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Islamic Work Ethics and Economic Development in Islamic Countries: Bridging Between Theory and Reality

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Abstract: The issue work ethic and religion become popular when Max Weber developed a theory on Protestant Work Ethics (PWE) which seems later is able to reinforce the Western economy through its capitalism ideology. In his work, Weber claimed that only the Protestant Christian could accelerate and boost up the economy while none of the eastern religions including Islam would be able to do so. Although many scholars have refused the claim, the backwardness of many Islamic states, ethically and economically, has risen the question about the teaching of Islamic religion on work activities. Therefore, this paper aims to explore the concept of work ethics from an Islamic perspective. In specific, it intends to extract the concept, principle, dimension and values of Islamic Work Ethics (IWE) to be operationalized into daily practices. It revealed that many Quranic verses and Hadiths have directly and indirectly discussed the concept of work ethics in Islam. If properly operationalized, it can bridge the gap between the theory of IWE and the realities of economic development in Islamic states. Adherence to it will influence the economic development in Islamic countries that brings virtuous worldly life (*al-falah fi al-dunya*), as well as preparing for the success of afterlife (*al-falah fi al-akhirah*).

Keywords: *islamic work ethics, economic development, islamic countries*

A. Introduction

The integration of religious elements into the topic of work ethic was popularized by Max Weber (1930) through his seminal essay. His ideas and theories were further developed in the field of social psychology which was closely related to the ideals of Protestantism and capitalism (Furnham, 1984); it was later known as the Protestant Work Ethics (PWE). In the essay, Weber claimed that only the Protestant Christian could accelerate and boost up the economy while none of the eastern religions including Islam were able to do so. Weber's stance was proven through the link between the PWE and the growth of capitalism, which was instrumented in increasing the earnings of the Western society (Lim & Lay, 2003; Rizk, 2008), especially the

economic growth of America in the early period.

Despite many Western scholars have refused this claim, it raised questions about the comprehensiveness and inclusiveness of Islamic teaching, as the way of life. In order to counter the claim, Islamic scholars provided more accurate evidences to reject Weber's assertion. Naqvi (1981) and Nasr (1984), for instance, were among the first Islamic scholars in the 1980's era who worked on this issue. Later in the late 1980's, Ali (1988) developed a scale in measuring the Islamic Work Ethics (IWE) to counter Weber's premise. Ali's scale was then utilized by many researchers around the globe to measure the IWE in different research settings (A. J. Ali & Al-Kazemi, 2007; A. J. Ali & Al-Owaihah, 2008; Mohamed,

Karim, & Hussein, 2010; Rahman, Muhamad, & Othman, 2008; Yousef, 2000a, 2000b; Zainol, 2009).

However, though many researches have proven the capability of the IWE in boosting the economy, the realities of Islamic countries¹ shows different facts. Most of the Islamic countries are still economically underdeveloped. A sequence of study conducted by Askari and Rehman has exposed that Islamic countries are not as Islamic in their practices as one might expect (Askari & Rehman, 2013; 2010a, 2010b). In fact, for centuries, the Muslim world has been in state pervasive decadence. Consequently, in addition to the economic backwardness, Muslim states are still suffering from low human development, high corruption level, high potential of money laundering, low educational achievements, poor health conditions, high unemployment rate, less human security, and less connected to the world.

Relying on the PWE is not a solution for the Islamic countries to overcome the backwardness issues. The effectiveness of PWE in a long term has been questioned after the series of economic and monetary crises in the West during the past years. Even though PWE appeared capable of improving the productivity of the Western economy in the decades, its materialistic nature and low emphasized towards humanistic values have led to an increase in ethical chaos, growth of corruption and exploitation of the weak unabated materialism, pollution and widespread immorality and destruction of social fabric of the family (Ahmad & Owoyemi, 2012). Consequently, the PWE began to disintegrate with its key elements slowly disappearing from modern Western society (Malanga, 2009). Over the years, many evidences have exposed the failure of its long-term implementation in organizations. The collapse of the Western giant's businesses such as Enron, WorldCom, and Lehman Brothers were some examples of the failure.

Thus, Muslims have to admit their mistakes and percolate the Islamic teachings

down well into practices. Islam as a comprehensive religion and a complete way of life offers solution for the ethical chaotic situation. The primary sources of Islamic teaching, the Quran and Hadith, provide guidance to Muslims and all societies to achieve higher level of work accomplishment ethically and economically (*Noble Quran*, 1999). The problem is the operationalization of the teaching is mostly applicable within the Islamic banking and finance institutions only due to their readiness in the structural and institutional application. This problem has been identified by Asutay a few years earlier (Asutay, 2009). Therefore, this study intends to operationalize the Islamic ethical concept in a broader use to bridge the work ethics theory and the realities of economic development in Islamic countries.

B. Methodology

This paper asserts that piecemeal solutions, as in the case of Islamic banking, will not be able to provide a solution to the development needs of Muslim societies and communities. In regard to the aforementioned, this paper will explore the concept of work ethics from an Islamic perspective. In specific, it intends to extract the principle, dimension and values of Islamic Work Ethics (IWE) from the core of Islamic teaching to be operationalized into the real world. Therefore, to carry out the research, the discussion in this paper will be divided into several parts. The first part discusses the economic development and its realities in Islamic countries. The second part focuses on finding the viewpoint of Islamic ethics on work. It then extracts the dimensions and values of IWE and continues with the depiction of a cyclic model. This research is conducted mostly using qualitative approach using secondary data from the Quran and Hadith, World Bank, International Monetary Fund (IMF), Islamic Development Bank (IDB), and United Nations Development Programme (UNDP).

C. The Economic Development

The discussion of economic development in this paper is not merely intended to present the economic problems, but also the whole

predominantly Muslim states.

¹ The member of the Organization of Islamic Cooperation (OIC) that comprises 57 states, which 49 of them are

concept of economic development as it was explained by scholars in numerous literatures. Economic development is defined as the process by which a nation improves the economic, political, and social well-being of its people (O'Sullivan & Sheffrin, 2005). According to Sen (1983), it has a very close relationship with the term of 'economic growth'. Whereas, the economic development is a policy intervention endeavor with aims of improving the economic and social well-being of people, economic growth is a phenomenon of market productivity and rise in Gross Domestic Product (GDP). Thus, it can be pointed out that the economic growth is one aspect of the economic development process (Sen, 1983).

