

The Implementation of Islamic Business Practices of Women Traders: A Study in An Islamic State in a Developing Country

Ilhaamie Abdul Ghani Azmi

Department of Syariah and Management, Academy of Islamic Studies, University of Malaya,
50603 Kuala Lumpur, Malaysia
Tel: +603-79676132 Email: ilhaamie@yahoo.com

Abstract

The purpose of this article is to share the gaps between the ideals and reality of the implementation of Islamic business practices in Kelantan; a well known Islamic state in Malaysia; especially by the Muslim businesswomen at Siti Khadijah's market. 27 respondents were interviewed in late August 2013, however; four were disqualified due to the fact that they are only workers and not the owners. To obtain Allah (s.w.t) blessing is their main reason of implementing Islamic business practices as they believe that they will gain Allah's blessing or *barakah* in so doing. Islamic business practices can be classified into three phases that are before, during and after the business. The implementation of Islamic business practices is moderate. Using spearman correlation, age is found out to be negative and significant while other variables are not significantly related to the Muslim business women's achievement.

Keywords: entrepreneurship; Islam; Malaysia; Practices; Women

Introduction

Women in business are not a new phenomenon. Siti Khadijah, the Prophet's wife is a famous businesswoman herself. With her wealth, she has helped the Prophet in his Islamic mission. However, there are quite few studies done on women and Islamic business especially on the implementation of Islamic business practices. Thus, the purpose of this article is to explain what are Islamic business practices and the extent of their implementation by Muslim

women entrepreneurs in Siti Khadijah market in Kota Bharu, Kelantan. Kelantan is a well-known Islamic state in Malaysia. Moreover, its women are well known in business which prompted the state government to rename its capital wet market after the Prophet's wife that is Siti Khadijah.

Entrepreneurship in Islam

Entrepreneurship is very encouraged in Islam (Al-Quran: Surah No 4: Verse No 29; Riwayat at-Tirmidhi). In fact, the Prophet and his wife Siti Khadijah themselves are business people. Islam is a way of life and thus, it encompasses business. By observing personal religious duties and business activities, one can aim for *al-falah* i.e. success in this worldly affairs and Hereafter. In other words, Islam integrates both material and spiritual perspectives and thus; its benefits encompass the two worlds.

Islamic Business Practices

According to Rafiki and Kalsom (2013), Islamic business practices can be categorized into two which are firstly, the religious practices of the Muslim entrepreneurs such as prayers, donations, fasting in Ramadhan and networking. Secondly, the Shariah compliance such as Islamic finance, permissible product and service production, paying tithe or *zakat* and use of Islamic values in business. Muslims believe that the implementation of these two practices will bring them to success either in this world or Hereafter which is known in Islam as *al-falah*.

Shuhairimi (2013) also agreed that the conditions of *al-falah* of Muslim business

people is to follow the life-styles of Muslims (special religious rituals), to comply Shariah principles in business (free from oppression, injustice and discrimination) and to appreciate Islamic values in business (generosity, sincere, trustworthy, *tawadu'* (piously: Al-Quran, 29:59), *tawakkal*, *siddiq* (truthful), *itqan* (hardworking), responsible, cooperative and to possess specific values as entrepreneurs (creative, innovative, motivated, capable and futuristic).

Ahmad and Abdul Kadir (2013) discussed about the Islamic business practices that are successful for the Muslims entrepreneurs such as hard work and execute business according to Islamic ethics, the entrepreneurs should always put the customer with appealing words, sweet, mutual respect, and gentleness and consider the interests of all parties. Entrepreneurs should always open-minded and strive to meet the “consumer expectation” by emphasizing on creativity, innovation, confidence, courage and diligence.

