundamental roles in the society as it does.[506]

The ethical issues in business environment were highlighted as crucially important for both producers and consumers.[507] However it is sometime limited to the management and organization ethics as a result it "simply limits its frame of reference to organizations."[508] In contrast Islam constantly admits the ethics governs all aspects of life regardless of the place, people and time. This is because Muslims are looking for everlasting success or *Falāh* and there is no difference between carrying daily duties and doing business.[509] From the Islamic point of

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[505] From the Islamic point of view happiness or joy comes from the element of spirituality as well as materiality. Economics is one of human needs in their material of physical part in life and it will serv as a tool to achieve spiritual needs such as happiness. See: S.N.H. Naqvi (1981) *Ethics and Economics: An Islamic Synthesis*, Leicester: Islamic Foundation, p19

[506] *Ibid*

[507] The importance of ethics in human economics is not a new issue. The medieval scholastics such as al-Ghazali and St.Thomas Aquinas for example viewed economic matters as part of their larger concern for the common good and social justice. Both share the idea that materials are not an end but as a means to achieve the highest level of salvation. *C.f.,* S.M. Ghazanfar (2000) 'The Economic Thought of Abu Hamid Al-Ghazali and St. Thomas Aquinas: Some Comparative Parallels and Links', *History of Political Economy* 32(4) p859. Aquinas' point of view however has been said to have been taken from al-Ghazali's work, see, G. Sarton (1927) *Introduction to the History of Science*,Baltimore: Williams and Wilkins; Vol. 2, p914; M. Smith (1944) *Al-Ghazali: The Mystic*,London: Luzac and Company, p220

[508] R.I. Beekun (1997) *Islamic Business Ethics*, p2

[509] *Ibid*, p1-2

view seeking success is not only in certain days and times nor in certain places. " ... Inviting to all that is good (*Khair*), enjoining what is right (*Maʿrūf*) and forbidding what is wrong (*Munkar*) ... "[510]

3.8 Business Concept From the *Sharīʿah* Perspective

The Islamic culture is mainly based on the *Sharīʿah* (Islamic legal system). *Al-Bayʿ* (business / trade) in this regards is part of it.[511] In discussing the concept of goods it is important to note that it is always referred to as *Māl* in Islamic jurisprudence. Generally speaking *Bayʿ* is the exchange of is the exchange of *Māl* for *Māl*. [512] However its concept is still in a continuing debate.[513] In general, mal refers to everything that can be owned by someone.[514] In definition, *Māl* is "generally needed and can be kept up to the time desired";[515] "...beneficial in nature, allowed by the *Sharīʿah* not under the circumstances of *al-ḍharūrah* (necessity);[516] "...something with a material value for which it is sold, and by which its destroyer will be charged".[517] Al-Zarqa, defined *al-Māl* quite similar to al-Shafie and Ibn-Qudamah. However he argues that the

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[510] 3:104

[511] M. Ahmad (1999) *Business Ethics in Islam,*New Delhi: Kitab Bhavan, pp14-17

[512] From the Islamic perspective the concept of Māl is more general in terms of meaning. For clarification see, M. Zahraa and S.M. Mahmor. (2001) 'Definition and Scope of the Islamic Concept of Sale of Goods', *Arab Law Quarterly* 16(3), pp215-238

[513] For clarification see, M.W. Islam (1999) 'Al-Mal: The Concept of Property in Islamic Legal Thought', *Arab Law Quarterly* 14(4): 361-368; M. Zahraa and S.M. Mahmor (2001) 'Definition and Scope of the Islamic Concept of Sale of Goods', pp215-238.

[514] See M. Ibn-Manzur (1995) *Lisan al-'Arab,* Beirut: Dar Ihya al-Turath al-'Arabi under entry *mim-wau-lam*

[515] M.A. Ibn-'Abidin (1979) *Hashiah Ibn-Abidin,* Vol. (4),Beirut: Dar al-Fikr, p501, see also his, Vol.5, p51

[516] A.M. Ibn-Qudamah (n.d) *al-Mughni fi al-Fiqh,* Vol. (2),Qatar: Qatar al-Wataniyyah, p5

[517] J. Al-Suyuti (1998) *Al-Ashbah wa al-Naza'ir fi Furu` al-Shafiʿiyya,*Bayrut.: Dar al-Kutub al-Ilmiyyah,p258

concept of *Māl* is different from *Mulk* (ownership).[518]Other scholars attempted to summarise different views on the issue suggesting that *Māl* must be capable to be possessed, and it is beneficial in usual condition. [519] From the above discussion it is clear that the concept of *Māl* is an important point before discussing of *Bayʿ* (sale) because they effect one another, "Therefore, it is essential either to refine the meaning of the term *Māl* (property) in such a way as to suit the contract of sale, or to redefine the concept of sale."[520]

Some scholars concluded that in terms of classification *Māl* are in three types; *ʿAin* (corporeal), *Manfaʿah* (usufruct) *and Ḥaqq* (right).[521] It is also important to note that *al-Bayʿ* directly concerns contracts and there are certain āyāt in the Qurʾān which refer to contracts. A*l- Bayʿ* is one of them. [522] In definition the word *Bayʿ* means sale or purchase.[523] Allāh says in the Qurʾān,

[518] See his, M. Al-Zarqa (1967) *Al-Fiqh al-Islami fi Thawbihi al-Jadid: Al-Madkhal al-Fiqhi al-Am*, Vol. (1),Damascus: Dar al-Fikr,pp240-242, see also Vol.3, pp114-120

[519] See, A. Al-Sabuni (1978) *al-Madkhal Lidirasah al-Tashri' al-Islami*,Damasc: al-Matba'ah al-Jadidah, pp85-86; A. Al-Khafi (n.d) *Ahkam al-Muamalat al-Shari'yyah*,Cairo: Dar al-Fikr al-'Arabi, pp25-26

[520] M. Zahraa and S.M. Mahmor (2001) 'Definition and Scope of the Islamic Concept of Sale of Goods', *Arab Law Quarterly* 16(3),p221

[521] The *'ain* refers to any good that has a physical existence, the *manfaah* refers to any benefit that can be utilized for example staying in a house,and, the *haqq* (right refers to a special right over a particular property, such as the right over a passageway. See M.A. Al-Sharbini (1994) *Mughni al-Muhtaj*, Vol. (2),Bayrut: Dar al-Kitab al-Ilmiyyah. Vol. (2), pp2-3; Manfaʿah such as dwelling in a house shows how benefit is obtained in a special way. See, Ibn-Qudamah, *al-Mughni*, p196; Ḥaqq such as the right over a passageway (ḥaqq al-mar-mar) is a special right that can be obtained from a perticular property. See, Al-Sharbini, M. i. A. (1994) *Mughni al-Muhtaj*, Vol. (2),Bayrut: Dar al-Kitab al-Ilmiyyah, pp2-3

[522] 1) The word bayʿ in the Qurʾān refers to many actions of people. For example it refers to a people bargain with God in their good deeds (9:111), appears to refer to exchanges between believers and the Prophet. It also refers to trade and profits. At other places it refers to swearing, to sell and trafficking from one to another. Other words are; 2) The word *ʿAhd*. It means 'covenant' or 'promise'. Most of these connotations are used on covenants to God and at some places they are referred to as 'agreement' among people. 3) *ʿAqd* (*ʿuqūd*, plural) appears in the Quran for example "O believers, fulfill your *ʿuqūd* (your contracts" (5:1). This word in its usage in different āyāt refers to a marriage contract and to the oath of promise to Allāh. 4) The word *Mawthiq* means an agreement or a pledge In the Quran this connotation refers to God's covenants with various prophets and peoples. For more clarification see, S.

"Verily, Allah has purchased of the believers their lives and their properties for (the price) that theirs shall be the Paradise. They fight in Allāh's cause, so they kill and are killed..."[524] *Bayʿ* is also defined as the "exchange of *Māl* for *Māl* with mutual consent (*bi al-Tarāḍī*)"[525] ; "exchange of mal for mal by the transfer of ownership (*Tamallukan*)."[526] As the ongoing research stress more on *Māl* in a daily market place the discussion above hopefully sheds light on the basic meaning of property from Islamic view.

3.8.1 Business Practices shown by the *Qur'ān* and *Sunnah*

Another important point to note about Islamic culture in business is the guidelines from the *Qur'ān* and practices as shown by the *Sunnah*. Of note, it shows that Islām has a divine code of practice in business, the code that is permanently embedded in the holy book of the Muslims and was lived through in the examples shown by the Prophet Muḥammad. Examples of some verses regarding business in this holy book are as follows;

a)   The meaning of Wealth

Obviously, the concept of wealth as indicated by God is not the same as the concept of wealth as what is seen by humans. A wealthy man might be a person who has tremendous amount of

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Akhavi (2003) 'Sunni Modernist Theories of Social Contraction in Contemporary Egypt', *International Journal of Middle East Studies* 35, p24

[523] M. Al-Zarqa (1967) *Al-Fiqh al-Islami fi Thawbihi al-Jadid: Al-Madkhal al-Fiqhi al-Am*, Vol. (1),Damascus: Dar al-Fikr, p539-541

[524] 9:111

[525] Z. Ibn-Nujaim (1993) *Al-Bahr al-Raiq*, Vol. (5),Beirut: Dar al-Maʿrifah, p277.

[526] Ibn-Qudamah *al-Mughni*, Vol. (4),p2.

property of money by having which he becomes rich and gains high status within his community. However, God measures a wealthy servant based on the amount of charity and good service that he does solely in the cause of God:

> "That which ye lay out for increase through the property of (other) people, will have no increase with Allah: but that which ye lay out for charity, seeking the Countenance of Allah, (will increase): it is these who will get a recompense multiplied."[527]

Allāh rewards those who give charity from their hearts.

b) All deeds are witnessed and rewarded

A man can never escape from the observation of God and that all of his deeds, either good or otherwise will be rewarded or otherwise punished: Allah says in the Qur'an;

"In whatever business thou mayest be, and whatever portion thou mayest be reciting from the Qur'an,- and whatever deed ye (mankind) may be doing,- We are witnesses thereof when ye are deeply engrossed therein. Nor is hidden from thy Lord (so much as) the weight of an atom on

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[527] 30:39

the earth or in heaven. And not the least and not the greatest of these things but are recorded in a clear record."[528]

c.   Faith supersedes life and business.

In Islām, all other activities come secondary after faith, a priority that is not negotiable.

> "Say: If it be that your fathers, your sons, your brothers, your mates, or your kindred, the wealth that ye have gained, the commerce in which ye fear a decline or the dwellings in which ye delight - are dearer to you than God, or His Apostle, or the striving in His cause;- then wait until God brings about His decision: and God guides not the rebellious."[529]

This verse among other things reminds Muslims despite the variety of things a man can do for his life, there is one thing that he is not given the freedom to choose i.e. the place of faith as the highest priority to a servant of God and the follower of the Prophet. In a very obvious manner, a Muslīm is always safeguarded in the eyes of God for his faith in Him and his Prophet – a characteristic that keeps him as true Muslīm. Other things come after faith.[530]

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[528] 10:61

[529] 9:24

[530] HAMKA (1986) *Tafsir al-Azhar*;Jakarta, Indonesia: Pustaka Panjimas, (Juzuk 10 Surat Al-Taubah), pp455-456. This *Tafsir* is a famous work of Haji Abdul Malik Karim Amrullah, famously called Hamka a prominent *'Ulamā'* in the Malay Archipelago. The author refers to this book because of its important place in the Malay literature. In many

"And do not eat up your property among yourselves for vanities, nor use it as bait for the judges, with intent that ye may eat up wrongfully and knowingly a little of (other) people's property."[531]

The greed of wealth and property drives man to "...use one's own property for corrupting others-judges or those in authority - so as to obtain some material gain even under the cover and protection of law." [532] The words "your property" refer to public property.[533] However Hamka argues that those words indicates that Muslims are in unity and should respect other's property as theirs.[534] They can not obtain from them through fraud such as;

1) Publication and selling pornographies

2) Misleading promise and advertisement

3) Committing *Iḥtikar* (Hoarding up goods of necessity with the object of raising the price)

4) Cheating in weighting and measuring.[535]

d) Islām encourages trade

In the Qur'ān Allāh says: "O ye who believe! Eat not up your property among yourselves in

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places in his work he refers to the Malay social life when discussing certain issues. Some chapters of this *Tafsir* can also be accessed from; http://us.geocities.com/hamkaonline/ (19.06.2008)

[531] 2:188

[532] A.Y. Ali (2004) *The Meaning of the Holy Quran*, 10 Edition,Maryland, USA: Amana Publications, pp75-76.

[533] Ibid.

[534] HAMKA (1986) *Tafsir al-Azhar*, (Juzuk 2 Surat al-Baqarah), p443

[535] *Ibid*, p443

vanities: But let there be amongst you who traffic and trade by mutual goodwill: Nor kill (or destroy) yourselves: for verily God hath been to you the Most Merciful!"[536]

Trade refers to many aspects such as merchandising, exchange of goods, weighing, letting, importing and exporting goods i.e. any kind of transaction that allows the exchange of goods or service that result in mutual benefits among the parties involved. It is through such transactions that profits are made and wealth is created.[537]

"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."[538]

Muslims are strictly forbidden from doing business after the call of the Friday prayer. All Muslīm men are expected to "...close your business and answer the summons loyally and earnestly, meet earnestly, pray, consult and learn by social contract..."[539] Basically, this verse gives a clear signal that at that very time, the priority is to uphold remembrance of God. Any other activitiy other than answering the call for Friday prayer must be put to a halt. However after finishing the Friday prayer they are allowed even encouraged to scatter and go about their business.

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[536] 4:29

[537] HAMKA (1986) *Tafsir al-Azhar*,Jakarta, (Juzuk 5 Surat An-Nisa'), p26

[538] 62:10

[539] A.Y. Ali (2004) *The Meaning of the Holy Quran*,10 Edition, Maryland, USA: Amana Publications, p1469, endnote 5462.

This verse indicates Fridays and the Friday prayers are not to be used as excuses for a day off. Islām does not forbid works or any other business activity to place on Fridays. Instead it gives "...higher prosperity-the health of the mind and the spirit."[540] This prosperity is gained through *Barakah* in works.[541] Some *Salafi*[542] *'Ulamā'* used to say that whoever manages to do business dealings after the Friday prayer will gain seventy times of *Barakah* from Allāh.[543]

e) Trading by sea

Even in the time of the Prophet, trading goods through various means of transportation was not an alien subject. The fact that it was uttered through the mouth of the Prophet made it all the more remarkable when the Prophet himself never went to sea to trade. Allāh says;

"It is He Who has made the sea subject, that ye may eat thereof flesh that is fresh and tender, and that ye may extract there from ornaments to wear; and thou seest the ships therein that plough the waves, that ye may seek (thus) of the bounty of God and that ye may be grateful."[544]

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[540] *Ibid*, endnote 5464
[541] HAMKA (1986) *Tafsir al-Azhar*, (Juzuk 28 Surat ke-62), p245
[542] *Salaf* or *Salaf al-Salih* refer to first three generations of Muslim
[543] As cited in HAMKA (1986) *Tafsir al-Azhar*,(Juzuk 28 Surat ke-62), p245
[544] 16:14

f) Grievous penalty for those who are greedy for money

Wealth (and money), although could be the general aim of a trader, must never become something that makes the trader to become overly engrossed by wealth, disregarding his function as just a servant of God who should in many ways observe good deeds amongst fellow humans. Such traders are warned:

"O ye who believe! there are indeed many among the priests and anchorites, who in Falsehood devour the substance of men and hinder (them) from the way of God. And there are those who bury gold and silver and spend it not in the way of God: announce unto them a most grievous penalty."[545]

"On the Day when heat will be produced out of that (wealth) in the fire of Hell, and with it will be branded their foreheads, their flanks, and their backs, their flanks, and their backs. "This is the (treasure) which ye buried for yourselves: taste ye, then, the (treasures) ye buried!"[546]

The grievous penalty is only for the rich who did not contribute to the religion through *Zakat*.[547] In *Surah* al- *Māʿūn* the one who does not help the orphan and the needy is stated by Allāh as the one who denies the Hereafter. Allāh says: " Seest thou one who denies the Judgment (to come)? Then

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[545] 9:34
[546] 9:35
[547] For justification on Islam and wealth see, HAMKA (1986) *Tafsir al-Azhar*, (Juzuk 10 Surat Al-Taubah), pp 512-518

such is the (man) who repulses the orphan (with harshness). And encourages not the feeding of the indigent …"[548]

g) Remembrance of *Allāh* while in any circumstances

"True, there is for thee by day prolonged occupation with ordinary duties. But keep in remembrance the name of thy Lord and devote thyself to Him whole-heartedly."[549]

h) Be just in doing business

Islām disallows cheating in whatever form of however little. All measurements and weighting (i.e. all calculations in all transactions) must be exactly as they should be agreed:

"To the Madyan People (We sent) Shu'aib, one of their own brethren: he said: "O my people! Worship God: Ye have no other god but Him. And give not short measure or weight: I see you in prosperity, but I fear for you the penalty of a day that will compass (you) all round.   "And O my people! give just measure and weight, nor withhold from the people the things that are their due: commit not evil in the land with intent to do mischief."[550]

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[548] 107:1-3

[549] 73:7

[550] These versus were revealed to the people of Madyan where they were asked to worship God, give full measure and full weight, 11:84-85

i) The forbiddance of fraud while in business dealing,

"Woe to those that deal in fraud. Those who, when they have to receive by measure from men, exact full measure. But when they have to give by measure or weight to men, give less than due."[551]

These three verses are derived from chapter 83 of the holy Quran. This chapter namely *al-Mutaffifin* means "the dealers in fraud."[552] Fraud is a kind of injustice and comes in many activities of life and are done by people at various levels.[553] The second and the third verse give clear meaning of *al-Mutaffifin* i.e., people who are "giving too little and asking too much."[554] For these people cheating in business deals is one way to gain more profit. They often use two different scales; when selling something they use the first but use the second for buying from people - both are modified for their benefit or ; ensure that sellers give exact full measure for them but when they measure for others they will give less from the exact measure.[555] With regards to commercial dealings the negative act from those people will affect;

1) The market integrity

2) The trader's good names because their negative act is the root cause damages in the marketplace

3) Their spiritual beings because their souls will become harsh through the negative act they

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[551] 83:1-3

[552] A.Y. Ali (2004) *The Meaning of the Holy Quran*,10 Edition,Maryland, USA: Amana Publications, p1616

[553] *Ibid*

[554] *Ibid*

[555] HAMKA (1986) *Tafsir al-Azhar*, (Juzuk 30 Surat ke-83), pp67-68.

produced. As a result they feel innocent to feed their family from the unlawful works.[556]

Other being touched in the Qur'ān, business regulations are also mentioned in the Hadith and in the history of *Ṣaḥābah*. For example since a marketplace in Islām is a free going place as the mosque, Muslims " ... should follow the same Sunnah as the mosque: Who gets his place first has the right to it, until he gets up and goes back to his house (in this case, suggesting that until he finishes his selling)".[557] The arrival of the *Muhājirūn* in Madīnah served has been a very significant history, and similarly this has a lot of significance to the business practices. 'Abd al-Raḥmān b. 'Awf upon his arrival was reported as saying: " Show me the way to the marketplace!"[558] 'Umar b. al-Khaṭṭāb similarly chosd trading as the best way to support his family's need. He was reported as saying: " There is no place that I would prefer to be overtaken by death than in the marketplace, buying and selling for my family ."[559]

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[556] *Ibid*, p68

[557] R.U.I. Vadillo (2002) *The Return of the Islamic Gold Dinar*,Kuala Lumpur: The Murabitun Institute, p147. The importance of the market place and trade in Islam was not only shown from the example of the Prophet but also from his successors. Abu Bakar and Umar showed a good example for their interest in the market mechanism. Abu Bakar had planned to go to the market on the first day he was sworn in as a caliph. This signifies the importance of the market from his view. He also organised public finance as part of Baitul māl. The second *Khalifah* 'Umar set a kind of mode of exchange. This regulation gave a standard mechanism which was not in practice earlier. See, S. Din (2006) Trading Ḥalāl Commodities: Opportunities and Challenges for the Muslim World,Johor Bharu, Malaysia: Universiti Teknologi Malaysia,p2

[558] G.W. Heck (2004) .*Islam, Inc. An Early Business History*,Riyadh: King Faisal Center for Research and Islamic Studies, p 82

[559] R. U. I. Vadillo (2002) *The Return of the Islamic Gold Dinar*, p 83

The Prophet envisaged the time when people might disregard the guidelines to gain money (and wealth); " A time will come upon the people when one will not care how one gains one's money legally or illegally...engage only in lawful trade."[560]

More ethics in business is discussed by Khan (1996) and is summarised as follow;

1. Explaining the truth[561]

2. Persuading buyers[562]

3. Cheating is not allowed[563]

4. Be blessed in trading[564]

5. Loan[565]

6. Let the villagers know the market price before buying from them[566]

7. Keeping promises[567]

Some examples given above clearly point out that the *Shari'ah* covers not only religious beliefs and the moral aspects but also economic issues of human life. The paragraphs below discuss regulations on business practises from Muslim scholars' point of view.

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[560] M.M. Khan (1996) *Sahih al-Bukhari*.988 p465

[561] *Ibid*, , 996,p468

[562] *Ibid*, , 999, p469

[563] *Ibid*, 1008,p473, on animal, 1023, p479

[564] *Ibid*, 1013, p475

[565] *Ibid*, 1014-1015, p476

[566] *Ibid*, 1025, p479

[567] *Ibid*, 1104, p520

3.8.2 Important Views from al Ghazali with Regards to Business Ethics

In al-Ghazali's prominent work, *Iḥyā' 'Ulūmuddīn* various aspects of economics as well as trade were discussed.[568] He discussed three kinds of people based on the ways they make their earnings and about the destruction of those who forget their eternal return (death/ the next world).[569] Al-Ghazali also discusses many important issues especially basic principles of business. He argues that the one who is doing business to gain enormous wealth is said to put himself in danger because it is "…the root of attachment to the world which is the basis of all sins."[570] A person who wants to be a tradesman should be knowledgeable because it was reported that Umar the second *Khalīfah* instructed inexperienced tradesmen to be whipped because of their lack of knowledge in business.[571]

There are three business principles according to al-Ghazali; Buyer and seller; commodities for sale; and a contract for sale and purchase.[572] He explains that the buyer and the seller should follow certain conditions as follows:

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[568] The *Iḥyā'* is made of four volumes. Business ethics is discussed in volume two chapter three. Four sections are discussed namely; I. Earning and Trade and Commerce, ii. Lawful earnings, justice, kindness and fear of religion, iii. Justice to be observed in business, iv. To do justice in mutual transactions. In this research the researcher will summarise the ethical consideration as suggested by al-Ghazali. To do so, only certain verses and *Aḥādith* will be quoted beside his suggestions. See, Al-Ghazali *Iḥya□□ □ulu□m al-di□n*, Vol. 2, (Trans) Maulana Fazul-Ul-Karim, Lahore, Pakistan: Sind Sagar Academy ,pp52-74

[569] *Ibid*, p 53

[570] *Ibid*, p56

[571] *Ibid*

[572] *Ibid*, p57

i. Transaction is invalid when done with a minor, an insane, a slave or a blind except in special conditions.

ii. Goods for sale. He underlined six conditions:

      a. The commodities must be legally accepted by the Shari'ah.

      b. The goods should be necessary and beneficial

      c. The commodities are under the possession of the seller

      d. The goods are transferable

      e. The things to be sold are known and certain

      f. Things to be sold must be in the possession of the owner

iii. Contract for sale and purchase. He underlines a few important conditions for the contract:

      a. The contract must be expressed clearly and precisely;

      b. The intention is vital

      c. After the agreement, the transaction is final and no one can impose any condition

      d. In the case of auction it is only lawful if terms are proclaimed beforehand.[573]

With regards to the concept of *Māl*, among other important issues to be noted is the legality of goods under the *Sharī'ah* .[574] There are several ayat in the Qur'ān mentioning the lawful and

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[573] See, al-Ghazali (1978) *Iḥya⸗ ⸗ulu⸗m al-di⸗n*, Vol. 2, pp57-58

[574] The ruling of Ḥalāl not only comes from al-Qur'ān, Sunnah but from other sources of the *Sharia'h.*

unlawful goods. For example: "Eat of the good things We have provided for you."[575] . In terms of food several ayat discussed on several issues such as; slaughtering, dead meat, pork and non-slaughtering animals. They are clearly mentioned in the Qur'ān;

"Forbidden to you (for food) are: dead meat, blood, the flesh of swine, and that on which hath been invoked the name of other than Allāh ..."[576] "He has only forbidden you dead meat, and blood, and the flesh of swine, and any (food) over which the name of other than God has been invoked..."[577] "Eat not of (meats) on which God's name hath not been pronounced: That would be impiety..."[578] "Lawful unto you are (all) things good and pure..." [579]

From the Ḥadith; "both legal and illegal things are obvious and between them are doubtful matters. Whoever forsakes those doubtful things, lest he may commit a sin, will definitely avoid what is nearly illegal..."[580]

Al-Ghazāli also discussed justice to be observed in business. He admits it is unlawful to give any trouble to the public in any way such as unjust dealings and oppression and by deceit and fraud.

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[575] 2:57
[576] 5:3
[577] 16:115
[578] 6:121
[579] 5:4
[580] M.M. Khan (ed) (1996) *The English translation of Sahih al Bukhari with the Arabic text*, Alexandria: Al-Saadawi Publications, Hadith 985, p464

One example of deceit and fraud[581] is hoarding. It caused the public loss especially on food stuffs.[582] It definitely gives the trader greater profits but is cursed by the Shari'ah through the Qur'ān and Ḥadith. [583]

Concealing defects of commodities is also forbidden. It comes in two kinds; concealing the defects and, concealing in weights and measures. The Prophet even said the one who defrauds is not of Muslims.[584] Al-Ghazali admits that the blessing of Allah comes to the transaction in which the seller and buyer tell the truth and wish good. Similarly there is no blessing of Allāh on a transaction where both the buyer and seller tell falsehood and conceal the defects.[585] In terms of concealment in weights and measures al-Ghazali suggests; "Give more when you measure out to others and take less when you take by measure from the people." [586]In terms of profit al-Ghazali admits that the profit in the next world is better than the whole things in this life.[587] Market information such as prices for goods is also open for customers as well as for tradesmen to know. With regards to this case al-Ghazali says: "Telling truth in selling commodities and do not conceal anything..." [588] He further quoted a Ḥadith: "Don't meet the riders who bring

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[581] Fraud comes in many ways. It is more than hoarding or giving short measure or short weight. See A.Y. Ali (2004) *The Meaning of the Holy Quran*,10 Edition,Maryland, USA: Amana Publications, P1616.

[582] Al-Ghazali admits that hoarding is unlawful only on principal food stuffs. There are different opinions on things which are near principal food stuffs such as alternative foods (Oat with barley, or chicken with meat). See, al-Ghazali *Iḥya☐☐ ☐ulu☐m al-di☐n,* ,p62

[583] *ibid,* p61

[584] *Ibid,* p64

[585] *Ibid,* p65

[586] *Ibid,* p66

[587] *Ibid,* p65

[588] *Ibid,*p65.

commodities."[589] The tradesmen can choose to break any agreement with those who meet them in advance before coming to the market place.[590] It shows that Islām encourage people from rural areas to know the price of goods they wanted to sell. In this way they will not be discriminated by middle men in the market.

In section four of his book al-Ghazali discusses doing good in mutual transactions. He suggests six ways to these good deeds;

i. To gain less profit. Although taking much profit is not unlawful. To take less profit is considered as doing good (*Iḥsān*) to the buyers.

ii. Buyers are recommended to buy goods at higher price from the poor to show good to him.

iii. Sellers also recommend showing goods to the buyers such as;

    a. Buyers can accept less price at times

    b. Demand can be made with good manners.[591]

iv. Debtors are also recommended to do good at the time of the payment. They are considered as doing good (Iḥsān) and can be achieved from;

    a. Pay the debts before demand

    b. Debtors should go to the creditor personally

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[589] *Ibid*, p66. See, p78 There are two narratorsof this ḥādith amongst the *Ṣaḥābah* as quoted in Sunan Ibn.Majah: Abu Hurairah and ʿAbdillah, Ibn ʿAbbas. Fuwaᵓd Àbd al-Baᵓqiᵓ (1995) *Sunan Ibn Maᵓjah-Abiᵓ Àbd Allaᵓh Muḥammad ibn Yaziᵓd al-Qarwiᵓniᵓ -Ḥaqaqa Nṣuᵓsahhu*, Bayruᵓt, Lubnaᵓn : Daᵓr al-Kutub al-Ìlmiyyah, Juz.2: 2175, 2176, 2177, pp 734-735. Ḥadīth *Muttafaqun ʿAlaih*, See, Al-ʿIraqi, Abd al-Raḥiᵓm ibn al-Ḥusayn. (1984) *Al–Mughni ʿAn Ḥamlilasfār fi al-Asfār- Takhrīj māfi al-Iḥyā' min al-*Asfār, Beirut: Dār al-Maʿrifah, Vol.2, p78.

[590] Al-Ghazali *Iḥyaᵓᵓ ᵓuluᵓm al-diᵓn*, Vol. 2,p66

[591] *Ibid*, p67

c. Pay more than the principal. In this case debtors pay more than the principal voluntarily and not because of any agreement between the debtor and the creditor.

v. A seller is considered doing good deed to a buyer if a thing sold is returned if the buyer thinks that he/she has suffered loss.

vi. It is also recommended to sell things to the poor or needy on credit not in cash.[592]

From the above discussion about doing good in business al-Ghazāli has demonstrated that business should be conducted not only as a way for earning one's live hood but it goes beyond that. It is a way to realize social responsibility with no religious obligations sacrificed. Indeed it is a place where a Muslim is tested as al-Ghazāli states: " ...Trade and commerce are the places for trial of religious persons…"[593]

Lastly al-Ghazāli suggests seven ways how a Muslim businessperson can gain perfection for his/her religion while in the business world;

1. Keeping one's faith firm and good intention from the beginning;

a. With the intention to avoid depending on others

b. With the intention not to be greedy

c. To keep satisfaction with lawful earnings

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[592] *Ibid*, pp68-69
[593] *Ibid*, p69

d. Remain on the paths of religion

e. With the intention to maintain the family

d. With the intention to do good to the Muslims and love for them

e. Remain on the paths of equity, justice and Ihsan

f. Enjoining good and forbidding evil while in the market.

2. Always realizing that being a businessman is part of *Farḍh Kifāyah*.[594]

3. To keep in touch with the mosque for prayer.

4. Remain in the condition of *Zikr* (remembrance of Allah) while in the market. Al-Ghazali insists that there is no difference for the one who fears God whether in the markets, houses and mosques.

5. Always to remember not to be too greedy in markets and business.[595]

6. Always to ensure to keep away doubtful things on top of unlawful things.[596]

7. To be aware with the business accounts since one is responsible for all accounts on the day on the Day of Judgment. [597]

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[594] *Farḍh Kifāyah* is a collective responsibility that should be undertaken by all to ensure the success of the ummah. For example al-Ghazali mentions about trade commerce and says that, without them, "it will be difficult for the people to manage their livelihood and the majority of the people would be destroyed" See his, *Ihya ulu-Id-Din*, Vol. 2, (Trans) Maulana Fazul-Ul-Karim, p71

[595] For Al-Ghazali the Hadith, "The worst of places is the market" refers to the one who is too greedy.

