

Women Entrepreneurs' Spirituality in Business Based on Al-Quran and Sunnah: An ethico-metaphysical dimension

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Abstract: This paper attempt to highlight the women entrepreneurship spirituality in business based on Al-Quran and Sunnah. Existing literature has been identify to get some evidence that leads to entrepreneurship spirituality towards business performance Taqwa, Ihsan, Adl, Amana etc. women entrepreneur's spirituality is distinctive in its nature as its not only influence but shapes the behaviors of individual entrepreneurs spiritually in business activity morally. It enhances ethics and spiritual values into their firm that leads to increase productivity and profitability. Besides employee retention and customer loyalty, and enhance morale. It also has socioeconomic effect more to the point heartening entrepreneurship development and reinforcement relations among entrepreneurs. The study used the entrepreneurship principles approach which is based on ethico-metaphysical dimensions that are not inspired by material objectives. Owner manager and employee relationship is purely based on religion. Both are accountable and answerable to Almighty Allah for their deeds and are His trustees on earth.

Keywords: Islam, Entrepreneurs, Business, Performance, spirituality, Taqwa, Ihsan, Adal

I. Introduction

Muslim women entrepreneurs have make a significant contribution towards economy growth and development. However, they also contribute to the national objectives by creating employment, for themselves, poverty eradication, income generation and providing sources of livelihood for the teeming low income household especially to their family (Iganiga, 2008; Share, 2003; Gary, Enrique, & Alicia, 2012). Despite the vital role Muslim women entrepreneurs played in the rural/ urban economy, as a market players have over the years experience series of constraint that have inhibited realization of their full potential (Okpara, 2011). Women entrepreneurs observed by bringing spiritual values into business increase productivity and yield output. The evidence has shown that countries that encourage spirituality in their business activities tends grow and achieve business desired objective. Moreover researchers have found that women entrepreneurs have a quality that incorporates racial, cultural and even geographical disposition (Abdul hamid & Sa'ari, 2011). Individuals who possess these qualities are predicted to perform well in business; the situation seemed to be different if they unable inculcate spiritual values into your their business activities. The conceptual definitions of Muslim entrepreneur are not based solely on the characters mentioned above. Women entrepreneurship activities was blended and integrated with the spiritual elements to strive for business performance. This is due to the fact that Islam works as a whole regardless of the nature of business activities, whether in profession or lifestyle itself. The whole thing is incorporated with the holistic teachings of Islam. This paper attempted to highlight the spirituality in entrepreneurship business activities based on Islamic perspective, Sunnah of our Prophet Hazrat Muhammad (SAW) and Al-Quran.

II. Objectives Of The Study

The study aimed at examining the women spirituality in entrepreneurship business activities based on Islamic perspective, Al-Quran and Sunnah, while the specific objectives are:

To examine the significant role of entrepreneurship spirituality in business activities.

To identify, the factors influencing entrepreneurship spirituality in business activities

III. Literature Review

What is Spirituality?

According to Meraviglia (1999) spirituality has continued to create a rift in the western literature. Several studies have used spirituality and religiosity interchangeably, (Hill, Pargament, Hood, & McCullough, 2000) and others prefer to differentiate the two (Tisdell 2003). Religion is understood as an organized community of faith that has specific rules of behavior, and spirituality is connected with the personal, subjective experience of something greater than oneself. It is about how people bring their values and belief dedicated toward achieving spiritual belief, make meaning, and aware honoring of the sacred in our lives (Tisdell 2003). In this context, it is acknowledged that not every individual who seeks self-awareness, self-empowerment, and self-actualization pursues a particular religious belief or faith. Hill *et al.* (2000). On the other hand, we are

cautioned against this bifurcation of the meanings of religion and spirituality, because such bifurcation neglects the fact that most people experience spirituality within an organized religious context, especially in those cultures where religion continues to play a dominant role in the formation of identity and the ultimate values of those cultures (Farizah, Mazanah binti & Amini Amir 2011).

IV. Spirituality Entrepreneurship Development

Muslim women entrepreneurs are based solely on the integration of spiritual elements in business activities which are influenced by cultural and social values entrepreneurs (Tayeb, 1996) which are proved by Yeganeh and Su (2008). These changes in entrepreneurship spirituality are vital as owner managers bring their cultural values and beliefs in their firms. Few examples of those beliefs and values are dedication towards work, tolerance to the group members, group behavior in achieving business success (Tayeb, 1996). This is due to the fact that Islam works as a whole regardless whether in profession or lifestyle itself. Everything should be incorporated with the holistic teachings of Islam.