Economics development in Islam may be defined as a balanced and sustained improvement in the material and non-material well-being of man, and development as a multi-dimensional process which involves improvement of human welfare through advancement, reorganization, and reorientation of entire economic and social system in accordance with the norms and values of Islam (Sadeq, 1987). The concept of development in Islam has three dimensions: (1) individual self-development called *rushd* that specifies a dynamic process in the growth of the individual toward perfection, (2) the physical development of the earth called *isti'mar* that specifies the utilization of natural resources to develop the earth to provide for the material needs of the individual and all of humanity, and (3) the development of the human collectivity, which includes both, refers to the progress of the human collectivity toward full integration and unity. Fundamental to all three is the belief that the Supreme Creator has provided the ways and means to facilitate the achievement of all three dimensions of development (Askari, Iqbal, Krichene, & Mirakhor, 2014). Thus, based on the above explanation, the discussion of economic development in this paper includes economic growth, human development, corruption index, potential of money laundering, educational achievement, health condition, work and employment, human security, and the global integration. These

criteria are adopted from development measurers developed by the UNDP.

D. Realities of Economic Development in Islamic Countries

Foregoing discussion demonstrates the significant need for work ethical guidelines in Islamic point of view that can bridge the theory with the reality. In addition, the need of the guidelines is also driven by unscrupulous reputation of Islamic countries in general. For many years, they have been criticized for their economic backwardness and high levels of unethical conducts that resulted in several negative outcomes. The following sections show the realities of economic development in the Islamic countries.

1. Economic Backwardness

According to World Bank database, up to 2017, the U.S. is still the world's biggest economy which covers 24.3% or almost a quarter of global Gross Domestic Product (GDP). China and Japan follow in second and third places by 14.8% and 4.5% consecutively. Among the top ten ranking of the world biggest economy, none of them are Islamic countries. Among the Islamic countries, the biggest economy is Indonesia (16th) that shares 1.16%, Turkey (18th) shares 0.97%, Saudi Arabia (20th) shares 0.87%, and Iran (26th) shares 0.57% (World Bank, 2017). In total, the percentage of economy of all Islamic countries shared only 9.17%, a relatively little to the global economy. The US economy dominates the total GDPs and comfortably puts them ahead of other countries, especially the Islamic countries. Therefore, the Islamic countries still have many homework to do in order to overcome the economic backwardness.

2. Low Human Development

Over decades, the world has witnessed a remarkable growth in human development. People now can live longer and children are more in school. In addition, more people have access to basic social services. Despite of its progress, human development has been uneven, mainly in developing countries where most of the Islamic countries are categorized. Thus, human deprivations persist, particularly in these particular countries. In fact, many groups, communities, societies and people have been left out. Some have achieved only the basics of human development, and some

not even that. The UNDP report in 2016 revealed the global Human Development Index (HDI)² rank puts Norway on the top of the 'very high human development' category. Among 51 countries that include in the category, only six of them (11.76%) were Islamic countries. The highest rank for the Islamic countries was Brunei Darussalam (30th), followed by Qatar (33rd), Saudi Arabia (38th), United Arab Emirates (42nd), Bahrain (47th), and Kuwait (51st) (UNDP, 2016). Meanwhile, for the 'high human development', and 'medium human development' categories, the Islamic countries shared 27.8% and 27.5% consecutively. The Islamic countries dominated the list within the category of 'low high human development' by 57.5%.

3. High Corruption Level

Another unethical reality that can be observed in Islamic countries is a high number of corruption. In an index that published by Transparency International shows that majority of Islamic countries receive relatively low score of corruption perceptions index (Transparency International, 2018). The index ranks 180 countries and territories by their perceived levels of public sector corruption according to experts and businesspeople. It uses a scale of 0 to 100, where 0 is highly corrupt and 100 is very clean. According to the index, New Zealand is very clean country in term of corruption (score 89), while Somalia (one of the Islamic country) is a highly corrupt country (score 9). Most of Islamic countries only ranked in the lower middle on the index.

4. High Potential of Money Laundering

Financial Action Task Force (FATF)—the global standard setting body for Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT)—in its public statement on 23 February 2018 placed 10 countries on a list of "high-risk and monitored jurisdiction with strategic AML/CFT deficiencies" ("FATF Public Statement 2018,"). Within this list, Iraq, Syria, Tunisia, and Yemen are among Islamic countries that have not shown satisfactory

efforts to address the deficiencies. Thus, some Islamic countries still have high potential of money laundering, but less efforts in fighting financial crimes. It is believed that operationalization of such Islamic work ethical values will be able to reduce the risk.

5. Less Educational Achievements

One of parameters to measure an ethical standard of a country is the education quality, which, one of many, can be achieved through adequate budget allocation for educational uses. The allocation indicates the country's ambition to improve its education system. The output will be the educational attainment that can be observed through literacy rates and the share of population with at least some secondary education. According to UNDP (2016), in average, developed countries³ allocate 5.1% of funds for education, while developing countries only 3.8% of their total GDPs. Cuba is a country with the highest rate (12.8% of GDP) of government expenditure on education. Apparently, with this allocation, Cuba's literacy rate—for adult ages 15 and older—reaches 99.7%. Among Islamic countries, Kyrgyzstan spends the highest rate of expenditure for education at 6.8% of its GDP and its literacy rate is 99.5% (UNDP, 2016), while the average spending among the Islamic countries is around 3.3%. Comparing to the developed countries, this number is relatively low. In fact, most of Islamic countries have to spend higher than the developed countries as massive infrastructures are still needed.

6. Poor Health Conditions

Health condition of people who lived in developed countries are relatively good. This condition is based on the rate of child malnutrition, mortality rate, life expectancy, number physician, and public health expenditure. In its Statistical Year Book, Islamic Development Bank (IDB) noted that the average government spending on public health in developed countries are US\$5,251.62 per capita/year, whilst the Islamic countries allocate only 3.5% of it, or US\$184.57 per

² HDI is a composite index measuring average achievement in three basic dimensions of human development — a long and healthy life, knowledge and a decent standard of living.

³ The member state of Organisation for Economic Co-

operation and Development (OECD) consist of 35 countries. Most OECD member are high-income economies with a very high Human Development Index (HDI) and are regarded as developed countries.

capita/year. The budget allocation for public health sector influences health outcomes in general (IDB, 2017). The infant and under-five mortality rate, for instance, is relatively high in developing countries at 34.4% and 45.8% compared to 5.9% and 6.9% consecutively in the developed countries. Health outcomes can also be observed through life expectancy at age 60. In developed countries, the expectancy is up to 24 years while the developing countries only 18.9 years. The budget allocation is also affected the number of physicians per 10,000 people. The developed countries are able to provide 27.7 physicians compared to 11.5 physicians in developing countries each 10,000 people (UNDP, 2016). As majority of Islamic countries fall under the category of developing countries, the aforementioned data concludes that in general Islamic countries need to put more efforts in improving health conditions of their people.