[596] He verifies on doubtful things in the forth chapter of the second volume entitled ' Halal and Haram (lawful and unlawful things)'. See his, (1978) *Iḥya ulu m al–di n*, Vol. 2, (Trans) Maulana Fazul-Ul-Karim, Vol. (2), pp87-92

[597] See, Al-Ghazali, A. H. (1978) *Iḥya ulu m al–di n*, Vol. (2), pp70-74

The work of al-Ghazāli which has already been highlighted above has demonstrated some ethical aspects in business ethics.

3.8.3 Some Examples and Issues in Islamic Business Ethics

1.   Contract. Islām asks its followers to adhere to a promise. The forms in which promises are made can be various; contract is one of them. The Qur'ān emphatically says:

"O you believers! Fulfil your contracts" [598]

The fulfilment of contracts and promises may only   take place if each party adhere to the contract. Broken business partnership and business dealings always result from the failure of any party to adhere to the contract or, in certain cases, loopholes in the contract have been taken as an excuse to commit fraud.[599]

To avoid this problem from happening Islam gives guidance aimed at countering the causes of breach of agreement through writing and witnessing the deal, even for small details[600], avoiding

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[598] 5:1
[599] K.H. Wathne and J.B. Heide (2000) 'Opportunism in Interfirm Relationships: Forms, Outcomes, and Solutions', *Journal of Marketing*; Vol. 64(Oct; 4), p38-40
[600] 2:283

bad faith and; enforcing agreements through legal apparatus.[601] However Islam admits that *Taqwa* in one self is the most important above all.[602]

2. Prohibition to mislead customers with wrong statements and promise.

Business can always be accelerated and assisted through advertisement – a way a trader would promote his goods or service. However, Islām promotes honest advertisement, statements that are true and verifiable when customers buy the goods or services.

" And O my people! give just measure and weight, nor withhold from the people the things that are their due: commit not evil in the land with intent to do mischief." [603]

The example of this practice is in advertisements or sale promotions where people are forced to be attracted to buy because of many attractive factors which are not exactly the same with the goods or services being advertised.

3. Prohibition of hoarding. For greedy businesspeople, one way to rake a lot of money is during the period of scarcity. They hide the necessary goods and when the supply became short in the market they offer them with the higher price. This is a clear manipulation of the concept of supply and demand, only that the natural dynamics of the supply and demand is made artificially

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[601] A. Shafaat (2008) 'Islamic Rules Concerning Financial Dealings': http://muslim-canada.org/finance.html. (18.06. 2008)

[602] Inner consciousness of the individual must be in line with *Khilafah* and *'Adālah* which will form the moral filter for the Muslim. See M.U. Chapra. (1992) *Islam and the Economic Challenge*, Leicester: Islamic Foundation, p215

[603] 11.85

for the purpose of creating a false and desperate situation that results in higher demands allowing the wicked trader making dirty profits. Islam not only prohibits this but condemns them with the curse from Allah. Ibn Saʿid reported Allah's Messenger as saying: "He, who hoards is a sinner."[604] With regards to this Ḥadīth the one who preserves goods for a certain period and helps in maintaining the constant flow of their supply in the market is not a sinner. A person commits sin only when he holds goods for the purpose of creating artificial scarcity in the market and sells them when the price is higher. [605]

4. Prohibition of wasting economic sources to create artificial scarcity. The practice of destruction of surplus to stabilize demand and supply in modern economics is accepted in today's economic practice. However Islām definitely rejected it on the ground that it is a kind of waste.

5. Command to be fair to workers. Islām recognizes workers as human beings and they need to be treated with respect to their ability to work. They should be given fair wages and their welfare needs to be taken into consideration as well. The Prophet say: "Give the laborer wages before his perspiration be dry".[606]

6. Command to be fair in recruitment practices. In this respect Islām asks it followers to be fair and avoid discrimination and the likes toward the workers. This is important because during any

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[604] M.A. Khan (1989) *Economic Teachings of Prophet Muhammad – A Select Anthology of Hadith Literature on Economics*, Islamabad: International Institute of Islamic Economics, p127.
[605] *Ibid*
[606] This Ḥadith was cited by Ibn. Mājah and has been classified as Ḥadith Ḍhaʿif. See. Fuwaʾd Àbd al-Baʾqiʾ (1995) *Sunan Ibn Maʾjah – Abiʾ Àbd Allaʾh Muḥammad ibn Yaziʾd al-Qarwiʾniʾ – Ḥaqaqa Nuṣuʾsahhu*, Vol.2, Ḥadith: 2443, p817

decision making Muslims are urged to be calm and put the Qur'ānic teachings into practice. The Qur'ān says: "Allāh commands you to render back your trust to this to whom they are due; and when you judge between man and man, that you judge with justice..."[607]

7. The sale of animals and their remains.

Certain animals are permissible for trade on condition they are *Ṭāhir* (pure) and beneficial. Dead animals are not allowed if they were not slaughtered in accordance with the *Sharīʿah* regulations accept aquatic animals such as fish.[608] For animal remains such as bones and their skins Muslīm scholars are of different views but their arguments are on the issue of whether they are pure or not.[609] The majority of scholars for example accept the legality of animal skins (axcept for dog and pigs) on condition they are tanned before being sold.[610]

It can be concluded that Islām already sets standard on many parts of business practice. Islam set standard on among others, prohibited and lawful goods, blessed business conduct, permitted loans, regulation of partnership and regulation on weight and measures. All regulations that

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[607] 4:58

[608] See Muḥammad ibn Ismaʿil, Ṣanaʿni, (1998) *Subul al-Salam: Sharh Bulugh al-Maram Mam' 'Adillat al-Ahkam*, Vol. (3),Bayrut: Dar al_Kutub al-'Ilmiyyah, pp10-11; also Vol (1), pp35-36.

[609] See Al-Kasani, A. B. I. M. (1997) *Badai al-Sanai fi Tartib al-Sharai*, Vol. (5),Bayrut: Dar al-Kutub al-Ilmiyyah, p142

[610] See, A.B.I.M. Al-Kasani (1997) *Badai al-Sanai fi Tartib al-Sharai*, Vol. (1),Bayrut: Dar al-Kutub al-Ilmiyyah,p270; Al-Nawawi, A. Z. M. (2000) *Kitab al-Majmu': Sharh al-Muhadhdhab*, Vol. (9),Bayrut: Dar al-fikr, p230, p272-274; Al-Kasani, A. B. I. M. (1997) *Badai al-Sanai fi Tartib al-Sharai*, Vol. (5),Bayrut: Dar al-Kutub al-Ilmiyyah, p144.

were derived from the Qur'ān and Ḥadith were widened on their scope by the 'Ulama' (fiqh scholars) using the method of Uṣūl al-fiqh.

8. Issues of Taking Profit and Price Control in Businesses

This is one of the important issues to be considered in this study since the objective is to engage in business from traders point of view is maximising profits. One way to have a good profit is through appropriate way of pricing. Imam al-Shāfi'i admits the possibility of changes in value of a commodity from two factors;

1) There is a change in price and people's willingness to acquire the goods; 2) The quantity of the goods i.e., in small or large quantity.[611] Al-Shāfi'i argument thus suggest a possibility for higher and lower price for a commodity where traders can make profit from the above mentioned circumstances. Ibn Qudamah similarly stated that price fixation also engages with people's property and it is up to them to sell goods with any price agreed with the buyers.[612]

Al- Ghazāli also noted that by making them available at a suitable time and place activities of trades add value to goods and create profit-motivated traders in the market.[613] In the issue of profit taking Ibn Khaldun is of the viewed that trade is boosted with moderate profits, it

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[611] Cited in A.B.I.M. Al-Kasani (1997) *Badai al-Sanai fi Tartib al-Sharai*, Vol. (2),Bayrut: Dar al-Kutub al-Ilmiyyah, p.16
[612] Ibn-Qudamah (1972) *al-Mughni*, Vol. (4),Beirut,: Darul-Kitab al-Arabi, p44-45
[613] A.H. Al-Ghazali (1978) *Iḥyā'Ulūmuddīn*, Vol. (2) F. Karim (Tran), p227

discourages traders from the markets with low profits and decrease demand with very high profits.[614]

In general Islām allows the market to fix the price because the trader is the price taker not a price maker.[615] It was reported that Prophet Muḥammad refused to fix the price when asked to do so and replied "… Allah grants plenty of shortage; He is the sustainer and real price maker (*Musaʿir*). I wish to go to Him having done no injustice to anyone in blood or in property."[616] Because of the Prophet's refusal, price fixation has become a controversial issue in Islamic jurisprudence.[617] However as Islām came to people who had trading as the main source for living, price control should not be taken as a negative effect on the society. Moreover the Prophet himself used to be a trader and should understand very clearly the issue of pricing. Ibn Khaldun for example states that fixing the price is against the economic factor however it is not a general ruling in all market situations.[618] For Muslīm scholars the issue of market forces were in their deep insight.[619]Al-Kināni also opposed price fixation but agreed it to be imposed in an abnormal market situation.[620] Al-Baji[621] agreed with price fixation in certain situations but only

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[614] See his, (1967) pp 340-341.

[615] A.A. Islahi (2004) *Contributions of Muslim Scholars to Economic Thought and Analysis (11–905 A.H./ 632–1500 A.D.)*,Jeddah: Islamic Economicss Research Centre King Abdul Aziz University, p28

[616] Cited in Ibn Taymiyyah (1976), *al-Hisbah*, Cairo: Dar al-Shaʿab p25, with reference to Abū Dāwūd and Tirmidhī.

[617] For clarification see, A.A. Islahi (1988) *Economic Concepts of Ibn Taimiyah*, Leicester: The Islamic Foundation, pp. 94-97

[618] See Ibn Taymiyyah, (1976), p42

[619] A.A. Islahi (2004) *Contributions of Muslim Scholars to Economic Thought and Analysis (11–905 A.H./ 632–1500 A.D.)*, p27

[620] See al-Kinani (1975) pp44-45 as cited in A.A. Islahi (2004) *Contributions of Muslim Scholars to Economic Thought and Analysis*, p32

[621] Abu'l Walid Sulayman Al-Baji (1012-1081). A scholar from Maliki school and famous with *al-Muntaqa Sharḥ al-Muwaṭṭa*, his commentary on Imam Malik's *Muwaṭṭa*.

after the market situation is discussed with market representatives and customers.[622] Ibn

Qudamah admitted that price fixation is injustice (*zulm*).[623] With regards to the Ḥadith of the

Prophet's refusal on price fixation, Ibn-Qudamah[624] comments that from an economic point of

view price control is bad for economics. Although the intention is to maintain the price low it will

bring about an opposite result because local traders will hold their goods while outside traders

will not come in to sell their goods with the price they don't agree to.[625] He goes further by

saying that the economic situation will become worse as there will be shortage in supply. Since

the consumers are in real need for the goods they bid the price up and as a result the price will

go higher.[626] Al-Dimashqi suggested a just price (*al-Qimat al-Mutawassiṭah*) i.e., price is

determined by competitive market forces, as a solution for the pricing issue.[627]

3.9 Conclusion

In brief this chapter has discussed issues pertaining to the Islamic culture in business. It

demonstrates that *Sharī'ah* plays an important role in the application of Islamic teachings in

Muslim society. Basically, the culture of a Muslim society is influenced by the *Sharī'ah*, and it

should preferably be so in order to maintain the spirit of Islamic as a way of life. But, other

influences might also have also contribute to a Muslim society, either the influences were present

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[622] Abu'l Walid Sulayman Al-Baji Al-Baji, Vol. 5, p19 as cited in A.A. Islahi (2004) *Contributions of Muslim Scholars to Economic Thought and Analysis*, p32

[623] Ibn Qudamah (1972) vol.4., pp44

[624] He was Shams al-Din Abd al-Rahman Muhammad Ibn Qudamah al-Maqdisi, born in 1200M and died 1283M. He was among the prominent 'ulama'of Hambali fiqh in the 13th century.

[625] Ibn-Qudamah (1972) *al-Mughni*, Vol. (4),Beirut,: Darul-Kitab al-Arabi. vol.4., pp44-45

[626] *Ibid*

[627] A.F.J. Al-Dimashqi (1977) 'al-Ishārah ilā Maḥasin al-Tijārah', Al-Bushra al-Shurbaji (editor), Cairo: Maktabah al-Kulliyyat al-Azhariyyah, pp29-30. The term *al-qimat al-Mutawassitah* similarly cited as *qimat al-mithl* or *qimat al-'adl*. For clarification, see A.A. Islahi (2004) *Contributions of Muslim Scholars to Economic Thought and Analysis (11–905 A.H./ 632–1500 A.D.)*,Jeddah: Islamic Economicss Research Centre King Abdul Aziz University, p31; A.A. Islahi (1988) *Economic Concepts of Ibn Taimiyah*, Leicester: The Islamic Foundation, p83

before the incoming of Islām, or during the time of Islām. From many angles, a lot of the cultural pcactices brought about by Islām have been practiced before the time of Islam and that not all pre-Islamic culture or cultures of other societies are unacceptable in Islām. This can be seen today in that different Muslim societies throughout the world look and function rather differently, although with significant overlaps. In short, Muslīm societies everywhere have been enriched by other cultures. For the current study it is important for the researcher to reasonably acquire the meaning of the *Sharīʿah* concept as business matters are always evolving and developing and the Shariʿah should provide clear answers to any doubts with regard to them. It is clear from the above discussion that the Shariʿah provides enormous space to answer new problems regarding business matters within its flexibility through the method of *Ijtihād*.

Chapter 4

Research Methodology

4.0 Introduction

The main aim of this research is to explore the influences of culture on Muslim businesspeople. As such, it is vital to systematically capture the perspective of the Malay businesspeople within their business world. Inevitably, it becomes an intricate web since people are linked to their religious beliefs, cultural traditions, social behaviours and their experience. This complexity is taken into account allowing a development of a research approach that could examine and provide insights to these relationships as they are reflected in businesspeople's everyday behaviour.

It is important to note that this study will focus on the businesspeople's 'real-life' experience thus the inclusion of "real" illustrative material is one of the strengths of this kind of presentation.[628] A quantitative research approach is therefore less suitable because it will only derive information and conclusion from static reality of life viewed from sample perspectives.[629] Alternatively, this study will be carried out by employing an approach that understands and

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[628] D. R. Krathwohl. (1993) *Methods of Educational and Social science Research: An Integrated Approach*, New York: Longman, p 347.

[629] Burns, R. B (1994) *Introduction to Research Methods*. 2nd. Edition, Cheshire, Melbourne: Longman. , pp10-11.

makes sense of insiders' perspective about the experience they have in a natural setting. More importantly the chosen approach aims to avoid loss in the elements of "interpretation in context".[630] Along the line, the outside factors such as the society's norms, values, beliefs, customs and traditions will also be studied and understood. Through this way, it will be possible to see how these elements come into context and how they, together, influence the bussinesspeople's experience. Consequently, because human beings can relate their experience to others, it will be they themselves who will interpret the meanings of their experience. This is the basis of the framework within which this case study approach will be employed in this study.

4.1 The Research Approach

This research takes a qualitative approach, which is also known as naturalistic inquiry and focuses on meaning in context. It is suitable for an in-depth study of a phenomenon that requires elaborate description with great details and where "measuring would be overly obtrusive or impossible."[631] One important characteristic of this kind of research is its detailed description of the phenomenon or events under study "…in an attempt to understand and explain them."[632] The outcome of this study is "…a holistic picture of a phenomenon" rather than a normative process.[633] Qualitative methods are used to explore a particular point of view in explaining

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[630] L.J. Cornbach. (1975) 'Beyond the Two Disciplines of Scientific Psychology' *American Psychology*, Vol. 30, pp 116-127.

[631] D. R. Krathwohl. (1993) *Methods of Educational and Social science Research: An Integrated Approach*, New York: Longman, p 352

[632] *Ibid*, p 311

[633] *Ibid*

human behaviour.[634] Other than elaborate description and holistic in terms of the outcome, it is also inductive where the problem under study emerge through out the study or remain open for any interpretation.[635]

4.1.1 A Case Study Research

It has been stated briefly earlier in the first chapter that the researcher is employing a case study approach. In this section the method will be illustrated in detail. In order to understand the nature of this kind of investigation it is a crucial need to analyse and define clearly the nature of the 'case study'. There are several definitions for a case study as detailed below: " … A case study is an empirical inquiry that investigates a contemporary phenomenon within its real-life context…; [636] "… is the preferred strategy when 'how', 'who', 'why', or 'what' questions are being asked…"[637] and "…vividly and precisely conveying the characteristics of a single individual, situation, or problem, it is used to illuminate a generic problem."[638] A case study is termed as an "interpretation in context."[639] This study also seeks a context-dependent knowledge where it is necessary "…to allow people to develop from rule-based beginners to virtuoso experts."[640] Yin supports this statement by adding that a case study is particularly designed to suit situations in

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[634] *Ibid,*

[635] *ibid,* see also S.B. Merriam. (1988) *Case Study Research in Education: A Qualitative Approach,* San Francisco: Jossey-Bass, p 13

[636] R.K. Yin. (1984) *Case Study Research: Design and Methods,* London: SagePublications, p 10.

[637] R.B. Burns. (2000) *Introduction to Research Methods,* 4th. Edition, London: Sage Publication, p 460.

[638] D. R. Krathwohl. (1993) *Methods of Educational and Social science Research: An Integrated Approach,* New York: Longman, p 347

[639] L.J. Cornbach. (1975) 'Beyond the Two Disciplines of Scientific Psychology', *American Psychology* Vol. 30, p 123.

[640] B. Flyvbjerg. (2006) 'Five Misunderstandings About Case-Study Research', in: *Qualitative Inquiry* (April), p 221.

which it is impossible to separate the phenomena's variables from its context i.e. " … when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used."[641]

In this study it is the researcher's intention to conceptualise a case on the culture of Muslim businesspeople in business practice within the boundaries[642] of a Malay-Muslim society.

Using the various definitions as a guideline, the researcher is going to investigate how Muslim businesspeople are influenced by differing cultures. Their daily practices while dealing with the business environment will be investigated and observed. Their responses and practices in the light of cultural influences will also be discussed from the Islamic perspective. Holistic views of these situations are going to be taken into consideration.

A case study is also concerned about 'process'. The researcher's main concern is on how the respondents interpret their experiences and structure their social worlds rather than identifying the outcomes of their practices. The researcher will also consider Merriam's suggestion on the two meanings of 'process', the first is monitoring while the second is causal explanation.[643] Monitoring refers to the explanation of the context which provides feedback of formative type.

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[641] R.K. Yin. (1984) *Case Study Research*, p 23

[642] Krathwohl argues that "…case studies are bounded by particular programme, institution, time period, or set of events. Within those boundaries, what ever is the focus of attention is described in perspective to the context surrounding it." See his (1993) *Methods of Educational and Social science Research*, p347

[643] S.B. Merriam. (1988) *Case Study Research in Education: A Qualitative Approach*, San Francisco: Jossey-Bass, p32

Causal explanation is confirmation of the process.[644] Merriam goes further on a case study characteristic, referring to "…its reliance on inductive reasoning."[645] Therefore the verification or predetermined hypotheses are not necessary in a case study approach. This is because new relationships, concepts and understanding emerge through out the data analyses. Whatever emerges from the data analyses facilitates new meaning and extends the researcher's experience, thus confirms what is known. In the case of new variables, they will lead the researcher to explore and rethink of the phenomenon being studied thus bring significant insights into the phenomenon under study.

Unlike other research techniques such as historical and quantitative research approach, the researcher is able to understand the meaning of particular phenomenon in its natural setting by using the case study., i.e: "… the nature of the setting what it means for the participants in the setting, what their lives are like, what is going on for them, what their meanings are …".[646]

One advantage of doing investigation in a natural setting is that the researchers get themselves close to the subject of interest. This can be gained, for example, from direct observation as well as on subjective factors of the subject such as thoughts, setting and desires.[647] Compared to other methods, multiple sources for data gathering such as this will spread the focus of the study. Researches solely based on experiment, for example, or the ones carried out on surveys, may

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[644] *Ibid*

[645] *Ibid*, p13

[646] M.Q. Patton. (1990) *Qualitative Evaluation and Research Method*, 2nd. Edition, London: Sage, p5

[647] D.B. Bromley. (1986) *The Case-Study Method in Psychology and Related Disciplines*, New York: Wiley, p23

have to narrow the focus of the studies as, "…their ability to investigate the context is extremely limited."[648]

 The complexity of the subject matter for this research is acknowledged. In view of this, there is a great potential for significant contribution to the field of study -as well as to the community being studied- if a case study approached is applied successfully.

A case study approach is also chosen because the researcher is going to do such a critical study about people.[649] The researcher plans to use a technique where 'cases information-rich' can be identified.[650] With this in mind a few traders can be identified to represent the wider group of the Malay Muslim traders where a great deal can be learned from them. This will be elaborated in the section on sampling procedures.

Moreover, a case study approach is more comprehensive in dealing with issues of interest. This is because special features of a case study approach such as its particularistic, descriptive and heuristic nature will suit this research.[651] A study is said to become particularistic when it provides more valid description and better support for personal understanding for further considering

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[648] R.K.Yin. (1984) *Case Study Research*, p23
[649] M.Q. Patton. (1990) *Qualitative Evaluation and Research Method*, p54
[650] For more clarification on information-rich cases and sampling size for purposeful sampling in a qualitative research see, M.Q. Patton. (1990) *Qualitative Evaluation and Research Method*,2nd. Edition, London: Sage, pp181-186, M.N. Marshal. (1996) 'Sampling for Qualitative Research', *Family Practice* 13: 522-525, I.T. Coyne. (1997) 'Sampling in Qualitative Research: Purposeful and Theoretical Sampling; Merging or Clear Boundaries', *Journal of Advanced Nursing* 26: 623-630.
[651] S.B. Merriam. (1988) *Case Study Research in Education: A Qualitative Approach*, p29

action.[652] As in this study, 'description' means a literal description of the incident through the businesspersons' interpretation of their cultural norms, religious values, and social practices were closely observed and investigated. It is expected that the descriptive nature of the reports in this study will be presented in detail.

Finally, a case study is heuristic when it can confirm, challenge or extend a theory. Although this study is a single case study, it is expected to give a significant theoretical contribution and would assist future investigations in the area. A case study approach is selected when the relevant behaviours cannot be manipulated.[653] On top of that "… the case study's unique feature is its ability to deal with a full variety of evidence - documents, artefacts, interviews, and observations."[654]

The researcher also notes that a case study approach requires a lot of skills. It is not a kind of easy work as some people think. As Yin puts it, " … In fact, case study research is among the hardest types of research to do." [655] Apart from what has been discussed in a case study there is something underlying a social process. It is called a case or body of cases.[656] In this study the author will investigate the impact of different cultures of the Malay especially on the historical

[652] M.Q. Patton. (1990) *Qualitative Evaluation and Research Method*, p54.
[653] R.K. Yin. (1984) *Case Study Research*, p 19
[654] *Ibid*, p 20
[655] *Ibid*, p 55
[656] N.K. Denzin. (1989) The *Research Act: A Theoretical Introduction to Sociological Methods*, New Jersey: Prentice-Hall, p185

evidence and try to understand how the Malay have been influenced, in their daily life in general and in business culture in particular.

4.1.2 Research Cycle in Data Collection.

A research design is very important and serves as an architectural blueprint of a research project. It enables a researcher to assemble, organise and integrate data and its result in a specific finding.[657] In this study the research design is developed after taking into account various influential factors such as the type of the research, its objectives, research questions and the types of desired result in findings.

Based on the research objectives and questions, the researcher developed a research design for this study. One important element in a research design is the data collection cycle. Nine stages are included for the purpose of this study, exemplified as follows:

a.   Stage 1: Pre-field work

b.   Stage 2: Pilot study

c.   Stage 3: Field work orientation-Establishing the relationships

d.   Stage 4: Interviews and Observations

e.   Stage 5: Backing up using available documents

f.   Stage 6: Triangulation

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[657] S.B. Merriam. (1988) *Case Study Research in Education: A Qualitative Approach*, p6

g.   Stage 7: Verification and findings

h.   Stage 8: Theoretical saturation and Theoretical Sampling

i.   Stage 9: Formatting the Grounded Theories

The cyclical pattern signifies a watertight framework of the study within which all required components of the study will be controlled. It is important to keep in mind that the process only stops when the researcher is satisfied with the data that has been collected, especially when the same specific pattern of behaviour emerges over and over again. One way to ensure that the findings from the data are accurate is to verify the data and findings with the respondents. The stage of the research cycle in the next page gives a clearer picture of the whole process.

Figure 4:1 : Research Cycle in Data Collection

Stage 1: Pre-field Work

Stage 2: Pilot Study

Stage 3: Field work orientation-Establishing the relationships

Stage 4: Interviews and Observations

Stage 5: Backing up using available documents

Stage 6: Triangulation stage 4 and 5

Stage 7: Data Verification and Findings

Stage 8: Theoretical saturation and Theoretical sampling

Stage 9: Formation of Grounded Theory/ies
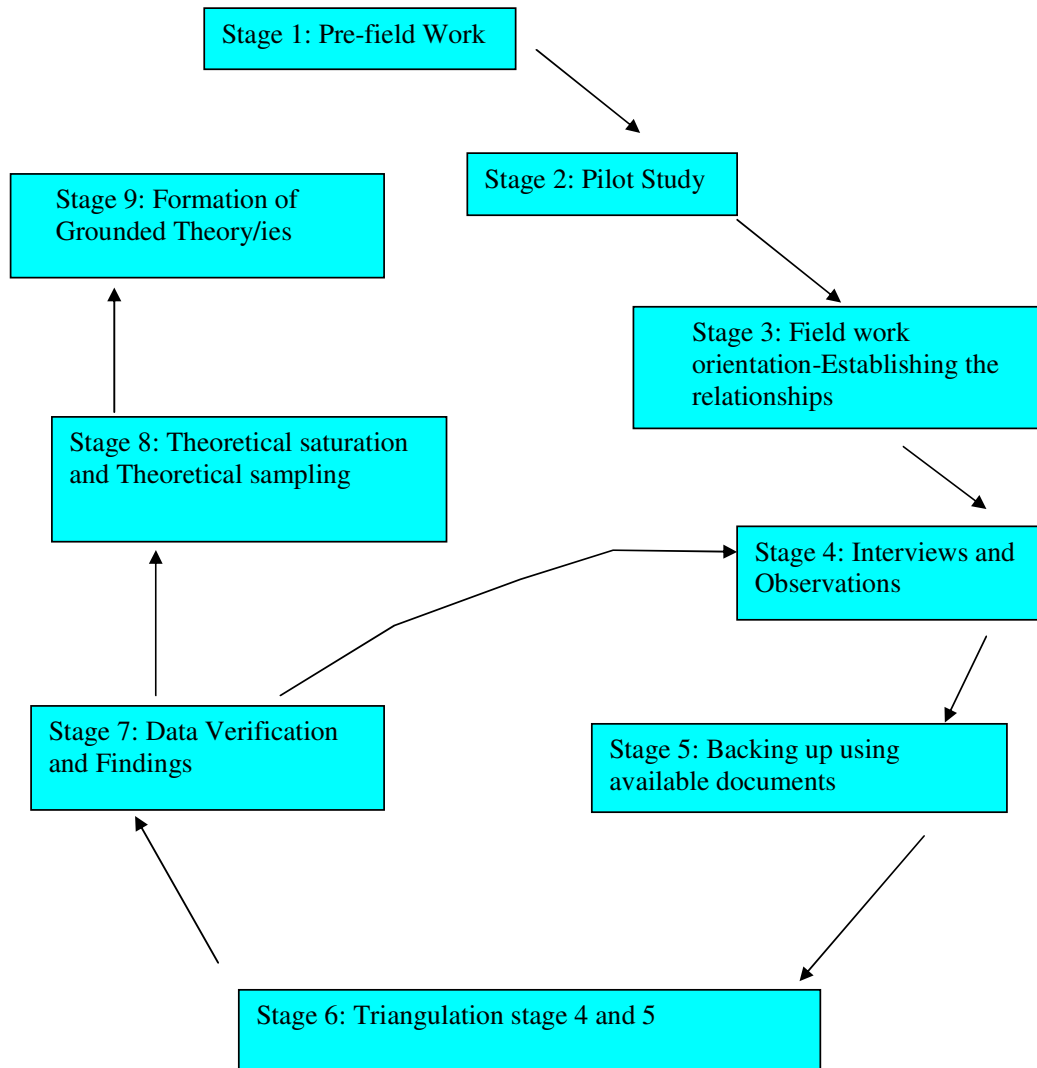
Adapted from A.H.H. Omar (2000) 'The Influence of Culture on Muslim Athletes. A Case Study of 1998 Malaysian Commonwealth Games Athletes.' *Ph.D Thesis*, Queensland, Australia: Queensland University of Technology

4.1.3 The Field Work Instruments

To gain the meaning of a phenomenon under study it is important to ensure that the instrument used in the study is sensitive to the underlying meaning of the data.[658]

(a) Merriam suggests that humans are well suited for this purpose for their ability of making use of human sensibilities during the time they spare in the field e.g. during interviews and observations.[659] Humans are also responsive to the natural context and are sensitive to nonverbal aspects of behaviour. This will help the researcher clarify and summarise as the study develops[660] and as a consequence, the researcher himself becomes a part of the research instruments. As Krathwohl says: "…indeed, observers are judged by whether they are sensitive enough to capture the critical aspects of what is occurring, how well they can make sense of it, and how well the explanations they induce from it fit."[661] While posting any question, it is important for a researcher to find a right place and time before making any decision to ask. As an important instrument in research, a researcher must "…learn when to question and when not to question as well as what questions to ask."[662]

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[658] R.B. Burns. (1994) *Introduction to Research Methods*, Cheshire: Longman, p 365

[659] S.B. Merriam. (1998) *Qualitative Research and Case Study Applications in Education*, San Francisco: Jossey-Bass, p 3

[660] *Ibid*

[661] D.R. Krathwohl. (1993) *Methods of Educational and Social science Research* l, p 315

[662] W.F. Whyte. (1955) *Street Corner Society: The Social Structure of an Italian Slum*, Chicago: University of Chicago Press, p 303

(b) As a guide for the interview a set of questions and case study protocols were prepared in advance. "… Nevertheless, the instrument means more than what its name sounds to be. The protocol contains the instrument but also contains the procedures and general rules that should be followed when using the instrument."[663] It guides investigators on the work they are doing and give idea on what to do next and how to write the report to suit the audience; and the most important thing, the case study protocol for a research is to increase the reliability of the study.[664]

(c) The researcher recorded information from interviews by taking notes and by recording conversation accounts into audiotapes.[665] Two voice recorders a still camera and a video recorder were used regularly during the interviews.[666] However there were occasions when the researcher only used notes, or audiotapes or both depending on the necessity of doing so. For example, some interviewees declined consent and at other times, the researcher felt that some of the respondents were not at ease when the equipments were used. In such cases the researcher maintained that taking notes were the best strategy. Other negative factors that impeded the use of audiotapes were background noise from megaphones and conversations by other customers and passers by.

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[663] The protocol is suggested to have four important sections; overview , field procedures , case study questions and a guide for the case study report. R.K. Yin. (1984) *Case Study Research*, pp64-66

[664] *Ibid*

[665] This technique is recommended in J.W. Creswell. (1994) *Research Design: Qualitative and Quantitative Approaches*, London: SAGE Publications,p152.