According to Ilhaamie and Ibrahim (2013), among Islamic entrepreneurship practices are to sell only permissible products or services (free from alcohol, pigs or swine, dogs and animal corpses with fangs and claws or animals with two natures (Al-Quran, 16:115 & 5:3) and doubtful products or services whereby their production processes are doubtful (Al-Quran, 1:173) and sinful activities such as prostitution or any element of them (Al-Quran, 24:33). The products or services must be good quality (ingredients and sources, Al-Quran, 27:2) and quantity, Al-Quran, 82:1-3), beneficial and nutritious (free from gambling, drugs, tobacco, Al-Quran 4:92 and hazardous chemical ingredients: Al-Quran, 4:85), in possession (not flying birds in the air or unripe fruit on the trees) and not stolen from others (Al-Quran, 1:188). The business must be based on profit and loss sharing and not based on usury (Al-Quran: 1:275) and must be completed as agreed by both parties (Al-Quran, 5:1, & 23:8). The price must be fixed according to the market rate but not too high in order to prevent entrepreneurs from

gaining exorbitant profits and the advertising activities should be free from fraud (Riwayat Bukhari). The entrepreneur also must treat their employees nicely such as giving adequate salary and providing other facilities to their workers (Al-Quran, 11:85). They also must treat their competitor (not to hoard goods or monopolize the business: Al-Quran, 5: 2) and environment appropriately (not to cause pollution or wildlife extinction: Al-Quran, 28:77, & 30:41; Siti Akmar et al. 2011).

These practices have to be done continuously (*istiqamah*) as Allah SWT loves diligent Muslims (Al-Quran, 10:89). Soon after the practices, the Muslim entrepreneurs have to evaluate themselves to ensure whether their practices will be accepted by their Creator i.e. Allah SWT. If they feel and think that there are some flaws in the practices such as they do not follow certain procedures or processes or they do not fulfill or comply to some matters, they have to continuously update their practices (Al-Quran, 16:128). Pertaining to this matter, Muslims have to be aware that the devil loves to entice and to put doubts in human’s mind and thus, Muslim entrepreneurs have to be confident of their deeds by checking whether their practices are done in the proper manner or not (Nursi, nd).

There are various benefits of implementing Islamic business practices. Among them are the products or services can be used by Muslims without any doubts. This is important as most of Malaysian products or services are produced by non-Muslims. This has initiated the Malaysian government to come up with a *halal* accreditation system whereby all products or services should possess *halal* certificate in order for them to market their products or services and to ensure high acceptance among Muslims. Consequently, Malaysia is known as a *halal* hub (Abdul et al., 2009).

Furthermore, the relationship between the Muslims can be strengthen as the Islamic

business is based on Islamic values, principles and ethics. There will be harmony and peace in the community as with the business, community will be employed and their basic needs will be fulfilled. Furthermore, the basic infrastructure within the community will be upgraded and enhanced. Specifically, the customers will be loyal which is very important for the survival of a business. On top of that, Muslim entrepreneurs are responsible to pay business tithe or *zakat* to the needy (Al-Quran: 1:267). Thus, there will be no chaos or conflicts among the Muslims as cooperation or Islamic brotherhood is the foundation of Islamic business.

Moreover, they will gain *barakah* (Allah's blessings) in their business and life. *Barakah* is defined as no limitation in expenses whereby the Muslim entrepreneurs will enjoy profits obtained without facing any big problems and they will feel peaceful and happy (Ahmad et al., 2008). In short, they will not only gain profits in this world but also benefits and rewards in the Hereafter whenever they give priority to Allah SWT's blessing as their main objective in doing or running their business. (Al-Quran, 92:17-21; Husein & Ilhaamie, 2008). Islamic business practices are assumed as paid-up capital as once they are implemented, the entrepreneurs will gain benefits and rewards not only in this worldly affairs but also in the Hereafter.

Women and Business in Islam

Women and men, hand in hand are Allah's caliphates on this earth (Al-Quran: 1, 30) and thus, they are bestowed with the same tasks i.e. to do good deeds and to avoid in doing evil matters (Al-Quran, 9:71). Furthermore, women are not restricted to do business outside of their home. However, they are allowed to so provided that they follow or abide to some conditions e.g. covering their modesty (Al-Quran, 33:59), not to wear makeup heavily (Al-Quran, 33:33), with permission from their guardians (Al-Quran, 4:34) and doing jobs which are suitable for their nature i.e. physically weak (Al-Quran, 1:228). For example, Siti Khadijah herself is a role

model in business for Muslim women. Other examples are Umm al-Munzir binti Qays that sold old dates, Asma' binti Makhzumah bin Jandal who sold perfumes in the market.