7. High Unemployment Rate

Another reality of Islamic countries is a very little workplace provided. It influenced the high rate of unemployment. According UNDP (2016), Djibouti has a very high unemployment rate at 53.9%, following by Mauritania (31.1%), and Gambia (30.1%) in second and third places. The percentage is the number “of the labor force population ages 15 and older that is not in paid employment or self-employed but is available for work and has taken steps to seek paid employment or self-employment” (UNDP, 2016:241). Meanwhile, Qatar, Benin, and Bahrain are among the countries with the lowest unemployment rate at 0.2%, 1.1%, and 1.2% consecutively. In general, the average percentage of unemployment rate in the Islamic countries is 10.47%. As a comparison, the average number of world’s unemployment rate is only 5.9%.

8. Less Human Security

Human security relates to social security which in a broader sense refers to the elimination of conditions detrimental to the survival, functioning, and sustainable progress of human being and the creation of conditions for the enjoyment of a “full life” with living conditions and amenities customary to the place a person belongs to (Townsend, 1979). Therefore, in Islam it is a fundamental concept for distributive justice that is

measured through individual or collective community (third sector) actions targeting common good (Hasan, 2015). For a country, one of the ways to assess the implementation of this concept is by identifying the birth registration. The reality in Islamic countries, however, shows discrepancy. Data from UNDP (2016) shows that most Islamic countries have very low birth registration. Among the Islamic countries, Somalia has the lowest human security index in term of birth registration (3%), while United Arab Emirates, Kazakhstan, Lebanon, Algeria, and Uzbekistan have the highest rate (100%). In average, the percentage of birth registration in Islamic countries is only 64.65%. Comparing to the average percentage of the developed countries (99%), this number is still relatively very low.

9. Less Global Integration

The integration to the world’s community can be observed through several aspects of globalization, namely international trade, financial flows, human mobility, and international communication. Among them, the simplest indicator to measure is by counting the number of internet users in each Islamic country which indicates how wide is a country connected to the world. Data from Islamic Development Bank (IDB) revealed that per 100 people of population in Islamic countries, only 30.60 people were utilized the internet in the period of the report (IDB, 2017). In term of this factor, Somalia is the most isolated country that has only 1.76 internet users per 100 of its population. This condition is almost similar with ten other countries that only have 2 – 9 users among 100 people. Meanwhile, Bahrain, Qatar, United Arab Emirates and Kuwait scored the highest number of internet users among Islamic countries (93.48, 92.88, 91.24, and 82.08).

E. The Concepts of Work Ethics in Islam

The aforementioned facts show the real pictures of Islamic countries which have been left behind in term of economic development. These realities escalated questions among unconvinced people whether the Islamic religion itself is not comprehensive to include work ethics or the understanding of its followers is not comprehensive so that the work ethics values were not percolated down into practices.

In reality, Islamic teachings are very comprehensive that also include work ethics concepts. Many Quranic verses and the hadiths provide work guidance for Muslims and all societies to achieve the highest level of work accomplishment. The moral elements in this guidance is called work ethics. Ethics is defined ethics as a set moral principle that distinguishes what is right from what is wrong (Beekun, 1997). Among many terms to designate the word 'ethics', *akhlāq* is the most common used in Islam as it was the core purpose of the Prophet Muhammad was sent to this world.

The work ethic in Islam constitutes the expectations of one's relations with respect to his behavior at work (Mohamed et al., 2010). This includes his or her effort, dedication, cooperation, responsibility, social relations and creativity (Rahman et al., 2008). Essentially, with a close relationship with God, one could expect to spur his attitudes and behavior to be consistent with the rules and stipulations of the religion (Rahman et al., 2008). IWE advocates the importance of performing one's work to the best of ability for the pleasure of God (Kheder, 2001). In an organization, IWE advocates the importance of fostering good cooperation and collaboration when faced with conflict, which in turn improves the job quality. In return, it does not condone conglomerates to accumulate wealth while overlooking the welfare of workers. Meanwhile, in improving work quality, Islam allows healthy competition among businesses that lead to a better performance in an organization since it does not intend to deny human's needs but to fulfill it with occupational objectives or business dealings that do not contradict the religious teachings (A. Ali, 1988). The nature of work ethics in Islamic teaching is universal so that it could be embraced by any society irrespective of religion, skin color, race, or ethnic (al-Maududi, 1967).

Based on the aforementioned, people in Islamic countries need to have a better understanding on the Islamic teachings so that they can evaluate and adjust their deeds to meet the teachings. It is believed that abiding to Islamic work ethics concepts will result in a better work accomplishment ethically and

economically. In the following sections, this paper will explore more comprehensively about the axioms of Islamic work ethics including the dimensions and the work values.

F. The Principles of Islamic Work Ethics

Various studies have been conducted in exploring the Islamic ethical principles based on the Quran and Hadith. Naqvi (1981), for instance, presented four principles of ethical in Islam, namely *tawhīd* (unity of God), '*adl*' (justice or equilibrium), *ikhtiyār* (free will or freedom), and *farḍ* (responsibility or obligation). This view was supported by Mohammed (2007) despite criticized the clarity and content of each axiom, particularly on the issues related to social responsibility and justice. Meanwhile, Beekun (1997) divided the Islamic ethical principle into five axioms, which were unity (*tawhīd*), equilibrium ('*adl*'), free will (*ikhtiyār*), responsibility (*farḍ*), and benevolence (*ihsan*). Further, Dusuki and Dar (2007) asserted two ethical principle in Islam, *khilāfah* (vicegerent) and *taqwa* (piety). Differently, in a Corporate Social Responsibility (CSR) study Yusuf (2012) concluded that the ethical principle of Islam consist of unity (*tawhīd*), vicegerent (*khilāfah*), equilibrium ('*adl*'), fraternity (*ukhuwwah*), and the creation of goodness (*maslahah*).

Based on the rich literatures that have previously mentioned, this study concluded that there are five principles that are applicable for the concept of work ethic in Islam, namely *tawhīd*, *khilāfah*, '*adl*', *ikhtiyār* and *farḍ*. Other axioms such as *ihsan*, *taqwa*, *ukhuwwah*, and *maslahah* in researcher point of view are not the principle of Islamic work ethics. The axioms of *ihsan* and *taqwa*, for instance, are the effect that escalates when the principle of *tawhīd*, *khilāfah*, and '*adl*' were implemented properly in human's regular activities. Meanwhile, the axioms of *ukhuwwah* and *maslahah* are included among the objectives of work in Islam. Thus, they are not stand-alone principles.

