

Back to basics: an Islamic perspective on business and work ethics

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Abstract

Purpose – *In the light of major corporate failures worldwide, business ethics have become an increasingly important area of managerial competence and responsibility. Most studies on business ethics in general and the work ethic in particular have been based on the experiences of Western nations, with a primary focus on the Protestant work ethic (PWE) as advanced by Max Weber. This paper aims primarily to explore the Islamic perspective to ethics, which follows the Judeo-Christian tradition as the last of the three great monotheistic religions.*

Design/methodology/approach – *A range of relevant works published over the past two decades is compared with and heavily supplemented by extracts from the Islamic Holy Book, the Qur'an, in order to outline the Islamic approach to business and work ethics.*

Findings – *The paper highlights that within the Holy Qur'an and other aspects of Shari'ah, there is much with which to construct an authentic Islamic approach to ethics. It also highlights the substantial need to examine the work ethic and other work-related attitudes, such as individualism in non-Western settings.*

Originality/value – *The paper contributes to the body of knowledge in several ways. First, it is one of a very limited number of papers that does not use a research instrument created specifically to measure work orientations in a Western setting. Second, it provides a better understanding of cultural variations among nations, by examining the ethical beliefs of the fastest growing religion in the world.*

Keywords *Islam, Business ethics, Literature*

Paper type *Viewpoint*

On the Day of Judgement, the honest Muslim merchant will stand side by side with the martyrs (Prophet Muhammed (pbuh)).

Introduction

Business ethics, far from being a contradiction in terms, has become an increasingly important area of managerial competence and responsibility (Green, 1994). The reason for this is that lack of information can lead to poor decisions while moral reasoning skills can be powerful tools in long-range planning (Cooke, 1990). Most studies on business ethics in general, and the work ethic in particular, have been based on the experiences of Western nations. The focus has always been on the Protestant work ethic (PWE) as advanced by Max Weber, who prophesied a relationship between Protestantism and capitalism, a notion that has been repeatedly debated in philosophy, theology and economics (see, for example, Furnham, 1984, 1991; Congleton, 1991).

Another work-related attitude that is gaining in importance is individualism, the study of which is essential for two reasons:

1. it provides a better understanding of cultural variations among nations (Hofstede, 1980; Triandis *et al.*, 1988; Ali, 1995); and
2. in the West, individualism has been found to enhance organisational performance (Chow *et al.*, 1991; Hennessy, 1990).

All Qur'anic quotations used in the text have been taken from Ali (1983).

Like studies of the work ethic, research on individualism has flourished only in the West. Researchers who have performed the limited number of investigations in developing nations have used instruments created specifically to measure work orientations in Western societies. Thus, there is a substantial need to examine the work ethic and individualism in a non-Western setting. This paper aims to do just that. The first section of the paper clarifies the definitions used in the study. Section two outlines the aspects of Islamic Law, Shari'ah, that pertain to business and work ethics. Section three continues with the discussion of the process of internalisation of ethics. The paper concludes with suggestions for further research.

Definition

Ethics seeks to develop reasonable standards of moral conduct that are universal (Cooke, 1990). After general types of behaviour have been identified as intrinsically right or wrong, a right action can then be classified based on its conformance to the set of moral rules. This approach is called deontology; the word is derived from the Greek and places emphasis on duties. Deontologists base their judgements on a set of "moral rights" people are believed to possess; in other words, any individual has a right to be treated in ways that ensure his dignity, respect, and autonomy.

Two operational models emerge:

1. the Golden Rule model, derived from the New Testament, which states that one should treat other people in the same way he/she would want to be treated; and
2. the rights driven or Kantian Model, named for Immanuel Kant, which rests on the assumption that every person has basic rights in a moral universe, and accordingly, an action is morally correct if it minimises the violation of the rights of all stakeholders.

Neutral omni partial rule making (NORM) represents a third approach, proposed by Ronald Green, a prominent ethicist. According to Green, deeming an action morally right involves the judgment that it is a kind of conduct members of society would be aware of and would accept, i.e. moral principles should represent the result of free consensus.

Within an Islamic context, the term most closely related to ethics in the Qur'an is *khuluq*. The Qur'an, however, also uses a whole array of terms to describe the concepts of morals or positive values: *khayr* (goodness), *birr* (righteousness), *qist* (equity), *'adl* (equilibrium and justice), *haqq* (truth and right), *ma'ruf* (known, approved), and *taqwa* (piety) (Beekun, 1997).

