

An Ideal or a Reality? Does Islamic Work Ethics Reflect the Trading Behaviours of Muslim Market Women in Ghana?

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Abstract

Knowledge of work ethics does not in most cases reflect the realities of people's lives. The study aimed at assessing Muslim Women Traders' understanding of Islamic Work Ethics (IWE) and how it influences their trading activities. A case study design within the qualitative research paradigm was employed for the research. Both the purposive and simple random sampling techniques were adopted to select 208 respondents for the study. Nineteen (19) of the respondents were interviewed using the one-on-one in-depth interview instrument whilst a structured questionnaire was distributed among 189 traders in the Kumasi Central Market. The study found out that whilst traders have fair understanding of Islamic ideals and trade principles, it does not necessarily influence their trade habits. The main constraints that affect women traders in their attempt to follow the Ideal Muslim practices include: Economic difficulties, family pressure and problems, greed, ignorance on the part of some Muslims, individual differences, disregard for the teachings and emulation of other people's bad behaviour. The study, therefore, concludes that the Islam ethical teachings do not necessarily reflect the practices or lives of Islam women traders in the Kumasi Central Market.

Keywords: Islamic work ethic, Ethical trading, Trading behaviour, Religion, Egoism, Ghana

According to the Muslim faith, submission to God "implies that all actions undertaken by Muslims are acts of worship. Thus eating, drinking, socializing, buying, selling, promoting, manufacturing, education and so on have to comply with God's rules" (Alhersan, 2011, p.5)

1. Introduction

Two contextual teachings and practices among Muslims should ideally catalyse a positive impact on the transactional behaviour of Muslim Traders everywhere. Firstly, in the Islamic world, traders are highly respected as knowledgeable individuals since they have contributed historically to the dissemination of knowledge. Secondly, traditional Islamic teachings and writings put much more emphasis on qualitative rather than on quantitative aspects. In other words, it is important to sell and get normal profits which Allah will bless you than selling at a higher price and being condemned. Islam religion preaches modesty that has the hand of Allah as against affluence which does not glorify Allah (Abdullah, 2012; Zaroug, 1999).

Weber's study on Protestant Work Ethics has influenced many writers who are interested in the links between religion, business and the economy. For instance, Anderson et al. (2000), commenting on Weber's Protestant ethic thesis argued that metaphysics has been of importance in shaping the ideas of wealth creation and individualism among people (Anderson et al., 2000, p. 17). Put differently, the authors suggest that people's philosophies, principles and belief systems do shape their business activities and how they engage or interact with one another. Relating it to this paper, Islam Religion teaches its adherents some ideal principles that are to be cherished and practiced by its followers. These practices are to shape and control their behaviours in the market place and at the office. Since the early days of Islam, Muslims have offered unique perspectives on work and have formulated specific conceptualization of work ethic. In all probability, their articulation of work ethic and desired behaviour has reinforced their faith and accelerated social and economic changes that were seldom experienced in Arabia, the birth place of Islam. Indeed, as documented in this paper, the positive meaning that was attached to work was at that time a novel development and arguably is in tune with today's contemporary thinking. For example, Ibn Khaldun and Abd al-Rahman (1989, p. 273), the medieval Arab sociologists, argued that engaging in business serves four objectives: facilitating cooperation and mutual understanding among people, satisfying the needs of people, increasing wealth and influence; and spurning the growth of cities. In contemporary times, it appears businessmen or traders tend to concentrate on just the third component which is

‘increasing wealth and influence’ at the expense of the other three relevant elements. Even if that should be the case, wealth and influence should not be taken to be mean just material or monetary riches, but also an individual or a group’s social recognition and social standing. A person or an organization’s wealth should include his/its overall societal worth and value to humankind (my emphasis).

It is important to note that business enterprises are the primary economic institutions through which people in modern societies carry on tasks of producing and distributing goods and services. They provide the fundamental structures and channels by means with which goods and services are produced and distributed. Business ethics, hence studies the moral standards and how they apply to the system and organizations. Belt (2002), notes that the term Islam itself is an Arabic word meaning ‘submission to God – Allah,’ with its roots in the Arabic word ‘Salam’ which literally means peace. That may come as a surprise to many non-Muslims, whose perceptions of the belief have been distorted by terrorists, many from the Middle East and in recent times some African political systems, whose ostensible acts in the name of Islam have been condemned by Muslim leaders everywhere. According to the Muslim faith, submission to God “implies that all actions undertaken by Muslims are acts of worship. Thus eating, drinking, socializing, buying, selling, promoting, manufacturing, education and so on have to comply with God’s rules” (Alhersan, 2011, p.5). The author further argues that Islam provides either general or detailed instructions about what is permissible and what is not. Detailed instructions are provided on the acts of pure worship such as prayer, pilgrimage, fasting and charity, as well as a multitude of other aspects of life. However, general guidelines are provided in what is referred to by Prophet Mohammad as ‘the affairs of your worldly life’. For example, some rules, like forbidding the use of interest rates as a method of making money, represent a general guideline. Islam, therefore, offers a strong rationale for treating any type of work as an honourable task and the perfection of work as the most blessed action by God.