Islamic *tasawwur* fix entrepreneurship is one of the best forms of livelihood or occupation. Muslim scholars like Yusuf al-Qaradawi (1972, p.132) and Shahadah al-Natur (1996, p.157) state, Muslims are called to pursue and persevere in entrepreneurial activities. This form of encouragement refers to the highest recognition by *Shara* upon the sincere and honest entrepreneurs. Abu Said narrates that Rasulullah p.b.u.h. said:

"An honest and sincere businessman will be placed with the prophets, siddiqin and al-syuhada" (Hadith Hasan) (al-Tirmidhi, 1987, no. 1209, p. 515). In addition to that the holy Quran has stress the need of documentation in contracting a debt, commercial or engaging in business activities.

"O you who have believed, when you contract a debt for a specified term, writes it down. And let a scribe write [it] between you in justice. Let no scribe refuse to write as Allah has taught him. So let him write and let the one who has the obligation dictate. And let him fear Allah, his Lord..... and Allah is Knowing of all things. "Al-Baqarah 282

A study by Rafiq (2007, pp. 28-29) and reported by Abdul Hamid and Sa'ari (2011) explain, that *Hadith* place the highest recognition on businessmen with the prophets, *siddiqin* and *al-shuhada* during judgement day. However, to be able to reach this level (truthful and honest) proves to be difficult for business activities often misused and mixed with lies, fabrications and other negative elements. Thus, if they are able to hinder the negative elements and become honest, truthful and sincere entrepreneurs, their honour will raise to those of prophets, *siddiqin, shuhada* and *salihin*. To further explain this, Ibrahim al-Nakha,,i, an *imam* during the era of *tabi,,in* was once asked of his preference between an honest businessman and a pious devotee who spent his life on prayers.

Therefore, many Muslims women entrepreneurs who engage in business perform below average in their venture. In this regard, it is the best idea to identify the characteristics leading to their poor performance.

V. Factors Influence Entrepreneurship Spirituality In Business

Amana (Trust)

Trust is the fundamental element in business activities and social relationship requires amount of trust by this every one, he or she, is accountable for his actions and deeds. The Holy Quran says, *"O you that believe! Betray not the Trust of God and the Apostle nor misappropriate knowingly things entrusted You"*, (Chapter-8, Verse- 27). Tayeb (1996) opines that by trust consultation and delegation of authority in business can be accomplished. Trust can be build within an outside firm by the owner manager and his employees this will eventually build customer confident that can lead to entrepreneurship participation and customer satisfaction.

Taqwa (Fear of Al-Mighty Allah)

When a person is filled with fear of Al-Mighty Allah he refrains from injustice and will do good deeds. It is a self accountable characteristic which shapes the behavior of an individual, either manager or subordinate, in a way so that he/she may honestly perform his duties and accomplish the tasks assigned to him/her. Such principle is a kind of check and balance and on employee and employer considers him/her self accountable to Al-almighty Allah for his/her wrong actions.

Ihsan (Forgiveness)

The word *Ihsan* can be used in many contexts. Forgiveness, amelioration, completeness of faith etc are some of the meanings of *Ihsan*, however, it is a way of attaining Al-Mighty Allah's Satisfaction to worship Allah as you see Him and He sees you (Branine, 2001). *Ihsan* is related to *Iman* which mean Faith in Al-Mighty Allah so in this context undertaking the economic activities wealth generation, ownership, equality and social justice and spending etc by keeping in mind Allah's guidance.

It is among the cardinal principals of Islam that owner managers perform their activities with sincerity and when dealing with his employees, by establishing strong network connection with his subordinate aptly with high level of *Ihsan* such as training and development, behavior with employee and their involvement in job. Besides, encourage employees to participate in decision making and achieve competitive advantage.

Adl (Justice)

Wilson (2006) stated that justice is a quality everyone should develop irrespective of his gender (he/she) and level of employment (manager/subordinate). The Holy Quran says about justice in these words, “*O you who believe stand out firmly for God as witnesses to fair dealing and let not the hatred of others to you swerve to wrong and depart from justice...*” (Chapter-5, verse-8) teaches the lesson of justice without personal interests and likeness. It should be free of prejudice. There is no restriction of beliefs in Islam and everyone should practice his/her belief freely. This enables entrepreneurs to interact socially within and outside the business environment and participate more in socially network that is beneficiary to the firm.

Sidq (Truthfulness)

Sidq means saying sayings and actions what is right and at the best of someone’s knowledge. Lie to cheat someone is strictly forbidden in Islam. Entrepreneur’s activity that is formed base on lies and cheat such as falsifying statement of account in order to attract investors etc. is forbidden. The Holy Quran on many occasions abhors lying. Entrepreneurs, owner managers, and subordinate in the firm should be truthful and not be guided by his/her personal will or feelings. They should perform their duties with honesty and trustworthiness. The centre of effective management is honesty and trustworthiness. By trust resources cannot be misused, hence, everyone would perform his/ her job with responsibility.