Women and Islamic Business Practices

Norsidah et al. (2004) in their study in Dungun, Terengganu have identified that the push factors are more significant than the pull factors in motivating women to get involved in business. According to Dechant and Lamky (2005) and Naser and Mohammed (2009), push factors are associated with negative factors (low income, dissatisfaction, strict working hours, lack of job opportunities) whereas pull factors are associated with positive factors (self-accomplishment, desire to help others). In other word, push factors are related to the necessity factors that force individuals to pursue entrepreneurial activities while pull factors draw and inspire them to be self employed (Holmen et al., 2011). These factors are said to vary among developing countries and emerging economies and even individuals in the same country specifically pull factors to be dominant in developed countries whereas combination of factors in developing countries. Meanwhile, women's involvement in business can be categorized into three which are non-formal, formal and stable business. More women are found in informal business.

Rohana (2012) in her study in Pendang, Kedah reported that women entrepreneurs believe that Islam encourages Muslim to do business as their main job. They will obtain success in their business and as Muslims. Among Islamic business practices that they do are to be thankful with the sustenance provided by Allah in their daily business, not to accept usury, be sincere, patience in facing problems or risks, to sell permissible products or services only, not to be greedy, pay debts on time and to take initiative in business.

A study by Fatimah-Salwa et al. (2013) found that the implementation of personal values of women entrepreneurs in Perak such as

responsible, innovative, sincere, creative, loyal, aggressive, hard working, believer, risk taking propensity, competent and religious values such as to fulfill promises and self evaluation (muhasabah) to have positive and significant relationship with non-financial performance.

Kelantan

Kelantan is situated in the north of Malaysia. It lies at the south of Thailand near Pattani. Kelantan has been under the leadership of the opposition party that claimed to be an Islamic political party since 1990s. Later, Kota Bharu; the capital city was declared as an Islamic city.

According to the history, Kelantan was under the leadership of a woman leader about 400 years ago. Her name is Puteri Saadong. In accordance to that, the state is known as *Cik Siti Wan Kembang*. Previously, it was known as *Tanah Serendah Sekebun Bunga*. Under her leadership, women's career started to flourish in business whereas men function as their bodyguards (Norida, 2001).

Business in Kelantan

Majority of Muslim particularly Malay traders are located in Kelantan as they hold the majority of small and medium businesses. Kelantan has been practicing Islamic business since it is under the Islamic opposition political party's leadership. This can be seen from the billboards, posters and others which display Arabic alphabets. Advertisements only display pictures

of women models that cover their modesty. Furthermore, men and women customers are segregated such as in the supermarkets or hair salons with labels of *songkok* and scarf. Business transactions are not done during the prayer times especially *Maghrib*. In many places, there were many notice boards advising people to wear proper attires, to pray and do good deeds. Women Muslim traders are advised to cover their modesty. However, any transgression against the law will be summoned by the Kota Bharu City Council (MPKB). Places such as beaches are renamed modestly such as *Pantai Cinta Berahi* to *Pantai Cahaya Bulan*. Replicas of animals in the public places are substituted with *rehals* (Ahmad, 2009).

Malay businesses in Kelantan comprise of commerce industry, construction, consultancy, manufacturing, consultation, property and agriculture (Ahmad, 2009). According to Ahmad et al. (2013), from the total of 2,075 people registered with the Kelantan Malay Chamber of Commerce (DPMK), 834 or 41% are from commerce sector followed by construction with 460 (22%) and consultation with 358 (17%). Please refer to Table 1 for the details. The Malay in Kota Bharu run different kind of businesses such as book stores, gold smiths, electrical stores, hard wares, clothes stores, food courts and so on. DPMK is opened to any people who run any licensed business in this state. However, only small traders in the state have registered.