From all the philosophical ideas behind ethics, it is clear that we cannot divorce ethics in our economic activities since issues of profit motive mostly drive businesses to indulge in certain misconducts such as trading sub-standard products, abnormal profiteering, and falsification of financial performances among others which are regarded as unethical. So long as these states of affairs continue to exist, ethics comes into play. Ethics is even more important in the sense that the organization is made up of individuals with different moral and ethical backgrounds and values which sometimes conflict with issues on the job. In view of the need for business ethics, several ethical theories have been developed helping us to; first of all identify the moral considerations or reason that constitute dilemmas, secondly, provide a more precise sense of what kind of information are relevant to solving moral dilemmas and thirdly, to offer ways to rank relevant moral consideration in order of importance and thereby provide a guidance in solving moral problems. That notwithstanding, Adam Smith, in the *Wealth of the Nations* (1776), indicated that businessmen are “an order of men, whose interest is never the same with that of the public, who have generally an interest to deceive and even to oppress the public and who accordingly have, upon many occasions, both deceived and oppressed it” (quoted in Koontz et al., 1980, p. 31). Balancing ethics and business, in most cases may result in countervailing demands between the realities of competitive business and ideal ethical demands. In other words, the trader would be caught in an ethical dilemma.

In an era where there is an increased and renewed emphasis on teaching and learning business ethics, the highly pertinent question being raised is the role of faith and religious beliefs on business practices. Do religious beliefs help produce more ethical organizations and consumers? The Kumasi Central market shelters traders from all walks of life, religious faith and other socio-cultural factors. A study carried out by Yeboah-Assiamah (2014) revealed that traders in the Kumasi Market do have fair idea of Islamic Work Ethic. The study revealed that women understand IWE to include sincerity, honesty, humility, fairness in pricing, truthfulness, love for customers and fellow traders. With the ideal Islamic teachings and practices of fair play, comradeship, empathy and avoidance of cheating as well as unethical behaviours in one’s trading activities, it is quintessential to investigate how these teachings influence the activities of practitioners or Muslim traders. However, it appears there have been few empirical studies to investigate the realities on the ground or how ethics teachings among Muslim traders influence their day-to-day marketing or business activities. A major question that remains unanswered is: what are the key implications of knowledge of the ethical teachings on trading behaviours of Muslim Market women? (see Yeboah-Assiamah, 2014). This study, therefore, assesses how Islam business ethics and practices influence the trading activities of Muslim women in the Kumasi Central Market.

2. Theoretical Framework and Literature review

2.1 Consequential theory: Egoism

In the field of social science, theories are mainly constructed to help appreciate, explicate and predict social behaviours and phenomenon. A theory is an interrelated set of constructs formed into propositions that specify the relationship among variables and it might appear in a study as an argument, a discussion or rationale which

helps to explain phenomenon which occurs in the world (Cresswell, 2009, p. 51). This definition posits that theories are embodiments of knowledge that seek to offer explanation and understanding of a phenomenon or an observation. By implication, a theoretical framework refers to the theory or theories that serve(s) as the foundation for an empirical study.

The egoism theory within consequential theory of ethics underpinned this study. Consequential theorists contend that the moral rightness of an action can be determined simply by assessing its outcomes. If the consequences are good, the act is right; if bad the act is wrong. Egoism is an aspect of consequentialism which focuses on the consequences of behaviors on the self as opposed to others (Tsalikis & Fritzche, 1989). Egoism is a moral act which promotes the individual's best long-term interests. Ethical egoism states that you should always act so that your actions produce what is in your own best long-term interests. Personal egoism states that an individual should always act in his or her own best long-term interests, but that does not say how others should act.