The Islamic work ethic (IWE) is an orientation toward work. It implies that work is a virtue in light of man's needs and a necessity to establish equilibrium in one's individual and social life. The IWE stands not for life denial but for life fulfilment and holds business motives in the highest regard (Ahmad, 1976). The concept has its origins in the Qur'an, the sayings and practice of the Prophet Muhammad, who preached that hard work caused sins to be absolved, and in the legacy of the four rightly guided Caliphs who led the Islamic nation after the prophet's death (Ali, 1995).

The ethical environment

The ethics question warrants exploration on several levels:

- at the macro/professional level, which focuses on the ethical rightness of the system;
- at the corporate level, with reference to its decisions that impact others; and most importantly
- at the level of the individual within an entity.

While macro and entity conditions are regarded as important to the creation of a climate that nurtures and influences ethical decision-making, the person on the firing line is the individual responsible for a decision. In words attributed to former US president Harry Truman, "the buck stops here", i.e. with the individual. The hope is that people will ultimately have a sense of personal values transcending the laws and rules of institutionalised ethics (Gibbons, 1991).

The macro picture

In secular societies, legal interpretations are based upon contemporary and often transient values and standards. Many perceive that people in business are less ethical than they used to be. Gaps in professional rules exacerbate this perception. One noteworthy example involves the accounting profession. The Financial Accounting Standards Board (FASB), the top rule maker of the profession in the USA, issued a series of conceptual statements. These statements flow from the FASB's theme of decision usefulness. Investors and creditors are presumed to be the primary decision makers. Although the premise was supported by only about one third of the profession, the FASB has diligently continued in the "new" direction. There has been no stakeholder approach that would have seen corporations as involved in a network of relationships and of mutual responsibility. Beyond this, critics of the profession have discerned a ten-year pattern of responding to an interest in ethics by passing regulations and then not paying any attention to them (Tillman, 1989).

Green has discussed the views of some who have suggested that a manager's responsibility to make money is constrained only by the need to obey the law, to keep the firm's strategic interests in mind, and to respect a minimal set of ethical values. Yet, one would think that the limited liability of corporations imposes responsibilities. The stakeholder approach would require management to apply moral oversight decisions that may inflict harm on parties, often not directly involved in a company's dealings.

The company

Adoption of a comprehensive corporate ethics program should begin at the top of the corporate structure and should be integrated with an organisation's system of rewards and punishments. The accounting profession has promoted the idea of an ethical tone at the top of a corporation. Unfortunately, this emphasis is incomplete. Management must propagate awareness of ethics, at the top, middle, and bottom. All levels of management should see that awareness of fraud exists and should monitor transactions at levels below their own. By taking steps to monitor activities of those reporting to them, managers reduce their own exposure to legal actions and undesirable publicity.

The creation of corporate codes of conduct received an important boost when the United States Sentencing Commission made the existence of a proactive antifraud program, including codes, an important mitigating circumstance when sentences of offenders are determined. The subjects covered by a code of conduct include compliance with laws, including those pertaining to political contributions, avoidance of conflicts of interest, fair dealing with customers, vendors, and employees, and control over executive bonuses.

The announcement of a corporate code is only the beginning. Once people have been told what is expected, expectations must be reaffirmed time after time. For reinforcement, the code should be discussed at meetings of managers and key employees; interpretations or clarifications may also be desirable. When appropriate, policies should be updated, amended, clarified, or modified. Confirmation may need to be obtained from employees periodically, attesting that they understand the policy and have complied with its terms. It may also be desirable to seek evidence of compliance by appropriate tests and/or investigations (Pomeranz, 1997).

Compliance with law does not represent an adequate ethical response by business, since the law prohibits only the most serious forms of harm, by attaching civil or criminal penalties. Mere legal compliance violates not only a community's moral sensibilities, but also the law itself, as it changes to reflect them. While compliance with laws is *part* of ethics, ethical conduct far transcends compliance.

The individual

Individuals come to work with different values. Studies in ethics have identified the following as factors that may affect one's ethical behaviour: stage of moral development, personal morals and values, family influences, peer influences, life experiences and situational factors. As Western influences and experiences differ greatly from those found in, for

example, East Asian or Middle Eastern societies, it stands to reason that there is a substantial need to examine ethics in a non-Western setting.