Table 1: The proportion of the participation of the Malay in Business in Kelantan

Business sector	Number	%
Commerce	834	41
Construction	460	22
Consultancy	358	17
Manufacturing	248	12
Consultation (Professional)	78	4
Property	49	2
Agriculture	48	2
Total	2075	100

Source: Ahmad et al. (2013)

Some of Islamic business practices are done before and during the business transactions. The Islamic business practices which are conducted before the business transactions are like *hajjat* prayers, *salawat*, *bismillah* and reciting certain Quranic verses either at home or at business premises. Meanwhile, some of the Islamic business practices which are implemented during the business transactions are like reciting certain Quranic verses for protection from evil intentions, spirits and witches, sincere and meticulous in the measurements. The Malay Muslim business traders in Siti Khadijah market believe that by doing business in an Islamic manner, they will gain *barakah* or Allah SWT's blessings. *Barakah* according to them is an easy life i.e. success in business, nice family and no worries. Their business behaviors are categorized into four according to their level of faith and practices which are devoted Muslim businesspersons, strong reason identifiers, weak reason identifiers and social active participants.

Businessperson that is devoted is able to perform his or her religious duties as well as to spare time to deepen his or her understanding of Shariah matters. They understand basic Islamic ethics pertaining to business matters. Strong reason identifiers are also identified as practicing Muslims. They were firm either in rejecting or accepting something and provided strong reasons for their decisions from al-Quran and Hadith. On the other hand, weak reason identifiers forwarded reasons not from al-Quran and Hadith but mainly on non-religious grounds. Social active participants are traders that are active in social activities both at local and national levels. Thus, some of them could be identified as devout Muslim businesspeople. The last business behavior has the weakest faith whereby the businessmen use amulet as protection in their business. Wrong use of this could lead Muslims to deviate from the right Islamic teachings or known as *shirk* (Ahmad, 2009).

Kelantanese Women and Business

Daud (2004) stated that Kelantanese women started to get involved in business in mid 19th century. Most Kelantanese women got involved in micro and small businesses. Products that they tend to sell are like dry and wet food (fresh or preserved fruit, vegetables, fish crackers (wet or dried), kitchen utensils and even textile (silk etc). Most of them inherited the business from their parents. Some of them were urged to do business due to big number of family members and thus, they need to supplement their family income. Hence, they received solid support from their family. However, some of them faced problems of capital and stiff competition which caused them not being able to upgrade their business (Norida, 2001).

Daud (2004) found that 91 percent of Muslim women do their business in capital market in Tanah Merah, Kelantan. He also found the factors that motivate the Kelantanese women in Tanah Merah to do small business in its wet market are due to their own interest, to change their life or fate, to gain profits and self satisfaction. He suggested that these factors need to be integrated with entrepreneur's traits in order to ensure that they would be more successful in their business.

Zamzuraidah (2004) categorized two motivational factors that attract women to do business in Siti Khadijah capital market in Kota Bharu, Kelantan as family support and skills. There is no difference regarding entrepreneurial traits no matter what the gender is. However, it is said that women are more patience in serving their customers compared to men. Discipline has been identified as a success factor. Meanwhile, challenges identified faced by these women are difficulties in role fulfillment as entrepreneurs and lack of family support.

Siti Khadijah capital market is a huge three storey building which can accommodate 3, 243 small traders. In 2013, the number of traders were around 2,356 people. The traders get their

supplies from middle men called *Tok Peraih*, who are mostly men either local people or international immigrants from Pakistan, India, Thailand, Cambodia and Indonesia. These people supply local and imported goods to the traders normally in credits and will come to collect their money on the agreed installment such as weekly or monthly. At present, there are more than 190 suppliers in the market. (Ahmad et al. 2013).