1. The Principle of *Tawhīd*

In Islamic philosophical view, the concept of ethics is based upon a very simple but concrete philosophy, *tawhīd*; which means that Allah is the sole creator of universe and everything in it (Abbas, Gondal, Junaid, & Rana, 2012). The core of faith (*iman*) in Islam

is the belief that there is no God but Allah to be served. Thus, all aspects of human's activities including economic, political, social and culture are aimed to praise Allah alone as the ultimate goal as Allah mentioned in QS al-An'am verse 162-163: *Say. Surely my prayer and my sacrifice and my life and my death are (all) for Allah, the Lord of the worlds; No associate has He; and this am I commanded, and I am the first of those who submit.*

In a deeper sense, the concept of *tawhid* constitutes the vertical dimension of Islam. It integrates the political, economic, social and religious aspects of human's life into a homogenous whole, which is consistent from within as well as integrated with the vast universe without. Within the compass of one immaculate, divinely revealed vision, *tawhid* shows the inter-relatedness of all exists. The relationship between the Creator and the creatures is based this concept. Allah SWT has put mankind at the helm of everything He created (Mohammed, 2007). The submission and obedience to Allah SWT provides basis for practicing the good teaching. While Islam teaches good morals and ethical values, but enforcements of these good morals are not through oppressive institutions. Rather, they are achieved through elevating individual's state of *taqwa* (piety) and *ihsan* (benevolence) (Razi, 2008).

2. The Principle of *Khilāfah*

The principle of *khilāfah* (trusteeship or vicegerent) has a close tie with the principle of *tawhid*. This principle explains that human is only the bearer of *amanah* (trust) of Allah SWT in this world, and for which they are allowed to utilize all resources in favorable of human beings. In QS al-Baqarah verse 20, Allah mentioned that human existence is the result of the divine-plan of Allah SWT, based on which man is delegated to manage and improve live on earth (*ta'mir*) according to the divine laws (*wahy*) of Allah SWT. As a *khilāfah* (vicegerent) whose duty is *ta'mir* (improvement of life), man is inaugurated to be the steward and guardian, who will manage human and natural resources, to improve life and make earth inhabitable place. Thus, the expectation of a faithful businessperson will be to act in accordance to the commandments of Allah SWT.

Accordingly, human occupies the central place in the universe. He is not just one element in the vast expanse of God' creation but provides the most important reason for their existence. Although Allah's creation is independent of man, He has given man the faculty to subdue the forces of nature and to penetrate through high mysteries with his powers of reason and insight. However, this is not merely a question of power. For in His universal plan, all are safeguarded. The destiny of humankind is noble to the highest degree of being responsible towards others. It is this purpose, which gives meaning and significance to the existence of the universe.

3. The Principle of *Al-'Adl*

Similarly, the principle of *al-'adl* (equilibrium) corresponds to the principle of *tawhid*. In addition to the vertical dimension of the principle of *tawhid*—which in a deeper sense denotes a balance of forces—*adl* principle constitutes the horizontal dimension of Islam. At the absolute level, *al-'adl* is the supreme attribute of Allah SWT. In fact, its denial constitutes a denial of God Himself. It follows that, at the relative level, the quality of *al-'adl* must also characterize all its creation, which must reflect all His qualities. Accordingly, the Islamic view of life is derived from a divine perception of an all-pervading harmony in the universe.

In Islam, various elements of life must be equilibrated to produce the best social order. Various Quranic verses suggest that Allah SWT has created the universe with a balance to maintain equilibrium in nature. Mankind, as the *khalifah* of Allah SWT on the earth should be conscious of this balance and act accordingly. As *khilāfah*, men also have social responsibility and bears justice in order to maintain equilibrium in the society. In economic system, for instance, the principle of *al-'adl* is also crucial in order to avoid the problem of inequalities being passed from one to the next generation. This, according Chapra (1992), will lead to the destruction of brotherhood (*ukhuwwah*).

4. The Principle of *Ikhtiyār*

Ikhtiyār (free will) is the basic element that is existed within any individual. It provides humankind the ability to make choices in situations where there may be opposing issues

involved (Mohammed, 2013). In Islamic social philosophy, despite only God is absolutely free, but within the limits of His scheme of creation, man is also relatively free. According to Naqvi (1994), the individual's freedoms is 'unrestricted and voluntary', therefore it is possible to make wrong choices even though it is an individual's best interest to make the right choice. The individual's freedom can also be reflected by an action that an individual must perform in order to achieve his/her own good as Allah mentions in the QS al-Ra'd verse 11: ...surely Allah does not change the condition of a people until they change their own condition.

Allah SWT created man virtuous and pure and He gave him intelligence, then surrounded him with all sorts of instrument of His grace and mercy. In spite of all this, if man distorts his own will and goes against Allah's will, yet Allah's forgiveness is open to him if he will take it. It is only when he has made his own sight blind and changed his own nature or soul away from the beautiful mold in which Allah SWT formed it, that Allah's wrath will descend on him and the favorable position in which Allah placed him will be changes. Thus, an individual's blessing is conditional upon making the right choice⁴. The ability to make the right choice, according to Naqvi (1994), is man's role as Allah's vicegerent (*khilāfah*) on earth. A Muslim's freewill to choose is guided by the will of Allah SWT and His divine commandments. Thus, in accordance to the divine law, a faithful is expected to fulfill all obligations, contribute to the well-being of society, and most importantly be benevolent (*ihsan*).

5. The Principle of *Fard*

The concept of responsibility (*fard*) holds every individual accountable and ultimate responsible for his/her own deeds. This is also authorized by Quranic injunctions. The expectation arising out of this principle ties in with the other three principles mentioned earlier including their expectations and applications in business practices. Freewill, for instance, does not work properly without responsibility. This sets a limit to what human is free to do since he is responsible for all that

he does. Thus, it is responsibility of every believing Muslim to fulfill their duties in accordance with Islamic principles to seek Allah's favor and blessings as the ultimate path to paradise (Mohammed, 2007).

In addition, the principles of *ikhtiyār* and *fard* come together as a pair balancing each other. 'Aql (intellect) will provide a freedom to mankind; a freedom to think, choose and act (*ikhtiyār*). The freedom, however, is conditional in Islam. Adherence to divine commandments will lead to Allah's favors and blessings. Violation of Quranic injunctions will draw Allah's curses and retributions. The expectation, therefore, is that a believing Muslim will contribute to the well-being of society and look after the needy. In general word, they will fulfill all obligation or responsibility (*fard*) as a *khilāfah* of this world (Naqvi, 1994). This clearly involves performing actions that improve the welfare of the least privileged in society. Thus, the principle of *fard* (responsibility) forms an essential core value of balancing between personal and social development by fulfilling the needs of both parties.