[666] As part of research ethics, the trader's permission was asked when the researcher wanted to record the interviews. The still camera was used to capture pictures of the interviewees however not all of them were willing to be photographed. The researcher also captured pictures of the city and the market environment using the still camera and the video recorder. They were also very helpful to be used in the library. They were used to copy some important pages from books available in the library that were important for this research. By this way the researcher was able to use his limited field work time efficiently.

(d) Log books were used to record important notes during interviews and observations.[667] The researcher used the field notes while collecting data in the field. Field notes are "…running observations or interviews interspersed with comments."[668] As an observer, a researcher is like a sponge, listening carefully and viewing open-endedly.[669]During the time in the field, the researcher recorded what he observed and described individuals, the settings and the conversations as completely as possible. However, the question about the importance to note any relevant subject in his field note is always up to the researcher.[670] Printed documents related to the study were also gathered.[671]

4.1.4 Data Collection Techniques.

Three important points have been considered in the process of data collection in this study. They are:

a) Identification of the demarcation for the boundaries of the study site

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[667] The case study protocol contains the procedures and rules that should be followed in the study. In increases the reliability of the study by ensuring the standard procedure is followed, an essential if several persons are to do the interviewing or observation. See B. Gunter (2000) *Media Research Method*, p466.

[668] D.R. Krathwohl. (1993) *Methods of Educational and Social science Research* p336. This writer further describes field notes "‾consist of a chronological account of venture. They may include relevant incidents from outside the formal observation process as well-comments elicited at a party, reflections on an interview from an informants encountered later, and so on." *Ibid*, p330.

[669] *Ibid*, p326

[670] *Ibid*, p329.

[671] Instead of getting information about the city and the market from the interviews and observations the researcher was given printed materials such as flyers, weekly and monthly bulletins etc. These were gathered especially from the meetings with the council officers.

b) Collection of the actual data through observations, interviews, documents, and other visual materials, and

c) Establishment of recording protocols [672]

All three steps were accordingly followed whilst taking into account the need to meticulously observe the actors i.e. the traders during interviews. [673]

Some limitations were also calculatively imposed as follows:

1. Traders experience in their business environment, which can be elaborated further as follows:

    a. Cultural experience

     Traders' daily business practice. It focussed on the traders';

     i. Perceptions on their business culture

     ii. Conceptualisation of their daily business practice

     iii. Identification of how this experience influences the development of their economic behaviour

    b. Experience related to their religious beliefs

    c. Conflicts of cultural experience

    d. The method on how they deal with the experience

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[672] J.W. Creswell. (1994) *Research Design: Qualitative and Quantitative Approaches*, London: SAGE Publications, p148

[673] See, M.B. Miles and A.M. Huberman. (1984) as cited in Creswell, J. W. (1994) *Research Design: Qualitative and Quantitative Approaches*, London: SAGE Publications, pp148-149.

2. Traders' understanding of their business culture and their religious belief

To further understand the Malay community, the next section elaborates the preliminary results of the part of the study that investigated the Malay-Muslim traders who were involved in this study and how they formed part of the existing Malay-Muslim society. The in-depth investigation of their background is expected to provide further information about their cultural identities, and the way these are reflected in their daily practices. Some of the elements that could contribute to their background are as follows:

a. The background of the traditional Malay beliefs and religion.

Islām as a faith and as it is practised may have significant impact on the background. However the many other traditional practices known as the *'Adat* (customs) and the influence of other culture might have also come into play. In the 'traditional' setup, *'Adat*, also have a religious basis. To the 'traditional' everything is infused with religion. Moreover Islamic law itself has principle for customary law/practice.[674]

In order to have a clear picture of the different cultural influences, the researcher examined the traders' daily practices in business. Their practices were observed in the market where they were

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[674] For further discussion see, M.H. Kamali (2003) .*Principles of Islamic Jurisprudence* 3,Edition, Cambridge: The Islamic Texts Society, pp 369-383; J. Auda, (2008) .*Maqasid al-Shariah as Philosophy of Islamic Law*,Herdon, USA: The International Institute of Islamic Thought, pp 57-98

practising and trading. This enabled the investigator to identify which cultural influences remained and to what extent these have affected the traders' daily practices in business.

b. Traders' religious beliefs

The traders undoubtedly faced constraints in their trading activities due to the conflicts of religio-cultural influence. For example, some traders believed that certain numbers bring good luck and others bring bad luck and may even be damaging to business. Luck in numbers is essentially a Chinese influence. Still some others believe that certain verses from the *Qur'ān* bring luck and good fortunes. Two of the most commonly referred verses from the quran that are almost always linked to luck and good fortunes are:

> "…And for those who fear God, He (ever) prepares a way out ¯And He provides for him from (sources) he never could imagine. And if any one puts his trust in God, sufficient is (God) for him. For God will surely accomplish his purpose: verily, for all things has God appointed a due proportion.[675]

Locally known as 'the Verse of a Thousand Dinar' (*Ayat Seribu Dinar*), it is believed that if beautifully framed and hanged on the walls of the house or the business premises, it may bring exceeding profits to the business. This takes root from the religious material regardless if the practices were in accordance with the code of Islamic ethics. Further, such materials were used together with other non-religious materials such as old coins and meticulously drawn figures,

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[675] See, A.Y.Ali. (2004). *The Meaning of the Holy Quran* 10, Edition, Maryland, USA: Amana Publications, 65:2-3.

sometimes with geometrically design. Medicine men, Shamans and *Bomohs* also retain their place in the Malay Trading society. It was between these various elements and influences, the tendency to have negative and positive trading activities took place.

4.1.5 Gaining Admission for the Field Work

The important question the researcher has had in mind was how he will be accepted into the community of this place. He was also aware that gaining entry to any place for data collection depends on the condition he can be trusted. One way to gain entry to a new place or situation is by asking help from colleagues, research team or from someone who is familiar and has already been accepted in that particular place. Finally the access to the *Siti Khadijah* Market was successful. Friends and close contacts whom were personally met much earlier gave a lot of assistance, and further helped the investigator become familiar with the norms and the language atmosphere of the ambiance. This was carefully thought not too strictly done following the standard social analys is methods.[676]

Indeed, the technique was proven well and beneficial in removing barriers to the market settings and community. Just like getting access, the researcher was aware that he would be well

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[676] See, J. Lofland, and L.H. Lofland. (1984) *Analyzing social settings*, Belmont, California: Wadsworth Publishing Company, Inc, p 25. In this study the *KO-CT* (*Siti Khadijah* Corporative body) chairman, two of the invesigator's old friends and a senior trader in the market helped the researcher understand the market quickly. They introduced a few traders to the investigator and this helped the researcher during the interviews as some of them had already become acquainted with him.

recognised and accepted when people felt he is trustworthy.[677] With this regard the researcher tried his best in communication skills, command of the local language, politeness and understanding that enabled the investigator to have access into many aspects of the traders' background, including access to the daily lives, minds and emotions.[678] To get the information required, it is important for the researcher to maintain rapport with the people from whom data could be gained while at the same time "… maintaining sufficient psychological distance not to be identified with one adversarial group or another."[679] The researcher also maintained his natural stand while undergoing works with the case. With this in mind the researcher treated them as "instrumental membership" as has been suggested by Wax.[680]

Studies and investigation began with the application for permits from two central bodies namely the *Majlis Perbandaran Kota Bharu–Bandaraya Islām (MPKB–BRI)* (Islamic City of Kota Bharu Municipal Council) and the *Koperasi Siti Khadījah* (*Siti Khadījah* Cooperative Body). The researcher clearly informed the purposes of the visits. Relevant documents including the student ID and authorisation letter from supervisor were also shown and copies were made available to these authorities. Among the officers met at *MPKB–BRI* office were, a public relation officer, a licence department officer, a legal advisor, a market division officer and the head of the Secretariat for the Islamic City (*Bandaraya Islām*). The investigator also met with the

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[677] C.L. Bosk. (1979) *Forgive and Remember: Managing medical failure*, Chicago: University of Chicago Press, p194
[678] For more clarification on field work access technique see, *ibid*
[679] *Ibid.*
[680] R.H. Wax (1985) *Doing Fieldwork: Warning and Advice*, Chicago: University of Chicago Press, p 50

Chairperson, the Secretary, the Tresurer and all the three Committee Members for the Siti Khadijah Cooperative Body. All of them were also interviewed.

4.1.6 The Interview

Interviews conducted on site form one of the most important sources of information for a case study. Consequently, interviews became the main technique to be used in data collection in this study. Because they have been used to examine the influence of religion and culture on a social community, language, too, took an important role[681] Therefore the interviews were conducted by taking due considerations of the types and forms of interviews and the respondents involved. One thing the researcher considered the most was to get highly reliable information and it could be gathered by having well-informed respondents in the interviews.

Before the interview began the researcher assured them that this interview was solely for the purpose of academic study and all information gathered were strictly confidential. They were informed clearly about the aims of this research and why it was being carried out. The researcher was fully aware that in the naturalistic inquiry i.e. qualitative research practitioners have to provide respondents with straightforward description of the goals of the research and this was a

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[681] L. Holy. (1991) *Religion and Custom in a Muslim Society: The Berti of Sudan,* Vol. 78, London: Cambridge University Press , p 202

part of ethical issue to be considered.[682] The researcher also told them that withdrawal as participants was possible at any time.

Most of the interviews took place during week days from 0900 in the morning to 1700 in the afternoon. It was difficult to conduct interview session during the weekends because the traders were too busy handling their goods and serving customers – the market was very busy during weekends. As much as possible, meeting the informants and interviewing them was done in the market while they were doing their business to get a real story from them in a real situation and in their natural setting. This was an attempt to"...make sense of, or to interpret, phenomena in terms of the meanings people bring to them".[683] Only three sessions were conducted the homes of the respondents. While in the field conducting interviews, the researcher also carefully observed the activities and any other relevant aspects that were to generate and influence data for this study.

The respondents were identified in two ways; They were introduced to the researcher through the contact persons in the field. In few cases the researcher asked the particular respondent to introduce another person that fulfilled the criteria needed[684] and ; A few respondents were

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[682] See, J. Lofland and L.H. Lofland. (1984) *Analizing social settings*, Belmont, California: p25.

[683] N.K. Denzin and Y.S. Lincoln (eds) (2003) *Collecting and Interpreting Qualitative Materials*, 2 Edition, Thousand Oaks, California: Sage Publications, p5

[684] This method is called snow-ball sampling. See, M.Q. Patton (1990) *Qualitative Evaluation and Research Method*,2nd Edition, p176

chosen by the researcher himself after getting in touch with some potential respondents.[685] Respondents were identified in the field to ensure the data's relevance to the impersonal criteria of the emerging theory. It was the researcher's choice while in the field to determine the respondent in order to control the data and the emerging theory, "…data collected according to a pre-planned routine are more likely to force the analyst into irrelevant directions and harmful pitfalls."[686] This technique also helped the researcher to freely determined the respondents and to adjust the collection procedure or even redesign the whole project if really needed[687]

It was the researchers' decision to conduct an open ended interview. However some changes were made in the filed. It was because some respondents were not able to deliver their opinion by giving lengthy and mostly unfocussed statements. To overcome this problem the researcher used focussed questions where they in turn would answer according to the questions asked. Although the technique was changed the interview still remained open-ended to get as much information as possible. Probing questions were followed where possible to get more information or to clarify unclear statements.[688]

The subjects of this study involved personnel from various groups who were, somehow, related to the trade activities and the religious aspects of trading. Table 5.1 shows the details of the groups and the number of people involved in each group.

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[685] They (theoretical samplings) are continually tailored to fit the data and are applied judiciously at the right point and control of data collection to ensure the data's relevance to the impersonal criteria of his emerging theory.
[686] B.G. Glaser and A.L. Strauss. (1967) *The Discovery of Grounded Theory*, New York: Aldine Publishing Company, p 48
[687] *Ibid*
[688] B. Gunter. (2000) *Media Research Method*, pp465-466

Table 4.1: The subjects involved in this study showing groups and the number of people from each group.

Group	No of people	Code
Traders in Siti Khadijah Market	46	TR01-TR46
Officers from the Kota Bharu-Islamic City Council	7	MP01-MP07
Members of the Board of Siti Khadijah Market Cooperative Body (Ko-Siti)	4	CO01-CO04
Members of religious authority	3	RE01-RE03
Muslim Scholar	2	MS01-MS02
Malay Medicine Man	3	TM01-TM03
Members of the public	8	OT01-OT08

Officers from the City Council were legal advisors, licensing officer, market invigilating officer and enforcement officers. Their opinion were sought after to gauge the actual administrative experience of these officers, which include the day-to-day running of the market and the legal aspects of the administration.

> **Comment [rn1]:** Masukkan bilangan pegwai ini, sebab mereka hanya ada 7 orang.

The cooperative (Ko-Siti) is a very influential body and plays a very important role in ensuring the smooth running of the entire market, especially in issues related to the welfare of all of the registered traders. Their opinion is very important being the body that deals with the needs of the traders and the real behaviour of the traders and the people within the market system.

The members from the religious authority were chosen amongst the officers of the Baraah Mosque. The three members of the religious authority were an *Imām*, a *Bilāl* or *Muazzin* (one who calls for the prayer) and a *Tok Bilal Nikah Kahwin* (One who manages the marriage affairs in the system). The researcher believed that they could facilitate his study and provide him with important information as far as the religious matters of the traders in the market were concerned. Amongst the Malays, religious people such as an *Imam* are well respected and their advice always needed hence the choice. From his own experience being a Malay himself, the researcher believed that information from these very important section of the society will help him understand some parts of the traders' behaviour from the perspective of Islam.

Muslim scholars were also involved with the intention of understanding the issues and how these are related to the academic debates from the Islamic points of view. The two Muslim scholars were a deputy President of *Kolej Islām Dār al-Naʿim* (The Islamic College of *Dar al-Naʿim*) and a lecturer of *Maktab Perguruan Kota Bharu* (Kota Bharu Teacher's Training College). This was done by sitting and listening to the dialogues from pre-recorded conversations with the traders. Their interpretations were then sought after through such sessions. However, because this study is operating in its own right, the purpose of referring to the scholars was to seek clarification and not to put down *Shariʿah* judgement.

Adding to the perspective of the Malay-Muslim trading culture was the involvement of Malay medicine man, three of them, two men and a woman. Looking from their perspective was also important taking into account that medicine man plays important roles in the society. Not only they prepare medicine to cure illness, medicine man are also important in giving advice. Similarly important was the need for the researcher to obtain clarification from the medicine man on issues related to the places, the time and the practice of sorcery within the Malay community. There can be no better alternative to seek clarifications on these issues other than getting them from the people who are directly involved.

Because the general public are the people who patronize the market and are involved in the activities in the market as customers their views were seen as significant. It was important to obtain views from the general public especially on issues being studied. Most of the respondents were selected using purposeful sampling to meet the objectives of the study.[689]

Those were the various groups of people who were involved in the data collection of this study. Their opinion, views and points of debates and rebuttals within and between groups were important in the validation process of the research. Available information from interviewing the different groups triangulated among themselves and would improve the validity of data.

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[689] B.L. Berg (1989) *Qualitative Research Methods for the Social Sciences*, London: Allyn and Bacon, p110

4.1.7 The Observation

There are many kinds of observation in research. Some of them are known as covert participant observation, concealed observation or recording from a hidden or unobtrusive viewpoint, unconcealed participant observation, non-participant observation and participant observation.[690]

Observations can almost always be made in the field and such opportunity is always available. Yin suggests two techniques in doing observations. Firstly, an investigator develops observational protocol as a part of the case study protocol when certain types of behaviours during certain periods of time in the field are the objectives of the study. The secondis a direct observations through a field visit. This is suggested when other data are being collected e.g. interviews. In the latter case observations are part of the techniques that were used for data gathering since the "…observational evidence is often useful in providing additional information about the topic being studied."[691]

4.1.8 Physical Artefacts

Artefacts can provide culturally significant inputs taking into account the important involvement

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[690] D.R. Krathwohl. (1993) *Methods of Educational and Social science Research,* p318
[691] R.K. Yin. (1984) *Case Study Research,* p85

of culture in this study as Merton, Fiske and Kendall put on "...physical artefacts are also known as cultural artefacts" and they "…can be an important component in the overall case."[692] During the field work the researcher came across a number of artefacts, which he found important in giving the practical meaning of the of Malay culture. For example the respondent introduced different *Wafak* to the researcher. *Wafak* are used as shield or a protection against witchcraft and evil intentions.   A small piece of cloth, which the respondent was told was a small cut-piece of the veil of the kaaba   (*Kelambu Kaʿabah),*[693] a small *Kris* and many different kinds of gemstones were among other artefacts shown to the researcher. Still, acquiring artefacts, in whatever form – even in a small trading community of the Siti Khadijah Market in the State of Kelantan would be non-exhaustible. Obviously, there are many and only means one thing – artefacts are important in this culture.

4.2 Pilot Case Study

Before the actual case study is carried out it is important for the researcher to do a pilot case study. It is important for the researcher as it will help to refine plans of data collection whether on the content or the work to be followed.[694] It is suggested that the researcher uses convenience

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[692] R.K Merton, M. Fiske, and P.L. Kendall (1956) cited in D.R. Krathwohl, (1993) *Methods of Educational and Social science Research,* p371. Other interview styles discussed are; nondirective approach, focussed interview, multiple interviewers and multiple respondents.
[693] From the researcher point of view is difficult to believe is it really a piece of the 'Kiswah'. The other thing is, is it a ruse to sacrilize the this particular artefact?
[694] R.K. Yin. (1984) *Case Study Research,* p74

and easy access factors in determining the first pilot test. Yin says that: "… in general, convenience, access, and geographic proximity can be the main criteria for selecting the pilot case or cases."[695] The researcher is also recommended to choose a site which has easy access via personal contacts. In conducting the pilot study, the site assumed the role of a 'laboratory' allowing the researcher to observe certain phenomena from many different angles or different approaches on a trial basis.

In this project, the pilot study was conducted on three small traders who have had experience in trade for several years. Two of them were selling fresh Malay food and the other was selling cloth. All of them were Muslim and this study was conducted during their daily time at their trading sites.   In doing a pilot case study the researcher did focus on the issue that was going to be taken for the actual research. It was only on much broader and less focused in data collection but covered substantive and methodological issues. In terms of report for the pilot case study, it was written clearly and reviewed. The texts were then carefully read one by one while noting key points using a process that has been referred to as immersion crystallization.[696] The pilot data

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[695] *Ibid*

[696] Immersion crystallization. This term is given to the analysis process and interconnected to each other. The analysis process involves two steps; Immersion-where a researcher is examining some portion of the data in detail. Through this process the researcher immerse themselves in the data they collected; Crystallization- It is the continuation of the first (immersion) where researchers suspend the examining or reading of data and start reflecting the analysis experience. The attempt is to identify and articulate patterns or themes noticed during the immersion process. For more clarification see, J. Borkan. (1999). "Immersion/Crystallization." In B.F. Crabtree and W.L. Miller (1999) (Eds.) *Doing Qualitative Research* (2nd. Edition). Thousand Oaks, CA: Sage Publications. pp. 179-194; W.L. Miller and B.F. Crabtree. (1992). "Primary care research: A multimethod typology and qualitative roadmap." In B.F. Crabtree and W.L . Miller (1992) (Eds.) *Doing Qualitative Research* (1st edition). Newbury Park, CA. Sage Publication. pp. 3-28; W.L. Miller and B.F. Crabtree, (1994). "Clinical Research." In N.K. Denzin and Y.S. Lincoln (Eds.) *Handbook of Qualitative Research* (pp. 340-352). Thousand Oaks, CA: Sage Publications and W.L. Miller, B.F. Crabtree. (1994). "Qualitative analysis: How to begin making sense." *Family Practice Research Journal*, 14(3), 289-297.

was invaluable for the researcher as it provided considerable insight into the basic issue being examined such as the nature of their works, the cultural context and their 'real life' as Muslim traders.

With regard to the methodological issue, data from the pilot study provided understanding about relevant field questions and about the logistics of the field inquiry and was very meaningful when preparing the field work.

4.3 Sampling Procedures

The researcher has been very careful in selecting the approach of this study especially in the procedures of selecting the respondents. It is the researchers' awareness that lack of knowledge in the sampling procedure put this study in jeopardy.[697] As this research is a qualitative case study, non-probability sampling was chosen because it is a popular means of data collection procedure in such approach of studies.[698] Compared to the probability sampling method which is dominantly used in quantitative researches, non-probability sampling is a different one. In

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[697] The sample was gathered in a way to avoid confusion between qualitative and quantitative sampling. "…Morse provides the example of a researcher who used random sampling in a qualitative study and points out that a small randomly selected sample violates both the quantitative principle that requires an adequate sample size in order to ensure representativeness and the qualitative principle of appropriateness that requires purposeful sampling and a "good" informant (i.e. one who is articulate, reflective, and willing to share with the interviewer)" See, J.M. Morse. (1991) 'Strategies for sampling', in J. M. Morse (ed) *Qualitative Nursing Research: A Contemporary Dialogue*, California: SAGE Publications, pp 127-145 and: I.T. Coyne. (1997) 'Sampling in qualitative research. Purposeful and theoretical sampling; merging or clear boundaries?' *Journal of Advanced Nursing*, 26: 623.

[698] In non-probability sampling method it is termed as *purposive, purposeful* or *criterion-based sampling*. In this approach a researcher selects a case because it serves the real purpose and objectives of the researcher of discovering, gaining insight and understanding into a particularly chosen phenomenon. See, B. Gunter. (2000) *Media Research Method*, p465

probability sampling (in quantitative researches) " … one can specify the probability of including an element of the population in the sample, make estimates of the representative of the sample, and generalise the result back to the population." However, such things are not the issue in non-probability sampling (in qualitative researches) because, "… there is no way to estimating the probability of being included; there is no guarantee that every element has had an equal chance of being included, or that the case is representative of some population."[699] More importantly in the non-probability sampling method the research has '…no validity in generalising the account.'[700]

For this study the purposeful procedure, a popular technique in non-probability sampling was employed.[701] This is because "…the idea of qualitative research is to purposefully select informants or documents or visual materials that will best answer the research question."[702] Moreover Purposeful sampling looks for information-rich cases, which can be studied in depth

[699] Gunter, B. (2000) *Media Research Method*, p465

[700] *Ibid*

[701] There is a different logic in sampling approach between quantitative and qualitative research. While larger samples are needed and will be selected randomly in a quantitative research small samples, even single cases purposely selected are accepted in a qualitative research. They are also different in the purpose of the study. "While the purpose of probability -based random sampling is generalization from the sample to a population, what would be 'biased' in statistical sampling, and therefore a weakness, becomes the intended focus in qualitative sampling, and therefore a strength." See, M.Q. Patton, . (2002) 'Two Decades of Developments in Qualitative Inquiry A Personal, Experiential Perspective', *Qualitative Social Work* Vol. 1(3), p273.The purposeful sampling should not be seen as convenience sampling that has been discouraged in quantitative research. Particular settings, persons or events are selected to get important information which will not be gained through other sampling strategies, *c.f.*, Patton, (1990)*Qualitative Evaluation and Research Method* p169. See, M.B. Miles, and A.M. Huberman,. 'Drawing Valid Meaning from Qualitative Data: Toward a Shared Craft', *Educational Researcher* Vol. 13 (May, 1984)(5.),p25. For more detail of arguments on purposeful sampling see, D.T. Campbell. (1975). 'Degrees of freedom and the case study'. *Comparative Political Studies, 8* (2), pp 178-193, J. Lofland. (1974). Styles of reporting qualitative field research. *American Sociologist,* 9, pp 101-111, see also Bogdan, R.C., & Biklen, S.K. (1982) *Qualitative research in education.* Boston: Allyn & Bacon, and Bickman, L. and Rog, D. J. (eds.) (1998) *Handbook of Applied Social Research Methods,* London: SAGE Publications, p87.

[702] J.W. Creswell. (1994) *Research Design: Qualitative and Quantitative Approaches,* Thousand Oaks, California: Sage Publication.p149.

and this is the logic and power of purposeful sampling. [703] It is from the Information-rich cases that researchers can learn much about issues of core importance to the study.[704] Rather than empirical generalizations i.e., in quantitative researches, information-rich cases produce insights and in-depth understanding about the issues under study. As Patton explains;

" … for example, if the purpose of an evaluation is to increase the effectiveness of a program in reaching lower-socioeconomic groups, one may learn a great deal more by studying in depth a small number of carefully selected poor families than by gathering standardized information from a large, statistically representative sample of the whole program …".[705]

Therefore purposive sampling method which is also known as theoretical sample was employed for this study because of its suitability with this kind of study.[706] It is defined as, " … samples assembled by intentionally seeking individuals or situations likely to yield new instances and

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[703] There are 16 different types of purposeful sampling. These include: extreme or deviant case sampling; typical case sampling; maximum variation sampling; snowball or chain sampling; confirming or disconfirming case sampling; politically important case sampling; convenience sampling; and others. See, M.Q. Patton. (1990) *Qualitative Evaluation and Research Method*,2nd Edition, London: Sage, pp169-186

[704] *Ibid*

[705] M.Q. Patton. (2002) 'Two Decades of Developments in Qualitative Inquiry A Personal, Experiential Perspective', *Qualitative Social Work* Vol. 1(3),p273. Purposeful sampling is chosen in this research to get typicality of the settings, activities or individuals selected. Far more confidence can be gained through a small sample that has been systematically selected for typicality and relative homogeneity. The conclusions made are hoped to adequately represent the average members of the population than does a sample of the same size that incorporates substantial random or accidental variation. Purposeful sampling moreover can capture the "…heterogeneity in the population" adequately. The conclusions that are adequately representing the entire range of variations can be ensured through this sampling procedure. On the other hand only the typical members or some subset of this range are covered if random sampling is used. See, L. Bickman and D.J. Rog. (eds) (1998) *Handbook of Applied Social Research Methods*, London: SAGE Publications, p87.

[706] A. Straus (1987) in D.R. Krathwohl. (1993) *Methods of Educational and Social science Research*, p324

greater understanding of a dimension or concept of interest."[707] purposive samplings include any kind of sources that might help the researcher gain information about the focus under study. It includes individuals, situations, process, times, events; documents and others that can give and develop target area of information for researchers.[708]

It was the researchers' conclusion that the question under study was justified by applying the purposeful sampling where information-rich cases became the central focus to generate data in the field. The sampling was first selected based on certain criteria or standards necessary for a unit to be chosen as a case. A blueprint of attributes was constructed and the researcher then identified a unit that matches the blueprint recipe.[709] In this research the researcher had prepared a field work protocol as a guideline in choosing respondents. In this research the samples to study influential factors of Muslim behaviour at work in a market place were some selected individuals who run business in the market place. Information from religious individuals and the *Malay bomoh / pawang* are sought after to clarify certain issues as well as to broaden the focus of the study. *The* focus of this study will be narrowed to these individuals as well as the market place itself.

In this study the researcher chose the snowball or chain sampling i.e. initial contact to suggest informants to be interviewed. Through this method he identified cases of interest from people

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[707] D.R. Krathwohl. (1993) *Methods of Educational and Social science Research*, p740
[708] *Ibid*, p324
[709] B. Gunter. (2000) *Media Research Method*, p465

who knew the information-rich target cases. The researcher believe the respondents who were introduced to him were credible and can provide him with information. This belief stemmed from the fact the initial contacts who provided the information (and consequently came up with suggestions) have lived and worked in the area for many years and knew the correct persons to be involved in the interviews. Because information-rich individuals were the target and who would have enabled the high-precision case references, random sampling could have produced a diluted effect, in which case, high quality information could only be obtained from random probabilities. For this reason, random sampling was not employed. Other factors that were also taken into consideration were the fact that the researcher had limited time frame and the unidentified length of time for familiarisation with the local anthropogenic and physical environment .

4.4 Understanding the term 'informants'.

There is a difference between the terms 'samples' and 'informants'. The former are random or systematic sample and may be considered replicable. Informants are selected for their sensitivity, knowledge, and insights into their situations."[710] However in a quantitative research samples are contacted after they were selected systematically and the status of the entire groups were inferred with some characteristics such as opinion, value and socioeconomics status."[711] Yin suggests that the difference between 'respondents' and 'informants' depends on the role they play while

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[710] T.J. Bourchard (1976) as cited in D.R. Krathwohl. (1993) *Methods of Educational and Social science Research,* p326
[711] D.R. Krathwohl. (1993) *Methods of Educational and Social science Research,* p360

assisting a researcher in interviews. "The more that a respondent assists in this latter manner, the more that the role may be considered either as an informant or a respondent."[712]

The author notes that it is vital to understand the kinds of sampling techniques and how respondents will be selected. It is the author's intention to get information needed from specific informants. In a field research where information is going to be sought from people, the people from where the information taken is important. In a qualitative research, informants are chosen with an understanding that they have their own perspectives on the situation under study in which a researcher can benefit from.[713]

It is the author's hope that taking into consideration of time limitation and the nature of the case study being carried on a contemporary phenomenon within the real-life context of specific people in a specific time, some informants that are going to be selected will enable the author to establish reliable data from 'cases information-rich' where a few traders can be identified to represent the wider group of the Malay Muslim traders where a great deal can be learned from them. Burns states that,

"...observation in a case study enables the researcher to probe deeply and analyse intensively the multifarious phenomena that constitute the life cycle of a particular

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[712] R.K. Yin. (1984) *Case Study Research*, p83
[713] D.R. Krathwohl. (1993) *Methods of Educational and Social science Research*. p360

observed group with a view to establishing generalisations about the wider population to which the group belongs."[714]

It is also the researcher's intention that the informants will give fruitful advice on people and situation of the case understudy. It is also important to get along with other individuals and situations with their help as well as getting any advice about how to behave to suit the community. "Informants help the observer understand the views of the people being observed, introduce new individuals and situations, and may teach the observer how to behave modestly within the under study community."[715] The informants are also important in situations where the researcher is not welcome or should be in other places for some other commitments.[716] This consideration is extremely important for the case study like this because key informants help an investigator with insights into a matter. Apart from that they are also a key for the success of case study research with suggestions of any evidence and access to new sources.[717]

Apart from taking into account the importance of understanding the informant the researcher also has to bear in mind the kind of information that shall be gathered from the informants.

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[714] R.B. Burns. (1994) *Introduction to Research Methods.* Cheshire: Longman, p 313
[715] D.R. Krathwohl. (1993) *Methods of Educational and Social science Research*, p327
[716] *Ibid*
[717] R.K. Yin. (1984) *Case Study Research*, p83

It is suggested to consider carefully one important question, "Why is this person willing to talk to me? What point of view is she using."[718] The writer goes further considering three kinds of available informants;

a. Persons who have different views on particular situations or have no self interest in a system;

b. Persons who have hidden agendas such as rebels who welcome the opportunity to share their view "most likely in a negative manner;" and

c. Persons who are natural on a particular issue. This type of informant was suggested as long as they could communicate their perspectives about the issue under study.[719] The researcher believe that such informants were credible sources.

It is also important to consider the information given by the informants. It is not being suggested that one became overly dependant on the informants to avoid interpersonal influence or in some cases, to avoid them from superseding the investigator.[720] Not only that; after all the researcher still has to interpret the information provided.