The religious imperative

Ethical teachings of most religions are largely compatible with each other and with secular views. Religious imperatives on ethics reflect a steady evolution: God revealed the truth of monotheism through Abraham, the Ten Commandments were revealed to Moses, Jesus taught that we are to love our neighbours as ourselves, and Muhammad explained how we were to love that neighbour.

Jewish ethical teachings are codified in the Torah and the Talmud. The latter represents a compilation of Jewish oral teachings; it represents guidance to everyday conduct in the form of laws, homilies and anecdotes. Law, as well as ethics, was considered inseparable from religion; every offence represented an act against the name of God. The Torah's Ten Commandments represent Judaism's most significant contribution to ethics (Lewis, 2001).

Christian writers generally supported the Judaic values, especially when related to the sanctity of the family and home and charity to all. The relationship to Judaism bears repetition. J.H. Yoder, a Mennonite theologian, has emphasised that the real Jesus is not to be discovered in discontinuity with Judaism, but in continuity with the extraordinarily diverse modes of life we now call Jewish (Novak, 1992).

Arguably, had Jesus not been crucified in his early thirties, it is likely that he would have continued to focus on ethical teachings. Jesus may be regarded as a perfectionist who, primarily, as reported in Matthew, sought to enrich the faith. One teaching stands out as truly original and unique: His words about loving your enemy (Smith, 1986). Another example of Christian contribution is represented by St Thomas Aquinas, who viewed moral goodness and virtue as conduct conducive to the true end of man: to see God. Thus, faith, hope, and charity constitute the distinguishing morality of Christianity.

The Qur'an represents a divine message conveyed to the Prophet Muhammad by the Archangel Gabriel. However, a new perspective was added. Muhammad was a successful businessman. Consequently, the Qur'an includes rules not only for manners and hygiene, and marriage and divorce, but also for commerce and politics, interest and debts, contracts and wills, and industry and finance. Islamic law, the Shar'ia, represents the sum of duties required by God of human beings with respect not only to God, but also to one's fellows. It is the infusion of divine purpose into human relationships that distinguishes Islamic law from the secular jurisprudence found in most developed countries (Kennedy, 1993).

Beliefs about the work ethic have varied over time and place. Islam, unlike Christianity, views man as free from primordial guilt and holds that engagement in economic activities is an obligation. An earlier Jewish belief viewed work as sinful activity, "If man does not find his food like animals and birds but must earn it, that is due to sin" (Novak, 1992). Later, however, both Christians and Jews shifted their attitudes toward work. It is this shift in orientation that has arguably paved the way for capital accumulation and the quest towards improved economic welfare (Ali, 1995).

Attitudes toward work in Islamic societies are almost opposite to those in the West and stem from numerous sayings attributed to Prophet Muhammad such as "no one eats better food than that which he eats out of his work". Imam Ali, the fourth successor of the Prophet (598-661 AD) is reported to have stated "Persist in your action with a noble end in mind [...] Failure to perfect your work is injustice to yourself".

In a general sense, ethics is concerned with the development of reasonable and universal standards of human conduct. From the time of Muhammad, Muslims have summed up the essence of Islam as obedience to God and love of humanity. The origins and influences on the Shari'ah will now be explored.

A Prophet arises in Arabia

Muslims refer to the last phase of pre-Islamic Arabia as the time of ignorance (*jahiliyah*). The Meccan tribe of Quraysh had become the era's *nouveau riche* because it controlled access to Arabia's most important shrine, the Ka'aba. The populace had become spiritually desolate and enjoyed little in the way of physical or social security. Their longing for a divine revelation was fulfilled in 610 AD when Muhammad, a respected merchant already so renowned for his personal integrity that he was known to all as *al amin* (the trustworthy), felt himself enveloped by a divine presence.

All monotheistic religions assume that most individuals will be persuaded to adopt acceptable behaviour only by instilling within them the fear of God. However, Islam emphasises human along with divine relationships. Throughout his life, Muhammad is said to have allowed his actions to speak for themselves. For example, al Tin ilidhi, whose writings are an important source of Islamic law, tells the following story:

The Prophet passed a pile of grain. He put his hand into its midst and felt moisture. He exclaimed: "Oh merchant, what is this?" The owner of the grain responded: "It has been damaged by the rain, oh Prophet Muhammad." The Prophet asked: "If this is the case, why did you not put the damaged grain on top of the pile so that people can see it?" The Prophet concluded by making clear that "whoever practices fraud is not one of us".