It is under the administration of the *Majlis Perbandaran Kota Bharu-Bandaraya Islam* (MPKB-BRI), under a special section, *Pasar* (market). MPKB charges RM 20.00 fee for each stall every month. Images of *Islam* are dominant in this place. There is a small but attractive mosque known as *Masjid al-Baraah*. Leading to the front part of the mosque, there is a building accommodating toilets. Interestingly, *Du'a* recited before and after entering toilets are written in Arabic calligraphy on the right and left of the two entrances to the two buildings. The translation in *Bahasa Melayu* is written underneath of the *Du'a*. A translation of a *hadith*, concerning the importance of cleanliness, was also written on the front wall of the buildings (Ahmad et al., 2013).

Most of the traders in this market are Malays but there are a few Chinese and Siamese traders as well. Malay women are easily recognized with their traditional Malay traditional *Baju Kurung* or *Kebaya* and are wearing *Tudung* or scarf. Few of them especially the younger generation wear modern cloth but still with Islamic veils. Non-Muslim women usually wear *Baju Kurung* or other casual cloth without scarf. Wearing Islamic veil for Muslim trade women is compulsory and failing to do so will be fined by the authority and their license will not be renewed (Ahmad et al., 2013).

Kelantanese Businesswomen and Islamic Business Practices

So far, there is no study done on this matter and thus, this research gap is the impetus that triggers us to conduct this study.

Methodology

This study is a mixed mode of study whereby Muslim business women in the Siti Khadijah market were interviewed and the data were analyzed descriptively and quantitatively. This is possible as the responses are grouped and then, keyed into the SPSS version 20. Structured interview questions are prepared in Malay language based on past studies. Before the real interview, a pilot test was conducted on the interview questions prepared. However, following the pilot test, there is not much change done and the questions are rephrased. About 27 respondents were interviewed in Malay language in the third and fourth weeks of August 2013. However, four were disqualified due to the fact that they are workers and not the owners and thus, they have no ideas regarding the management of the business. The interviews were conducted in the early morning up to 12 o'clock in the weekdays as this is the less busy time. The researcher tried to interview Muslim business women that sell different type of products. However, this is difficult as some of them were reluctant to be interviewed even though the researcher bought their products in a way to prompt them to answer the questions. Thus, the sampling technique is purposive sampling. The respondents were interviewed in thirty minutes to one hour to gauge their Islamic business practices and their extent of practice.

Results and Discussion

Majority of the interviewees were in between 41 to 50 years old (30.4%) and originated from some villages in Kota Bharu (73.9%). Their reason for involving in business is due to family heritage (47.8%) either their mother or

father. Majority of the interviewees sell fresh (uncooked or cooked) or dry food (30.4%) for more than 20 years (43.5%). So far, they are able to sustain their business or able to expand business (43.5%). Sustaining business means that they were able to sell at the Siti Khadjiah's capital market for more than 20 years and this is tough as according to them the competition from the night market is quite tough. Majority of their business does not involve creativity (73.9%) whereby they sell their products without using own packaging but to pack them in simple plastic bags which are unattractive, however; easy to be disposed. Expanding business means to able to sell more various products or to be able to rent more spacious space for selling. Renting a space in the market is quite cheap, however; quite burdensome for these women traders as they struggle to make income at the end of the day and their income is quite meager. Some of the rental has to be paid daily, some weekly and others monthly depending on the type of products. The less expensive the product is the cheaper the rent is. Please refer to table 2 for further details.

Table 2: Interviewees' Profile

Item	Response	Frequency	Percentage (100)
Age	41-50	7	30.4
Origin	Kota Bharu	17	73.9
Business Duration	> 20 years	10	43.5
Reason	Family Heritage	11	47.8
Product Type	Fresh/Dry Food	7	30.4
Creativity	No	17	73.9
Achievement	Just enough to sustain business/ able to expand business	10	43.5

Regarding their understanding of the Islamic business practices, 65.2% of them understood them quite clearly. Majority of them (43.5%) learnt from both formal and informal learning either from family, school, friends, religious institutions like mosque or from their own experience. This shows that in order to practice

Islamic business practices, both types of learning are necessary. It is not easy to understand from theories that they learnt at school but learning from own or others' mistakes help them to understand better and to do business in a better way. However, there is one interviewee mentioned that she learnt from MPKB (Kota Bharu City Council) whereby MPKB has installed some sound system and some religious talks are aired at certain times. Most of the women traders that do not sell food (fresh or dry) have the opportunity to listen to it as they are not as busy as those who sell food. Please refer to table 3 for further details.