Applying this theory to the study, we argue that though there are Islamic teachings and standards that ideally should guide the conduct of women traders in the Kumasi Central Market; each individual trader seeking to achieve their self interest may defy the Islamic teachings. When individuals are unduly motivated by the pursuit of self interest, they tend to ignore the welfare of the social good or what happens to others. Individual traders, would therefore, sell at exorbitant prices, engage in hoarding, sell fake products if it will enhance their profit margins. Though the theory of egoism is not to be on the offensive, individuals tend to misapply it, unscrupulous love for the self at the detriment of ones neighbor and the general good ushers us into a regime of each one pursuing selfish agenda without recourse to ethical teachings and standards.

2.2 Trade Ethics and Religion

Helbe (2006) argues that beside individual differences between people, culture is the main driving force that separates humans into groups. Out of the many elements that define culture only two are readily observable: language and religion. The author argues that Religion may even be more influential for the human behaviour and suggest that one would not be far from right to conjecture that religious beliefs also impact economic exchange within and between individuals.

The concept of ethics does not have a single definition but has been generally accepted that it relates to an individual's conscience by which one is directed to reach fair decision on the basis of organizational values. Philosophically, ethics directs and guide all individuals including traders to make the right decisions by distinguishing between right and wrong. Put differently, ethics is about standards of behaviour that tell us how human beings ought to act in the many situations in which they find themselves as: friends; Parents; Children; Citizens; Business people; Teachers; Professionals; Politicians; traders and so on.

According to Josephson (1989), ethics refers to "system or code of conduct based on universal moral duties and obligations which indicate how one should behave; it deals with the ability to distinguish good from evil, right from wrong and propriety from impropriety". It is a body of principles or standards of human conduct that govern the behaviour of individuals and groups.

Though ethics is not about religion, and of course not the same as morality, there appears to be inter-linkages and relationships between these concepts. Religion and religious practices or values of individuals to a greater extent have influence on their ethical standards. Each religion has their codes and teachings which serve as points of reflection or mental frame that directs the ethical conduct or how people even carry out their trading activities.

Religion and spirituality may have a place in the discussion of ethical decision making (Fort, 1996, 1997; Kennedy & Lawton, 1998). According to The Columbia Encyclopedia (2004), religion can be defined as a shared code of behavior for a group through which individuals can judge their actions as correct or incorrect with a perceived correct devotion to a higher power. There is some evidence that those with religious convictions may behave more ethically (Siu, Dickinson, & Lee, 2000). Weston (2001) posited that religion offers moral training to people that may not obtain such knowledge elsewhere. However, he also noted that religious followers can become dogmatic and close-minded by not exercising their own powers of analysis and decision. Resulting dogmatic behavior may push one to extremes when making ethical decisions. On the other hand, open-minded religious people may be able to exercise a greater analysis of an ethical situation based on their religious moral training. In a study of 850 students from one private, religiously affiliated university and one public university, participants showed a strong relationship between religion and ethical decision making, while taking a religion or ethics class had little relationship to ethical awareness (Conroy & Emerson, 2004).

2.3 Unethical Acts that should be avoided by Muslim Traders (Haram)

Through the teachings of Prophet Mohammed (S.A.W) and the Hadith; several principles and cautions have been

given to Muslims who engage in trading or economic activities. These guide individuals who practice the Islam Religion on how to carry out ethical business activities.

Abnormal profiteering

In addition, Islam teaches its followers not to engage in abnormal profiteering; an important reference to profit maximization not being the ultimate goal of trade in Islam is made very clear in Surah 18:46 that:

“Wealth and sons are allurements of the life of this world; But the things that endure, good deeds, are the best in the sight of your Lord, as rewards, and best as the foundation for hopes.”

Islam does not reject profits or trade and does not aim to remove all differences in income and wealth that may result in various social and economic classes. However, profit making should be reasonable and must not be a deliberate effort to abuse customers and extort their moneys.

No fraud principle and cheating

Islamic traders are admonished to avoid cheating also not to engage in deceitful acts. This means they ought to remain faithful in contracts and should be open and transparent. This means traders should be truthful in all their trading activities and strive to avoid fraud and dishonesty in business. The Prophet (P.B.U.H) is reported to have said, “When a sale is held, say, there’s no cheating”

Oath taking and Making of oaths

Whilst business people or traders usually engage in oath taking to convince their customers or clients, Muslims are admonished to refrain from such oath activities. Even if that is the only means to convince customers, it should be avoided by Muslims. Sellers must avoid making too many oaths when selling merchandise. The Prophet (P.B.U.H) is reported to have said, “Be careful of excessive oaths in a sale. Though it finds markets, it reduces abundance.”