Ikhlas (Sincerity)

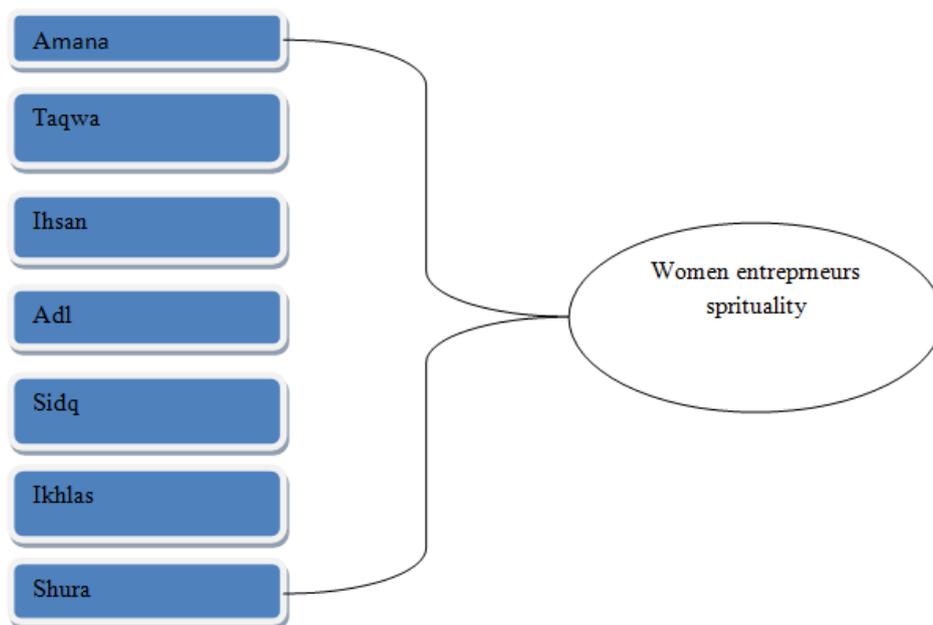
Sincerity and keeping promise are the important principles of Islamic management. One should fulfill his or her moral obligations with sincerity and should keep the promises. The Holy Quran states, “*O you who believe! fulfill (all) obligations*”. Hence, sincerity tries to infuse a culture of trust, confidence truthfulness and cooperation among managers and subordinates.

Shura (Consultation)

An important principle of Islamic management is *Shura*. A Muslim entrepreneurs or owner manager of firms should work by seeking the suggestions of his employees and subordinates through discussion and consultations. He or she should not adopt autocratic style of management.

VI. Metaphysico-Moral Concept Model

The focal point of this study is to explore the moral concept model as shown below.



VII. Discussion

Islam is total submission to the will of God and obedience to his law and a code of life but fortunately it is well thought out as simply a collection of some rituals. However the followers of this religion have taken the wrong way in understanding the basic concept of this faith (Zaman, Afridi, & Saleem, 2012). It is essential for Islamic entrepreneurs to understand the philosophical concept of Islamic entrepreneurship based on economical philosophy itself where trades are based on *Rabbani* and divinity traits. Al-Qur'an itself stressed on trading principles based on freedom, justice and morale in every form of transaction. The principle, conditions and rules that has been set aimed to ensure the lasting of the business (Ahmad, 1995, p. 77) and to gain acceptance (*rida*) from Allah the Almighty. Moreover, Muslim women entrepreneurs especially need to implement Islamic spirituality, values and concepts in their daily activities so that it will enhance productivity and increase employment opportunities. Furthermore, small and medium entrepreneurs should keep in mind the Islamic spirituality, values and culture in doing business.

VIII. Conclusion

Unlike modern western thinkers' philosophies and concepts where technical and material objectives are important, Islamic entrepreneurship comprise of principles derived from the Holy Qur'an and the *Sunnah*. Its influential factors that are derived from entrepreneurship spirituality approach based on metaphysico-moral dimensions which are not stimulated by material objectives. The entrepreneurship activities are essentially based on Islamic perspective. Both are accountable and answerable to Almighty Allah for their deeds and are Almighty Allah's trustees on earth. Spiritual and moral facets are deemed important in Islamic entrepreneurship in conducting an effective business and decision making process. By knowing and understanding such principles approach it will aid entrepreneurs to easily compare between the Islamic and western form of entrepreneurship approach which can be impeccably implemented in other non-Islamic countries as well. A window of future research has been opened in their result of the discussion that what possible outcomes would be in case of combination of Islamic entrepreneurship spiritual principles and conventional system of business operation.

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