Table 3: Types of Learning

Item	Frequency	Percentage
Family	2	8.7
School	1	4.3
Mosque	5	21.7
MPKB	1	4.3
Experience	4	17.4
Formal and informal learning	10	43.5

All of the interviewees practice Islamic business practices (100%), however; the extent of practice is quite moderate (34.8%). When asked the reason why, they told that they are *tawadu'* or humble. Some even do not want to disclose their extent of implementation, perhaps scared of being ridiculed by the interviewer. Only a small number of them (30.4%) explained that they have some problems in implementing them. The reason is because they are poor and *halal* products are much more expensive, thus; they would obtain small profit. Other reason is their own personal problem that they are sometimes forgetful and could not implement the Islamic business practices in a proper manner. Please refer to table 4 for further details.

Table 4: Extent of Practice

Item	Frequency	Percentage
Low	1	4.3
Moderate	8	34.8
High	3	13

From the interview, the Islamic business practices done by the Muslim women traders in Siti Khadijah market can be categorized into three phases that are before, during and after the business. The Islamic business practices that they did before the business are more on the personal rituals or obligations such as covering own modesty (*aurah*), reading al-Quran, committing compulsory and recommendatory prayers (*tahajjud*, *hajjat*) either alone or congregational prayers, *zikr* and *dua*, *tawakkal* (believe that Allah is the Provider) and strategic planning (*ikhtiar/exert extra effort to expand business*).

During the business transactions, the Islamic business practices can be categorized further into products, workers, customers, suppliers and competitors. The women traders just sell good products that are good i.e. not broken, clean and of high quality. This shows that they are sincere and honest in doing their business. They also just sell permissible (*halal*) products at fixed prices but not high as they do not want to make big profits. This shows that they are pious business women and not greedy. The business transaction is done in cash only as they do not want to engage in usury especially when providing installment to the customers.

Regarding the workers, the Muslim women traders only take pious workers especially orphans who do not miss their compulsory prayers and disciplined. They also are quite tolerant with the workers especially concerning their pay and working hours. They pay the workers on time and adequately. This shows that Muslim women traders are benevolent and just in fulfilling their obligation towards the workers. They also train their workers on how to do their work effectively and efficiently. This is to train the workers to be independent and able to open their own business when they leave their employers.

Next are the customers. The Muslim women traders at Siti Khadijah market do not cheat their customers in terms of weight, condition

and sources of the products. They also ensure the payment is done in the correct amount and if there is no small change, they are willing to reduce the price. This shows that they are honest, trustworthy and sincere in doing their business. They are also tolerant with the customers especially regarding the price and product rejection. In short, there is negotiation and mutual agreement in the business and they treat the customers with respect and they help their customers in choosing products with high quality. This shows that they are helpful, cooperative and trustworthy.

Regarding the supplier, they will try hard not to buy supplies from non-Muslims and owe debts with them. This means that they will ensure that they pay all the supplies in cash. However, if the supplies involve big amount of money especially if the goods are textiles, they will try to pay the installment on time either every week or every month.

They also treat their competitors nicely. They treat their competitors like colleagues as they believe that Allah is the Provider. This shows that they are benevolent towards their competitors as they do not envy their competitors if their competitors make more sales and they do not pull faces at them.

After the business is over and reach to a certain amount or time, they will pay business tax or *zakat* and give some donation to orphans. This shows that the Muslim business women are pious traders and they will try to fulfill their religious obligations towards the needy.