Monopolies/ Hoarding and artificial shortage

Monopolies involve a process whereby there exists only one individual or company engaged in the sale or production of a service or product. In most cases, monopolies are artificially created to exploit the customers. This is done by individuals to control the market and everybody in order to make abnormal profits at any point in time they wish to. Muslims are advised not to engage in monopoly but open up to fair competition so that there is no tendency to cheat the ordinary people. The Prophet (P.B.U.H) forbade monopolies and cautions that “whoever monopolizes is a sinner.” Hoarding merchandise in order to increase the prices is forbidden and should be discouraged by all Muslim traders of good standing.

Honesty and avoiding deceit of customers

Prophet Muhammad (P.B.U.H) has stressed the importance of honesty in most of his sermons, saying, “Remember, there is no faith in him who is not trustworthy; there is no place for him in religion who cares not for his pledged word or promise. He (PBUH) also said, “The signs of a hypocrite are three, when he speaks, he is false, when he promises, he fails; and when he is trusted, he plays false.” Condemning those who cheat in business, Prophet Mohammad (PBUH) cautions that, “He who cheats is not of us. Deceitfulness and fraud are things that lead one to Hell”. Once, Prophet Muhammad (P.B.U.H) came upon a heap of corn in the market of Madinah and thrust his hand onto it. His fingers felt damp. On being asked, the trader replied that rain had fallen upon it. The Prophet (P.B.U.H) observed, “Why did you not then keep (the wet portion of) it above the dry corn, so that men may see it? He, who deceives, is not one of us.” Thus traders who deceive by showing to customers a false sample or by concealing from them the defects of the product they are selling are not true Muslims in the judgment of Allah. Prophet Muhammad (P.B.U.H) said, “The seller must explain to the buyer the defects, if any, in the quality of the product offered for sale. Should this not be done, the seller will permanently be caught in the Wrath of Allah. “In short, all manner of deceit and dishonesty in business is prohibited in Islam. The Holy Prophet has expressed his strong dislike for those who do so.

Bribery in business transactions

Bribery and usury, although might be practiced by mutual consent and agreement, are totally prohibited and forbidden. Those who are guilty of them have been condemned by Allah and His Prophet (P.B.U.H). Prophet Muhammad (P.B.U.H) said, “The curse of Allah rests on him who offers loan on usurious terms, and on him who receives, and on those who are witnesses to the transaction, and on the writer who writes the deed thereof.” Prophet Muhammad (P.B.U.H) said, “If a person made a recommendation for anyone in a just manner and gratified party gave him something as a gift (in return for it) and he accepted it, then he committed a grave error

(meaning that it, too, is a form of bribery).”

Forbidden products, goods and services (*Haram*)

Though the market looks quite open with various items being transacted, Muslims have been cautioned not to engage in every trading activity. Typical items to be avoided by Muslims are referred to as *Haram*. Transaction of forbidden (*Haram*) items, such as intoxicants, is forbidden. Even if that is what will make people get adequate profit, it should not be encouraged among Muslim traders. It will be weird to identify a Muslim engaging in the trading or selling of pig even if that is the most profitable business in town.

Mutual consent

Business or trading activities should be seen as a mutual consent involving two parties who at the end of the day agree on an issue or price. The trader or buyer should not attempt to cheat the other partner but there should be an attempt to end up in a win-win situation. Mutual consent is necessary and the Prophet (P.B.U.H) provides that, “The sale is complete when the two involved depart with mutual consent.” Muslims should be strict in regard to weights and measures. The Prophet (P.B.U.H) said, “When people cheat in weight and measures, their provision is cut off from them.” He told the owners of measures and weights, “You have been entrusted with affairs over which some nations before you were destroyed.”

2.4 Five Axioms of Islamic Ethical Philosophy

Haykal (1976), provides that property is strongly protected in Islamic law. The punishment for theft is very severe. In his farewell pilgrimage, the Prophet said to the assembled pilgrims that “O Men, your lives and your property shall be inviolate until you meet your Lord. The safety of your lives and of your property shall be as inviolate as this holy day and holy month” (p. 486). Cheating a customer or trading partner in itself is just like stealing and it is highly unacceptable in Islam. “Learn that every Muslim is a brother to every Muslim and that Muslims constitute one brotherhood. Nothing shall be legitimate to a Muslim which belongs to a fellow Muslim unless it was given freely and willingly. Do not therefore, do injustice to your own selves” (Haykal 1976, p.487). In order to avoid unethical acts or trading activities as illustrated above; the author provides five axioms that govern Islamic ethics. These principles tend to guide Muslims, especially Islamic traders so as to be ethical, truthful and empathetic in their dealings with the customers or other traders.