The origins of the Shari'ah

The Shari'ah, wherein Muslim ethics are anchored, has four sources:

1. the Qur'an, which expresses the work and will of God;
2. the Sunnah, which is the body of customs and practices based on the words and deeds of Muhammad and elaborated on by scholars;
3. Islamic law, which draws on the first two sources and is solidified by consensus; and
4. an individual's own conscience when the path has not been clarified by the first three sources.

As a result, the Shari'ah addresses all questions facing individuals in a dynamic society. Also, interpretive jurisprudence (*ijtihad*) and deduction by analogy (*qiyas*) provide mechanisms for meeting the challenges of different periods.

The Qur'an, like the divine scriptures that preceded it, forbade lying, stealing, adultery, and murder. It also went one step further by providing a new perspective in the form of rules for such fundamental societal institutions as marriage, kinship, inheritance, warfare, and economic activity. It also focused on commerce and politics, interest and debts, contracts and wills, and industry and finance. Every act that would remove righteousness and bring evil, whether it benefits the perpetrator or not, is forbidden in Islam. The Qur'an is quite explicit in this regard: "it is immoral to acquire possession of income or wealth by stealing, cheating, dishonesty, or fraud" (Qur'an 83: 1-4).

The laws developed by the Islamic legists drew on the concrete obligations declared in the Qur'an and supplemented by the recorded recollections of the sayings (*hadith*) and deeds of the Prophet (*sunna*). The Shari'ah has remained unsurpassed as a statement of social justice and ethical principle (Bashir, 1993). Islam holds that man's life is given significance by the promise of eternal bliss for those who have qualified for such a reward by having followed God's commands (Endress, 1998). Muslims express their faith in life after death – a prior appointment on Judgment Day, but an eternal life in Paradise (Fisk, 1996). In other words, each soul will be judged for the moral and ethical choices made on earth by that individual; his/her happiness or misery in the hereafter depends on how well s/he has observed God's laws (Smith, 1986) and exercised responsibility.

The Qur'an designates the Muslim community as witness before God, as well as mankind, in regard to the espousal of justice:

Ye who believe! Stand out firmly for justice, as witnesses to God. Even as against yourselves, or your parents or your kin, and whether it be (against) rich or poor: For God can best protect both (4: 135).

Just as the religion of Islam requires individuals to adore God, so too do the social system and the ethics of Islam regulate the corporate or organisational life of individuals: it is made clear that each person is responsible for his actions (Endress, 1998) and will be called to account for those actions.

Although its importance is primarily spiritual and moral, some aspects of Shari'ah have been written into the civil law in numerous countries. Moreover, there is a current tendency to move toward an Islamic economic system in a large number of Islamic nations and to restore the Shari'ah as the basic source of legislation. There are currently over 40 Muslim states, four of which (Afghanistan, Iran, Saudi Arabia, and Sudan) have the Shari'ah as their primary law. In 24 other countries, the Shari'ah influences civil law, and in the remaining 13 it has no influence at all.

Economic crimes

The record of economic crimes of the past decade alone is vast. Meaningful discussion of individual crimes is beyond the scope of this paper. However, a survey by Joseph Wells, a prominent US fraud auditor, estimates the value of the annual US gross national product attributable to fraud at a staggering US\$400 billion (Pomeranz, 1997). This was well before the days of Enron and Parmalat.

Certain types of fraud seem to be by-products of our late era of the industrial age. For example, consider such types of fraud as collusive bidding, paying for substandard work, or unneeded "change orders". As might be expected, the Qur'an deals with crime and potential crime in rather broad terms, and not in specifics. Nonetheless, the condemnations ring out loudly, clearly, and pertinently; thus, the Qur'anic injunctions refer to fraud and other violations of prescribed conduct *vis-à-vis* contracts and trusts. Below, are a few samples of Qur'anic prescriptions, which can be applied to different categories of transgressions.

On contracts:

Ye who believe! When ye deal with each other, in transactions involving future obligations in a fixed period of time, reduce them to writing. Let a scribe write down faithfully as between the parties (2: 282).