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[718] D.R. Krathwohl. (1993) *Methods of Educational and Social science Research*, p327

[719] *Ibid*, pp 326-327

[720] R.K. Yin. (1984) *Case Study Research*, p83

4.5 The length of a Case Study

There are a few guidelines that prompt the researcher on when data collection process should be stopped and the researcher wrapped-up the field work. They are; " … exhaustion of resources; emergence of regularities; and overextension, or going too far beyond the boundaries of the research..." [721] Emergence of regularities is also known as data saturation. It is the point when data collected become redundant.[722] With regards to this research the researcher stopped data collection when he was confident the data he gained was already saturated. After a number of interviews, new concepts and themes began to be repeated and became ordinary – during which regularity was established. When this took place, information relayed by respondents ceased to differ between informants i.e. data saturation has certainly been achieved. M. David and C.D. Sutton state that, saturation " …refers to the point at which the currently held set of concepts seems reasonably able to describe and even predict the situation they seek to theorize…"[723] For this research data saturation means the three categories of questions in the interview were answered and the acceptable amount of regularities were found.

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[721] See, E.G. Guba (1978) as cited in M.C. Hoepfl. (1997) 'Choosing Qualitative Research: A Primer for Technology Education Researchers', *Journal of Technology Education* 9(1 Fall), p54

[722] The point when a researcher stops hunting the data when similar instances were seen over and over again is also named as theoretical saturation. See, B.G. Glaser and A.L. Strauss. (eds) (1967) *The Discovery of Grounded Theory*, New York: Aldine Publishing Company, p61

[723] See theirs, (2004) Social Research: The Basics, London: Sage, p 80.

4.6 Data Analysis

This research will employ Constant comparison method for data analysis. Constant comparison, "…is a funnel-like process as the range of new informants and situations is increasingly focused on ones that will add to and test previous formulations."[724] It is suggested to start from the very beginning of research. Coding plays an important role where it is established through concepts which will become an indicator for the study. Other concepts in a theory or explanation of the phenomena have been linked with the new concepts which have been established in the study. Finally data from the field have constantly been compared with explanation from the theories to explain any information and findings for the research.[725] In this research, data from the field work will be coded with particular concepts and they will be linked to any relevant theories in this field of study area in particular to Islām, culture and human behaviour.

One important of the most concerning issue worrying the researcher the most was during the transcription of the recorded interviews. He was aware that there were two languages involved namely *Bahasa Melayu* and English. The interview was conducted fully in *Bahasa Melayu*. The main question of concerns had been on the use of precise English words to translate the description of the working experience of the respondents. The question that started coming into the researcher's mind was " Am I using the correct English words to describe the working experience of the respondents under study?" This was resolved by permanently recording the

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[724] D.R. Krathwohl. (1993) *Methods of Educational and Social science Research* , p325
[725] *Ibid*, p325

original conversation using an audio recorder to retain the information in the original state during the time it was recorded. This way, the transcription could always be checked and re-checked for precision to avoid the loss of intentions, expressions, literal and underlying meanings. To make sure recorded materials can be checked again and again with out losing any important part in the interview data the researcher purchased a set of transcribing machine. This machine was very useful and eased the process of listening and taking notes of the recorded data. As the control switches for rewinding, stopping and forwarding the tape were on foot pedals, the researcher transcribed the conversation recorded in the audio tapes into the computer and saved them in word file.

The transcript from the interviews was then translated into English. The translation was done as faithfully as possible. The researcher had to go through the transcript many times to ensure the precision of the translation. This was further examined by an expert who is fluent in both languages.

The use of computer softwares for data analysis is not new in the modern days. In this study the researcher took benefit from it by using the qualitative data analysis software package NVivo that also facilitates the construction of case study databases. The NVivo product line incorporates the NUD*IST a product of QSR, Pty in Australia which was first released in 1981.

This product is designed to help academic and researchers to organize and analyze complex unstructured data. It helps the users to classify, sort and arrange a lot of information and can be used to investigate complex relationships in the data. Moreover it is a powerful tool for analysis which looks for shaping, searching and modelling. Among the advantages of using computer aided software in data analysis are to make researchers' work easier, more productive and potentially more thorough.[726] In a qualitative research a large amount of data will be collected from various sources. An appropriate system is needed in view to support the data by linking it with other data, which in turn helps develop themes and relationships that are vital for the research of this kind. As such, the traditional manual system is not promising as it consumes a lot of time and at the same time the data may get lost. NVivo supports qualitative analysis in many ways. These can be summarised into five principal ways namely; manage data, manage ideas, query data, graphically model and, report from the data.[727]

The use of this software package to help in analysing the data will also be helpful to the formation of grounded theory and forms the major focus of the research methodology for the study.

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[726] R.M. Lee and N. Fielding. (1991) Computing in Qualitative Research: Options, Problems and Potentials', in N. Fielding and R. Lee (ed) *Using Computers in Qualitative Research*. London: Sage, p6

[727] For clarification see, P. Bazeley. (2007). *Qualitative Data Analysis with NVivo*, London: Sage, pp2-3.

4.7 Data Validity and Reliability.

There are differences on validity of a qualitative and quantitative style research. "Qualitative research places stress on the validity of multiple meaning structures and holistic analysis, as opposed to the criteria of reliability and statistical compartmentalisation of quantitative research"[728]

There are three main principles the researcher followed when collecting data for this study. They are; Using multiple methods; Establishing a Data Base, and; Keeping a chain of evidence. Throughout the study the researcher gave an important consideration to them because of their crucial role for data validity and reliability. Details of the three principles mentioned above are as follow.

4.7.1 Using Multiple Methods.

First of all it is suggested that in a case study multiple methods are fully recommended.[729] In this research multiple methods in seeking information of data included documents, interviews and observations.[730] Other than being a major strength of a case study methods, using multiple methods is necessarily important for triangulation purposes to improve reliability and validity of

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[728] R.B. Burns. (2000) .*Introduction to Research Method*, p11

[729] A.L. Hall and R.C. Rist. (1999) 'Integrating multiple qualitative research methods', *Psychology and Marketing* 16(4), pp291-304.

[730] See, R.B. Burns. (1994) *Introduction to Research Methods*, p321

data and findings. Moreover authentication through lines of inquiry of findings makes a report more convincing. Evidence shows that wide varieties of data evidence make case studies better.[731] Moreover, "…a major strength of case study data collection is the opportunity to use many different sources of evidence."[732] It is also important for the researcher in this study to use multiple sources of data evidence because the sources will help to tackle the problem under study and more importantly to construct validity and reliability of the study.[733]

4.7.2 Establishing a Data Base

It is also a vital for a researcher in a case study to establish a data base of the study. It is not for the use the researcher alone during the study and for the future but also important for other investigator's benefit. The "…investigators can review the evidence directly and not be limited to the written reports."[734] Yin further suggests there are two kinds of collections in developing a data base for a case study;

a. The raw data from the study itself where it is a kind of evidentiary base

b. Reports from the investigator. This may take form in any written or unwritten materials such as reports and audio recordings. Generally case study notes, case study documents, tabular

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[731] R.K. Yin (1984) *Case Study Research*, p90

[732] *Ibid*, p90

[733] *Ibid*, pp89-91

[734] *Ibid*, p93

materials and narratives[735] are kinds of example. Whatever form the reports were it is vitally important that they are stored in the manner that they can be retrieved by anyone for any reasons.[736]

4.7.3 Keeping a Chain of Evidence.

The third principle to note is maintaining a chain of evidence. A chain of evidence in research is gained when researchers are able to maintain evidence from various sources in the study. As in this study, data from sources such as the businesspeople and other people need to be stated and cited when the researcher presents his findings. Maintaining chain of evidence in presenting findings of a research is again very important for the validity and reliability purposes of research.

Chain of evidence refers to a kind of method used by a researcher in a report where facts in the data base are constantly referred to. The researcher noted the four examples on how a report is said as kept in a chain of evidence form;

a. The report refers to specific sources from the data base created,

b. The actual quotation or citation was there in the data base with indicated

   circumstances such as time, place and date for an interview for example,

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[735] Tabular materials usually in quantitative forms such as a survey. One example of narratives is the open-ended answer for an interview. See, R.K. Yin. (1984) *Case Study Research,* pp92-94

[736] *Ibid*

c. The circumstances in the data base are consistent with the case study protocol,

 and

d. There is a link between the protocol and the question of the study.[737]

The researcher noted these steps while analysing the data in order to increase the overall quality in the case under study and so does the reliability.[738]

It has been discussed earlier that the purposeful sampling technique is going to be used in this research where a few number of the samples will be chosen as informants of the study. The validity of data from purposeful sampling can be done through triangulation. It is a way to check "… the consistency of evidence gathered from different sources of data across time, space and/or persons, by different investigators and/or different research methods."[739] There are three types of triangulation; (1) triangulation from data, (2) triangulation from investigators, and (3) triangulation from method.[740] Data triangulation which is the common one uses two or more sources to establish accuracy of any fact. For example data which is gathered from observations are compared with the ones from historical record.[741]

The second type of triangulation is investigator triangulation. Perceptions on the same phenomenon are to be obtained from different investigators to find similarities on them For

[737] *Ibid*, p96

[738] *Ibid*

[739] See D.R. Krathwohl. (1993) *Methods of Educational and Social science Research* , p744

[740] N.K. Denzin, (1978) cited in D.R. Krathwohl. (1993) *Methods of Educational and Social science Research*, p328

[741] D.R. Krathwohl. (1993) *Methods of Educational and Social science Research*, p328

example comparing data from two observers. Finally the method triangulation is comparing two methods of the same aspect of a phenomenon. For example a researcher compares observation data with questionnaire responses.[742]

 Through out the study the researcher set his mind on the fact that triangulation is of vital importance for the study to be accepted as truthfulness. In fact it is a process of making sure all information of data are true and authentic as it has been argued by Miles and Huberman. They state that; "…triangulation is a state of mind. If your *self-consciousness* sets out to collect and double- check findings, using multiple sources and modes of evidence, the verification process will largely be built into the data-gathering process, and little more needs be done than to report on one's procedures."[743]

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[742] *Ibid*, p328

[743] M.B. Miles and A.M. Huberman (1984) as cited in Creswell, J. W. (1994) *Research Design: Qualitative and Quantitative Approaches*, London: SAGE Publications, p329

Chapter 5

Case Study Presentation

Part 1

5.0 Introduction

The field work was carried out over the period of two and a half months dating from early of July 2007 to early September of the same year. *Pasar Besar Siti Khadījah* (*Siti Khadījah* Central Market) in Kota Bharu, Kelantan Malaysia was chosen for the field site of this research. During the study data from Malay businesspeople in field were collected in real time.[744]

In this research three major issues were focussed on for data collection. The first part was on the different cultural influences on the businesspeople. A Malay-Muslim society with a special consideration on the respondent's background was examined in the second part. Both of the two major issues were manipulated using a coding system as suggested by Straus and Cobin.[745] Finally, the businesspeople's daily practices were examined in the final part using the same approach.

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[744] Rationale behind each of these samples was highlighted in the methodology chapter.

[745] For justification on the grounded theory and data collecting method in qualitative study see, A.L. Strauss, and J.M.. Corbin. (1990) *Basics of Qualitative Research : Grounded Theory Procedures and Techniques*, London: Sage.

5.1 The Portrait of Islām in Kelantan *Dār al-Nāʿim*

In the general election of 1990 PAS won with a landslide majority and formed the State Government. Nik Abdul Aziz Nik Mat a prominent *ʿAlim* was sworn in as the *Menteri Besar* (Chief Minister) of Kelantan. The party won three more times in a row (1999, 2004 and 2008) and Kelantan has since been under the Islamic ruling party for eighteen years. Since then, the state government has been trying to govern the state according to the principles of Islam. With this in mind, the state introduced a development policy called *Membangun Bersama Islām* (Developing with Islām).

This development policy reaffirms the Islamic ethos that the Holy *Qur'ān* and the *Sunnah* (tradition) of Prophet Muḥammad as the highest and authentic references as far as Islamic way of life is concerned. The main philosophical idea is to establish *Tauḥid* (the Oneness of God) in daily practice. Every single plan of the development policy should adhere to the principles of the development policy. In short, the philosophical approach toward the state's development can be categorized into three concepts;

1. *ʿUbudiyyah* - 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 *ʿUbudiyyah*.

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. *Itqān*- 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.[746]

The concept of 'Developing with Islām' has been promoted in the past eighteen years and was an important factor that gave the Islamic image to this state in general and to the city of Kota Bharu in particular. Dinsman (Othman) admits the importance of the Municipal council to establish the *Sharīʿah* in the state.[747] He further admits; "…We conclude that Kota Bharu is an Islamic city because here we see the obligations to Allāh are fulfilled and administrated by the City Council. We see that all the infrastructure and public facilities are developed in a way to usher people to the remembrance of Allāh and to stop themselves from doing what Allāh forbids. We can see that this city always maintains its cleanliness, far from being a place of sin, *Mungkar* and injustice…"[748]

Islamisation policy in the state under PAS leadership has changed the phenomenon in which public entertainments have been taking place. Respondent (TR-30) reported;

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[746] 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

[747] C.S. Othman. (2004) *Kota Bharu Bandar Raya Islam*, Kota Bharu: Majlis Perbandaran Kota Bharu, p ii

[748] *Ibid* (2004), p 10

" … Sure! There are a lot of changes leaning to Islam. When PAS took over, *Tok Guru* was adamant in eradicating *Khurafat* i.e., superstitious notions in the society. Take *Makyong* (an ancient dance-theatre form incorporating the elements of ritual, stylized dance and acting, vocal and instrumental music, story, song, formal as well as improvised spoken text) and , *Wayang kulit* (shadow puppetry), the mantras in those activities. In the old days, there were mantras before any performance. Many names were invoked but all these names have nothing to do with Islam …"

Asked on the reaction from the Kelantanese he said; "…Local performers were angry initially, the policy hurt their income, of course. They have been living that way for so long. In time, they adapted and found ways to bring their work closer to Islām. I think they are not too bad at the moment…"

The Islamic image in Kota Bharu in particular and Kelantan in general was argued as the positive outcome of the *Parti Islām Se Malaysia*'s struggle toward establishing Malaysia as an Islamic state. One businessperson in *Pasar Khadījah* welcomes the party's principle in this state. Respondent (TR-38) said;

" …We have to give our support to *PAS* around here. We can make a living this way. Let the people in Kuala Lumpur and Negeri Sembilan support *UMNO*, here, we stick to *PAS*. I think the State Government is doing good things for the people here. Nothing unusual that I can see..." The same opinion was also given by a woman (TR-24); "…Tok guru doesn't teach nonsense. He only advises against doing what the *Qurān* and Tradition forbid…"

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Kota Bharu is the capital city of Kelantan and it is the only capital city in Malaysia known as *Bandaraya Islām*.[749] In Malaysia the title "city" (*Bandaraya*) is given once population of place reaches 500,000 or more. This is not the case in Kota Bharu that has a population of less than half a million people. However, the State Government names it *Bandaraya* without linking the name to the standard qualification. It is more towards image building rather than to qualify its status as a city."[750] In the following section the author will discuss the Islamic image of this place. This will be done by looking from the angle of how the Islamic culture runs amongst the people and the environs.

Visual images of Islamic quality can be seen in various forms in the city; symbols, giant billboards, architecture, posters etc.[751] In many ways, the name that it carries i.e. *Bandaraya Islām* goes along in parallel with the state's administration policy.

Not far from the central bus station leading to a well known beach, *Pantai Cahaya Bulan*, there is an open area which is famously known as *Padang Bas* or *Dataran Rehal* . It is within a walking distance from the *Muḥammadi* Mosque and located just in front of the state Museum. The name

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[749] Although there are other cities in Malaysia known as *Bandaraya* none of them is called *Bandaraya Islam*. Other Malaysian cities are; Georgtown (Penang), Miri (Sarawak) Kuala Lumpur, Putra Jaya (Federal Teritory), Shah Alam (Selangor) and Kuala Trengganu (Trengganu).

[750] Respondent MP-07.

[751] From cultural studies point of view culture is very important because "a symbol expresses a culture's ideology". This ideology guides the members of the culture to orientate, interpret, transform and legitimise their everyday concerns. See M. Rosaldo and J. Atikinson. (1972) 'Man the Hunter and Women', in W. Lesse and E. Z. Vogt (eds) *Reader in Comparative Religion: An Anthropological Approach*, New York: Harper and Row, p 130

Padang Bas (Field for busses) is given for its function; chartered buses are usually parked in this space especially during school holidays and weekends. *Dataran Rehal* (*Rehal* square) is its alternative name, which was derived from the replica of a *Rehal*.[752] The entrance has to gigantic arches known as *Pintu Gerbang Sulṭan Ismail Putra* (*The Sultan Ismail Putra Gate*). They are crafted with Kelantanese Malay traditional motifs blended with *Qurᾱnic* versus carved in gold-coloured Arabic *Khat* (calligraphy).

On the right and left hand sides of these arches are several pillars standing 10-12 meters high, each with an opened image of the holy *Qur'ān* on a *Rehal*. Immidiately underneath the opened *Qur'ān* is the word "*Iqra*'" written in Arabic calligraphy, also in gold colour. Apart from that lamp posts stand high with the name of *Allāh* and *Muḥammad* crafted in green colour of Arabic calligraphy, which are very attractive especially at night. This landscape is illustrated to express a meaning *inter-alia* "…the important message to call people to appreciate the *Qur'ān* and to hold it firmly as a guidance."[753] In addition, another part of the city is developed with emphasis given on the landscape, currently known as the *Lanskap Kerohanian Islām* (Islamic spiritual landscape). The site was formerly known as *Tanah Serendah Sekebun Bunga* (The garden of flower blossoms).[754]

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[752] It roots are from the Arabic word; *RAHIL* "That which is fit for travelling." A small book stand made so as to fold up for convenience in travelling. See T.P. Hughes. (1895) 'A Dictionary Of Islam', : W.H. Allen & Co, http://www.answering-islam.org/Books/Hughes/index.htm (23.06.2008). From the Malay view it is made from woods and beautifully decorated where the Holy *Qur'ān* is placed on. The idea is to place the holy book higher than one's foot while in sitting position. It is one way how *Qur'ān* is honoured by Muslims.
[753] C.S. Othman. (2004) *Kota Bharu Bandar Raya Islam*, Kota Bharu: Majlis Perbandaran Kota Bharu, p 18
[754] *ibid*, p19

Indeed, the difference of Kota Bharu as compared to other cities in Malaysia can be felt and clearly seen. The combination of structures, architecture and the culture of Islam is significantly abundant and is presented in many forms. A giant billboard at a junction displays the *Asmā' al-Ḥusna*[755] (all The 99 Beautiful Names of Allāh). It is big enough and can clearly be seen from some hundred metres away. In many places there were notice boards advising people to wear proper clothes[756], to pray and to do good deeds. Most of the advices on the notice boards are from the holy *Qur'ān* or *Ḥadith*.

In many ways, billboards in Kelantan, in general, and in Kota Bharu in particular (for the sheer reason of Kota Bharu having the largest number of billboards in the state) are different from billboards outside of Kelantan. As the case in many advertisements, popular figures (film stars, comedians, television personalities) are used to promote advertised products, most of whom, however, are women. In Kelantan, all the figures are pictured in attires conforming to the Islamic dress codes; in many cases, this involved the head-scarf or the *Ḥijab*. In other states, similar personalities, promoting similar products, in similar poses, are often pictured without head-scarf.

Apart from giant billboards, arches and banners, most of which promote and uphold two of the most frequently written names i.e. Allāh and Muḥammad, the verses of the *Qur'ān* are also written or carved in many types and colours of Arabic calligraphy. Included are also the pictures

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[755] The 99 Beautiful Names of Allah, also known as The 99 Beautiful Attributes of God.
[756] In the Malay language it is always referred to as *Tutup 'Aurat*.

of the *Sulṭan* (the King) and *Raja Perempuan* (the Queen). In general, all things that promote the idea of the Islamic State follow a certain protocol. The emblem of the State is usually placed at centre top. Otherwise, it is replaced by various references to the King e.g. "*Daulat Tuanku*", "*Raja Tonggak Kedaulatan Bangsa*" (The King is the pillar of the nation) and "*Ya Tuhanku Lanjutkan Usia al-Sulṭan dan Raja Perempuan Kami*" (May Allāh bless the life of our King and Queen). Basically, all articles point to the expression of the people's love for the religion and the King. All of these are blended very well in yet various forms of the culture of the people. Other Islamic articles include words depicting the names of *Allāh* and advices.

In many places locals do not usually bother about knowing the directions of north, south, east and west or the state of the weather. Because of this, finding the direction of the *Kaʿabah,* which is essential for prayers can be a continuous problem especially for travellers who just arrived. In the city of Kota Bharu the direction of *Kaʿabah* are found in many places in this city.[757] Generally they are found in hotel rooms through out Malaysia but uniquely in Kota Bharu, they are found in many open places, even on soccer pitches. For example in this city the *Kaʿabah* direction was shown by an arrow symbol in *Padang Bandaran* (municipal court). This is because the *Jamāʿah* (congregation) prayer has been held here especially on certain occasions when the chief minister is present. Moreover *Solat Ḥājat* (prayer to fulfil one's need) for the purpose of the state

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[757] When the Islamic party took control of Kelantan among the important changes in the administration was to put in guidelines on official programmes. The programmes should be stopped prior to the time for prayers or should be started after finishing prayers. See, Dinsman (2000) *Sepuluh Tahun Membangun Bersama Islam-Kelantan di Bawah Pimpinan Ulamak,* Kota Bharu: Pusat Kajian Strategik, p 57

administration became familiar since *PAS* came into power.[758] But the most attractive example of the *Kaʿabah* direction structure can be found in front of the *MPKB-BRI* (Kots Bharu-Islamic City Municipal Council) building. Here the direction of *Kaʿabah* is a structure built with an attractive traditional Malay carving, with an arrow pointing towards the direction of the *Kaʿabah*. Just below the arrow are digital monitors on each face of the square-shaped column indicating date and time as well the times for the five daily prayers. Nik Abdul Aziz the Chief Minister of the state has given serious consideration about the importance of daily prayers for Muslims in this state. He once said; "It has been part of culture for people in this region to pray and ask from Allāh when they are in need..."[759] With this in mind it is not difficult to understand why the Chief Minister emphasises the importance of prayers. *Medan Selera Buluh Kubu* i.e., a famous food court, in its opening ceremony on the 1st of June 2004 for example was started with the *Jemaah* prayer and the speech from the Chief Minister afterwards.[760]

There is a certain feeling, or at least, a noticeable change in the atmosphere within the *Pasar Siti Khadījah,* whenever the *Azān* (the call for prayers) is heard. A particularly noticeable change takes places during *Maghrib* (the early evening prayer). There is a food court just outside the market called *Medan Selera Buluh Kubu* (the Buluh Kubu Food Court). In the morning, the place is used as an open market where villagers come in to sell all sorts of vegetables, fruits and groceries. It turns into a food court sometimes around 5pm. Fifteen minutes before *Maghrib*

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[758] For explanation on the *Solat Hajat* in the Kelantan administration see C.S. Othman. (2000) *Sepuluh Tahun Membangun Bersama Islam–Kelantan di Bawah Pimpinan Ulamak*, Kota Bharu: Pusat Kajian Strategik, pp 65-72
[759] N.A.A.N. Mat. (1995) *Kelantan Universiti Politik Terbuka*, Nilam Puri: Maahad al-Dakwah wa-al Imamah, pp 17-20 and foot note 17 in page 229.
[760] C.S. Othman. (2004) *Kota Bharu Bandar Raya Islam*, Kota Bharu: Majlis Perbandaran Kota Bharu, p 16

prayer time, officers from the *Majlis Perbandaran Kota Bharu –Bandaraya Islām* will come to make a patrol. Using a loud speaker, an announcement is made that all activities are to stop in respect of the *Azān* and *Maghrib* prayer time; this will be a break of half an hour. This is usually given in the general order as follows;

"...*A'ūzubillāhi minashshaiṭānirrajīm Bismilllāḥirraḥmānirraḥīm*, good afternoon brothers and sisters who are coming from far or from nearby area of *Medan Selera Buluh Kubu*. And good afternoon to all traders who are running businesses this afternoon...Please be informed that now you are advised to halt your work temporarily prior to *Azān* for the in coming *Maghrib* prayer. It is wise for everyone to take a short break preparing for the prayer and to the remembrance of *Allāh*..."
It was observed that people from out side of Kelantan were a little confused with the announcement, especially for those who have just arrived.

Further investigation showed that prior to 1990 such regulation was not in place. It was only implemented when Kelantan was politically controlled under *PAS*. Changes from the old regulations to the present ones did not come into place without argument. Respondent (MP-02) said; "… It was not easy when imposed for the first time in 1990. It is not a problem now. We inform tourists politely. We implement this regulations for *Maghrib* prayer only. As you know, *Maghrib* is very short and we take it as an obligation for them not to be carried away and miss the prayer altogether. ...They (the traders) have to obey this regulation; if any of them are found to be multiple offenders, their license will not be renewed"

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His view was supported by respondent (MP-05) who used to be in charge of the Implementation Division of MPKB-BRI; "…Yes, there was a little problematic at first. It got better after sometimes, as all things do. People made a little fuss here and there but I think the situation is ok now…"

The respondent (MP-05) further commented that although the regulation has been implemented, some people are still reluctant to observe their prayers seriously "…Yes, we know there are people who do not perform prayers, do not fast, but we have our limitations. We do not take actions on offence related to prayers, there is no regulation for that. We do take actions on non-fasting offenders because this is under the enforcement of the powers of the *Sharīʿah* court…" His experience also showed that most offences only involved small cases such as not wearing *Ḥijab*, late renewals of licenses and selling goods outside of their allocated premises.

Further observation showed that *Azān* is dearly respected particularly during *Maghrib* by the big stores such as *MYDIN*[761] and *The Store*[762]. Both were observed to be giving respects as they should.

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[761] *MYDIN* currently has 40 outlets nationwide inclusive of two Hypermarkets, 24 Emporiums, one Superstore, seven Mini Markets and six Convenient Stores. The stores are located all over the Klang Valley, Terengganu, Kota Bharu, Seremban, Nilai, Johor, Alor Setar, Melaka, Penang, Pahang and Kelantan. The two Hypermarkets are located at USJ, Subang Jaya and Kuala Terengganu. See http://www.mydin.com.my/mydin/catalog/exchange/c22.html (4/12/2008)

[762] The Store Corporation *Berhad* is a leading operator of supermarkets, departmental stores and hypermarkets in the country. It is the only Malaysian retailer with outlets established in every state of the Peninsular Malaysia, with 53 supermarkets & departmental stores operating in the name of 'The Store' under the legal entity The Store (Malaysia) *Sdn. Bhd.* The Store Group also operates hypermarkets through its wholly-owned subsidiary Pacific Hypermarket & Departmental Store *Sdn. Bhd.* See http://www.tstore.com.my/profilets.htm and http://www.tstore.com.my/bod.htm (4/12/2008)

MYDIN store, for example, stops business activities when *Azān* was aired through loud speakers. Cashiers at the checkout counters were observed to temporary stop working and only continue with their work after they recite *Azān Doʿa.* Prior to the *Azān* an announcement was made, clearly heard from the loud speakers; "… Muslim brothers and sisters, the *Azān* should be aired shortly for *ʿAsr* prayer for zone one of Kota Bharu and similar area of zone times. All counters are now temporarily closed during the *Azān…*" Shortly after the *Azān* has finished there was another announcement telling the customers that counter operations are resumed. It was observed that supermarket such as *The Store* in this city went a bit further by broadcasting the recital of the *Qurʾān* and Islamic songs from Malaysian *Nashid* group before and after the *Azān.*

There is also a clear segregation of sexes for many activities including providing separate checkout counters for ladies and men at supermarkets. It is noted that in big stores checkout counters for women are labelled *Perempuan* (Ladies) or *Lelaki* (men) with the signage of man and woman wearing *Songkok* i.e., velvet cap and *Tudung i.e.,* Muslim woman head cover, respectively. However the regulation only applies during busy hours where hundreds of people are queuing to make payment. Outside peak hours customers can still pay at any counter they feel convenient.

5.2 The Islamic Image of *Pasar Besar Siti Khadijah*

Statistical records from *Dewan Perniagaan Melayu Kelantan* (DPMK, Kelantan Malay Chamber of Commerce) shows that commerce is the biggest business sector the Malay in Kelantan are involved in.[763]

Table 5.2: The proportion of the participation of the Malay in Business in Kelantan

	Business sector	Number	%
1	Commerce	834	41
2	Construction	460	22
3	Consultancy	358	17
4	Manufacturing	248	12
5	Consultation (Professional)	78	4
6	Property	49	2
7	Agriculture	48	2
	Total	2075	100

Source: The Kelantan Malay Chamber Of Commerce, Malaysia (2007), Kota Bharu, Kelantan

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[763] The figures show the number of registered Malay businesspeople with *Dewan Perniagaan Melayu Kelantan* (DPMK, the Kelantan Malay Chamber of Commerce) 2007. It was informed that this body is opened to any people who run any licensed business in this state. However only small traders in the state have registered. Interview with Zaharuddin Bin Ismail, Public Relations and Research Manager, Dewan Perniagaan Melayu Kelantan (DPMK), Kota Bharu. (16.8.2007)

From the total of 2075 people registered with the *DPMK*, 834 or 41% are from this sector followed by construction with 460 (22%) and consultation with 358 (17%). Although commerce includes all sorts of business, the statistics show that the Malay in this state prefers this sector the most compared to other sectors. The Malay in Kota Bharu run different kind of businesses. There are book stores, gold smiths, electrical stores, hard wares, clothes stores and so on. In other big cities in Malaysia business is dominantly run by the Chinese. Indian Muslims who are the pioneers in providing *Ḥalal* restaurants in other cities are contrastingly very few in the Kota Bharu area. It was found that food courts in most part of Kota Bharu are run by the Kelantanese Malay and a few by the Thai community. It gives signs that night food courts are popular in the state because of higher demand from local people as well as tourists.

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 Khadījah* (*Siti Khadījah* 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 Khadījah* 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;[764] the women in Kelantan, under the political administration of *PAS* are said to be discriminated against.[765]

Pasar Siti Khadījah is a huge three storey edifice which, can accommodate 3243 small traders. The number of traders during the study were around 2356 people.[766] 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 Khadījah 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

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[764] See, C.S. Othman (2000) *Sepuluh Tahun Membangun Bersama Islam–Kelantan di Bawah Pimpinan Ulamak,*Kota Bharu: Pusat Kajian Strategik, p 60

[765] 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)

[766] Data from *Bahagian Pasar, Majlis Perbandaran Kota Bharu–Bandaraya Islam,* (August 2007)

surrounding the building are under the management of a private company. The second and third floors are managed by the *Siti Khadījah* 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) [767] 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. The mosque is locally known as *Masjid al-Barāah*. It was officially opened by the *Menteri Besar*, Dato' Nik Abdul Aziz Nik Mat in 1991. 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 *Duʿā* recited before and after entering toilets are written in Arabic calligraphy on the right and left of the two entrances to the two buildings.[768] The second building which also has toilets and

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[767] 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.

[768] This is the common *Duʿā* 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, Aḥmad Ḥasan (1984) *Sunan Abū Dawūd : English translation with explanatory notes*, Lahore : SH. Muhammad Ashraf , Book 1, Number 0006.

ablution facilities can be found nearby *Laman Khadijah* i.e., a conjunction area between *Pasar Besar Siti Khadījah* and Bazaar *Buluh Kubu* similarly have the same *Duʿā* 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 *Duʿā*. These areas are reasonably clean. A translation of a *Ḥadīth*, 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".[769] 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".[770] Under this law *'Aurah* is defined as "…the whole body of a woman except her face and both hands."[771]

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"

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[769] 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
[770] *Ibid*, p 451
[771] *Ibid*, p 452

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 is generally accepted by the community. Respondent (CO-04) said ; "…It is a huge market (*Pasar Siti Khadījah)*, 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… "

Chapter Five

Case Study Presentation

Part 2

5.3 Introduction

In the second chapter the researcher presented the picture of different cultural influences on businesspeople by tracing back the Malay historical background. The Malay culture has evolved from a mixture of many different influences. It started from animism to Hinduism-Buddhism and later, dominated by Islām.[772] In this chapter the research investigates those influences in a Malay community in their daily works which focus on their real life experience in business. Findings of this investigation will be presented descriptively.