1. Unity (related to the concept of Tawhid or oneness of God): This explains that Muslim businesses are not to discriminate among employees, suppliers, buyers, or any other stake-holder on the basis of race, color, sex or religion. One of the supporting Surahs (49:13) referenced in this case is:

“O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that you may know each other (not that you may despise each other). Verily the most honoured of you in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things).” (see also Qur’an 49:13).

2. Equilibrium (related to the concept of ‘adl or justice): Similarly, the concept of equilibrium is put in context for the businesses both figuratively and literally. Figuratively, equilibrium relates to the all-embracing harmony in the universe and is also seen as a dynamic characteristic for each Muslim to strive for. An *ayah* on those “who will be rewarded with the highest place in heaven” is referenced as follows:

“Those who, when they spend, are not extravagant and not niggardly, but hold a just (balance) between those two extremes;” (Surah 25:67-68)

“Give full measure and do not be of those who cause loss [to others]. And weigh with an even [honest] balance” (Qur’an 26:181-182)

This principle should also have implications for fair trade and fair pricing; Muslims should not be engaged in unfair pricing and cheating of customers or trade partners. Ensuring equilibrium in all aspects of life should be a hallmark of a true Muslim. Allah cautions vociferously that:

“Woe to those who give less (than due). Who, when they take a measure from people (as buyers), they take in full. But if they give by measure or by weight (as sellers), they cause loss (to others by giving less than due). Do they not think that they will be resurrected? For a momentous Day (the Day of Judgment); the Day when mankind will stand before the Lord of the worlds?” [Qur’an, 83: 1-6]

3. **Free will** (to a certain degree, man has been granted the free will to steer his/her own life as God's vicegerent on earth). Allah has given individuals the free will to act in all times but they are enjoined that every decision they make should be made in glorification of their maker. Muslims are guided that though they have free will to act, their lives and actions holistically should be seen as good in the sight of Allah.

Islam suggests a unity between all aspects of human livings on earth as they all come under the jurisdiction of Allah. To compartmentalize life into religious and secular, spiritual and mundane is contrary to the essence of Tawheed.

"O you who believe! Enter into Islam wholeheartedly; and follow not the footsteps of the Evil One; For he is to you an avowed enemy." Qur'an 2:208

4. **Responsibility (accountability for one's actions):** Any actions that are taken by Muslims, they are warned that they will be held answerable for whatever they did or failed to do.

"But seek with the (wealth) which Allah has bestowed on thee, the Home of the Hereafter, nor forget thy portion in this world; but do thou good as Allah has been good to thee and seek not (occasions for) mischief in the land: for Allah loves not those who do mischief." Qur'an 28:77.

5. **Benevolence:** Muslims are enjoined to have compassion for their fellow Muslim and non-Muslim counterparts and to exhibit kindness towards all individuals. Being benevolent should instruct Muslim traders to love their suppliers, customers, sellers and all individuals and organizations in value chain.

The Prophet forbade also the practice where a town dweller withhold and store foodstuff that belongs to an desert dweller, wait until the price goes up [possibly due to this artificial shortage], then he sells that foodstuff [and thus get a higher commission] for his services. (Khan, Vol. 3, Hadeeth # 350, pp.197-198)

"Anyone who cheat us is not of us" (Abdul-Baqi) .. " He who monopolizes is sinful" (Hadeeth # 2154, p.728) "Whoever monopolizes foodstuff for forty days, he has dissociated himself from Allah and Allah has dissociated Himself from him" (Quoted in Al-Qaradawi)

2.5 Muslim women's participation in economic activities

Literature pertaining to equality and the contributions made by Muslim women in trade and commerce suggest that Muslim women appear to be marginalized in many parts of the world not excluding Ghana. According to Hasyim (2006), equality within Islam does not exist or work in daily practical life. Certain Islamic discourses also promote slogans that are against efforts to empower women, certain groups of people asserting Islam's rejection of equality between men and women, Islamic fundamentalism being an example of such Groups (Haysim, 2006). This point has been noted by White as far back as 1978 that "In comparison with other major culture areas, the Muslim majority countries of the world have low rate of reported economic activity by women, low female literacy at all levels". The author further notes that illiteracy; ignorance, male domination and traditional beliefs have been stumbling blocks to the progress of the Muslim women in India (White, 1978).