On trusts:

Allah doth command you to render back your trusts to those to whom they are due; And when ye judge between people that ye judge with justice (4: 58).

Ye that believe! Betray not that trust of Allah and the Messenger, nor misappropriate knowingly things entrusted to you (8: 27).

On fraud:

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 (83: 1-3).

Internalisation of ethics

Ethical teachings should lead individuals to acquire the capacity for formulating a process that helps them arrive at their own decisions. With divine scripture as a guideline, individuals will be helped to take sequential steps toward higher moral reasoning. In terms of moral theory, ethics training should culminate in an individual internalised action-guided code. In time, such an endogenous concept may be expected to supplant the skin deep ethical rules that but slightly affect current business dealings. On the contrary, Islamic ethical principles will determine individual choices, based not only on profit maximisation, but also on the maximisation of social welfare (Pramanaik, 1994).

Islamic-oriented management researchers have noted the beneficial effects of internalisation of ethics. For example, Ali (1995) has observed "the internalisation of Islamic concepts strengthened certain qualities: honesty, trust, solidarity, loyalty and flexibility. When Arabs internalised principles of Islam that strengthened cooperation and world view, their achievements were great". The former prime minister of Bosnia contrasted the number of accused Muslim war criminals (one) with the number of Serb and Croat defendants (50). He attributed the difference in the scale of war crimes to the internalisation of Islamic ethics by Muslim soldiers (Pomeranz, 1997).

Sound moral judgments require knowledge of many types and many matters: command of evaluative languages, skills of recognition of situations and their morally relevant features, information about people and the world. Children tend to progress from a state in which they are subject to parental guidance to an autonomous state in which they can live up to their own ideals. Understanding requires the construction of a personal theory of what is to be understood; accordingly, students must build their own theories, and not simply parrot those of others (Davis and Ludvigson, 1995). Davis and Ludvigson (1995) have also suggested manipulating reinforcement contingencies, such as disciplinary procedures, and encouraging the learning of relevant rules. Students should create for themselves an internal dialogue that becomes part of their self-regulatory function. Their morality will be based on an Islamic-oriented decision making process, taught to them through examples, and firmed up through practice.

Rahman (1996) focused on Islamic basics in the work place:

One aspect is to recruit those who are most likely to have values and virtues. This dimension requires a stringent screening mechanism. The second aspect consists of continual on-the-job-education in the aforementioned values and virtues. One incentive mechanism is to keep an employee well-paid; another is to appoint an employee on a probationary basis, until the internalisation of the values and virtues in question have been demonstrated.

The internalisation of ethics involves knowledge of threats to an organisation's people, facilities, and resources, awareness of those ethical principles which are to be transferred and internalised, expertise in the internalisation of ethics, and knowledge of relevant laws. Prophet Muhammad, it is argued, helped set the stage for the internalisation of Islamic ethics. It is written that when asked: "What is goodness?", He replied: "That you worship God as if you see Him, for if you see Him not, surely He sees you" (Rahman, 1996).

Conclusion

The Shari'ah has echoed throughout the past 1,400 years as a doctrine of ethics. Its continuing vitality is illustrated in the words of the late Rafiq al Hariri, who served for several years as the businessman-prime minister of Lebanon. He attributed his successes as a businessman and a statesman to his observance of Islamic moral and ethical precepts: "I cannot imagine life without principle or law. Nothing can go on without a basis of religion, law, principles, and morals". Islam, in its purest form, is much more than a faith: it is an indivisible unit, a political system, a legal system, an economic system and a way of life. The economy, like other activities, is governed by moral rules and mechanisms designed to achieve progress through the ideal use of resources and the protection of human values. Although it is not easy to locate societies where Islamic values, morals and ethical principles are truly implemented in every sphere of life, as dictated by the Qur'an and Sunna, this does not nullify the validity of the model itself. The desire for such a model has always been, and will always exist in both Islamic and non-Islamic societies. Empirical studies investigating how far the affairs of businesses in Muslim majority societies actually fit with the prescribed model could be quite revealing and hence, worthy of pursuing. Like studies of the work ethic, research on individualism has flourished only in the West. Researchers performing the limited number of investigations in developing nations have used instruments created specifically to measure work orientations in Western societies. Thus, there is a substantial need to examine the work ethic and individualism in a non-Western setting.

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