The findings based on the field work in Malaysia will be presented in two sections. The first will focus mainly on the Malay people, Islam and the marketplace. This section highlights some important issues which will help the writer to understand the people under study and the culture of their business environment, which will be discussed in the later section.

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[772] Ryan, N. J. (1971) *The Cultural Heritage of Malaya*, Longman: Malaysia, p 24

5.4 The Significance of the Bomoh

The place of the Bomoh used to be important in the Malay society during the time when Hindu culture was strong. This was reflected in the interview sessions in the field. Looking back into his young days, respondent (TR-30) said; "…Our elders and *Bomoh* at some places and satisfied the spirits of those places. You know, our people were not educated. Later, this belief slowly eroded and they moved away from *Kurafāt* (temptations). Look at the young people today, they can tell between the *Ḥalāls* and the *Ḥarāms* or the *Shirk* in our society…"

This study discovered that the position of the *Bomoh* had been of paramount importance to the Malay society in Kelantan. For instance a strange illness befalling a family member would normally be referred to the Bomoh for explanation and cure. It was perceived that modern medicine did not work and would not be able to explain, let alone to cure the illness. Respondent (TR-02) - a tradewoman agreed that only the *Bomoh* can trace someone who suffered from black magic; "…There's only one Bomoh who told me, someone sent bad things to me… I wasn't sick… he told me because he could feel it when he massaged me…"

An expert who was consulted in this study reported that the Malay are well known for their high respect for Bomohs. They were so important to the people for many reasons. For example, the Bomoh's services were needed when they wanted to build a house, to find water sources, to start businesses etc. Usually their advice was needed to fix dates for any special occasions or ceremonies such as marriage, building a house and to plant trees or to start with agriculture.

Some of their practices might even be questionable from the Islamic point of view. However this case was only for the bomoh who was weak in Islamic faith. Respondent (MS-01) says;

"…The uneducated village Bomohs mixed their spells with *Bismillah* and then went on with their spells, we would'nt understand what they say. They mixed with certain beliefs and then closed it by saying *Lāilāha Ilallāh Muḥammadurrasūlallāh* …" The expert further explained the significance of the Bomoh in the daily lives of the Malay; " … In the old days, we would call for a Bomoh before building a house. He would show the best site to position the house and even mark the sides of the house. The first post will be marked with a piece of yellow cloth. Also, a *Bomoh* will come and tell the best dates to start growing rice. For all of these dates, the *Bomoh* would refer to the days when the umbilical cords were separated from the bodies. Our elders believe that the planting dates for crops are better done on specific dates otherwise there will hardly be any harvest or that they will rot ... Sundays and Fridays are also said to be good days for planting ..."

Determining dates were also important in other fields such as for marriage and for digging wells. Respondent (MS-01) continues; … "Well, they did not only believe such things … there are dates for marriages, too. So, are some special months. This is less practiced now, but some people here still call Bomoh for determining dates. Say, digging a well. He will come and inspect the site. When he says a site is a good one, and when we dig, it's proven! You see, we don't know the kind of knowledge that he has. I'm not saying they do not use spirits and Satans as mediators…"

Bomoh advice is also crucial when someone is venturing into business. One of the popular needs is to ensure the business takes off nicely and immediately and make good money. (MS-02) explains; "…There is something that is called 'the trader's magic' in bussiness. If one is intending to open a shop for the first time, one must refer to certain dates, perform Ṣalat Ḥājat (prayer for the granting of requests) or recite some verses on those dates. There are good dates, bad dates and disaster dates…."

5.5 Sorcery

Black magic (sorcery)[773] which is part of the practice of animism was found to have been popular. The interviews conducted in this study revealed that the practice of black magic has taken place in the Malay society and is still being practised by a few. In this research, some individuals who claimed to have experienced the effects of black magic were interviewed. Apparently, black magic was practised by the Malays in the 1970s but still in practice today at a lesser degree.   A respondent reported that her mother became the victim of a black magic because his was a well-to-do family.   Perhaps it was out of jealousy. Respondent (OT-01) reported;

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[773] R.F. Ellen(1993) Introduction', in C. W. Watson and R. F. Ellen (eds), *Understanding Witchcraft and Sorcery in Southeast Asia* ,Hawaii: University of Hawaii Press, pp 1-26

"…just imagine, back then in the 70s, my house had electricity and good water supply. We even had TV! People rarely got in touch with all these luxurious items…" His parents suffered a lot from the black magic which was aimed towards them. He strongly believed that the black magic was the reason for his mother's death because it was confirmed by many *Bomoh* he and his family consulted. Consultation with doctors, on the other hand, found that his parents were not suffering from bad health.

In another case, a respondent claimed that nowadays, very few people are practising the sorcery in order to harm people they dislike. His opinion was based on his family's own experience. Someone sent supernatural being into his wife because of jealousy, i.e. somebody was jealous of him for being chosen to marry the woman. As a result the wife was not able to sleep because she claimed she saw ugly faces that kept lurking before her. The respondent (OT-02) says" …When she talked, it wasn't her voice. It sounded as there was some other being that was possessing her and was controlling her. But when the *Bomoh* touched certain parts of her body using the black pepper, she gave a hysterical scream and wanting to leave…" At this point the respondent said "…how could we not believe this? Besides, these kinds of stories are not strange in Islam. If I was not mistaken, the Jews tried this sort of magic on our Prophet…"

The author's investigation revealed that some respondents believed in the existence of this practice as well. Respondent (TR-09) explains; "…I am not (formally) educated. I was sick, attacked by somebody's *Pelesit*. My mother told me that out neighbour kept *Pelesit* and I was

attacked because we lived so close, you see. So my brother and I became so thin and did not grow much. We got better after he passed on…" It is believed that one of the usual mediums used in the Malay magic is the ashes from a human dead body. The Malays believe that this is one of the most effective ways, the sorts of voodoo used in the neighbouring country, Thailand.

"…These sorts of ashes are very dangerous. Drinking it makes you go nuts, the kind of witch with evil intentions. For me, it is not impossible, Tok Guru Nik Aziz got it once despite the very pious man he is. People like us must be much more vulnerable" Respondent (RE-03) admits. Joss-stick ash from Siamese temples is also a popular medium that is frequently used. The respondent further explains "…Some people used the ashes of a murdered person or the bits from the pot used by a *Tok Cha* (a Siamese priest). These things are buried or put around shops depending on their intentions. Some use chin oil, but this is usually for love charms…"

One of the traditional Malay practitioners who were interviewed agreed that in certain cases, jealousy or resentment can be a factor and could be the reason for one to be attacked by black magic. Respondent (RE-03) admits;

"…It is not unusual for people to use black magic because they are jealous and discontent. But we must remember, sometimes God is punishing the person for taking other people's rights by not paying the *Zakat.*"

5.6 Animism: Belief and Practice

Traces of these influences were also strong as cited by some respondents. Many a time, animism seemed so familiar to respondents suggesting the strength of how people believe or at least understand the nature of this belief. For example the practice of making offerings to *Penunggu* (resident spirits). These offerings might also be given as a special gift to supernatural beings that are supposed to own or guard parts of the universe. They can be residing and looking after a large tree, a forest, water springs, agricultural fields, rivers, seas etc. The intention of such offerings might be linked to good harvest of crops or for having good catch in fishing. Other than being a thanksgiving it was also a kind of *Persembahan* (special gifts) to a supernatural being. This was made in order to reap good harvest especially for the *Padi* field. It was also to make fishermen successful when they go fishing at sea or in the rivers.

Respondent (CO-01) insisted; "… Animist and Hindu practices were once rampant. I still remember when our folks gave offerings, put food in floats and let it go down river off into the sea. Sometimes they put food beneath large trees or near large termite mounds"

He further says; "…When I was young, people practised animism quite openly. I remember seeing people preparing *Jamu* (offering to the gods/spirits) especially during the harvesting season. These practices are gone now. Only uneducated people are still doing it, I think …But now this practice no longer exist but few people who are not very clever still believe in some of them (animist practices)."

Apart from these practices, animism can also be seen in other occasions. For example, people believe that trees would bear more fruits more if their stems are beaten up or cut little during the lunar or solar eclipse. The respondent further says nowadays she never see this in her area where she lives.

5.7 A Malay Business Environment: Pasar Besar Siti Khadījah

The majority of traders in the *Siti Khadījah* Market are Muslīm. 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. Places for ablution can be seen in many parts of the market. During Friday prayer, which is only compulsory for men, the segregation of the *Farḍh* between men and women was almost instantly observed. Because *Masjid al-Barāah* does not qualify for a Friday congregation, men took a 10 minutes walk to *Masjid Muḥammadi*. During the period of about an hour or so, only women were seen trading in 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. The mosque plays an important role in the Malay community and is an integral part of the Malay-Muslim culture. It is not just for daily prayers but also a special

place where Muslims learn and study Islām. *Masjid al-Barāah* takes the central role in keeping tradition of continuous teaching and learning of Islām within the market system. Although visitors also attend the mosque to perform their prayers, the role of the mosque is more important for the traders who spend most of their time in the market. Here, religious scholars are invited to teach and deliver lectures almost every day before the *Ẓuhr* prayer. The class ends after about ninety minutes and can be heard through loudspeakers in the market area. The *Imām* and the Muslim scholar who are invited to teach in the mosque help the traders to solve various problems. Respondent (RE-04) admits "…they asked to organize the *Ḥājah* prayer, people who have family problems would want to have spiritual supports, and we join them in prayers . We have counselling sessions headed by our Imam. On Saturdays and public holidays we would be making rounds and take actions on wrongdoings – teenagers from opposite genders holding hands, for example. We would send them for counselling or fine them. Of course we will refer them to the Office of Islamic Affairs if the vice activity was quite heavy. Normally, we never go beyond fines. These works are done under the committee, *al- Ḥisbah* under the Kota Bharu Municipal Council …"

Since the *Jamāʿah* are mostly from the market community questions regarding business matters from the Islamic perspective were raised directly with the invited teachers. The same respondent further explains; "… They refer all questions on bussiness and trading to the teachers directly, not the committee of the mosque. This is usually done after the prayers…"

From the field observation, it could be said that all trading members in the market get along well. Happy and sad moments are shared and the brotherhood is apparent within a commuity of their own that also shares responsibilities. Initiatives are taken collectively for the benefits of the commuity. The set up of the funeral benefits (*Khairāt Kematian*) sees that members are given back up assistance for funerals. This is done by collective contribution of RM24.00 a month and the fund is used to provide assistance during funerals and for paying other related costs. Also, a small amount of money will be given to the grieving family as *Ṣadaqah.*

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 bussiness and trades and continue to do so. *Koperasi Siti Khadījah* (KO-SITI)[774] offers a non-profitable financial assistance service by lending money to its members. This is done through an Islamic lending scheme called *al-Qarḍh al-Ḥasan*[775]. 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 Khadījah,* 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 ecample, *KO-SITI* buys cloth in bulk and might be valued at hundred of thousands of Malaysian Ringgit in each transaction. Traders acquire their

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[774] 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.

[775] Loans fixed for a definite period of time without interest or profit sharing.

stock from the corporation and pay over an extended scheduled time through the concept of *Bayʿ al–Murābaḥah*[776].

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 *Ribā* or not. As they did not have a good knowledge on that particular matter they decided to ask an *Ustāz* for clarification regarding the issue.

Not all assistance and empowerment worked and the corporation is continuously learning to carry out better management of the corporation. It is human nature that activities are very dynamic and the nature of the business environment follow similar patterns. At some point, the administration of *Masjid al–Barāah* offerred help to traders in need by lending them a small amount of money to assist members purchasing merchandise. However since most of the traders that received the assistance failed to repay the management of the mosque then made a decision not to continue the scheme.

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[776] *Bayʿ al–Murābaḥah* means sale at a specified profit margin

As a show of the adherence of the corporation to the Islamic values, an *'Umrah* Fund (*Tabung 'Umrah*) has been formed and it is opened for those who plan to go to Mecca for performing the *'Umrah*. Every month each member will pay the instalments for a trip to Mecca which dates are usually planned earlier. The corporation also collects *Zakāh* and *Ṣadaqah* and distribute them to the needy such as to orphans. In addition, the traders' welfare fund called the *Badan Kebajikan* (Welfare fund) is used to give health benefits to trading members including hospital allowance once a member is hospitalized i.e. one is paid a hospital allowance up to seven days if he was admitted. The children of the members will also be given certain amount of money if they were doing well in their education. Religious matters which are carried forward by the cooperative members will be solved promptly however complicated the issues are ; inheritance will be one of the most complicated issues and will be referred to religious authorities such as the *Majlis Agama Islām Kelantan.*

Malaysian banks or financial institutions offer many alternatives when it comes to banking and finance. There are two running systems within these institutions; the conventional and the Islamic. In both systems, the institutions require guarantees; land titles and salary pay-slips are the most common guarantees. For small traders like the majority of the traders in *Pasar Siti Khadījah,* these are rare things. Over time, they established ways and means on how to go about having enough money without having to borrow. Many resort into saving and they do this in groups.

There is a saving activity which is called *Main Kutu* (saving by a group who agree on the sequence of payments – seen as a "game"). A group of around ten people would get together and form a group and later vote for a leader. The leader is responsible to collect the amount of saving from each member at the agreed amount and intervals, daily, weekly or monthly. The money is pooled and the sequence of payment is either agreed at the beginning of the establishment of the group or by a random draw. The amount collected every day will depend mainly on the trader's success on business. Generally, the lowest is RM10.00 and the highest is RM100.00.[777] It is illustrated from the table 5.3 below;

Example

- Number of depositors: 10
- Amount collected per day :RM10.00
- Mode: Weekly draw
- Period: 10 Weeks

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[777] RM (Ringgit Malaysia) is Malaysia currency.

Table 5.3: Weekly Saving in *Main Kutu*

Days / Depositor	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Total
	Amount	In	RM					
1	10	10	10	10	10	10	10	70
2	10	10	10	10	10	10	10	70
3	10	10	10	10	10	10	10	70
4	10	10	10	10	10	10	10	70
5	10	10	10	10	10	10	10	70
6	10	10	10	10	10	10	10	70
7	10	10	10	10	10	10	10	70
8	10	10	10	10	10	10	10	70
9	10	10	10	10	10	10	10	70
10	10	10	10	10	10	10	10	70
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**700**

Illustration: Each week a member will be selected from the draw to 'win' the pooled money. He / she will get the RM700.00 collected that week. For the next week draw he/ she will continue to pay in the money as usual but excluded from the draw. After ten weeks all participants will get the RM700.00 and if they agreed the round can be started all over again.

The field observation showed that most of the traders join *Kutu* group. The cash they get from the *Kutu* game enables them to settle debts, buy household or family needs as well as using it for business purposes. When asked about the benefit they get from the game, respondent (TR-43) admits; "…This is a kind of saving. It is difficult to get the big amount such as this if I saved it myself every day. The money I get is used for my children especially for schooling needs..."

The *Kutu* game is also a way to avoid *Ribā*. Respondent (TR-30) says; "...this is an important method for me to get much money at once especially for my stock. By this way I get rid of *Ribā* should I get the money from financial institutions. This is the easiest way to get quite lot of money as we don't have to provide anything as the assurance. The important thing is that we trust each other..."

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A trader (TR-14) emphasized that *Main Kutu* with regular friends is a way how he saves money; "…I do it to save money… If I didn't do this, I can't save money…" Another trader illustrated to the researcher how *Kutu* is played in details. He said he has 15 members and they pay RM10.00 every day for ten days. Every ten days one of the members will get RM1500.00. In one year every member can get at least three times of the draw. He said some people pay RM50.00 every day but admitted that the sum would be too big for him and his friends, He (TR-29) admits; "…we can't afford RM50.00. We received a fortune when out turn comes, no? But our sales forbid that, we're not making much like them…." Clearly, *Main Kutu* depends much on an individual's business situation. Those who are doing well in business normally agree to pay more in the game. One trader (TR-30) noted when he was asked about *Main Kutu,* " … Sure, most of us here play the game. People play all sort of amount, some might pool up to RM1000.00. It depends if people can afford it, you see. Mostly only RM10.00 or RM20.00, that small. Others go for RM50.00 or RM100.00 …"

In general, such games are reactions to the difficulties in getting loans from financial institutions and the need to avoid *Ribā* that almost is perceived to have departure from the Islamic concept of financial assistance. Further, proof of wages or documents in the form of pay-slips are not readily-available documents and the chance of getting loans from financial institutions, even through the Islamic systems that are now running, is a long shot. Such is the case in the *Pasar Siti Khadījāh* in the Malaysian State of Kelantan.

5.7.1 Different Cultural Influences on Malay Businesspeople

The long historical traditions of the Malay people have apparently influenced the Malay community in many ways; the business people are included and can be explained through their experience or can be seen from their culture of trading activities. The literature in chapter two highlighted that the spiritual-faith of the Malay has evolved from animism (2500 BC) to Hinduism-Buddhism (682 AD), Colonial and finally to Islam in the thirteen century.

During the field observation it showed that the four main cultural influences still exist and continually giving impacts of different levels on the behaviour of Malay businesspeople. Based on the observations and the interviews it is noted that Islamic culture is currently the dominant norm. Post-Colonial culture is still influencing the traders in some ways but at a lesser degree and to some extent, it can be seen in the ways documents and records are meticulously taken and kept, a legacy of the British Administration. The Malay traditional culture is still strong. Hindu-Buddhist culture is the weakest in terms of making impact to the Malay. The details of such qualities and the levels of impacts will be given in the following sections.

Throughout the fieldwork, the practices of Islamic culture were observed in the adherence of the Muslīm traders to the five pillars of Islām; their daily prayers were the most visible one. They had a strong belief in the Hereafter and believe that they are accountable for their good and bad deeds including of all their actions in trade.

The levels of faith and how much understanding they have in Islām, in particular, are notably obvious. It can be seen on how these traders explained their *Imān* (faith) in Islām, their strong belief in monotheism (Allāh), the supreme power that holds justice and truth. In fact all of the informants agreed that the absolute Truth is Allāh. The belief in a supreme power by all traders in this study can be seen when most of them related their good deeds to *Barakah*, regarded trade as a kind of worship and started their business with reciting *Du'ā* or by reciting certain verses and chapters of the holy *Qur'ān*.

The Muslīm scholars who were interviewed noted that the continuation of upholding these values is very important for Muslims. It enables them to follow their Islamic belief more closely amid the modern sub-cultural aspects of life that run contrary to the Islamic priciples. Muslim are guided by the *Qur'ān*, *Ḥadith* and *Ijtiḥād* as their main references.

The absorption of Hinduism in the Malay community in Kelantan is more on practising the Indian culture, rather than the faith of Hinduism. For example a newly married Malay will go for *Adat Bersanding* – a ceremony during which the bride and bridegroom sit together on the bridal couch, marvelled by friends and relatives. An expert (MS-01) who was referred to for his justification on this matter admits;

"…The presence of the Hindu and Buddhist culture in Kelantan is obvious. The people are Muslīm, sure, but there are other influences too. A lot of this can be seen during a wedding

reception. Old people say we need to uplift the spirit of the couple and we should receive and sprinkle some turmeric-rice on them …"

In Malay the bridal couch is called *Pelamin* (dais), normally two *Pelamin* are made; one in the brideegroom's house and the other in the bride's house., A tiered pedestal led tray, is also placed in front of the *Pelamin*. Each tier contains a mound of cooked *Pulut Kuning* (yellow glutinous rice – the yellow colour comes from the mixture of turmeric) studded all over with red-painted eggs. This tray will later be presented to close family members especially the parents of the couple to honour them.

Bersanding is clearly a non-Islamic influence. Sitting together on the bridal couch, the presence of yellow rice are clearly from the Indian culture.

Hindu influence in the Malay community Kelantan today, however, is increasingly unpopular. From the interviews conducted in this study, there were three main factors that have contributed to the decline of the Hindu influence as follows;

a.   The role played by Malaysian education system and *Tok Guru* in the society. An expert (MS-01) when asked about the changes that took place on this situation replied "…this thing will gradually go. Our *'Ulamā'* continue to preach, and out education system eliminates pseudo-religious practices including *Tahyul* (supernatural beings), *Khurafat* (superstition) and *Shirk*. It will be gone, or negligible if any. I think it has been long gone, anyway" The religious schools within the State's education system are seen to be very important in giving religious awareness compared to ordinary schools. He further explained;

"…Ordinary schools are not doing much, I think. I bet this is done by religious schools. You see, the religious schools are only re-empowered during the time of Nik Aziz. Maybe books have helped, partly…"

b. Increasing number of Muslim scholars in the community. They are people who received Islamic education from Middle Eastern universities or from the Malaysian university systems. They played their role by educating people through the Friday sermons or in their lectures. The same expert says "….They came back and teach our people, gave Friday sermons…"

Nik Aziz the current Chief Minister is seen as an example because of his seriousness in teaching since he came back to the country from the Middle East. His role to educate the Malay Muslīm community in Kelantan is significant. The respondent (MS-01) says "…Oh, *Tok Guru* did a great job! When he came home, he taught at Masjid *Muḥammadi* but he was later denied teaching access to the mosque by the National Front government. So he continued to teach from the *PAS* Headquarters, until today"

c. The new generations of the Malays are not interested to continue the practices and beliefs because of the increase in their religious awareness. The expert (MS-01) explains; "…When the old people are gone, their children refuse to adopt those practices. *'Ulamāʿ* are free to teach and they do not go to *Bomoh* anymore. I think the *'Ulamāʿ* are doing it right..."

5.7.2 The Practice of Sorcery

Amongst the Malays, sorcery is almost always defined as a bad condition as a result of targetted black magic. Respondents in this study learned that they were struck by sorcery when they were told by shamans whom they attended. Initially, they went to see shamans when feeling that something was not right about themselves or their bussiness. For example, they would think that something must have gone wrong when the usual crowd of customers suddenly dropped in numbers. Some others would go and see shamans when they saw that customers seemed uncomfortable being in their premises.

Respondents in this study did not deny the existence of magic in their business environment. Fighting with 'bare-hands' is a term used to indicate the someone that is unprepared to face the possibility of being attacked by black magic. A respondent (TR-23) says; "…We must be prepared (spiritually)". Some respondents believe that one needs to adhere to daily *Dhikr* and religiously carry out such practices. By doing so, one will be saved from any evil deeds that were intended for him including the practice of sorcery, stealings, robberies. Nevertheless, daily *Dhikr* is almost always intended to avoind sorcery. A respondent (TR-25) says that he will recite "*Bismillāhi Tawakkaltu 'Alallāh*" (In the name of Allāh and I put my trust on Allāh) every time he set out to work. Furthermore after the *Maghrib* prayer he will take time to sit down and do some more *Dhikr*. This practice is important as barrier from the practise of black magic. "…well, some people start to feel uneasy once we do well in bussiness and resort to making magic to ruin our life …"

One respondent (TR-23) agreed that sorcery is present in their bussiness environment. He related his own experience that took place a long time ago when he had just started his business. Nobody came to his stall for a month. He thought it was just impossible that nobody saw his stall with that many people who passed by. Also, within that month, every day and at the same time of the day between 10 am and the *Ẓuhr* prayer time, he would feel very uncomfortable, experiencing pain all over his body. It changed in the other weeks but the pains came after sunset. After consultation with an old man who used to be his father's best friend he was told that he was a victim of sorcery. To cure this he used his own way that he inherited from his father.

Further interviews revealed many more of such incidents and related to the researcher from their first-hand experiences. For example certain substances might be scattered in the store or buried in certain places in or near business premises. The substance refers to some ingredient taken from the medicine man which is believed to have been been blown with certain incantations. A respondent (TR-14) reports; "… Gosh, these people always sprinkle things into shops… then nobody sees your shop ̄ my shop was like so before… I didn't believe it at first but after sometimes, you know it was true, you see…" Similarly another respondent (TR-42) agreed; "… For two reasons, ok? First, I've been trading for a long time and I know how many customers I should get in a day, I mean, you can never get too wrong on the number, you know? Suddenly they were gone and I would have known that slapbang! Secondly, my friend told me that he saw that my shop was dark, like I was not trading, or closed for the day, but, hey! I was there! …"

Once attacked by the magic spells, victims usually consult the *Imam* or *Tok Guru* for advice or ask for help from medicine man. Others use their own ways, usually inherited or shared to them by the members of their own families or other people. (TR-14) for example consulted a religious man, "…I went to see the *Imām* and he gave me water that he had read verses onto, I got better… I had the same experience when I worked in the wholesale market some years ago…" A trader used his own ways to cure himself. He (TR-42) said "Well, we learned a little bit about neutralising these spells, so we know how to deal with them …"

One of the experts referred to regarding the use of sorcery in business referred to a personal experience. He (MS-02) explained his experience;

> "...Sure, sorcery does take place. Once a man who was selling *Nasi Lemak* (rice cooked with coconut milk) and his bussiness went very well, finishing many large pots a day. Then disaster came and less people bought his rice. This was the work of some bad spirits. Here in Kelantan, the trouble might come in the form that we call the *Genaing* (a type of bad spirit that wipes out the happiness from one's face). When people see a shopkeeper who was possessed by the *Genaing*, they will see an angry person, thus avoiding his shop. This evil spirit is a Satan that will always be taking advantage on human being. The *Qur'ān* tells us about the bad intentions of Satans. You know that Satan will always create havoc and destructions"

Moreover this expert insisted that people are still seeking help from *Bomoh* to assist them in doing business. He saiys: "... A friend told me that once his shop was swarmed by flies, so many of them that nobody came to his shop. Another friend told me that his customers reported to him seeing grotesque images in front of his shop ..."

5.7.3 The Belief in Semangat (Spirit)

The influence of the Malay traditional culture could still be traced amongst the community under study. As far as the business community at *Pasar Khadījah* is concerned this culture was, however, limited to certain kinds of businesses. Businesspeople who sell gems, iron product and herbs believe the articles they sell are special, unique and rather different in a lot of ways compared to merchandise of the other traders. For instance, it was found that iron products (mostly traditional Malay metal weaponry for close fighting) such as *Keris* and old Malay weapons were wrapped in red, yellow or black cloth. This was aimed to ensure that the spirit of the metal stay permanently with the weapon they were selling. One businessman (TR-35) said, " It is

important to keep the *Semangat* (spirit) in there by putting this thing in a good place. *Keris* has to

be applied smoke on it with *Kemeyan* (joss rocks)[778]." A few traders also admitted that they wrap

certain metal products such as *Keris* with the special-coloured clothes as an attraction for

customers to visit their premises. One trader (TR-27) noted;

> "… When people see this kind wrapping, the know instantly that these are antiques.
> They value these sort of things and it pays for us to show them to be special, not like
> other ordinary things in the shop…". The respondents themselves were not very sure
> why certain people are looking for the antique old weapons such as old *Keris*. Some of
> the reasons given are quite interesting. Respondent (TR-27) explains why certain
> people are looking for the old Malay weaponry; "…Some people believe that if one
> owned this sort of old weapon, they will never become poor. Some others said that it
> can become a charm to attract money. Of course old weapons are difficult to find so
> they really believe that such things will attract money into his ownership…"

A trader who was selling metal products and was interviewed in this study even claimed that he

(TR-35) knew how to ask *Semangat* to get into the *Keris*;

He went "*Bismillāhirraḥmānirraḥīm*, O in the name of Allāh, I know your origins. You descended

from the light of Muḥammad pbuh, thus by the words of *Allāh* and his Messenger, eat this! Eat

this! Eat this! … recite *Surah al-Fatiḥah* seven times, ask the spirit to eat what one has recited -

the *Surah* that is, blow with the mouth onto the metal weapon and then say: O in the name of

Allāh, you say the *Syahadat* together with me, come together and say with me

Bismillāhirraḥmānirraḥīm Ash-hadu an-lā ilāha illallāh, wa-ash-hadu anna Muḥammadar-

Rasulullah, …Do that three times…"

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[778] Scientifically it is called Styrax benzoic Dryand. This stone like creature is always used in traditional medicine particularly by the Malay medicine man (*Bomoh*)

The later respondent believes *Keris* is a symbol of power to the Malays especially the leaders such as the *Sulṭan* and warriors. He claimed that he knew the root of the creation of iron i.e., the essence of how Allāh created the metal.[779] "…He whoever has this knowledge, will never be wounded by any metal weapon, because the metal would tend to respect him…" He further said "…The body of old Malay warriors such as Mat Kilau in Pahang and Tok Bahaman in Trengganu were not affected by bullets from the British guns because of this…"

Gem stone traders who were interviewed believed that certain stones are special. One trader also reported that some of them are used to cure illnesses. When asked whether the practice leads to *Shirk* (seeking reliance from other than Allāh) he disagreed and regarded gemstones as *Waṣīlah* (a means or a connection) i.e., he believes only Allāh can cure illnesses but through something which is believed as a medium. He (TR-37) noted that it is not impossible to get benefits from gemstone. "...It is a *Waṣīlah,* like a plane you board to arrive to a specific destination. He suggested further that people wear rings with gemstones because it is a *Fitrah* for human beings to marvel and ardour beautiful jewellery. He quoted a verse from the holy Quran: "Fair in the eyes of men is the love of things they covet: Women and sons; Heaped-up hoards of gold and silver; horses branded (for blood and excellence); and (Wealth of) cattle and well-tilled land.

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[779] He insisted that he knew a lot about metals. Among others, he claimed to know how metal was created (by *Allāh*). He said that before the first Arabic letter of *Alīf,* there is another letter that is supposed to be the first of all letters. This is not known to mortal beings. That letter has three names, and if it sits in the light, it two names, one after another.

Such are the possessions of this world's life; but in nearness to God is the best of the goals (To return to)."[780]

To strengthen the argument another trader who was interviewed said that certain gem stones such as *Marjan* is cited in the *Qurān* and he (TR-39) believes that it make sense that the stone is special. "…The stone *Marjan* is cited in the *Qurān*[781] and is very good in curing health problems such as, it cools our body. Put the stone in a glass of water and drink it as you would drink water, and it takes out your excessive body heat..."

Traces of Malay traditional culture can also be seen in the use of gemstones for lucky charms – only giving to more support that the traditional Malay belief is still strong within the community. It was, however, notably clear that some sort of confusion or dilemma took place, giving a mixture between the traditional beliefs and the Islamic faith and the concept of monotheism. One man (OT-03) who was approached at the *al-Baraah* mosque said, " …people buy *Zamrud*[782] or *Delima*[783] for their attractiveness. Allāh is the creator of everything and every single thing has *Tuan* (guardian/master). So if Allāh blesses the person who wears the ring with this special stone on it will get its luck with the help of the *Tuan* ..." He argued that people who know the worthiness of stones will hunt for them regardless of the cost. Further interviews revealed that *Delima* is sought for because of the belief in its extraordinary power. A respondent (OT-04) who

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[780] 3:14
[781] 55:22, " Out of them come *Lu'Lu'*(Pearls) and *Marjan* (Coral)
[782] Emerald, a gemstone green in colour.
[783] Name of a gem stone red in colour.

was approached at *Laman Khadījah* i.e., an area between *Pasar Besar Siti Khadījah* and Bazaar *Buluh Kubu* said, " ...If you know someone who has *Delima* just tell me because I need one for a rich man from Kuala Lumpur. If you have it you can easily be offered RM1000,000...." Although he was not a trader in *Pasar Khadījah* his conversation with few traders in the area shows that they shared common things about the gemstones including the belief that certain gemstones are priceless for their extraordinary power.