However, Muslim women are not doing very badly in terms of trade and commerce. Some of them do engage and succeed in economic and trading activities. A study carried out by Hussain (1998), on attitude and aspirations of Muslim women towards employment in Darbhanga, India found out that the Muslim women, though comparatively less in number, are entering into different fields of employment in spite of social hindrances. Most of the women under study have negated the idea of women working outside home in any gainful or respectful job as un-Islamic. The women emphasized that when they go out for work they must not put such dress which reveals their charm. The respondent felt that in today's socio-economic situation women should help their husbands economically, socially and emotionally in running the family and for providing better education to children (Hussain, 1998). However, the ability of Muslim women to help their homes through economic activities depend on the prevailing social factors. A study based on a sample from Pakistan's Punjab Province and from two Indian states of Uttar Pradesh and Tamil Nadu, indicate that women's autonomy—in terms of decision making, mobility, freedom from threatening relations with husband, and access to and control over economic resources is highly constrained and go a long way to determine their involvement and success in economic or trading ventures.

3. Methodology

The study adopted the case study design within qualitative research in assessing trade ethics among Muslim traders in the Kumasi Central Market and how activities of these women conform or deviate from the realities. The qualitative paradigm was deemed appropriate for the study because the approach enabled the researcher to

have an in-depth interaction with participants which led to a detailed understanding of the phenomenon under discussion. Qualitative research involves the use of soft data in the form of gestures, impressions, symbols of the respondents (Neuman, 2007). The researcher combined the purposive and simple random sampling techniques to select respondents for the study.

Initially, (19) respondents were selected for the study. The distribution of the respondents was as follows: twelve (12) Muslim Women traders (4 wholesalers, 4 retailers, 4 hawkers) in the Kumasi Central Market. This was to enable the variations or otherwise in how Islamic ethical standards reflect the trading activities of all categories of traders. Again, five (5) regular customers of the Muslim women traders were selected for the study and finally two (2) Muslim leaders or Imams were selected for the study. The main instrument of data collection was through the use of in-depth interviews. This instrument was deemed appropriate because it afforded the researcher an opportunity to interact face-to-face with respondents and it also allowed for detailed responses to be obtained through follow-up questions that allowed for clearer and detailed responses from participants. All interview sessions were facilitated by a well designed interview guide and all proceedings of the interviews were audio-recorded; after each interview the proceedings were replayed aloud; the interviews were transcribed and typed into word format. The typed data was subjected to a thorough content analysis. The analysis involved a description and interpretation of data in the form of narratives, including direct quotations from the interviewees. Later, the researcher carried out a survey of one-hundred and eighty nine (189) women traders in the Kumasi Central Market to assess how Islam ethical teachings reflect lives of Islamic women. A structured questionnaire was distributed to randomly selected traders in the market.

4. Findings and discussions

4.1 *How Islam trade ethics shape behaviour of Muslim women traders*

The objective of the study was to assess the effect of Islam trade ethics or Islam teachings on the trading behaviour of Muslim women in the Kumasi Central Market. In other words, how do the understandings of the women regarding Islam trade ethics influence their trading activities in the market?

In the in-depth interviews with the nineteen (19) respondents selected for the study, only four (4) of these representing 21% opined that women traders abide by Islam teachings on trade ethics. One of these four respondents argued that:

The principles help us to do genuine business, we take decision with the teachings in mind and they help in the smooth running of the business.

Ideally, Prophet Muhammad instructs Muslims to ensure that all their actions should be done as a worship of Allah. The Qur'an obliges Muslims to tie their Iman (faith) to their actions and the practitioners should view *'faith and righteous deeds as inseparable aspects of a true Muslim. The Prophet (S.A.W.) was more unequivocal when he directed that "there is no faith for one who lacks honesty"* (Al-Gazali, 1970, cited in Badavi)

The respondent however, does not see any fundamental difference between Muslim traders and other traders. She argued that whilst they abide by Islamic ethical teachings, they are however not too different from other traders. This suggests that the Islamic principles are not really followed to cause a fundamental difference between Muslim traders and non-Muslim traders.