G. Operationalization of Islamic Work Ethics Principles

The preceding discussion demonstrates that work in Islam, in addition to its economic aspect, has moral, psychological and social (relational) aspects. The concept of work ethics in Islam is based on the above principles. However, to be operationalized, the concept needs to be divided into several dimensions, namely religiousness, effort, competition, work obligation, quality, equality, collectivity, and benefit. Each of these dimensions has their embedded work values that are extracted from the core of Islamic teaching such as truthfulness, honesty, keeping the promise, fairness, justice, patience, humbleness, generosity, and so on. If properly operationalized, these dimensions will collectively result in higher performance and widespread prosperity. The following sections discuss each of IWE dimension and their embedded work values.

⁴ Commentary, The Noble Quran: Sahih International

English Translation.

1. Religiousness

It is defined as the intrinsic religious orientation in which religion provides the individual with a meaning-endowing framework in terms of which life is understood. In other words, it is more on a spirituality of an individual (Waemusor, 2010). In Islam, it depends on how closely a Muslim remains true to the natural religious disposition that Allah, in His mercy, has instilled in all human beings (al-Sani, 2010). Therefore, from an Islamic standpoint, a religious person is someone who is behaving in accordance with human nature and an irreligious person is behaving contrary to that nature. In summary, al-Sani (2010) defined religiosity as the degree to which an individual adheres to the beliefs and practical teachings of the faith.

Religiousness is generally observed through several extents, the 'experiential', the

'ritualistic', the 'ideological', the 'intellectual', and the 'consequential' (Glock, 1972). These extents are manifested in several work ethic values such as piety (*taqwa*), conscience, knowledge, intention and faith. Having *taqwā* allows a person to be constantly aware of both God's presence and attributes and a reminder of their relationship and responsibility to God as His creation and servant. The belief in Allah creates conscience (the sense of right and wrong). In order to understand the concept of right and wrong, people need certain level of knowledge so that it will automatically lead to the implementation of high ethical values. On top of that, intention is the main element that gives importance to a person's action. Having good intention one expression of *iman* (faith) along with everything a person perceives, thinks, feels, says and does.

Table 1. Operationalization of Religiousness Dimension

IWE Values	Reference	Definition	Significance in Islamic work ethics
Piety (<i>Taqwa</i>)	Quran 5:2	A concept that is interpreted as God-consciousness and God-fearing obedience.	Awareness of Allah's presence and attributes.
Conscience	Quran 91:8	An aptitude, faculty, intuition or judgment that assists in distinguishing right from wrong.	Enable free will to determine whether something is right or wrong.
Knowledge	Quran 2:239; 17:36	A familiarity, awareness or understanding of someone or something, such as facts, information, descriptions, or skills.	Provides practical understanding of someone or something.
Intention	Quran 17:25	The thing that an individual plan to do or achieve: an aim or purpose	Purifies the objective of work to get reward from Allah (SWT)
Faith	Quran 95:6	Strong belief in God or in the doctrines of a religion, based on spiritual apprehension rather than proof.	Manifests ethical actions and behaviors.

2. Effort

Effort is the amount of exertion expended for a specified purpose (Dictionary.com, 2013), or an earnest and conscientious activity intended to do or accomplish something (thefreedictionary.com, 2013a). Effort is seen as the necessary IWE's ingredient for serving self and society. That is, productive involvement minimizes social and economic problems, while allowing a person to obtain reasonable living standards for self and family.

In Islam, effort is linked to hard work and self-reliance. Effort is a necessity to gain pleasure and perfection in this life and hereafter. As work in the worldly life relies upon diligence, human is required to work hard with persistence and consistence (*istiqamah*), leaving behind laziness. In addition, the Prophet Muhammad s.a.w. has been exhorted to have patience at the excesses being committed by his opponents. Therefore, Muslims are required to put some efforts to

achieve what they desire and it should be embedded by values of hard work, diligence,

persistence, self-reliance, consistence, and patience.

Table 2. Operationalization of Effort Dimension

IWE Values	Reference	Definition	Significance in Islamic work ethics
Diligence	Quran 9:105	A careful and persistent work or effort.	Boost up wealth and prosperity
Hard work	Quran 29:6	A great deal of effort or endurance.	Creates productive workers
Patience	Quran 3:134	The state of endurance under difficult circumstances	Enhances the ability to cope with job obstacles
Persistence	Quran 6:135	To hold firmly and steadfastly to a purpose, state, or undertaking despite obstacles, warnings, or setbacks.	Not easily giving up in doing job.
Self-reliance	Quran 53:39	The capacity to manage one's own affairs, make one's own judgments, and provide for oneself	Creates independent worker
Consistence	Quran 46:13	The quality of achieving a level of performance which does not vary greatly in quality over time	Develops trust and reliability

3. Competition

Competition is the act or process of competing which is the effort of two or more parties acting independently to secure the business of a third party by offering the most favorable terms (Merriam-Webster, 2013a). In regard to this, each Muslim business individual must compete fairly and honestly and trade with good intentions when performing job at workplace or conducting business activities. Prophet Muhammad was very clear that trade should be conducted without limitations that may obstruct prosperity. At that time, merchants and producers had no guidelines and no ethical standards to rely on. The Prophet Muhammad profoundly altered that culture and insisted on moral conduct not only as a mean for profitable business, but also as a foundation for salvation. The Prophet s.a.w. seemed to recognize that a business could not flourish in an environment that is characterized by abuse and unethical behavior (A. J. Ali & Al-

Owaihan, 2008). This recognition prompted him to declare two essential foundations for fair competitive environment: (1) "Religion is found in the way of dealing with other people", and (2) "He who cheated us is not from us". In the context of these two pillars, he strongly rejected the concept "Buyer beware" (A. J. Ali & Al-Owaihan, 2008).

Competition helps consumers get a good deal and encourages firms to innovate by reducing slack, putting downward pressure on costs and providing incentives for the efficient organization of production. In Islam, competition has to be performed in a decent and righteous way to ensure the competitive atmosphere is fair. Thus, such competition will not sacrifice friendship among people involved. In regard to business, the competition can be observed through the process of an offering its products or services. Additionally, it is also can be assessed through the method and technique used to attract costumers whether or not using permissible (*halal*) way.

Table 3. Operationalization of Competition Dimension

IWE Values	Reference	Definition	Significance in Islamic work ethics
Improvement	Quran 13:11	The act or result of making something better.	Enhanced value or excellence and produces quality products/services
Decency	Quran 24:30	Conforming to generally accepted standards of respectable or moral behavior.	Produces low profile employees
Friendship	Quran 43:67	A state involving mutual dealings between people or parties or countries.	Creates good relationship and improves <i>ukhuwwah</i>
Righteousness	Quran 2:177; 28:83	Something that concern with the distinction between good and evil or right or good conduct.	Creates trusted employees to act honorably regardless of the circumstances

4. Work Obligation

Obligation is a social, legal, or moral requirement, such as a duty, contract, or promise that compels one to follow or avoid a particular course of action (thefreedictionary.com, 2013b). In Islam, work obligation is related to morally responsible conduct, which is an essential precondition for sustaining a prosperous economy and a vital business community. Truthfulness, for instance, is encouraged in business transaction. It is a notable guideline that commands all Muslims to behave Islamically in all of their deeds as Allah is always watching their practices and rewards them in the hereafter as Allah mentioned in QS Al-Maidah 119: *“This is the Day when the truthful will benefit from their truthfulness”*.