Similarly, the influence of animism can be traced from traders who sell remedial herbs that include dried wood cut into small pieces, dried tree-barks, grass, seaweed, ginger and many other herbal plant mixtures. One of the popular wood is called *Kayu Kelo* (the *Kelo* wood) which is also popularly known locally as *Teras Gemunggal*. It is believed to be able to cure a number of sicknesses. Also, it is believed to be a remedy or prevention from black magic. A trader (TR-23) noted that he was a victim of black magic but managed to get rid of it with the help of *Kayu Kelo*. He felt very weak every morning especially before the *Ẓuhr* prayer. Amazingly a medical doctor he consulted said that he was all right and no problem with his health. Suspecting he was a black magic victim he asked an old man who was a friend of his late father for help. The old man said "You have it at home, son! Why didn't you use it?" He thought about the man's suggestion and searched in his house and found the *Teras Gemunggal*. He used to help is father and remembered how the wood was used for medicine. He put the wood in a bucket of water and took a bath from it, drinking a little. After three days, as he related, he felt that something came

out through his forehead, leaving his body completely. Soon he felt fine and never had any such illness anymore.

Whenever *Kayu Kelo* was on display at *Laman Khadijah*, many people were attracted. They would stop and ask the seller about the price. The situation might have been caused by either of two things i.e. that most people who visited the area are informed about the wood and have always been looking for some depending on the selling price, or that most people who visited the area are the ones who knew that the wood is likely to be on display and sold in that part the market. A trader explained that the wood can be used as beauty charms and provide protection from attacks of black magic. A columnist who worked with a tabloid newspaper *Mingguan Misteri* (Mystery Weekly – a weekly tabloid providing mystery stories) wrote about his own experience when he fell into a container of acid but was not harmed by the acid - he was wearing a ring made of *Teras Gemunggal*, he further related. There was certainly no possibility to scientifically prove such claims. Nevertheless, such stories that are being shared amongst people or spread through the mass media will maintain their strength and impossible to cease spreading.[784]

Apparently, the strong traditional Malay beliefs that swirl around the story of the extraordinary woods do not merely end as a traditional belief. As the culture progressed and being enriched with other cultures and faiths, it was found that the belief in the power of the wood has been mixed and linked with Islam. For example, the traditional belief only required the wood to be available and could be used for remedial purposes with neither added mixture nor charms. It

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[784] *Mingguan Misteri*-Ruangan Pengalaman Misteri- 'Saya Bukan Buat kerja Gila-Sekadar Uji Teras' 1 Jun 2007

was believed to work on its own because the wood itself has unexplainable powers. During the time when the community adopted Islām as a faith and a culture, the belief also evolved into requiring the recitation of verses from from the Qur'ān, lest it will never exercise its healing power. For example, the researcher has been asked to recite *Surah al- Fatiḥah* seven times and *Ṣalawāt* twenty one times in case of being stung by an insect. He was also asked to recite *Bismillāhirraḥmānirraḥīm* and to spit on the bitten part by simultaenuously placing the kelo wood on it. Finally the researcher was advised to recite *Ayāt Seribu Dinar* before using it for remedial purposes.

Another kind of wood that has its place in the group of powerful woods is the *Naga Sari*. A respondent (TR-25) explained that the *Naga Sari* was used by the *Wali Songo*[785]. Again, the mixture of the *Islām* with the traditional belief, apart from linking it to the legendary imams of java, was unveiled by the respondent. One needs to dedicate *Al-Fātiḥah* to Prophet Muḥammad (pbuh), the *Walis* and all pious Muslims and to regularly be in remembrance of *Allāh* through *Dhikr*. The wood and the money change hands, but the transaction must not be termed as a sale but rather as a gift of alms on the part of the buyer. In one conversation with a customer the researcher heard a trader (TR-25) saying; "…Look, my dear brother, if you insist in having this special wood, please, in the name of Allāh, hand me alms of 53 Ringgit…"

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[785] The Nine *Wali* of Java – nine legendary religious *Imam* in Java who fought and continue the *Daʿwah* during the Dutch occupation and who are highly praised by Muslims in that part of the world until today

The trader (TR-25) also insisted that there was nothing wrong in believing in the healing powers of certain plants or parts of plants; "…Now, if I said this wood has powers, I would have committed *Shirk*, but in its creation, Allāh has put together so much. If it was in the will of Allāh and he wanted it to happen, we will be endowed with the benefits of this wood that we never knew. There must be reasons for all things, you know?"

Similarly, this was agreed by yet another trader. He believed that all ailments have their cures, and he also believed that all creations other than human beings are for our benefit – such is the case that Allāh created remedies in trees. He further led the researcher to two more kinds of wood that were the *Kemuning Hitam* and the *Kemuning Kuning*. The two kinds of wood, if used together will have unmatched healing powers for many ailments and diseases. Also, he said that a small piece of the horn of the *Kerbau Balar*,[786] if tied around one's waist with small pieces of both kinds of woods (*Kemuning Hitam* and the *Kemuning Kuning*) will ensure the health of the bearer, especially in maintaining the strength on the waist – indicating their use as aphrodisiac.

Those kinds of wood are also used as protection from *Sihir* and as a means to good fortune to the household, A trader (TR-28) explains; "…these woods are for protection and ensures good fortune". Also, the seven times recitation of *Bismillāh* and *Ṣalawat* will increase their effectiveness. On top of these guidelines, the preparation must not be taken into toilets for it carries the name of Allāh, so it was said. Once the condition is broken, the power will be permanently gone.

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[786] An albino buffalo – albinism is common in domestic buffalo in Southeast Asia due to the segregation of herds according to households creating high rates of inbreeding and increase the chances of recessive traits e.g. albinism i.e. the lack of melanistic pigment on skin and hair and the buffalo will appear white.

The discussion above demonstrates that the belief on spirit and healing powers of things are basically traditional but have now entered the Malay-Muslim community and become a culture.

5.7.4 Pantang Larang (Taboo) and Petua (Malay Tips) [787]

Pantang Larang (taboo) and *Petua* (tips) are two important aspects in Malay culture. Taboos must never be broken lest there will be misfortunes. There are also taboos in business as have been explained to the researcher from the sample of the trading community in the *Pasar Siti Khadījah*, in Kelantan. The following accounts showed how the adherence to taboos are still fresh within the community.

It is a taboo to give credits to the first customer of the day. The belief is that if that took place, subsequent customers throughout that day will purchase with credit from the shop, disallowing any incoming cash for all transactions. However, this will completely be different if the first customer of the day purchased merchandise in cash. A respondent (TR-42) says; " …This is from my day to day observation. If we give the first customer special attention and make the easiest dealing possible, *InsyaAllāh* our bussiness that day will be a good one..." Another respondent (TR-29) agreed that "…Once, I allowed credit, gosh! Everybody wanted to make credit on that day – too much! But, brother, we cannot believe in this one because that will take us to commit *Shirk*. You know what I mean? Give-and-take sort of thing, eh? We cannot

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[787] Tips or advices given or taught by the elders to the younger generation

disregard that completely, though…" Another trader said these taboos are actually rules that have been established by older generations, who knew better and is essential to be taken seriously. "…Look, this is what we have been told to do by our folks, we better believe it…" Another trader (TR-04) insisted "…yes, there are taboos. Take for instance, when you open for bussiness for the day, make the first customer to pay in cash, never allow credit…" Responses from respondents clearly showed that they did not have reasonable reasons why the "rules" need to be obeyed but at the same time believed that rules set out by older generations must be regarded as important.

The same goes for traders of metal products. Respondent (TR-23) explained "…when we sell weapons of sharp irons, we know that we are dealing with dangerous things and we have to acknowledge this. Another respondent (TR-27) added; " … We cannot simply pull them out making fun. Our folks told us that this is dangerous and might bring injuries or death…" The researcher then asked the basis of one taboo that prevents people from stepping over weapons such as *Keris* and *Parang*. He (TR-23) explained: "…The Malays forbid us from stepping over weapons because these things have usually been 'treated' with *Dhikr* upon them and might have been applied with the smoke from incense" In these two reasoning, it can be seen that the reason they gave were reasonably acceptable and logic. The first is likely a prevention of accidents. Sharp objects are not supposed to be laid down in areas where people move about. Also, people are not supposed to move around areas where sharp objects are placed. The second

reason shows how the Malays have high respects on *Dhikr* and this goes a long way, into similarly treating things that have been treated with *Dhikr* with respect.

Certain Malay traditional medical practices require the patient to pay the *Pengeras*. It could be gifts of some sorts and a kind of offering given to the healer after a consultation or service. If the *Pengeras* was in the form of money, the values were usually small and in odd small change e.g. 15 or 25 cents or other odd multiplications of such figures. Still, there might be other kinds of *Pengeras* that could be in the forms of, say, three pinches of salt, again in odd number of quantification. The odd figure multiplications for prices are the same for all merchandise that are regarded as having special powers. Failing to pay this, however, might return in the form misfortune to the healer. A trader (TR-23) said "…My late grandfather was a famous medicine man, no joke. He treated all kinds of illnesses and diseases especially on patients who suffered from stroke or paralysis. There was a patient who came from Kuala Lumpur and he failed to pay the *Pengeras,* and my late grandfather later became paralysed until he died..." Clearly, trading in the Malay-Muslim community is not limited to the exchange of money and goods but also for services, including traditional medical practices. In this case it is difficult to answer on what ground someone has to pay for *Pengeras*. Logically a *Bomoh* or a medicine person will make no profit from that tiny amount of money or from three pinches of salt. However the answer given by the respondent showed that it was from observation that this 'law' was put into place in the society.

Among the *Petua* which are still in practice amongst the Malay is the importance of getting the first customer of the day as soon as possible. The first customer or the first sale of the day is called

Goghi.[788] For many traders it is important to follow this practice. In other words, the first customer must be allowed to purchase although the trader will only get a small profit or only for breaking even. A trader (TR-29) said he did not know where this *Petua* came from but he believes the *Petua* from the old people should be respected because "…these rules sometimes become realities, and if we fail to follow, some bad things will happen to us." A lady trader (TR-43) agreed with the suggestion and further says; " … Difficult not to believe. If we ignored the first customer, we will definitely experience a bad business day. Same as the credit thing, you know? …" Oddly, this belief was so firmly embedded within the community that the traders would cross-purchase goods amongst themselves should they fail to get early customers within the first hour of their bussiness. A trader (TR-14) stressed that "…If we did not sell for about an hour, we start selling and buying among us‾ that's normal, here. We give good discounts for the first customers…"

Selling things measured in unusual amount of measurements is also a taboo. For example, the usual measurement for cloth would be one metre and 500 grams for sugar, or the multiplications of this amount. The taboo would be to sell cloth at a quarter of a metre or say, 300 grams of sugar. A trader (TR-29) related that he learned this *Petua* from his mother "...Oh,

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[788] *Goghi* (Normally used by Kelantanese Malay) means a lure aimed to attract the "goodness" of the trading day. It only applies to the first customer for the day or the first sale of the day i.e. the first customer who makes the transaction or the first sale of the day is called the *Goghi* for that day. Oddly, the *Ghogi* is the lure itself, although not in the sense how a fishing lure would work. In the belief of trading Kelantanese Malays, once the *Goghi* comes (in the form of the first customer who makes the first transaction) of in the form of the first transaction (by whoever, including fellow traders who decided to buy and sell between them), then the *Goghi* is said to be present and the business of the day is supposed to run well.

she would never sell if a customer ask to buy sugar for RM2.00. She would persuade the customer to mark it up to at least half a kilo…" The basis of this taboo is that the subsequent customers would do the same, and transaction in these unusual amount would depart from the usual measurement a trader would have always been dealing in. He (TR-29) believes it and admitted that he had been using the *Petua* since the first day he was in bussiness. "…I have been following what she taught me since I started doing bussiness, like what I just told you…" The researcher asked further questions on this belief on *Petua* and he said "…it is difficult to say, you see. When I chose not to believe it, the worst happened. But at the same time we must also remember that these are all Allāh will. I think these *Petua* taught by our elders must have their own rationales, but they never told us where they got them from…" The researcher asked if practising this *Petua* had helped his business, he said "…Praise be to Allāh! (*Al-ḥamdulillāh!*), I have been having customers regularly, never been too bad, really" Again, the belief in taboo in this case was because of the respondents' high respect to the elder generation. In Malay community it is wrong to talk back when the elders ask the youngsters to do something or prevent them from doing something.

Other *Petua* includes belief that the practice of reciting of hanging or keeping certain verses from the *Qurʾān* help attract customer to come into their premises. The most popular verse amongst the traders in *Pasar Siti Kadājah* is *Āyat Seribu Dinar*[789] and *Surah Yāsin*[790]. Other *Āyāt* from the *Qurʾān* are also believed to be useful for the same reason. The trader (TR-29)

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[789] 65:2-3
[790] 36:1-83

continues; "…My mother also taught me to recite certain verses from the *Qur'ān* during the time when I open my shop for a day's bussiness and when arranging goods for display in the shop. Usually I would read *Surah Yāsin* or the *Āyat Seribu Dinar* …"

Further investigations revealed that there are well known stories about this verse. It is also revealed that there are few books on Malay literature suggesting the benefits of this verse. However, a religious teacher (RE-03) who was interviewed claimed that he never came across the special place of *Āyat Seribu Dinar* as believed by so many people.

Petua is also important for, by practising it, the happiness of the customers are subtly being taken care of. Butchers and traders selling poultry products practice some *Petua* that ensure all their customers are happy with the goods and the service that they receive. This includes the tips that must be observed during the slaughtering of the chicken. A poultry trader (TR-11) said "…difficult to saȳ well, there are some *Petua* actually… the way you slaughter, the way you make the cut – it must be just above the *Halkum* throat)… the way you stand – you can't simply place your feet as you like on the ground. Then your knife, too, make sure it is razor sharp, cuts with a single move, the *Halkum* and both jugular arteries, all in a single move. Recite *Bismillāhi Allāhu Akbar* (In the name of Allāh, Allāh is the Greatest)…" The researcher then asked him about the slaughtering practice from the Islamic point of view. He answered "…cutting below the *Halkum* is allowed (in Islam), but the cow takes a little more time to die…" The researcher noted that

apart from *Sharī'ah* requirement the trader was also concern on the Malay *Petua* while slaughtering.

Another butcher (TR-44) agreed with the Malay *Petua* when slaughtering animals. He believes that to ensure the meat is *Manis* (sweet/delicious) and odourless, a butcher must have to wear clean cloth and to be clean inside-out. The slaughtering knife must never be used for other purpose. Another respondent (TR-45) believed that the way animals are slaughtered affects the taste of meat. The animals' soul also need to be respected said a respondent (TR-44). Saughtering must be done in the fullest respect - *Adāb*. He further added said that "…slaughtering cannot be carried out haphazardly… I performed ablution …" He also said that to ensure that the taste of the chicken is good, one must "…ensure that he puts his ring finger (*Jari Manis* – literally, the sweetness finger) at the back of the knife.

5.7.5 Pelaris (lures)

Some of the Malay businesspeople believe that certain practices are necessary to attract people to their premises and buy goods. Literally the word *Laris* means that all goods to be sold are sold quickly (as if the customers could not have enough of them) and the satisfaction will be when goods are purchased within times that are quicker than expected. Thus, *Pelaris* means something that cause this condition to take place. They believe that some verses from the *Qur'ān* that are recited by the trader during certain parts of the day might serve as the *Pelaris*. So might certain objects. It is different from the advertisements that are commonly used in any bussiness i.e. it is

neither because the traders are employing displays in the form of advertisement nor the ways the goods are arranged. The *Pelaris* is believed to take the forms of the unseen powers that somehow draw the customer's attention and wanting to purchase. The pelaris can be divided into two groups that are done in the Islamic ways or otherwise.

The un-Islamic *Pelaris* is believed to be done by people who are not Islamically educated i.e. the people who are *Jāhil* (the people who have not been reached by the faith of Islam). A religious expert (MS-02) says "…we know some of them are using *Pelaris* that are prepared by the Siamese monks (indicating the *Pelaris* being un-Islamic). They are not educated. It can be used to do other bad things, too, causing damage to other people – that diverts people from your shop‾ those sorts of things. But we must remember that people can use all sort of satanic ways and they might get what they want as a result. This is not from the *Qur'ān*, one will be closer to being *Jahil*".

Such practices, however, are less used nowadays. A respondent (TR-30) says "…rarely now. *Tok Guru* (referring to the current Chief Minister of Kelantan) teaches us to pray only to Allāh – you get both, spiritual rewards and profit, both are good. Besides, doing bussiness is a form of *Jihād*, so we must ensure that it becomes one…". This view was also shared by a female respondent who has been a medicine woman (TM-02) for a couple of years. She said "…Sure, there are, no doubt. You know, people have different teachers and gurus – the *Jahil* will follow the *Jahil*'s ways. Most of the times they go to the monks. If you're struct by one, it will be difficult to be healed from it, only after several consultations will you see some improvement…"

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The lady (TM-02) also shared what she knew about the *Pelaris*. Traditionally, people keep old (ancient) coins wrapped in a piece of yellow cloth. Some might also keep a piece of cloth which they believe is from the black curtain of the *Kaʿbah* (Arabic for a cube – the building at the centre of the *Ḥarām* Mosque in Mecca). All are used as *Pelaris*. Possibly because not all of these items are easily available, traders also use other things as *Pelaris*. The use of animal skin, for example, might serve the same purpose. Some dried skins are used to make a part of the huge drum placed at mosques, the ones used to indicate prayer times and other community events e.g. congregation, deaths etc, the drum is called the *Geduk Masjid* (Malay, literally the drum of the mosque). A respondent (TR-16) said; "... the drum at the mosque, the cow hide was torn, people took some bits and wrapped them in yellow cloth and used them as *Pelaris*".

Some of the *Pelaris* that are taken to be accepted in Islām include prayers, *Dhikr*, certain chapters or verses from the *Qur'ān*, water that have been recited upon by *'Ulamā'* etc. A woman trader (TR-24) stated that she started her bussiness by asking blessings from *Tok Guru*. She followed what *Tok Guru* recited from the Holy *Qur'ān* and blew onto a bottle of plain water. She sprinkles the water in her shop. The water was not only for *Pelaris* but for other purposes such as to be taken by her children before school examinations. "…I don't do weird things, I only believe in God. Sometimes I would take some water to the *Tok Guru*'s mosque and follow what *Tok Guru* recites from the *Qur'ān* – you know, it all depends on what your intentions are. Most people do this for their children who are taking examinations". Apart from this she would also perform *Sembahyang Ḥājat.*

Some of the *Pelaris* are very simple and can be done by anybody. The simplest ones are the

recitation of the *Ṣalawat* (from Arabic (plural), literally praise) and the *Bismillāh*. A respondent

(OT-07) who is also the President of the Malay Traders' Association said " … Reciting *Bismillāh* is

a *Pelaris*. If we recite *Bismillāh* and we clean food with clean water as what Islam teaches us, it will

become a *Barakah*. You get reward from Allāh as well as preparing good food for people." In

addition the *Ṣalawat* and *Bismillāh* might be recited repeatedly. A woman (TR-02) said

"…usually *Ayāt Seribu Dinār* are used… seven *Bismillāh*… seven *Ṣalawat* …" Some other would

simply give alms to poor people and the deed would also become a *Pelaris*. A respondent (TR-

43) admits; "…we give out alms, God willing, you get rewards and your life prospers", a women

trader added.

Instead of these, there are people who seek Siamese monks for help. A respondent (TR-25)

explains; " … Our people use many kinds of *Pelaris,* some follow the Islamic ways, some do not.

Those who do not usually go to the Siamese monks for help. Educated people do not do so.

They would, instead, go and see the *'Ulamā'* and medicine men that follow Islamic principles …

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Apart from some famous *Surah* or verses from the Holy *Qur'ān* as had been discussed earlier,

there are many others. A man (OT-07), for example, said that the selected verses to start

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business are from *Surah* al-*Jumu'ah* and *Surah al-Nasr.*[791] Verses 9 and 10 of Surah *al-Jumu'ah* are recited (normally from memory) followed by the 1st and 2nd verses of *Surah al-Nasr*. At the end of the second verse specifically when come to the word "*Afwājā*" one has to stop from reciting any *Āyah* and need to open the shop straight away. Another respondent (TR-29) also agreed and he recited a particular verse from *Surah Yāsin.*[792] He recites verse 83 of the *Surah* and stop at the word "*Malakūtu*". He said he would not continue from that word but would recite it repeatedly. He practises this in the morning when he startes his business everyday. Asked how he came across this verse he said it was taken from his *Mak Angkat* (foster mother) who was also a trader.

The belief in a divine power by the Muslim traders in this study can also be seen from the fact that many traders hang verses of the *Qu'rān* on the walls of their shop. They also memorised certain verses and recite them at particular times. The popular chapters and verses of the Quran that were found used by the traders are given below;

a. *Surah al-Fātiḥah*[793]

b. *Surah al-Ikhlās*[794], *al-Falaq*[795] and *al-Nās*[796]. Popularly known among the *Malay* as *Tiga Qul* (Three *Qul* chapter as they begin with an Arabic word *Qul*, i.e. Say! (O Muhammad).

c. Surah of *Al-Ṭalāq*[797] Verses 2-3, a chapter popularly known among the Malays as *Āyāt Seribu Dinār* (The verse of one thousand *Dinār*).

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[791] Surah *al-Jumu'ah* and *al-Nasr* are the 62nd and 110th Chapter of the Holy *Qu'rān* respectively.
[792] Surah *Yāsin* is the 36th Chapter of the Holy *Qu'rān*
[793] 1: 1-7
[794] 112: 1-4
[795] 113: 1-5
[796] 114: 1-6

d. *Surah Yāsin*[798]

e. *Surah al-Wāqiʿah*[799]

f. *Surah al-Ḥajj*[800]

An *Ustāz* (MS-02) also agreed that certain verses in the *Qurān* can be taken as *Pelaris* in business "…Sure, there are indications for *Pelaris* in the *Qur'ān*. For example, we use the verse that refers to the act of Prophet Abraham when he was building the *Kaʿabah* in the chapter of the *Surah al-Ḥajj*. He refers to verse 27 of this surah: "And proclaim the Pilgrimage among men: they will come to thee on foot and (mounted) on every kind of camel, lean on account of journeys through deep and distant mountain highways." He says: " Allāh commands people to come to the place *en masse*.[801] This verse has no direct link to business, rather the signal or the indication in the verse that is emulated into bussiness is actually on the word *Ya'tīna* (Arabic- means "they will come"). In the context of the verse and the act of performing the *Ḥajj*, people come to Mecca using all sorts of transportation or on foot and they come *en masse* from all parts of the world. This is the indication that is used as the *Pelaris*. When taken into the context of a bussiness, the premises used and managed by a businessperson, would grow to become a great destination for constumers and they will attend and patronize the shop, giving prosperity to the owner of he bussiness. He also said that "…this is a verse on the *Ḥajj*, but we take the indication of the word *Ya'tīna* that will attract people to come and we repeat this word together with the following

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[797] 65: 2-3
[798] 36: 1-83
[799] 56: 1-96
[800] 22: 26-28
[801] 22:27

verse,[802] *Yash-hadu-manā fiʿalahum* , "they will come and they will see with their eyes what benefits await them … ", which we take as a hope and prayer that customers would come and they would marvel at the goods that are on display and decide to buy them, which in turn are things that they want and need".

A trader was found to be particularly confident that verses 27 and 28 in the chapter of "The Ḥajj", have had positive effects on his bussiness. A respondent (TR-12) said "…the *Bismillāh*, the three *Qul* are the usuals, then recite verse 27 from *Surah Al-Ḥajj*, the story of Prophet Abraham… there were no people in Mecca then… *Tok Guru* said so…you can see from my business that will be over by 9 am…".

An expert later explained that for anybody whose bussiness flourished during the time when he used *Qurʾānic* resources as *Pelaris* did not experience such flourishment in business because the verses were used as *Pelaris,* rather more on the fact that the *Qurʾān* is *Barakah.* He (MS-01) said : "…I think more because these verses are full of *Barakah,* it is the *Qurʾān.* In the verses of the *Qurʾān* are embedded a lot of benefits like *Surah Yāsin, Āyāt al-Kursi…*".

The Religious authorities for the Muslim community in Kelantan gave their own views on the matter of *Pelaris.* In an interview with a man (RE-01) so called *Tok Bilal Nikah Kahwin* (One who manages the marriage affairs in the system) found that he did not deny the fact that many people believe and use *Pelaris*. The examples are *Surah Al-Wāqiʿah* and *Surah Al-Isrāʾ*. There are

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[802] 22:28

others – *Dhuha* and *Isrā'* prayers are believed to open the gates for *Rizq*. He further said, the *Jahil* people would consider looking into un-Islamic ways of *Pelaris* especially the Siamese medicine men. A mid-forties man by his side also agreed that there are people who use *Sihir* for *Pelaris*. An expert (MS-02) who has been referred to clarified this issue saying, "…*Surah Al-Waqiʿah* is for good fortune, so if one is a businessman, he must recite this often".

Field observations also showed that it was perfectly normal for traders to nicely frame verses from *Qur'ān* that have been carved or written in various Arabic/Persian calligraphy, and hung on the walls of business premises or in their homes. Interestingly, *Surah Al-Waqiʿah* and verses from *Surah Al-Ḥajj* were not usually treated in this way, rather, are memorised and recited during special prayers or to be recited at any time. The practice of hanging the calligraphic forms of the *Surah*, however, is not essential and has never been suggested in Islām. A trader (TR-33) believes that it is not necessary to hang them on the walls for whatever intentions one has: "…that will be amounted to *Tahyul*. The important thing is to recite them for the sole reason that they are parts of the *Qur'ān*…". She said that she always begins her working days by reciting *Surah al-Fātihah* and *Āyat-al-Kursi*. Her views were shared by another respondent (TR-11) who said "…no, that's no good (hanging those verses on the walls). Nonsense! You don't make *Qur'ān* to become charms, remember that. The charms are not right, too. Just recite. Godwilling, thank God. If He does not, we have rewards (for reciting them)".

The strong Islamic religious knowledge that the traders gained either formally or otherwise has a great impact on their belief system. This was based basically on their clear understanding of the Islamic culture as noted by one of the traders interviewed (TR-34);

" … Sure, we kind of believe in these things, too (*Pelaris* etc.), we do it by using verses of the *Qur'ān*. We get advice from our *'Ulamā'* and Islamic teachers. Otherwise, all can be *Shirk*". But she went on saying "…we do this not because we want to become so rich. If I wanted to be rich, I should have been a rich person a long time ago – I have been trading for over 30 years. We do good deeds, more than other people (who are not trading) and seek security for ourselves and our properties. Just recite whatever our teachers taught us. Besides, all prayers and these verses are mentioned in the *Qur'ān* and *Ḥadīth*. You know, those sort of things…"

The notion that *Pelaris* is well known and often used by traders, not all of them are using it in the *Pasar Siti Khadījah*. The majority of them believe that *Pelaris* is just an effort on the part of the traders. Fearing that too deep a belief in *Pelaris* might bring one into *Shirk* (polytheism), many choose not to believe it.

In terms of the names *Pelaris* and *Petua*, it became apparent that both were not readily distinct in terms of definition. A respondent says (TR-32); "…they are interchangeable, you know, like I've just explained…". Apart from using *Petua* from his foster mother, he also has his own *Petua*. He related that he took them from his relative who traded in Kuala Krai (another town outside Kota

Bharu) "…He taught me to recite the *Bismillaḥirrahmānirrahīm* seven times in one breath during the time I open my shop, either during the first day of bussiness or everyday".

5.7.6 Pendinding (protection)

Pendinding is a Malay for protection.[803] The root word *Dinding* means wall and when given syntax, it means the walls that protect everything that falls within them. Again, it is believed some verses from the *Qur'ān*, when recited or memorised will give protection from any bad things that might happen. Respondent (MS-02) said "…Actually any verses in the *Qur'ān* can be used for anything, depending on our intentions. Some might use them for doing damage to other people, some use them as *Pelaris*. In *Surah al-Rūm* (The Romans), there are verses that people use to break other people's marriage, some people use some verses in robbery. Allāh said whoever has good intentions will get rewards and otherwise they will be committing sins. I know somebody who had been a robber, and then he repented… He said to me he used verses from the *Qur'ān* … "

Further investigation in this study found that respondents also believed in certain practices can be done and become *Pendinding* (Protections) from evil deed of humans or other invisible beings. One trader believes that continuous recital of certain verses of the holy *Qur'ān* and *Dhikr* (the remembrance of God) as well as *Duʿā* will be beneficial in protecting his property, family

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[803] Something such as a charm or amulet that is believed to serve as protection.

and himself. He (RE-02) argued, " ...*'Amāl*[804] is important in life. Our people used to live in wooden houses during the time there were no sophisticated devices to stop bad intentions of people, to break their house, but they were all safe. Why? That was because they were continually in remembrance of *Allāh,* all the time... In my case I always keep my ablution at all time. I make sure I do *Dhuḥa* prayer before I go to work ..."

In this study the popular verses or chapters of the *Qur'ān* that have been widely accepted as *Pendinding* are;

1. Surah *al-Ikhlās*[805], *al-Falāq*[806], *al-Nās*[807] and *al-Kāfirūn.* They are believed to have tremendous powers and needed to keep reciting them day and night.

2. *Āmanarrasūl*[808]

3. *Laqad Jāakum*[809]

4. *Ayat al-Kursi*[810]

5. *Ayat seribu dinar*[811]

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[804] Literally 'work', 'activity.' The other way to express the way Allah is remembered through prayer, *Dhikr* and reciting the holy *Qur'ān.*
[805] 112:1-4
[806] 113: 1-5
[807] 114: 1-6
[808] 2: 285-86
[809] 9: 128-29
[810] 2: 255
[811] 65:2-3

Another type of *Pendinding* found in this study is *Wafak*.[812] A *Wafak* contains Arabic numerals or letters arranged into many patterns taking mostly the forms of geometrical arrangements. It comes in different sizes and shapes but the common ones are found to be in squares and rectangles. Still there is another type that is called the *'Azimat* (amulet). In general amulet is believed to embody supernatural strength that can protect the owner or the bearer. It differs from *Wafak* in that the power in *'Azimat* is believed to be coming from the charms chanted onto them, although *Wafak* seemed to be more popular. Both types of *Pendinding* were observed in this study.

Respondent (MS-02) explained; "…*Wafak* takes the *Barakah* from all of the letters and numerals (164 of them) because all of them are in the *Qur'ān*. Those who do not understand will tell you that these are nonsense. In the olden days, *Wafak* was even used to cure people from illness and tie them around their waists, called *Wafak perut* (literally, *wafak* for the stomach)…"

Apparently, there are many types of *Wafak*. A respondent (RE-03) explained that two of them are *Wafak Bismillāh* and *Wafak Alīf Bā Tā*. He believes The Arabic letters that form the *Wafak* are of special status "…These are the letters that form the scripture, as we now read in the *Qur'ān*. No doubt, they are special and have borderless benefits for us. But, we must always remember that the *wafak* itself has no power; all protection comes from Allāh. This is why the *Bomoh* cannot

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[812] *Wafak* (plural *Aufa*k) means magic square. R.J. Wilkinson) .(1955)*A Malay–English dictionary* (*romanised*), London: Macmillan, part 1, p 2

give you protection, only his efforts. Allāh allows it. So, my son, when we say that *Wafak* gives protection, that's wrong, and we will be committing *Shirk*…"

As a Muslīm himself, the respondent strongly believes that only Allāh bestows protection to his family and everything that he owns. This is done by doing *Dhikr*, performing *Ṣolāt Taḥajjud*. In this way Allāh will give His protection, "…Perform the *Taḥajjud* and *Dhikr* to ask protection from Allāh. This protects our selves, our property, our homes and our families. This way we will be saved from the bad intentions of the, bad spirits and witches."