The remaining fifteen (15) respondents representing 79% argued that traders do not abide by the Islamic principles. This suggests that even though people are aware of the Quran teachings regarding ethics, they hardly incorporate these in their business activities. Even the four who answered in the affirmative claimed they rather follow but were not sure others would follow which may suggest they did not want to point their left hand to themselves. The Muslim Imam bemoaned the growing degeneration of ethics among traders and further argued that Muslims are not different in any way. He submitted that:

i personally i do not see how ethics influences Muslims business women, they don't follow them so there is no influence... not really, looking at their attitude in the market they don't... they are not different... if they would abide, they would have been different in terms of fairness, good pricing and honesty.

The Qur'an instructs that "whoever believes in Allah and the (life) hereafter, let him be hospitable to his guest, and whoever believes in Allah and the [life] hereafter, let him not hurt his neighbour, and whoever believes in Allah and the (life) hereafter, let him say something beneficial or remain quite" (Khan, 1981)

In a survey of 189 women traders in the Kumasi Central Market, the findings confirm the interviews that were held with participants early on. Respondents were asked whether they think the teachings of Islam sets Muslim

women traders apart from their other colleagues in the Kumasi Central Market. The findings of the survey have been represented in the table below.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	154	81.5	81.5	81.5
	Yes	18	9.5	9.5	91.0
	i don't know	11	5.8	5.8	96.8
	no response	6	3.2	3.2	100.0
	Total	189	100.0	100.0	

Fig 1: Do ethical teachings transcend into trading behaviour of Muslim traders?

Source: Field Survey, 2014

The table above suggests that whilst 18 respondents representing 9.5% believe that Islamic teachings on work ethics translates or reflects into the trading habits and behaviours of Muslim market women in the Kumasi Central Market, an overwhelming majority of 154, representing 81.5% however, answered with reservations, they answered that the teachings do not reflect in the trading habits of the traders. They maintained that there is no difference between Islam women traders; they all do the same things in the market.

Respondents bemoaned the moral degeneration of all traders and maintained that all traders appear the same; and if Muslim women were to be sincere to their ethical teachings, they should at least be different and not be moved by pleasures and profits of unethical trading activities. This argument finds place in Surah 18:46 which states that “wealth and sons are allurements of the life of this world; but the things that endure, good deeds, are the best in the sight of your Allah, as rewards, and best as the foundation for hopes.”

Muslims are enjoined by the Quran and Hadith to set themselves apart in their economic activities. The Holy Prophet Muhammad (S.A.W.) is reported to have said in the Hadith that, a well-meaning Muslim is the brother of a Muslim and therefore not permissible for a Muslim to sell a commodity that contains some defect in it except that he describes that (defect) the buyer). This suggests that honesty should be the hallmark of Muslim traders; honesty and loyalty should not be sacrificed in the name of profit as the latter will not please Allah. Prophet Muhammad instructs that acts of worship should serve as as “practical drills” on moral behaviour. Individuals who profess to be true Muslims and act contrary in their workplace worry themselves in vain because Allah will reject them. Prophet Muhammad cautions that:

“There may someone who gains nothing from his fasting except for hunger and there may be someone who gains nothing from his night prayers except for staying up late(Hadith #1690 cited in Abdul-Baqi) “... anyone who does not desist from falsehood in words and deeds, Allah has no need for him/her to abstain from food and drink” (Hadeeth # 1689, p.539)

In the marketplace or world of work, we do expect Muslim counterparts to be very ethical because the Religion entails a lot of trade principles which are more or less tied to true worship of Allah. The Holy Prophet, perhaps, as a merchant spent quality time providing principles for Muslims who profess trade and work. He instructed that in trading,

“the buyer and the seller have the option (to cancel or confirm the bargain. And if they spoke the truth and made clear (the defects of the goods), then they would be blessed in their bargain. And if they told lies and hid some defects, their bargain would be deprived of Allah's blessing” (Khan)

4.2 Challenges Muslim women go through in an attempt to strictly follow such Islamic ethical teachings

The final object of the study was to identify the constraints that prevent Muslim women from abiding by Islamic ethical teachings. In other words, it was to find out the challenges that obstruct Muslim women traders from abiding by what the prophet Muhammad had told them about trading activities and behaviour. Respondents mentioned several impediments that prevent a lot of the traders from behaving ethically even though they are aware of these requirements and ideals. Some of the challenges that emerged from the study are: Economic difficulties, family pressure, ignorance, family problems, ignorance, greed, individual differences, economic problems, disregard for the teachings and emulation of others bad behaviour.

Economic difficulties/family pressure or greed?