Nasr (1984) asserted that Islam provides a climate of work within which the ethical is not separated from the economic. He argued that Islam bestows “an ethical dimension on all kinds of work and in extending the ethical to include even the qualitative aspect of the work in question”. In Islam, a morally responsible businessman—who fulfil his work obligation properly—is promised to have an honor being at par with the holy warriors and martyrs, in the *akhirat*. The Prophet s.a.w. is reported to have said: *“The truthful, trustworthy merchant is with the Prophets, the truthful, and the martyrs”* (at-Tirmidhī, 2007)⁵. Similarly, honesty—as one of component of work

obligation—is one the primary Islamic ethical maxims in business as economic pursuits. It is related to a Muslim’s creed, worship and moral (Musa, 2011). Yusoff (2002) derived that absolute honesty in all business transactions and an open market as one of the important tenets of business in Islam.

In current business practices, the traders and businessmen generally have a tendency to motivate the customers by adopting fraudulent business practices. Islam strongly condemns all such practices in business transactions. Trustworthiness and responsibility are such attitude and behavior that can ensure consolidation in business affairs. Allah SWT has strongly warned human beings to always be trustworthy and responsible persons: *“Indeed, Allah commands you to render trusts to whom they are due...”* (QS. An-Nisa’: 58). Being trustworthy can also be related to the ability to keep promise. In Islam, being true to one’s promise is one of the praiseworthy characteristics, just as breaking one’s promise is of the detested characteristics: *“O you who believe! Why do you say that which you do not do? Most hateful it is with Allah that you say that which you do not do”* (QS. As-Shaff: 2-3). Thus, in order to get the task of Islamic economics fully accomplished, a Muslim worker must be disciplined, responsible, punctual and performs the work to the highest quality. In addition, punctuality and time management are also important elements for a

⁵ Hadith narrated by al-Tirmidhī, Book 12: Business from the Messenger of Allah SWT, Chapter 4: What Has Been

Related about Those Who Deal in Trade and What the Prophet Called Them, Hadith no. 1209.

Muslim worker. The whole Islamic system of prayers and acts of devotion are based on punctuality of time, such as praying (*salat*), fasting (*siyam*), *zakat*, etc.

Another value of work obligation is transparency. It helps to prevent the corruption that inevitably occurs when a select few people have access to important information, allowing them to use it for personal gain. Reduced price volatility also tends to be a byproduct of a transparent market because all the market participants can base decisions of value on the same data. Additionally, a business person in Islam is

encouraged to have dignity in his/her daily works by always doing *halal* (lawful) business. Thus, he/she should not indulge in works that are not *halal*. For example, committing *ihtikar* (hoarding) is strictly prohibited in Islam: "...Those who hoard gold and silver and spend not in the way of Allah: announce unto them a most grievous chastisement" (QS. At-Taubah: 34). Above all, sincerity (*ikhlas*) is the foundation of work and it is an obligation to abide with it. *Ikhlas* is to do everything, internal and external that only desires the pleasure of God.

Table 4. Operationalization of Work Obligation Dimension

IWE Values	Reference	Definition	Significance in Islamic work ethics
Keep promise	Quran 61:2-3	To do what one promised to do or what it is one duty to do.	Committed workers
Honesty/ Truthfulness	Quran 5:119	Honesty means being trustworthy, loyal, fair, and sincere.	Refuses to lie, steal, or deceive
Trustworthiness	Quran 16:90	A moral value, regarded as a virtue.	Fulfills any assigned task responsibly
Discipline	Quran 13:11	The characteristic of being able to complete a required task or fulfill an obligation before or at a previously designated time.	Obeys the rules or orders
Punctuality	Quran 4:103	The characteristic of being able to complete a required task or fulfill an obligation before or at a previously designated time.	Fulfills tasks on time
Sincerity	Quran 76:7-9	Having or showing true feelings that are expressed in an honest way.	Creates truthful merchants/workers
Integrity	Quran 30:30	An uncompromising and predictably consistent commitment to honor moral, ethical, spiritual and artistic values and principles.	Consistent and reliable workers.
Transparency	Quran 2:282	It implies openness, communication, and accountability.	Uncovering business abuses and defending stakeholders' interests
Dignity	Quran 25:72	Dignity (<i>murū'ah</i>) according to Islam is <i>'izzah</i> (honor), <i>karamah</i> (nobility), <i>qeemah</i> (value), <i>shraf</i> (distinction), <i>fadilah</i> (virtue).	Forms nobility or elevates of ethical character

5. Quality

Quality concerns about how good or bad something is. It is a characteristic or feature that someone/something has or something that can be noticed as a part of a person or thing. It is also can be defined as a high level of value or excellence (Merriam-Webster, 2013c). Quality measurements are essentially arbitrary as they vary from person to person. For instance, different judges at a sport event assign different scores to the same action. In the workplace, an employee might think that he/she is doing a good job, but his/her boss might disagree (Dewsnap, 2007). Islam as a perfect and comprehensive religion sets the basis for quality work. The order, discipline, accuracy, beautiful work, well thought out tasks and justice are all part of quality Islamic work and performance as Allah mentions in the Quran, “*Make full coats of mail and calculate [precisely] the links, and work [all of you] righteousness...*” (QS. Saba’: 11). In addition, Allah asks mankind to work delicately and accurately working like the honeybees: “*And your Lord inspired to the bee, “Take for yourself among the mountains, houses, and among the trees and [in] that which they construct”* (QS. An-Nahl: 68).

In Islam, work quality is referred to *itqan* which is utilized to show work quality level (Khanifar, Matin, Jandaghi, Gholipour, & Hassanzadeh, 2011). In regard to this, Prophet Muhammad (s.a.w) said: “*Allah verily likes if one of you do his job thoroughly and proficiently*” (al-Baihaqi, 2003).⁶ Being *itqan* means being precise and accurate in work that ensure quality result of work or product. In improving work quality, Islam allows healthy and fair competition among businesses that could lead to better performance in an organization since it does not to deny human’s needs but to fulfill it with occupational objectives or business dealings that do not contradict the religious teachings (A. Ali, 1988). This worldview lays emphasis on the viceregency (*khilāfah*) role of man on earth that requires submission and obedience to Allah, the Almighty God. The need to perform the said role of being God’s vicegerent or *khilāfah* demands that man, in going about his everyday life establishes worship in each and every of his actions. This total worship and submission to the God puts man’s daily obligations and duties into either *farḍu ‘ain* (individual responsibility) or *farḍu kifayah* (collective responsibility).