Practitioners interviewed in this study explained that these practices are not contradictory to the teachings of Islām. A respondent (MS-02) said "…Such practices can be traced to the times of Al-Imām Al-Ghazāli and is stated in his book *Shamsul Maʿārif*.[813] We follow him, if we are wrong, he is to be blamed (he was implying)…" The same practitioner admitted that some people accused them of going against Islām. His defence obviously swirled around the amount of knowledge compared between him and those who are accusing him i.e. many do not actually understand what he is doing; "…Those are people who are less informed. True, some of them are university graduates but this is surely not their field of expertise…". A book entitled *Tāj al–Mulk* was banned by the the Ministry of Home Affairs of Malaysia. Practitioners have been

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[813] The claim of this respondent however is questionable. From the reseacher's investigation it was found the original book was in Arabic and written by Ahmed ibn 'Ali al-Buni. It comes in two volumes. It is one of the most widely read medieval treatises on talismans, magic square and prayers of protection against magic. It also includes a number of sciences including *ʿIlm al-Ḥikmah* (knowledge of Wisdom), *ʿIlm al-Simiyah* (study of Divine Names) and Ruḥaniyat (spirituality). See his (1928) *Shams al-Maʿarif al-Kubra* (the Great Sun of Gnosis), Cairo: Muhammad ʿAli Subayḥ wa-'Awlāduh

observed to have referred to this book quite frequently. When asked about this book, he said;

"…*Tāj al- Mulk* is the translation from *Al-Ghazāli's Shams al- Ma'ārif al-Kubrā*. Because those people did not understand this case, they say no. I am sure they will not be able to explain the history of that book (therefore they wrongly banned that book)…"

Further investigation revealed that the practice of *Pendinding* which is said to be Islamic is taken from specific books. Respondent (RE-03) for example named certain books such as *Dar al- Nafīs, Dar al-Najm* and *al- Mujarrabāt* which have been well known in Malaysia.

5.7.7 The Belief in Invisible Beings

Animism can also be observed amongst traders who sell medicinal herbs. When collecting herbs in the forest, one must ask permission from the Guardian/Overseer of the plants. The Guardian is invisible, a spirit of some sort. Likewise, if water is required for remedial purposes, permission must be asked from the Guardian of the water. Many of these traders believe that Prophet Ilyās is the Guardian Spirit of all plants whilst Prophet Khidr is the Guardian of all waters. Asking permission, therefore, becomes an important part of the whole part of their practice up to the point that the herbs, medicine and medical practices are offered to their customers. Some of the reasons are related as follows as a respondent (RE-03) responds;

> "…When somebody falls sick and we go and get the plants without asking permission from Allāh and the Guardian, that's a no. Suppose the plants grow on somebody's land, or in our neighbour's garden, we just cannot take without permission. We must get permission. For these medicinal plants and roots, we must ask from Allāh and we

must greet with *Salām* to the Guardian of those roots. Prophet Khidr guards the water. Prophet Ilyās guards all plants. We ask blessings (*Barakah)* from Allāh along with the miracles that He bestowed on all those prophets, 'Ulamā', *Shuhadā'* (those who died in the course of defending Islām), *Tābi'īn* and we use these to become our strength".

An alternative medicine practitioner was interviewed and also agreed that Prophet Ilyās and Khidr are two prominent messengers of Allāh from whom permission should be asked before using trees or water for remedial purposes. A respondent (MS-02) says; "…Well, about asking permission from the Guardian, yes? Prophet Khidr is the Guardian for all plants. We recite *al-Fātihah* for Prophet Muḥammad (pbuh), to Prophet Khidr and Prophet Ilyās. When we are collecting the herbs, we must be in valid ablution and we tell them (the prophets) that we are making effort to cure people, those who are in need for treatment. That's the way we do it. All plants have souls, too…"

Some of the Malays also believe that gems and plants have *Khādam* (Servant) of their own. This has no contradiction to Islamic teaching. He (MS-02) said that everything has a master, so as ourselves. However, Muslims are prohibited to believe that stones or woods can cure illness. He (TR-23) said "…that will be *Shirk*. There must be reasons for things to take place. Stones and woods are only the reasons, but there must be Allāh's will. If Allāh forbids, no matter what you use, that's never going to happen".

A respondent said that he believed each letter from of the *Qur'ān* has its *Khādam* (servant).The servant will provide assistance to the reader and Allāh's blessing. Words relating to the *Qur'ān* and God's or Prophet Muḥammad's name are also significant to distinguish Muslim and non-Muslim's shops especially for shops in food courts. This is because Muslim in Kelantan in particular and Malaysia in general are very particular about the food standard i.e., *Ḥalāl* or non-*Ḥalāl*. He (OT-07) said "… although they do not appear as religious type of people, they might become very particular once food and eating are concerned…"

5.7.8 'Western Culture'

In this study it was observed that the Western culture also influenced the traders' life. Disobedience against the traditional beliefs and practices was clearly expressed by some respondents. One respondent said that younger people who are slaughtering, processing and selling livestock do not adhere themselves to the *Adāb* and other traditional beliefs and practices anymore, not following the *Petua,* for example. To some extent, many actually disregard the *Adāb* of slaughtering animals. A headless chicken, for instant, is a result of less careful slaughtering and it will be difficult to sell. The Malay would say that it is "…*tak cukup sekor* …" (Malay – less than a chicken). He (TR-45) also related that even the non Muslims are reluctant to buy such chicken. Also, slaughtering while smoking is viewed negatively and totally not tolerable by the Malay Muslim community. These are some of the reasons why traders of poultry product choose to slaughter their chicken themselves.

The influence of "western influence" is a concern to many traders. The clothing styles are the most visible value that can be observed daily. The changing trends of clothing especially among the younger generations are seen to have been influenced by western culture. A trader (TR-46) said; "…Look at the girls, the way they dress-we did not see this before, only the Siamese kids would use those styles -look, look at them yourself, this is getting worse…". This concern did go a long way. A respondent said that she did not allow her daughter to go to England fearing that she would be influenced by the western culture. Her daughter achieved good results and was eligible to enrol into accountancy study in England. She (TR-24) said; "…I'm afraid she would take off her head cover (because of) befriending the whites…"

5.7.9 Negative Practices

The trace of the negative practices were found in this study. The number or traders will rise 30% in the month of *Ramaḍhān*. The negative aspect of it is when the holy month of *Ramaḍhān* is been labelled as "the month to make money". The surge in the number of traders clearly indicate that the time of good trading has come. A trader (TR-29) explained "…this is the month of good fortune, we make more money from what we make in other months – doesn't matter about the number or traders or competition. It is basically the month to make money, really…" During *Ramaḍhān* (the fasting month in Muslim calendar) the number of traders in this market place will rise to 80% from its general capacity of 50%. However ready foods such as rice, curries and the likes can only be sold after *'Asr* prayer during this month. Some traders, however, sell fresh food during lunch hours to Muslims and by doing so, they break the law.

Nevertheless, the demand for food during lunch hour still exist. For example, there are certain group of people who are allowed to break their fast, and some others are allowed not to fast. Such groups include children, elders who are too weak and unfit to fast, people who are sick or under medications, pregnant and lactating women, *Muallaf* i.e. people who have just embraced and several other groups who have been mentioned specifically in the *Qurāan* and *Ḥadith*. However, because selling food to Muslim during the month of *Ramaḍan* is against the norm, premises that provide such services are usually eyed negatively – sometimes said to have been making profit in unlawful ways i.e. *Ḥarām.* On the other hand, the practice of selling food to able Muslim during the month of *Ramaḍan* might well exist, for which the seller and the buyer are both breaking the *Sharīʿah* laws. The researcher is of the opinion that there must be a balance in the enforcement of the laws with the needs of some quarters who have the right for services, especially for city-dwelling folks who might not have time or facilities to provide food for themselves.

Many of the traders in this study showed that they rely on regular customers. However, sometimes other traders would try to make effort to win sales through price-cuts and break the chain of the regular customers. Some traders admitted that this practice takes place although the effect might be negligible. A trader (TR-29) explained, "…some people make price cuts when we are not in bussiness, and "steal" our regulars. But these do not usually work, especially if they made ridiculous cuts – when you're in bussiness you can cut so much, more than that, you don't have bussiness. So these people are risk takers, and serve them right! It didn't take long before

our regulars came back to us. I have quarrelled over such things, but give it back to Allāh, it might be their *Rizq...*"

There was a certain lack of knowledge on the technical financial operations especially when considering high risk investments involving the internet. At one point, these schemes were pronounced as *Ḥarām* by the *Fatwā* Council. Before that took place, internet investment schemes were well known and welcomed by some traders. A trader insisted that he was interested to join in because he was promised a much higher profit from any other schemes; that he would receive RM420.00 a week in return for his RM120.00 investment. Although he was fully aware that the investment scheme was doubtful from the Islamic perspective, he was still interested to join because the invested amount was too small compared to the return he would get just in a week's time. He further said that he would not mind if he lost the RM120.00 because it was rather a small amount of money.

5.8 Businesspersons' Daily Practice

5.8.1 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 *Jamāʿah* prayers, alms giving and recite the *Qurʾān*. 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. He (RE-02) said,

" …*Rizq* comes to us through prayers. I remember one time when I did not make any sale but just after a prayer someone approached me and asked if he can get a gemstone from me…you see how easy something comes to me because of the prayer? I never fail to do it since".

Other than keeping their five times daily prayer some other respondents were found to keep practising local religious rituals especially the recitation of the *Yāsin, Taḥlil* and *Ṣalāt al Hājah.* These rituals are for asking blessings from Allāh. The market cooperative body offers the religious service for *Yāsin recital* and *Ṣalāt al Hājah* to its members. These are arranged amongst the market community members to ask Allāh's blessings and to chase out bad spirits and the practice of *Sihir.* A cooperative council member said; " … we offer service to recite *Surah Yasīn* for those who have just started business here. At the same time we also come (to recite *Surah Yasīn*) if we were invited …" When asked the purpose of *Surah Yasīn* recital he said " …To ask Allāh's blessing but for some people this is the way of chasing out black spirits and to get rid of witchcraft…"

Sembahyang Hajāt is usually done in a place where business will be established. Other than doing it before any business commences, it is also organised to be done every year. It is here they recite *Surah Yasīn* and perform *Ṣalāt al Hājah* communally. Usually plain water in bottles are provided during *Ṣalāt al-Hajāt* and *Yasīn* recital programme. This water is called *Air Yasīn (Yasīn* water). *Air Yasīn* will be sprinkled in the shop to avoid magic or to ask blessings. A trader (TR-43) said, "…We do this when starting a bussiness, almost all of us do this around here. We always do this,

Ṣolat al-Hajāt, and also the one held yearly. For those who did not attend, we will also sprinkle into their shops. You know, this is the Islamic way of making a *Pelaris*. When asked where women would always pray one respondent replied "Usually they pray here in their shop. It is good any way to ask Allāh's blessings."

A respondent (MS-02) believes certain places are believed to be unsuitable for building. Spirits are to be in such places and they create havoc. If it was a shop building visitors will not be attracted to come. The owners, too will not feel comfortable. Nevertheless this place could be 'purified' using certain chapters or phrases from the *Qur'ān*. The water in which the *Qur'ān* was read on it will be sprinkled inside the premise and its vicinity.

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 *'Aqād* takes place, ensure accurate measurement and weight and to maintain cleanliness. In the case of *'Aqād* 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 *'Aqād*. 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 *Ijāb* 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 *Āyāt* from the Holy *Qur'ān* and *Ḥadīth*. 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 Islām and good deeds in every opportunity. He said; "...there is nothing impossible in life including to carry out our duty as Allāh's servants; we are here on earth to worship *Allāh* (He recited an *Āyah* from the Holy *Qur'ān*) [814] "… This world can only be safe in the hands of good people ..."[815] That is why I always advise people to follow Islām … You can find many *Ustāz* 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..."

5.8.2 Looking for Barakah

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

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[814] 21:105 " Before this We wrote in the Psalms, after the Message (given to Moses): My servants the righteous, shall inherit the earth."
[815] 51:57

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-Ḥamdulillāh* (Praise Allāh) 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 *Ḥajj* a couple of years ago (He went there through an agent which charge higher than the *Tabung Ḥāji*), now I am going again with my wife I went there several more times for *'Umrāh*. If we believe in Allāh, *InsyāAllāh* 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 *Islām*, specifically the daily prayers, were always present and clearly visible. They relate their activities in doing business with *'Amāl* 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 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 bussiness 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 *Ḥajj* . 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 *Ḥafidz* 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 *Bismillāḥirraḥmānirraḥīm* 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) admited; "...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 (*Ṣadaqah*) 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 *Baraka*h 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.."

5.9 Conclusion

This chapter investigated the data collected from the subjects and discussed these from various sources and perspectives. The crucial focus of this study was to gather all the information gained in the interviews, observations and documents about the businessperson's culture in trade. In order to establish reliability and validity of the case under study, the data were collected from several sources. The businessperson's interpretations were the main focus. The way they interpreted their experiences, understandings, feelings and beliefs about their trading culture formed the main element of the study. Their everyday practices in trade were then observed. The documents collected in these two stages were then discussed in conjunction with a *Sharīʿah* perspective.

To assist in clarifying the complex matters which confused many businesspeople, three Muslim scholars were included among the subjects as experts. As the investigation continued, more information was collected from other sources directly involved with the businesspeople. This widened the scope and enriched the discussion of the case study and facilitated the development of the core issues for the study. Major themes identified and focussed on in the discussion include different cultural influences, the Malay Muslim society and their everyday practice in trade. Other themes covered were the subjects' motives for being involved in trade, their religious etiquette, their religious obligations as Muslims, their positive attitudes and negative conduct in trade. The discussion of the case study was required to provide information to answer the research questions that were developed in the first chapter. It also assisted in the formation of the concluding remarks in the final chapter that generates a 'theory' concerning the influence of culture on Muslim businesspeople.

Chapter 6

Research Themes, Enquiry Statements and Propositions

6.0 Introduction

The factors that influence the culture of Malay businesspeople were described in the previous chapter. Here, the author will discuss the factors in detail. The chapter is divided into two sections. The first part examines the main themes of the study. Part two addresses the two research questions and four propositions that were developed during the data collection and analysis. As a result, the discussion given in these sections will answer the research questions that were developed in the earlier stage of this research in relation to the objectives of this study.

6.1 Part One: The construction of the tree index system[816]

This section focuses on how NVivo manages the data to construct the tree index system. Through the process of data analysis, all the documents collected were transcribed and analysed using NVivo. These data were typed and stored into an NVivo portal document.

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[816] A system developed in understanding the context of events from a raw verbatim transcripts and filed notes. These early materials might not provide direct conclusions because they are "...the undigested complexity of reality..." See: M.Q. Patton (2002) *Qualitative Evaluation and Research Method,* 3rd Edition, Thousand Oaks, CA: Sage, p 463. The process to code and index the content of texts is a classification process in order to make sense of them and to bring order to the complicated contents in texts. Tagging texts with codes or indices helps a researcher retrieve and highlight important points later.

Attempts were made to investigate the documents and categorize them according to their similar themes. At this stage, the initial tree index system was constructed and all relevant documents were indexed at their nodes. As more data were transcribed and categorised, ideas were developed and this led to the modification of the initial tree index system. Memos were continuously stored to assist thinking about the relationships between new developing themes. At the same time, memos noted in the field work were referred to. This was important to ensure the data were analysed consistently inline with the data gathered in the field. Retrieving and comparing the coded texts allowed the researcher to be more systematic in developing concepts. The coded text units were given names depending on their themes. As the data analysis continued, other similar themes were placed together under their specific groups. Categories emerging through the initial coding process of this study are listed in figure 6.1 as follows;

Figure 6.1: Initial Categories (Open Coding)

1. Different Cultural Influences
   - Islām
   - Hindu
   - Malay (traditional)
   - Post-colonial
   - Animism

2. Malay-Muslim Background
   a. male
   b. female
   c. Life experience with different cultures
   d. Types of Business

3. Everyday Practices in Business

    a. Reasons for involvement in business

- Family pride
- Love of doing business
- Desire to be a successful businesspeople
- National pride
- Religious reasons

    b. Religious obligation.

- Daily prayers
- Fasting
- Free gender mixing
- The concept of *Al–Bayᶜ*

    c. Business etiquette

- Mixed events (Different genders)
- Daily attire
- Interaction with customers
- Fair price
- Weight and Scale

d. Positive attitudes

- Confident
- Raise socio-economic status
- Doing *Jihād*
- Customs and traditions

e. Negative behaviours

- Betting
- Gambling
- Failures to pay debts
- Loan shark money lending
- Un-Islamic loans

As more documents were coded and categorised, the tree index system expanded. NVivo refers to hierarchical structure as that makes up the 'tree'. The single top category is known as 'a root.' All the categories that are linked immediately below the root are called 'child nodes' of the root. When the child node is extended to another level below, the nodes of the new level refer to the previous level as 'parent nodes.' The children of the children nodes are known as 'siblings' nodes.' For this study, the first level node of the 'root' of the tree was identified as 'Muslim businesspeople'. It was then broken down into its child nodes: 'Influence of different cultures in trades,' 'Malay-Muslim society' and 'traders everyday practices in business.' The structure of the tree index system with the node address is shown below:

Figure 6.2: Tree Index System
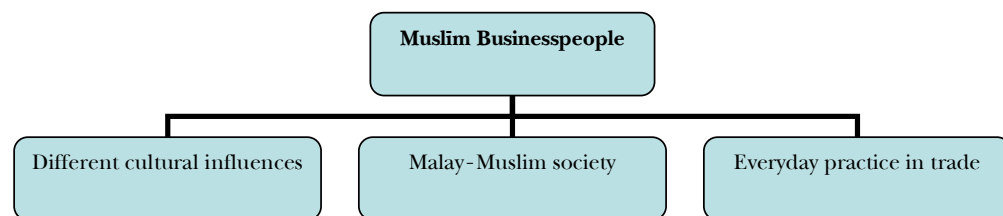
Fisher notes that the top of the tree shows a more general category.[817] As the structure moves in a 'top-down' direction, it soon led to more specific areas of investigation. Richards and Richards claimed that the structure of the tree system helps the reader to see the sub sections under a more 'major section.'[818] The data and ideas are organised in hierarchical structure so that the conceptual structure can be built up and explored. References are stored as memos at the nodes

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[817] See his (1997) *Qualitative Computing: Using Software for Qualitative Data Analysis,*,Brookfield, USA.), p112

which can be retrieved when needed. For this study, the sub-tree for the different cultural influences with its node address was identified as shown in figure 6.3.

Figure 6.3: Sub-tree for different cultural influences
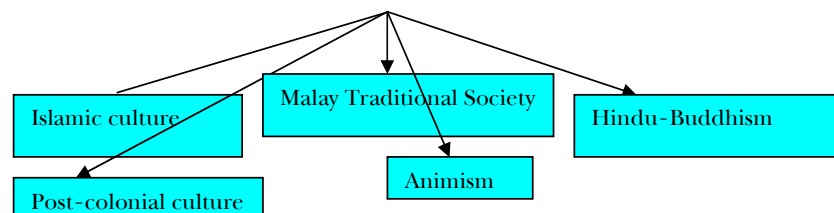
The sub-tree for Malay-Muslim society branch into 'traders' background', and then to 'gender' and so on as seen in the figure 6.4.

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[818] L. Richards and T.J. Richard, (1991) 'The Nudist Qualitative data Analysis System ,' *Qualitative Sociology* 4, (14); pp 310-313

Figure 6.4: Sub-tree for Malay-Muslim society

Malay-Muslim Society

Traders' background

Gender

Female

Male

Life experience with
Different culture

Types of business

Types of Business
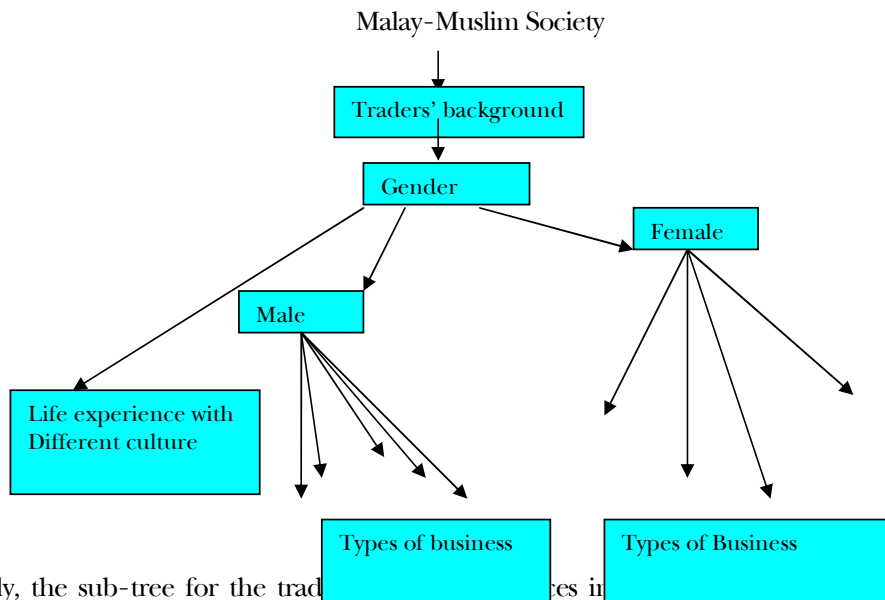
Finally, the sub-tree for the trad[...]es i[...]their more specific themes. The documents on 'prayer' as discussed earlier were indexed at a node called 'prayer' under its parent node called 'religious obligations' to form the sibling node as shown in figure 6.5.

Figure 6.5: Sub-tree for everyday practices of traders in business

Religious obligations

Etiquette

Reason for getting involved

Positive attitudes

Negative

Prayer
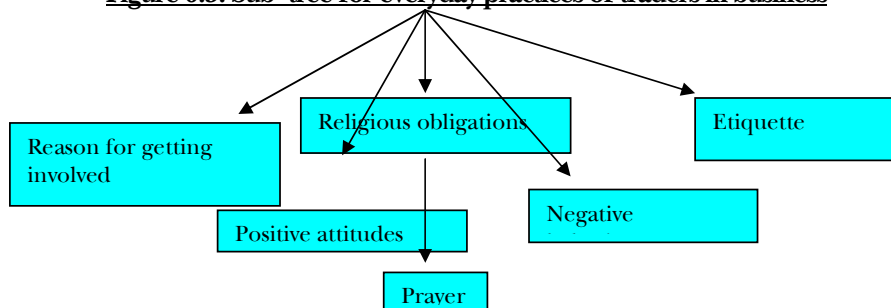
At this stage, NVivo was able to provide the initial visual display of the coding 'tree' based on the hierarchical organisation. Kelle argues that in constructing the tree system, the researchers' thinking should progress from a general to a more specific area of investigation.[819]

The strength of NVivo is that it enables the researcher to create, delete, shift and recognise the whole data in the tree index. NVivo also helps to develop new themes, build relationship by cross-referencing, clarify the new emerging ideas, testing them against other themes and finally developing a theory. NVivo also continuously manages, explores and searches the text of document and generates reports including statistical summaries. The reports are used in this study to address the research statements and propositions put forward earlier.

It can be summarised that the tree index system enables the researcher to investigate and retrieve all information needed, supporting the discussion of the case study in Chapter five. The findings of the case study are highlighted in the answers of the two research enquiry statements and four propositions. The research enquiries and the prepositions in this study were important and acted as a frame to the objectives and research questions. This is discussed in the following section.

6.2 Part Two: Research inquiry statement and propositions.

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[819] See his, (1995) *Computer Aided Qualitative Data Analysis: Theory, Methods and Practice,* London: Sage, p82

Other than research inquiry statements, the objectives and the research questions the author has had four propositions in mind that are going to be discussed in this chapter. To begin with the author will discuss the two enquiry statements and followed with the four propositions;

6.2.1 To what extent the culture influences the Malay Muslim.

The study revealed that there are a number of cultural influences on the Malay Muslim in the market place being studied. They are Islamic, Malay Traditional culture (Animism), Hindu-Buddhism and Post-Colonial culture. Beside these main cultures they were also influenced by Siamese influences the fact that the Thai border is very close to the area under study.

Table 6.1: Different levels of Cultural Influences

Islamic Culture	This is the dominant culture of the traders. Reflected in their practice while at work and outside work. The adherence to daily prayer is one evidence that can be trusted.
Malay-Traditional Culture Animism and the *ʿĀdat*	It is still practised but in lesser degree. Most of the influences are more in the beliefs than in practice.

	Very significant in the belief such as the belief in *Semangat* (spirit) . Many continue to maintain the animistic belief but only few put them into practice. Similarly the practice of the ʿĀ*dat* is strong and can be evident in the way young generations respect the belief of the older generation
Hinduism-Buddhism	Weak but can still be traced such as the importance of certain colours of cloth for specific reasons.
Post-colonial culture	Has had a strong influence in business such as in business competition and neglecting religious obligation while at work

6.2.2 The cultural beliefs and practices of the Malay Businesspeople in the market place of *Pasar Siti Khadijah*

The focus of this research inquiry statement was on beliefs and practices of the businesspeople in relation to each cultural influence. In the first research enquiry statement it was mentioned that four cultural influences were identified as being influential on businesspeople under study. These beliefs and practices were explored during the interviews, observations and documents over the period of three years in accumulation. Islamic culture has the most influential structure on the beliefs and practices of the businesspeople. Their beliefs and practices are illustrated in the table below;

Table 6.2: Beliefs and Practices of Islamic Culture

1. Businesspeople and belief in the Ā*khirah* (Hereafter)	All the businesspeople involved strongly believe in the Hereafter. They maintain their integrity and accountability on all aspects of works

	including business matters.
2. The belief in *Barakah*	They relate their activities in doing business with *'Amal* in which they are responsible before God. They also suggested that they follow the good bussiness ethics to get *Barakah* from their good works. *Barakah* does not only mean a success in bussiness, but this also includes having a nice family. *Barakah* is gained from many ways such as being honest in business. Worshipping Allāh through prayers, *Du'ā*, *Ṣadaqah* are also things where *Barakah* comes through.
3. Prayers	The daily prayers, particularly the *Ẓuhr* and *'Asr* prayers were performed openly, either in the trading premises (shops), the little prayer rooms within the market system, *Surau* or in the mosque (*Masjid al-Baraah*). The prayers were performed by men in the other mosque which is 10 minutes walk.
4. *Zakāh* (Alms giving) and *Ṣadaqah*	The corporation (*Ko-Siti*) collects *Zakāh* and *Ṣadaqah* and distribute them to the needy such as to the orphans
5. Measurements and weights	Ensure accurate measurement and weights and to maintain cleanliness.
6. *'Āqād*	Effort to ensure that the *'Āqād* takes place in transactions
7.Reciting *Bismillāhirraḥmānirraḥīm*	Reciting *Bismillāhirraḥmānirraḥīm* to do something because Muslims look for *Barakah* in every aspect of life. *Barakah* distinguishes the Muslim's concept of work from that of the non Muslim's
8. Businesspeople and belief in monotheism (Allāh)	Businesspeople with a strong belief in the monotheism admitted that Allāh is The Supreme power and holds justice. They believe that they cannot conceal any thing from His knowledge because He knows every single thing. They believed that *Rizq* is *Allāh*'s blessing and humans are required to work. They also believe that certain things in beliefs and practices will be considered as committing *Shirk* (associating partners with Him).

9. Communication	Traders and buyers were observed exchanging *Salām* before or after the transaction took place.
10. Muslim attire	Conformed with the *Sharīʿah* or at least reasonably acceptable from the Malay-Muslim point of view.

Even though Malaysia has been an independent country for more than forty years, aspects of the Colonial culture are still practised in the Malay society but in a lesser degree. The western culture being practised is illustrated in the following table.

Table 6.3: Beliefs and practices of Post-Colonial Culture

Disobedience against traditional beliefs and practices	Younger people who are slaughtering, processing and selling livestocks do not adhere themselves to the *Adāb* and other traditional beliefs and practices anymore, not following the *Petua*.
Avoiding *Adāb*	A number of them break the 'chain' of the regular customers of other traders. In such cases, *Adāb* which is an essential quality of a Muslim was put behind in order in favour of money in higher profit. The Malay *Adāt* also teach people to be polite and give respect to family members and friends.
Religious obligations	Neglecting prayers and fasting. It indicates the presence of the influence of secularism where religious practice is not part of worldly practice, or has a lower priority.
Clothing styles	The changing trends of clothing especially among the younger generations is seen to have been influenced by western culture

While these influences are relatively modern, this study also brought examples of some animistic beliefs dating back hundreds of decades. In this study a number of influences and practices originating from animistic culture were identified. Although this culture dated back a long time ago even before the advent of Islām in the Malay Archipelago, the practice can still be traced in the Malay business society today. They come in the forms as follows;

Table 6.4: Animistic Beliefs and Practices.

Animistic Beliefs and Practices	Some businesspeople involved claimed that they only hear stories while others denied practising animism. Some believed that some goods have souls. Most traders of traditional Malay weapons and gem stones admitted the importance of *Semangat* in their goods. Similar belief was also detected among the traders of herbal remedies i.e., the presence of *Semangat.* The existence of magic in their business environment also indicated that animism is still an influential element in the Malay daily life.

Although animistic practices can still be traced among the Malay traders, they have to be differentiated from the Malay traditional culture. While animistic practice concerns the unseen power in living and dead things, the Malay traditional culture, on the other hand, is more on the practical aspects of the needs of the community. It promotes society building such as to unite the community and develops a sense of respect to elders and all human beings at large. The beliefs and practices of the Malay traditional culture are summarised below;

Table 6.5: Beliefs and Practices of Malay Traditional Culture

1. ʿAdāt (Traditional norms)	The values of ʿAdāt in the Malay community were observed in the way they feel responsible to the family as well the society. One clear example was the case where a trader reported that his wife sacrificed to the family by giving up her job as a trader and sold off her shop. In non verbal communication pointing to anything with one's foot is not acceptable and is considered as offensive.
2. *Budi* (Ideal behaviour)	The Malay people in this study very much adhered to the values of *Budi*. This can be seen in their strong respect and courtesy to the elderly. With this respect the elderly are given higher status in their community and acted as problem solvers for them.
3. Extended Family	Many Malays are very concerned about the welfare of their family especially their parents. The eldest child takes more responsibility compared to younger ones.
4. Strong community spirit	This value comes with the fact that people in a community are related to each other. Because of this they are concerned for each other. Those are not adhering to normal norms which are practised especially on religious matters will only considered as *non-practising*.

It demonstrates that the Malay traditional culture is still popular in everyday practices among the Malay. Although still popular it comes into mixture with Hindu-Buddhist belief. This belief is illustrated below.

Table 6.6: Belief and Practice of Hindu-Buddhist Culture

Hindu-Buddhist Culture	The use of magic spells which were mixed with some Animistic influence. Certain colour of cloth was used to wrap certain goods such as gems and iron products.