Economic difficulties and family survival emerged as a major cause of the deterioration of ethics among Muslim traders in the Kumasi Central market. Respondents argued that times are bad and it takes tactfulness for individuals to make a living or to perish. However, some of the respondents were of the view that economic difficulties could not be cited a major cause. A respondent argued that people are not ethical because of greed and lust for money which is prevalent among Muslim traders in Ghana because the enforcement of ethics appears weak here. The Imam submitted that:

“People are not ethical because of lack of seriousness, greed and because the sharia law doesn’t operate in Ghana”.

Ignorance

Ignorance emerged as a challenge that affects ethics among Muslim women in the Central Market. Some of the traders opined that they are not very well aware of what Islamic specifically requires of them as traders. A lot of the people used their own common sense and worldly view to assume what is required of them; what is problematic is that people may not know the actual requirements and implications of any of such actions or inactions. In situations where people use their own intuitions to do good, the little that they do, they perceive they have reached self actualization and become complacent.

5. Conclusions and Recommendations

Though respondents appear to be conversant with Islam ideals and trade principles, it does not necessarily influence their trade habits. A greater majority of respondents representing 79% in the interview sessions as well as 81.5% in the survey believed that Islamic ethical teachings do not reflect the behaviour and attitude of Islam women traders in the Kumasi Central Market. This suggests that whilst people or traders appear to know and profess the ideals, they do not go by them but join their fellow market women in any kind of prevailing practice. This suggests that, the ideals do not reflect the practices or lives of Islam women traders. In other words, in reality, Muslim women traders do not abide by Islam trade principles and their trading habits are not anything different from their colleague traders from other faiths or traditions.

A major observation is that the main challenges that affect women traders in their attempt to follow the Ideal Muslim practices include: Economic difficulties, family pressure, ignorance, family problems, greed, individual differences, economic problems, disregard for the teachings and emulation of others bad behaviour. The absence of strict enforcement of Islamic laws (Shariah) was cited as a key challenge that affects adherence to Islam ethics. The study, therefore, concludes that, issues of economic hardships and poverty, lust for money and greed are the main factors that cause Muslim traders to deviate from the ideals. In other words, realities of the time and the world have forced Muslim women traders to jettison their Islamic values and principles and to emulate their colleagues who are non-Muslims to engage in *haram* activities and behaviours.

From the findings and conclusions drawn above, and in order to make the realities match with the ideals, this study makes the following recommendations to enable Muslim women traders abide by the Islamic ideals.

A major recommendation this study makes is to enhance the training and education of Muslim Women on the accepted trading ethics and standards accepted by Islam. Seeking knowledge is a mandatory duty on every Muslim.” “Whoever pursues a way in search for knowledge, Allah will make an easy way for him/her to paradise. (cited in Badawi....). Traders should be educated on the acceptable Islamic standards and should be taught the consequences of not abiding by these standards. This should take a process of working on the conscience of individuals to have the “fear” of Allah and the desire for His blessings in this life and in the life hereafter. This would make market traders cherish teachings of Allah and Prophet Muhammad and do good to all manner of people at the workplace or market. They should be introduced to the Qu’ranic admonition that every soul will be compensated for what it earned, and they will not be wronged ‘i.e. treated unjustly’ (Qur’an, 2:28)

Again, the study recommends the formation of women groups so that they could invite their religious leaders to encourage and assist them through seminar. Through this, religious control could be exerted effectively so that Imams and Muslim leaders could inspire their followers from time to time. They are to tell the followers that Allah would not spare people who do not do His will at the marketplace. They should be cautioned that Allah detests the disobedient servant or trader; this is clear in the Qu’ran 7:179 that “many are the Jinns and mankind We have made for Hell. They have hearts wherewith they understand not, eyes wherewith they see not and ears wherewith they hear not. They are like cattle, nay more misguided; for they are heedless (of warning).”

At the individual level, it is expected that people or Muslim women traders should abide by these standards and ideals preached by Prophet Mohammed. They should be reminded of the importance of the principles and the consequence thereof. Obedience to Allah is better than fasting and even prayers... "Anyone who does not desist from falsehood in words and deeds, Allah has no need for him/her to abstain from food and drink" (Hadeeth # 1689, p.539 cited in Badavi, 2001)

A final recommendation involves social control which calls for an integrated process where brethren teaches brethren and to serve as watch on one another. Muslim and non-Muslim traders in the market should be each other's keeper. Again, state institutions and District Assemblies have a role to ensure that unethical practices that appear injurious to society and individuals are checked. For instance, concealing information on expired products, hoarding among others defy state laws which should be monitored and corrected by bringing perpetrators to book to deter other individuals.

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