Their main reason for practicing Islamic business practices are to obtain Allah blessings (26.1%) as they believe that Allah SWT is the Provider. Thus, they have to follow Islamic teachings in doing their business, to do the dos and not to do all the don'ts. This is so as Islam is the way of life and it even encompasses business. Without Allah's blessing, they won't get *barakah* in their life especially in their business and they won't be rewarded in the Hereafter. These rewards

are the good points bestowed by Allah SWT and Muslim has to gain them in order to enter Paradise. Muslims believe that this world is a temporary place for them to gain good points for a better living in Paradise which is ever lasting.

The next main reason is to obtain permissible or *halal* sustenance (21.7%), to gain *barakah* (13%), to obtain after life benefits (8.7%), to gain *al-falah* (4.3%), to obtain customer loyalty (4.3%), profit (4.3%), and to comply with MPKB's rules and regulations (4.3%). In order to obtain Allah's blessing, to gain *barakah*, and to obtain after life benefits, one needs to sell only *halal* or permissible products or services, otherwise their income is not *halal* too. To consume food or drinks bought from *haram* or prohibited income will temper one's body and cause their religious rituals especially prayers not to be accepted by Allah SWT. This factor is most feared by all Muslims. From the ranking of their responses, it shows that their religion is the most priority than their worldly affairs (to obtain customer loyalty, profit and comply with MPKB's rules and regulations). Please refer to table 5 for further details.

Table 5: Reasons For Practice

Item	Frequency	Percentage
To obtain Allah's blessing	6	26.1
To obtain after life benefits	2	8.7
To obtain customer loyalty	1	4.3
To obtain profit	1	4.3
To gain barakah	3	13
For halal sustenance	5	21.7
To gain al-falah	1	4.3
To comply with MPKB's rules and regulations	1	4.3

They believe that by implementing Islamic business practices they will gain *barakah* (26.1%), after life benefits (17.4%), customer

loyalty (8.7%), supplier loyalty (8.7%), business survival (8.7%), business growth (8.7%), profit (4.3%) and *al-falah* (4.3%). Please refer to table 6 for further details.

Table 6: Benefits of Practice

Item	Frequency	Percentage (100)
To gain barakah	6	26.1
To gain after life benefits	4	17.4
To obtain customer loyalty	2	8.7
To obtain supplier loyalty	2	8.7
To sustain business	2	8.7
For business growth	2	8.7
To obtain al-falah	1	4.3
To obtain profit	1	4.3

In order to find whether there is a link between the Muslim businesswomen's demographic data and their achievement, a correlation test is conducted. Using spearman correlation, age is found out to be negatively and significantly related to the Muslim business women achievement. This shows that age is not an indicator towards success. Anybody can succeed provided that they are hardworking and possess positive values. These factors are mostly appreciated by customers and suppliers. But most of Muslim business women who have sustained and expanded their business are veterans or senior business women. This shows that success is a matter of time. Please refer to table 7 for further details.

Table 7: Results of Spearman Correlation

Spearman Correlation (rho)	Age	Origin	Business Duration	Reason	Product Type
Achievement	-.453*	-.288	-.174	.407	.076

*Spearman correlation (rho) < 0.05

Conclusion

The Islamic business practices that they implement can be categorized into three phases which are before, during and after and this is different as what was found by Ahmad (2009) that are before and during only. However, the extent of their Islamic business practices is moderate. This could be due to they are poor and they are forced not to negotiate between profit and Islamic values or they are humble (tawadu'). To obtain Allah SWT's blessing is their main reason of implementing Islamic business practices as they believe that they will gain *barakah* in so doing.

Age is negatively and significantly correlated to the Muslim business women's achievement in Kelantan, Malaysia. This shows that they are successful because they have been involved in a long time in business and they have more time to take initiatives to upgrade and sustain their business.

Recommendation

It is recommended that further research to be done on the implementation of Islamic business practices in Kelantan especially in different sectors of business in order to examine the level of practice. Perhaps by doing this would reveal a different answer. Kelantan is a quite different state compared to others due to its political and Islamic leadership. Furthermore, Kelantanese Malay culture is different from other states. They are more cooperative in nature and emphasized on Islamic brotherhood.

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