Apart from Hindu-Buddhist culture the fact that Kelantan and Thailand are neighbouring areas is traded off with the emergence of Siamese culture in the Malay community. They are illustrated below;

Table 6.7: The Practice of Siamese Culture

Siamese Culture	Consulting Siamese *Bomoh* in certain business matters particularly in 'promoting' the business or to suffocate other businesses. Siamese *Bomoh* became the highlight in this case because the Siamese community seems the only major non-Muslim culture and faith in and around the Pasar Siti Khadijah.

Table 6.8: Difficulties faced by Muslim women businesspersons

Clothing style	The well accepted cloth are traditional styles such as *Baju Kurung* and *Kebaya.*
Communication with male customers	They try not to come too close to men especially when he shops alone.
Married women	They have been given greater responsibility at home especially women with young children. Guided by the *Sharī'ah*, they always put husbands and children as priority. Children will stay with their grandparents or relatives when the parents are not around.
Choice of wives	Most of them are married to men with the same interest.
Community perception	The Malay community is developed from a small community and as such, the group remain cohesive, even after a long process of modernisation. Community members understand that businesspersons especially women cannot dominate in every special occasion such as marriage gathering because they have their own responsibility. For example they have to look after the children while their husbands are out working. It is also usual that they along with their husbands. To maintain close relationships with the community they will make times during which they visit and reach out to other friends and relatives who they have parted over the last year. Such occasions are during the two *'Eid* and wedding receptions.

6.3 Propositions of research

The propositions help to support the investigation and important tools in providing a design framework of this research. The discussion of the above different cultural influences were further analysed and explained within the contexts of the four propositions below.

6.3.1 They have a mixture of interpretations on certain culture

The businesspersons understudy were found to have a mixture of interpretations for things religious and have strong links to the *Sharīʿah* and those that are purely cultural- and perhaps also ethnic-based. The interplay between faith and culture – obviously a mixture of different cultures – remain fresh and readily observable in *Pasar Siti Khadījah*. The interplay is shown in the following examples

Iron spirit	Red, yellow and black colour cloth were used to wrap extra-ordinary merchandise such as old metal products and gem stones. Metal products, especially traditional Malay metal weaponry such as *Kris* are believed to be more powerful if the iron spirits were well treated. Such belief, however, has no *Sharīʿah* basis and unanimated objects other than man has no soul. However, seeing it from a completely different angle, such respects, although driven by a false notion of these metals being 'powerful', help in making handling of these sharp items to a minimum, thus avoiding possible injuries.
Pantang larang (Malay Taboo)	A few Malay traders believed in selling things measured in unusual amount of measurements. It is believed if this was permitted the rest of customers were going to do the same. It is a taboo to give credits to the first customers of the day
Goghī .Means *Pembuka* (the opener) generally used in the Kelantan Malay Business community	Most traders believed the importance of getting the first customer of the day as soon as possible to avoid bad luck on their business on that day.
'Azimat (Amulet)	A small number of traders believed in old coins, a cut of buffalo skinhide (*Belulang*) and a small piece of cloth from the *Kiswah* (the cloth used to

	cover the *Ka'abah*). Either of the items is kept in a business premise believing that it will bring money into the premise
Petua (Malay tips)	Business start with certain verses of the *Qur'ān* and they were recited in special way.

6.3.2   They have reasons on the different culture they practise.

Further investigation particularly through the interview sessions found that the opposite culture they adhered to was arguably acceptable depending on the reason they gave to back-up their arguments. The reasons they gave are illustrated below;

Part of *Usaha*	Rather than come up with religious-based reasons, some traders chose to opt for this reason, which sometimes are unacceptable as far as the *Sharī'ah* teaching is concerned.
The belief/practice is valid as shown in a specific Malay *Kitāb*	Among the books are; *Parti Rahsia* and *Taj al-Mulk*[820]
Under the advice of an *Ustāz*	Specific case was on the issue of the specific verses from the *Qur'ān* for *Peraih* reasons. Similarly on the issue of using *Wafak* for various reasons including in business.
Under the advice of a *Bomoh*	The use of *Air Tawar* (holy water) for family, home and business premise. Certain *Bomohs* are also capable of preparing *Wafak* to be used as *Peraih* (lures) and *Pendinding* (Protector).

6.3.3   The influence of environment

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[820] H. Ishak (1883)   *Taj al-Mulk*, Pulau Pinang, Malaysia: Percetakan al-Muarif Sdn.Bhd; This book is among the oldest texts for Malay medicine and became the reference for later Malay writers in this field. It was written in Jawi script (an Arabic alphabet adapted for writing the Malay language) with 134 pages containing *Petua* (Malay tips) on various subject matters such as astrology, ways of preparing *'Azimat*, defeating enemies, building a house, opening up new lands, interpretation of dreams and so on. It was translated into Malay by *Tuan Haji Wan Hassan ibn Sheikh Tuan Ishak Fatani* in 1249H (1886CE) in Mecca during the Achehnese Muslim empire; N.M. Ismail(1946) (*Kitab Parti Rahsia*,Kota Bharu, Kelantan: Percetakan al-Ahliyyah Sdn.Bhd. This book also discusses many aspects on the Malay *Petua*. It was also written in *Jawi* script.

The environment plays an important role in shaping the culture of the businesspeople under study. It helped Islām to become the dominant culture of the traders. The dominant factors of the environment which appeared significant for the Islamic culture to take place are illustrated below;

The role of *Tok Guru*.	Bottles of water were brought in front of Tok Guru for *Barakah* from his *Du'ā*.
Fridays speech by the Chief Minister	His speech touch on many aspects such as on politics, economics, social issues, faith and the *Sharī'ah*. They are all based on selected verses of the *Qur'ān* recited on that Friday morning.
The role of mosques nearby	It is a place to collect *Ṣadaqah* from the traders. Parents occasionally ask the *Imām* to pray and to recite *Surah Yāsīn* with them for their children's success in examination. The mosque organise *Majlis Kesyukuran* (Gathering) when it is needed. The *Khutbah* on Friday prayers tackle many issues including the role of *Zakāh, Ṣadaqah,* business ethic so on. Questions with regard to doubtful matters including trade matters are asked for clarification from *Ustāz* teaching in the mosque
Prayer facilities	Facilities such as places for ablution and washing rooms help people to perform prayers conveniently.
The role of 'The principal By-Laws' (Trades, Businesses and Industries)	Covering the body (*Tutup 'Aurat*), respecting the *Āzān*,

Implementation squad from the Kota Bharu Municipal council	It plays roles as in the implementation of *Ḥisbah* in a marketplace.[821]
The role of the Secretarial Office of Kota Bharu *Bandaraya Islam* (Islamic city)	Posters, fliers and other communication to improve people's awareness of the business environment

6.3.4 Their behaviour in the business environment is dominantly influenced by the teaching of Islām.

Islamic teachings were not only applied to the business activities such as selling and buying. In this study it appeared that the Islamic values were also applied to other fields such as on the welfare and on the community needs other than the ordinary religious obligations. These are illustrated below;

Communication	Greetings were always with *Salām* and hand shakes unless with the opposite gender. The words of *al-Ḥamdulillāh, Inshā* Allāh were frequently heard in the communication. Interestingly some traders were observed reciting *Bismillāhirraḥ-mānirraḥīm* each time they begin a new activity for each transaction e.g. measuring and cutting clothes.
Attire	In general their attire conformed with the *Sharīʿah. Most* of the tradeswomen wore cloth

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[821] The *Ḥisbah* is a religious institution under the authority of the state. The purpose of this is to safeguard society from deviance, protect the faith, and ensure the welfare of the people in both religious and worldly matters according to the Law of Allah. The concept of *Ḥisbah* lies in the Qur'anic conjunction "enjoining the good and forbidding the evils" (3:104). It should not be limited to economic and commercial matters alone. See, Rosly, S. A. 'Al-Hisbah as a Foundation of Sharia'ah Auditing,' *http://www.scribd.com/doc/4956906/AlHisbah.* (21.01.2001)

	which was typically accepted in this region such as *Baju Kurung* and *Kebaya*. They were also wearing scarf to cover their head.
'Aqād, (Ijab and *Qabul)*[822]	Most of the traders were observed to do the *'Aqād* with the customers. They said that verbally although the mere fact that the wares were openly displayed suggest they are being offered for sale. In normal practice the seller will first state his/her willingness to sell a good with a specific price. However it is interesting to see that buyers were stating their willingness to buy before the sellers pronounced their willingness to sell.
Weight and measure	The traders that were interviewed understand the importance of ensuring the precise weight and measures; these are clearly indicated by the Holy *Qur'ān*.
The belief in *Barakah*	The traders believe *Barakah* in every day life and that *Barakah* can be gained through prayers, *Ṣadaqah*, and being just in doing business.
Financial assistance	Most of the traders start their business from small capitals they gained from family members and friends. To avoid *Ribā* most of them joint the *Kutu* circle especially to buy stocks and for personal/family needs. *Al-Qarḍh al-Ḥasan* is an Islamic lending scheme which aims to help the market community members by giving them "soft loans." *Ba'y al-Murābaah-* helps the community to get their stock over an extended scheduled time.

[822] *'Aqād* (a verbal treaty) is a symbol of willingness between the party that involve. *Ijab* and *Qabul* that signify each transaction is done with full agreement and awareness of both parties.

Other religious needs	*'Umrah* fund is opened for those who plan to go to Mecca for performing *'Umrah*. The welfare fund gives health benefits to trading members such as hospital allowance. Certain amount of money will also be given to the children of the members if they were doing well in their education. The corporation body collects *Zakāh* and *Ṣadaqah* and distributes them to the needy.

6.4 The Culture of the Malay–Muslim Businessperson

The main focus of this section is to conclude the chapter with steps being taken in understanding the culture of the Malay people in business. The conclusion is generated from the data collected throughout the study and will act as a summary to the phenomenon being studied.

6.4.1 The Process

Systematic data collection and the way it has been analysed were important as have been discussed earlier in the third chapter. The three coding modes namely; open, axial and selective[823] were applied during the analysis process before findings of this research were reached. All aspects of the phenomenon being studied were represented by the respondents who were selected using the purposive sampling approach. The researcher ensured that all data collected were sufficient to represent variations of the phenomenon.[824] To achieve a conclusion about the culture of businesspersons being studied six steps were developed and this is illustrated in Figure 6.1;

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[823] This process is suggested by Strauss and Corbin. See: A. Strauss And J. Corbin (1990) *Basics of Qualitative Research: Grounded Theory Procedures and Techniques*, London: Sage Publication,p23
[824] B.L. Berg (1989) *Qualitative Research Methods for Social Sciences*. London: Allyn and Bacon (1989), p110

Figure 6.6 The Process to the In sign of the Malay Culture in Business.

Stage 1:
Different Influences of Culture

Stage 2:
Understanding the Malay-Muslim Society

Stage 3:
Understanding the businessperson as an individual

Stage 4:
Everyday Practice in Business

Stage 5
Shariʿah Values

Able to cope

Unable to cope

Stage 6:
Formation of the Malay-Muslim Culture in Business

Devoted Muslim businesspersons

Strong reason identifiers

Weak reason identifiers

Socially active participants

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6.4.1.1 Stage One: Different Influences of Culture

It began with the setting of the background of the community by first acknowledging the long process of inter-influence of many faiths and cultures that shaped the current community the Malay Archipelago in general, and in Malaysia and Kelantan in particular. Finally, the resultant example of this long process was observed to make up the backbone of this study, and this took place in *Pasar Siti Khadijah* in the Malaysian state of Kelantan.

In the initial stages of the study five main cultural influences were identified. These are Animism, Hinduism-Buddhism, Islām, Traditional Malay culture and customs and Colonial remnants, all of which have resulted in producing significant impacts on the culture of the Malay community. However, the levels of influence differed according to the background influences and the amount of the any little influence still remained in the society under study.

Nevertheless, because of the sheer number of the previous influencing cultures, segregating them proportionately was justifiably impossible to do. As a way out, dominance could be observed to some certain degrees of proportion.

As the study concludes, it was found that the dominant culture is Islām and marked significantly in the performing of five times daily prayers. Basically the practice is the hallmark of being a Muslīm and the majority of the people insist that they pray because they were Muslīm.

Animism and the Malay traditional beliefs are still practised although these have been embedded so deep into the culture, even mixed into the Islamic culture. The weakest influence is the Hinduism-Buddhism and was almost insignificant in this observation. Colonial culture was not very significant but exists. However, much of the legacy of the Colonial times was the need for documentation. Before the Colonial times, a large section of the Malay was illiterate. Colonialism brought about literacy and created jobs that would require such skills. It remains strong until today.

6.4.1.2 Stage Two: Understanding the Malay–Muslim Society

The main focus on this stage is about how the different cultural influences in the Malay have affected their lives and how these in turn affected their existing values as Muslims. The controversy related to the existing influence of Animism and Hinduism-Buddhism among the Muslīm businesspersons was due to the mixed-practices of these beliefs when Islām was first introduced to the Malay Archipelago in the thirteenth century. Even though these practices have been slowly eroded, many businesspersons find themselves difficult to get rid of the influences totally. Those involved will give certain reasons for their belief or practise such as honouring the

tradition. It was found that several values in business practice inherited from the old generation were contrary to Islamic practices.

One of the clear outcomes of this research is the strong influence of Islamic culture on the Muslim businesspersons which was clearly expressed in their use in daily lives. The practice of *'Aqād*, and the belief in *Barakah* are two significant examples of these influence. This research also demonstrates that Muslim businesspersons still maintain their Malay traditional customs. The acts of *Budi* (respect and courtesy) are confirmed to be strongly adhered to by the people under study. For instance, although the women play important roles in the economy of the community through trading, many of them put priority on the upbringing of their children, only to continue trading once the children have grown up. These different cultural influences had a direct influence on these Muslīm businesspersons and the Stage Three below focus on their responsibilities as individuals in society.

6.4.1.3 Stage Three: Understanding the Businessperson as an Individual

The personal views of the Malay businesspersons were obtained in the third stage of the study. These were also analysed on their strength in the light of the Islamic guidelines and their culture. The businesspersons under study were aware that Islām is the most important element for them. It was found that all respondents believe in monotheism - *Tawḥīd* (that there is only one God). They regarded *Tawḥīd* as the highest concept of the faith. In many interviews they

admitted that someone who ignores *Tawḥīd* may lead to *Shirk*. The example they gave always connected to their daily practice such as the belief that certain traditional herbs and gem stones can cure health related problems. What they were saying is that although Islam suggests to find medications for illnesses it is wrong to believe that the medications cure the illnesses. Only Allah can cure but human beings are asked to do their best to find solution to every problem they face.

In terms of individual faith, this research found that individual faith is a salient factor that determines and develops the businessperson's behaviour. Many of them believed that only by submitting themselves to God will they have a strong belief about Allāh's will in all of their walks of life. This in return generates a sense of humbleness with the society and this leads to righteous of behaviour. It was found that the businesspersons with strong faith will take religious issues seriously. Before taking any action they will firstly consider whether their act is approved by Allāh or not. They believed that they have the support and the backing of Allāh when they make up their mind to secure God's pleasure. In other words, their faith was strengthened through that way. They strongly believe that these attitudes create peace and harmony of the mind. Basically they believe that it is only with strong faith that the obedience to Allāh can be achieved.

In terms of the businesspersons' faith it can be classified into three different levels. The researcher determined their level of faith based on the interview, and during the observation. The main focus from these interview and observation was how close these people adhered to the *Sharī'ah* principles. The researcher is always aware that the validity of one's faith is within the

knowledge of Allāh only and cannot be judged by any mortal. However, some forms of measurement were made to provide a clear picture, mostly narrative, to present the respondents' attitude toward practising the Islamic faith. The levels of the faith identified by the researcher were classified as strong, average and weak faith.

6.4.1.4 Stage Four: Everyday Practice in Business

In continuation of findings on the individual faith of the businesspersons as discussed in the previous section, this study found that the different level of faith had a great influence on them in their everyday practice as traders. Their practice had been observed, examined and discussed in the field work and the case study. The main focus was on the businesspersons' perceptions concerning their business culture. The researcher conceptualised their everyday practices in businesses and identified the development of their behaviour in this field.

6.4.1.5 Stage Five: The *Sharīʿah* Values

The main concern in this study was to see if all Muslim businesspersons accept the Shariʿah as a principal guidance to their actions and practices. As far as the Shariʿah is concerned it gives alternatives to humankind whether to accept or reject its teachings. By following what is allowed by the *Sharīʿah* they will be rewarded for good deeds, or otherwise they will be considered as committing sins and will be punished in the hereafter. From the research it was found that

businesspersons with strong faith adhered closely to the *Sharīʿah* principles without any doubt compared to businesspersons with average and weaker faith. The analysis on the businesspersons of average faith revealed that they tended to face conflicts and difficulties in making decisions. Those of weaker faith rarely referred to religious grounds when defending their stand on certain arguments regarding their beliefs or practices at work. In many cases they were influenced by other values but strongly believed it was nothing wrong with that. Their choices in making decisions lead to the formation of their behaviour in business setting which will be discussed next.

6.4.1.6 Stage Six: Formation of the Malay–Muslim Culture in Business

Finally, it was found that the deciding factor to shape the business culture for these businesspersons depended on their own choices. The main issues which were analysed identified that there are four categories of 'behaviour' among the businesspersons with regard to their every day business activities namely; Devoted Muslim businesspersons, Strong reason identifiers, Weak reason identifiers and finally, Socially active participants.

Businesspersons in the category of Devoted Muslim businesspersons are able to perform their religious duties as well as to spare time to deepen their understanding of *Sharīʿah* matters. They understand basic Islamic ethics with regard to business matters such as performing *ʿAqād* in transaction and apply it every day at work. They carefully selected old Malay *Petua* and *Peraih* by asking confirmation from religious teachers and the *Imāms*. They were observed to be wearing

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the cloth that make them look as 'proper Muslims' such as clean white *Kopiah*[825] for a man and proper head cover for a woman.[826] The high standard of faith enabled them to understand important issues in business with regard to business matters such as the issues of *Ribā*, gambling and so on.

The businesspersons in the 'Strong Reason Identifiers' group were also identified as practising Muslims. They were firm either to accept or reject something and provided strong reasons for their decisions. The explanations they gave were supported with 'reasons' from the *Qur'ān* and *Ḥadīth*.[827] They also gave names of certain religious books that were written by Malay religious scholars which are popular in the country. Some of them said they have confirmed the matters with certain *Ustāz* (religious teacher).

In contrast to the 'Strong Reason Identifiers', the Weak Reason Identifiers although argued with specific reasons to belief and practise certain cultural issues, the reasons that were forwarded were mainly on non-religious grounds. For example the belief in *Semangat Besi* was based on the knowledge derived from someone who is an expert. Some traders reported that they knew

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[825] A kind of headwear for men. Some people call it *Ketayap*

[826] Although the white *Kopiah* is usual for Muslim men, in the field work, the people who have been classified in this category wore good quality ones and looked reasonably new whilst others would wear seasoned and worn-out *Kopiah*. A small number of them even wore *Kopiah* with turban properly tied around them. Similarly, devoted women businesspersons wore the Malay *Baju Kurung* which were neither tight nor transparent or showing body curves. For their headcover it will cover their head with special customised cloth which covered their heads except their faces and were lowered down to half of their bodies. The idea is to fulfil the requirement of *Sharī'ah* with regard to women's *'Aurah*. In the Holy *Qur'ān* Allāh says; "O Prophet! Tell thy wives and daughters, and the believing women, that they should cast their outer garments over their persons (when abroad): that is most convenient, that they should be known (as such) and not molested. And *Allāh* is Oft- Forgiving, Most Merciful." (33:59)

[827] Normally they will not come up with a direct quotation. They will make a point and add, for example: "… even the *Qur'ān* (or *Ḥadīth*) mentions this and that…"

something about what they sell after getting advice from someone in their dream. Other reasons that were given during the interview sessions were to preserve the Malay pride and to respect advice from the elderly.

'Socially Active Participants' were traders who were active in social activities both at local and national levels. Some of them participated in business exhibitions in various places to promote their products. They were there on behalf of the corporative body or on their own initiative. A male respondent reported that he used to participate in a regional *Jamāʿah Tablīgh* gathering in Thailand in order to free himself from thinking too much of worldly life.

Interestingly, some people from the 'Socially Active Participants' are also regarded as Devoted Muslim businesspersons. This is because apart from being active in dealing with their business in this market, taking part in social activities inside and outside the market or the state, they are also generous to spare time in improving their religious knowledge. This is done via several ways such as attending the Chief Minister's weekly Friday speech, attending daily short religious classes at *al-Baraah* Mosque nearby and attending short courses by the *Jabatan Kemajuan Islām Malaysia* (Department of Islamic Development, Malaysia) and the *Persatuan Pengguna Islām Malaysia* (The Muslim Consumer Association of Malaysia).

6.5 Conclusion

The chapter focussed on the discussion of the case study and provides answers to research enquiry statements and the research questions that were developed in the initial stages of the study. The first research inquiry statement found five main cultural influences on the Muslim businesspeople under study. Islamic culture formed the dominant culture followed by Animism and Malay traditional culture. The latter were still practised and manifested but in lesser degrees compared to the Hindu-Buddhist influences. Although the Post-colonial culture still exists, it does not manifest itself strongly in the society, less still in the micro business community. Would this be probably true only of Kelantan? With globalization and the dominant influence of westernization, this looks unique.

To sum up this chapter six stages were presented to initially show how the culture of a Malay-Muslim community was identified. It was a summary of the process undertaken by the researcher both during work sessions in the field and during the data analysis. Stage five was crucially important both in the process and the results of the process. For example, taking into account that some of the culturally important practices in their daily trading chores involved practices that either lacked Islamic bearings, the *Sharīʿah*, or out-rightly against Islām, the traders were (carefully) confronted with questions seeking their own stands on such issues. At some stage also, traders and their practices were also analysed based on their ability to cope with directives of the *Sharīʿah*.

As a result, and based on the samples of different groups of people interviewed in this study, the Malay-Muslim businesspeople in *Pasar Siti Khadījah* were categorised into four groups. The grouping was done based on the interplay between Islamic teachings and culture.

Chapter 7

Conclusion

7.0 Introduction

This study was carried out on the Malay businesspeople in the capital city of the state of Kelantan to examine how the Malay culture influences the way they carry out their daily trading. This was certainly in contrast to other previous studies that usually examined how trading activities are carried out in a society. The scope culture was, however, limited to some significant aspects of beliefs and practices as are present within the Malay business community in *Pasar Siti Khadījah* in Kelantan.

This study was done using a qualitative research approach. This approach was selected based on the outlined objectives that were deemed achievable using this approach as well as its robust nature that enable all research questions in this study to be precisely addressed. As a study that involved several techniques, this study did not come without problems and limitations, all of which are addressed in Chapter 4. Similarly, the ethical issues, which are fundamental in a qualitative research approach were also noted and deliberated upon in the same chapter.

The researcher analysed the transcribed interviews using NVivo software. The researcher electronically recorded all interviews, both in the forms of audio and video which were later replayed repeatedly for proper transcription. Other information was also recorded manually in the

form of notes. In general, all data recording techniques, which could also be seen as traditional methods, are very much relevant and one that cannot be taken for granted. The skills, once acquired by the researcher in the field, proved to be very robust and well tested. Finally, the contribution to the field of knowledge and the general value of the thesis has been discussed. The research also proposes some areas in which it is believed are important to be considered for further studies.

7.1 Research Recommendations and Implications

The study offers a noble opportunity for the development and implementation of policies, particularly when the strengthening of Islām as the basis of the governance of the state of Kelantan is concerned. Although the study was focussed on Malay businesspeople in Kelantan, the findings are certainly valuable as an indicator for Malay businesspeople in general. These are summarised as follows;

Firstly, the awareness about limitations and constraints amongst Malay businesspersons has increased i.e. when the historical non-Islamic background was considered. The sense of awareness will offer new ideas for new studies in the future.

Secondly, it revealed the existence of non-Islamic traditions among the Malay businesspersons. Such practices are, however, being slowly eroded, quite passively without any implementation of

laws and regulations. Apparently, education within the Malay-Muslim people has been a key driver.

Finally, obedience and adherence to the guidelines outlined in the *Sharīʿah* is noted to be significant among the Malay buinesspeople in Kelantan. However, there are some proportion of the society who have not come to realise that the best practice in Islam is to follow the practice of prophet Muḥammad (p.b.u.h). The Islamic values which have been instilled in Malaysia can help Malaysian Muslims to realise the need to be role models for other business communities especially in the Muslīm world.

Based on this study, the researcher has developed several recommendations given as follows:

7.1.1 Recommendation for Muslim businesspeople

The study recommends that Muslims should always be guided by the law of the *Sharīah* and be consistently obedient in the process whenever they are involved in business. Muslīm businesspeople are also recommended to work toward strengthening their faith, an activity that should never cease to take place in one's lifetime. Negative acts in business can be avoided through stronger faith.

Since capital is one of the problems faced by many of the traders especially when they are going to expand their business or increase the volume of tradable goods, it is recommended that they take advantage of the existing game of *Kutu*, as commonly practised amongst them. The *Siti Khadījah* Corporation, on the other hand, might offer some management elements or steps that might naturally regulate this game for the benefit of the whole business community in the market.

It is also recommended that Muslim businesspeople should avoid practices and beliefs which are contradictory to the *Sharīʿah* such as the belief in animism and in *Semangat* (spirit). Forums, classes and counselling sessions should always be made available to all traders for them to refer to and learn from.

7.1.2 Recommendations for local authorities.

It is important for local authorities such as MPKB-BRI to be aware of the restrictions imposed by the *Sharīʿah* on business matters, particularly on the concept of *al-Bayʿ*. Since the market community is predominantly Malay-Muslim , constant improvement on it will produce a Malay-Muslim market model to the country and possible beyond.

The researcher thinks that the contribution of *MAIK* (Kelantan Islamic Religious Council) is also important. For example, the issues concerning *Ḥalāl* foods from non-Muslīm providers were recently raised. Indeed, these are important issues to both traders and consumers. There is an

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imperative need for MAIK to provide up to date information on such issues which should be communicated instantly to MPKB-BRI using the existing information technology. This information can be further circulated in the market or to other information channels through which awareness of Muslims on such issues will be increased.

Finally, the Islamic council should act to enforce guidelines to avoid engagement of Muslims in beliefs and practices that contradict the *Sharīʿah*. Guidelines on basic Islamic teachings on certain aspects in trades if provided, can help promote Islamic ethics in the community.

7.2 Contribution of Research to the Body of Knowledge

The results of this study will contribute to the body of knowledge in various ways:

1. Whilst most previous Islamic studies used the concept of *ʿAqīdah* or *Sharīʿah* as their starting points, this study embarked from a completely different outlook i.e. through the use of the subject, in this case the Malay people and their culture as the preamble of the debates and discussion of ideas. The *Sharīʿah* and other points in Islamic teachings were observed indirectly, and most importantly, on how Islām is practised on a day-to-day basis, not in its spiritual entity, but in trade. The discussions of those topics were further widened in a field work which was then presented and discussed with the help of a software for qualitative

research called NVivo. Therefore this study contributes to a new approach in studying the practice of Islām in a selected community.

2. The originality of this study is on the large amount of data gathered from the field interviews, observations and on the analysis of data. The businesspeople's 'real life' that was recorded as it happened in the field presented a strong field validation. Various opinions from experts on the issues understudy were also noted. Such opinions, all of which were given in relation to the specific trading community, added to the embodiment of the true sense of the situation.

3. As the researcher's study has been financially supported by *University Utara Malaysia* (Northern University of Malaysia) and The Ministry of Higher Education of Malaysia, this research will benefit the field of education in this country, particularly in higher learning institutions. This research was a documentation of the influence of Malay culture in business practice. The contents of this thesis that include a rigorous study on the literature, the methods, discussions and findings can be used for the introduction of a new subject or course in the study of business culture or organisational behaviour.

7.3 Further Research

The results of this study has actually prompted the researcher to think about the possibility of introducing new exploratory research in the future.

It is suggested that a follow-up in-depth studies is to be conducted in different states of Malaysia. This is important because the study has shown that even in the state where Islamic values are given due attention and emphasis, other values that are either non Islamic or even contradictory to Islām still remain. Future studies may also emphasize on the specific issue from the *Sharīʿah* perspective such as the place of *ʿAqād* in Malay-Muslim business transactions. This would provide a more in-depth picture of the Malay's business culture with regard to the Islamic teaching and how this is being interplayed with the *ʿĀdat*. It may also assist Islamic authorities to draw up detailed outlines that will accommodate future Muslim businesspersons.

As the present study focuses on a small group of Muslim businesspersons, it is suggested that more quantitative research be conducted involving a larger number of respondents and enabling the researcher to make a stronger generalisation on a specific population. Future research should include a comparative study on a number of states in Malaysia to examine whether they face similar issues. Their different cultural backgrounds may lead to different results. Such studies would provide a more comprehensive view of Muslim culture in trade in Malaysia. A comparative study with the state of Negeri Sembilan, for example is likely to produce some interesting details. Kelantan with its claimed 'Islamic Ethos' and Negeri Sembilan known to be entrenched in Malay customary law practices would offer an exciting research project.

Conducting research focussing on a different level of businesses may provide a better picture of Muslims in trade. It may also provide an overview of the development and changes in the culture of business over a number of years. Such a study would provide a good generalisation about changes and allow for the examination of the extent to which the resurgence of Islam is affecting the culture of these Muslim businesspersons. It is recommended that such a study be conducted also on the culture of Muslim businesspersons at the international level. The study will concentrate on the influence of competitive elements in the international businesses and how it is able to balance the elements of competitiveness and other positive values in trade such as human brotherhood and responsibility. With this in mind, the researcher would appreciate the opportunity to extent similar theoretical framework to study the culture of business of Malay people in Western Countries particularly in the United Kingdom.

With regards to the area where Malay populations are dominant, the researcher intends to extend the study to the state of Indonesia. This state which is a significant part of the Malay Archipelago is believed to experience slightly different beliefs and practices of culture from the neighbouring country such as Malaysia with regards to business practice. This proposition is based on the researcher's observation on the Minangkabau ethnic group who is popularly known in Negeri Sembilan as successful businesspeople.

7.4. Concluding Remarks

Throughout the research project and the writing of this thesis there has been an attempt to add knowledge about future directions of micro business from the Islamic perspective. For a Muslīm, involvement in business activities is not only for material interest because this contradicts the Islamic spirit in business.

The study concludes that it is a fact that different cultures existed and have left various levels of influence on Malay people, which in turn influenced them in their culture of dealing in businesses. It discussed some similar views from earlier researchers about the Malay such as the writings from B.W. Andaya and L.Y. Andaya (1982) *A History of Malaysia,* F. Swettenham (1900) *Malay Sketches.,* K.M. Endicott (1970) *An Analysis of Malay Magic,* R.O. Winsted's (1956) *The Malays: A Cultural History,* S.Q. Fatimi (1963) *Islam Comes to Malaysia* and William Roff (1976), *Kelantan: Religion, Society and Politics in a Malay State.* The strength of this research however lays on its focus on the study of a Malay community in the 21st century Malaysia. This study has clearly suggested new findings on issues being discussed as described in Chapter six; 'Research Themes, Enquiry Statements and Propositions.'

The topic of cultural influences on Malay people is still open for discussion. Several issues, although might be important to be explored, have not been discussed deeply in this research because of the limitation in time and space. However the theoretical frame work which has been propounded for this research could also be extended to other Malay-Muslim dominated states such as Brunei, Indonesia, Southern Thailand and the Southern part of the Philippines.

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