Table 5. Operationalization of Quality Dimension

IWE Values	Reference	Definition	Significance in Islamic work ethics
Precision	Quran 21:33	The degree of conformity of a measure to a standard or a true value.	Enable employees to accomplish the job in orderly fashion.
Creativity	Quran 29:20	Producing something that was not in existence before or has nothing similar to it.	Enable to produce something new through imaginative skill.
Professionalism	Quran 28:26	The expected behavior from a person who is trained to do a job well.	Improves job performance.
Accuracy	Quran 32:7-9; 27:88	The degree of refinement with which an operation is performed or a measurement stated.	Keeps the employee from mistakes or errors.

6. Collectivity

The definition of collectivity is the individuals who are considered as a whole group (Your_Dictionary, 2013). In Islam,

collectivity is derived from the root of Islam as collective religion (*Islamic ummah*). One of the results of religious collectivity in Islam is cooperation and collaboration in the workplace

⁶ Hadith narrated by al-Baihaqi, Chapter *al-Amanat Waman Yuhibbu Man Yuadiha*, and *al-Tawakal billah*

S.w.t wa al-Taslim Liamri S.w.t. Fi Kulli Syai, hadith no. 1181 and 4930.

to boost up economic activities. Cooperation and collaboration among workers is a highly-rated virtue in Islam, as they could instill harmony and the rights of every individual within an organization (Selat, 2001). IWE advocates the importance of fostering good cooperation and collaboration when faced with conflict, which in turn could improve the job quality. In return, it does not condone conglomerates to accumulate wealth while overlooking the welfare of workers. By instilling these values, job functions will run smoothly, as any conflict would be dealt collaboratively as Allah SWT commands in the Quran: “...*And cooperate in righteousness and piety, but do not*

cooperate in sin and aggression; and be careful of (your duty to) Allah...” (QS. Al-Maidah: 2).

In the context of work culture, an organization will only succeed when there exists cooperation and collaboration amongst the co-workers in performing their job (Husin, 2012). Thus, the implementation of altruism and helpfulness concepts is important as a pre-condition before the cooperation and collaboration existed. When these concepts have been developed, workers will have a good communication as reflected by the willingness to consult among themselves in order to perform work properly. At the end, these will lead to a good relationship among workers that ensure the organizational success.

Table 6. Operationalization of Collectivity Dimension

IWE Values	Reference	Definition	Significance in Islamic work ethics
Altruism	Quran 3:92; Hadith Bukhārī 13.	The belief in or practice of disinterested and selfless concern for the well-being of others.	Encouraging social awareness.
Helpfulness	Quran 57:18	The property of providing useful assistance.	Getting work done on a timely manner
Cooperation	Quran 5:2	An act or instance of working or acting together for a common purpose or benefit.	Increases the sense of unity and oneness
Collaboration	Quran 38:24; 4:12	Collaboration is working with others to do a task and to achieve shared goals.	Evokes the sense of togetherness and improve the quality of work
Relationship	Hadith Bukhārī 5983, 5988	The way in which two or more people or things are connected, or the state of being connected.	Multiplying business relations and having more benefits.
Consultation	Quran 42:38; 3:159	Seeking and giving of advice, information, and/or opinion, usually involving a consideration.	Denotes an employee’s humbleness and willingness to degrade his egocentrism.

7. Equality

Equality is defined as the state of being equal, and generally it is an ideal of uniformity in treatment or status by those in a position to affect either (Merriam-Webster, 2013b). In Islam, men and women are created equal in their basic humanity, and all have the shared lineage and dignity of Allah’s creation and privilege of man over the other creatures of His creation. Discrimination due to race, sex, color, lineage, class, region or language is

vehemently prohibited in Islam to avoid the artificial barriers between the privileged and underprivileged. Equality does not mean that all are exactly alike since there is no denial about natural differences. The two genders complement and complete each other (al-Sheha, 2012) as Allah mentioned in the Quran: “*O mankind! Fear and revere your Lord, Who created you from a single person, created from it its mate, and from them scattered (like seeds) countless men and women; so fear Allah,*

through Whom you demand your mutual (rights), and (reverence) the wombs (that bore you): for Allah ever watches over you” (QS. An-Nisa’: 1).

All commands of obligation and prohibition are applicable to all without any distinction because of class, social status or race. Justice Allah is not based on those distinctions but according to their own actions: “Whoever does good, it is for his own soul, and whoever does evil, it is against it; and your Lord is not in the least unjust to the servants” (Al-Fussilat: 46). The differentiation between individuals in the Sight of Allah is based on their levels of piety, righteousness, and compliance to the Commands of Allah: “the most noble of you in the sight of Allah is the most righteous of you” (QS. Al-Hujurat 49:13)

and on the basis of service that they offer: “And all have degrees according to what they do; and your Lord is not heedless of what they do” (QS. Al-An’am: 132). Thus, every individual is rewarded according to what he presents to his society and community. One of equality concepts in Islam is justice which is not only defined as a total equality but also include the element of balance. Justice is attained when a person gets what he deserves without taking or neglecting other’s right (Kamri, 2010). In Islam, once justice is prevailed, global harmony is achieved. Thus, the equality dimension in Islam rejects the theory of egoism which only focuses on satisfying and meeting the interests of certain individuals (Shaw, 1999).

Table 7. Operationalization of Equality Dimension

IWE Values	Reference	Definition	Significance in Islamic work ethics
Respect	Quran 48:29; 17:23;	A specific feeling of regard for the actual qualities of the one respected.	Foster mutual understanding among employees.
Justice	Quran 57:25; 16:90	Justice is the concept of total equality that include the element of balance.	Promotes fair dealings in business transactions
Fairness	Quran 17:35; 4:135	Fairness can be interpreted as being equal in provision, in opportunity or in result.	Eliminates discrimination, intolerance and injustice in the workplace
Humbleness	Quran 26: 215; 25:63; 11:23	The act of controlling oneself from thinking that oneself is better than other people.	Fosters mutual respects among employees by eliminating arrogance.

8. Benefit

Benefit is defined as something that promotes or enhances well-being (an advantage), or something that improves or promotes, or something that is advantageous or good (thefreedictionary.com, 2003). Islam allows a person to own his/her earnings and the Islamic state does not interfere with the freedom of work and earnings of an individual provided that this freedom is not harmful to the greater good of society. Islam is a collective religion (*Islamic ummah*) which means that each economic activity should has the advantage to *ummah* (society). Thus, the economic activity is right if it is beneficial to Islamic *ummah* and contributes power and

potency to the *ummah*. A work result for Islamic *ummah* is one of the most important dimensions of IWE (Chanzanagh & Akbarnejad, 2011) because everything in Islam is for the benefit and welfare of mankind. The economic principles of Islam aim at establishing a just society wherein everyone will behave responsibly and honestly, and not as ‘cunning foxes’ fighting for as big a share of something as possible without regard for honesty, truth, decency, trust and responsibility (Sarwar, 2013).

In Islam, it is expected that the more earnings that someone receives the more benefits that the society will receives. This for example can be reflected by the obligation of

paying zakat. Every Muslim who owns wealth more than his needs must pay the fixed rate of zakat to the Islamic state. Zakat is a means of narrowing the gap between the rich and the poor. It helps a fair distribution of wealth. It is a form of social security (Sarwar, 2013). The more wealth an individual owns the more zakat he/she pays. Other form of generosity in Islam is the kind of almsgiving called *sadaqah* and *infaq*. These forms can be achieved when a man has a state of kindness in his heart.

Muslim workers are expected to be caring, compassionate, benevolent and kind. They understand the concept of stakeholders (those who have a stake in a decision because they are affected by it) and they always consider the business, financial and emotional consequences of their actions on all stakeholders. They seek to accomplish their business objectives in a manner that causes the least harm and the greatest positive good.

Table 8. Operationalization of Benefit Dimension

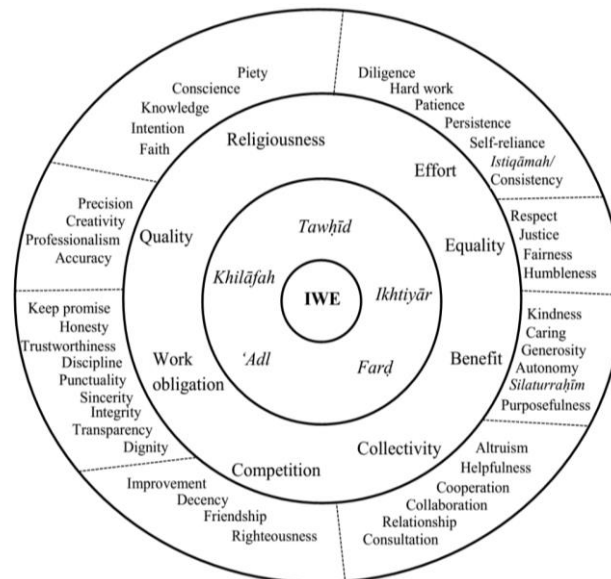
IWE Values	Reference	Definition	Significance in Islamic work ethics
Kindness	Quran 8:72; 59:9	The state or quality of being kind, in any of its various senses; manifestation of kind feeling or disposition beneficence.	Lead to a sense of connectedness with others and sense of inclination from 'giving' to others
Caring	Quran 2:177; 2:36; 93:9-10	The work or practice of looking after those unable to care for themselves	Enhances good relationship and unity between people.
Generosity	Quran 34:39; 2:272	The habit of giving without expecting anything in return.	Develops a sense of happiness that lead to productive work
Autonomy	Quran 62:10; 67:15; Hadith Bukhārī 1471	Free from the influence, guidance, or control of another or others; self-reliant.	Reduces dependence on others and increases confidence
<i>Silaturahmi</i> (kinship)	Quran 2:1; 47:22-23; Hadith Bukhārī 5983, 5991.	A feeling of being close or connected to other people.	Broaden business networks and links
Purposefulness	Quran 38:27; 51:56; 98:5	The reason for which something is done or created or for which something exists.	Makes life more meaningful

H. The Cyclic Model of Islamic Work Ethics

The aforementioned principles, dimensions, and values of work ethics in Islam can be conceptualized in a form of a cyclic model as shown in Figure 1. The diagram depicts the conceptual framework of work ethic in Islam. The IWE at the inner circle is surrounded by the core values of Islamic ethical system, *tauhid*, *khilāfah*, *'adl*, *ikhtiyār*,

and *farḍ*. These principles are the foundation of any Islamic socio-economic system. The next circle shows the dimensions of the Islamic ethical system that have evolved from the core values. For instance, the concept of religiousness is derived from the principle of *tauhid*. Similarly, work obligation is derived from the principle of *farḍ*, equality from the principle of *'adl*, and so on.

Figure 1. The Cyclic Model of Islamic Work Ethics



Source: (Ibrahim, 2015)

The outer circle represents the Islamic ethical values that are implemented in working activities in accordance with Islamic jurisprudence (*fiqh*). These values provide a guideline for working activities in Islamic economic system. All elements are interconnected to form a coherent model to measure the work ethics from an Islamic perspective. The IWE conceptual framework in the diagram illustrates the foundation of an Islamic socio-ethical system that is all encompassing and comprehensive. Implementation of such values, in adherence to the divine commandments will fulfill the purpose of sharia (*maqasid al-shari'ah*) of achieving good life (*hayyat tayyibah*) and well-being (*falah*) of society.

I. Conclusion

In Islam, work is viewed not only to achieve material and human physical pleasure but it is also a form of human engagement and cooperation (*al-ta'awun*), an act of worship (*al-'ibadah*), an act of kindness towards others (*al-ihsan*), execution of responsibilities and accountabilities (*al-amanah*), security of self-dignity (*hifz al-muru'ah*) and as a part of reliance toward God (*al-tawakkal*). Within these views, every Muslim will envision his work in twofold manner; as a source of financial support and achieving good worldly life (*al-falah fi al-dunya*), as well as a mean of serving Allah SWT and preparing for the

success of afterlife (*al-falah fi al-akhirah*). Therefore, Islam recognizes work in the highest regards, to the extent of considering it as articulation one's faith, thus accentuate its vital role in life.

The realities of economic development in Islamic countries, however, show contradictory outcomes with the concept of Islamic work ethics as one might expect. It seems that the concept is not well operationalized into the real world. To operationalize this concept, the principles of IWE, namely *tawhīd*, *khilāfah*, *'adl*, *ikhtiyār* and *farḍ* needs to visualize into several dimensions. Then the values of each dimension are extracted to show their significance with the IWE. These principles are not stand-alone principles, but they are related to each other. Adherence to these principles will promote the act of religiousness such as *taqwa*, *ihsan*, develop consciences (the sense of right or wrong), and so on. It will also observe effort as an obligation to achieve the needs, and view competition from different and positive angle. Further, it will stimulate positive actions in workplace and create a hard-work employee, honest, patient, responsible, creative, sincere, decent, diligent, and many other positive values. In addition, it will also affect the way people conduct their work obligations. Consequently, it will boost up the work quality; promote collectivity and

equality at workplace. At the end, it will have a very significant effect to benefit both oneself and society in term of economic development.

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