Moderating Role of *Hisbah* Institution on the Relationship of Religiosity and Islamic Culture to Islamic Work Ethics in Nigeria

Mustapha Sidi Attahiru[1]*, Al-Hasan Al-Aidaros[2], Syarifah Binti Md Yusof[3]

[1]Islamic Business School, Universiti Utara Malaysia, Kedah, Malaysia, [2]Islamic Business School, Universiti Utara Malaysia, Kedah, Malaysia, [3]Islamic Business School, Universiti Utara Malaysia, Kedah, Malaysia. *Email: mustattahiru@yahoo.com

ABSTRACT

An immoral act such as hoarding, interest dealing (*riba*), false swearing, inexact weight corrupt practices and market instability are some of the problems facing the Nigerian business environment. Despite all efforts by the government and researchers, the problem persists. This is implied to the weaknesses in the existing conventional measures which are mainly based on western literature taken by the authorities on work ethics and also a lack of religiosity and good culture on the part of the stakeholders. To enhance business performance of Muslims in business, this study intends to employ a new framework based on Islamic approach and also develop a new relationship between religiosity, Islamic culture and Islamic work ethics (IWE) with a moderating role of *Hisbah* institution. The proposed new framework will fill the gap in the field of IWE in Nigeria and beyond.

Keywords: Islamic Work Ethics, Religiosity, Islamic Culture, *Hisbah* Institution, Nigeria
JEL Classifications: C610, C623, I23

1. INTRODUCTION

The necessity of ensuring a valid business transaction is strongly emphasized by Islam so as to avoid all types of selfish interest and fraud (Al-Quran 4:29). For every successful business transaction there must be procedure and ethics guiding the conduct of that business. Therefore all moral issues in economic and business transactions are covered by Islam in order to provide good guidance on all activities of business (Dogarawa, 2013). According to Ahmad et al. (2010), ethical behavior comprises of external and internal components. The external component is about the Muslim's behavior in their interactions with the environment around them, while the internal component is about their relationship with their creator. The external component is what is known as *Akhlak* (standard of behaviors or manners), while the internal component is *ruhani* (spirituality). Therefore, Muslims are expected to be just and fair in the conduct of their business in order to achieve both the reward of this world and hereafter.

In Nigeria, the Sokoto Caliphate which is one of the largest empires in the Sub-Saharan Africa has Islamic work ethics (IWE) from the inception of the regime in 1804. The Caliphate was formed through religion as a reaction to despotism and corruption. It covers northern Nigeria, as well as neighboring countries that include the Benin Republic, Niger Republic and the Cameroon Republic (Thomson, 2012). The leaders in the Caliphate notably Sheikh Usmanu bin Fodiyo, Sheikh Abdullahi bin Fodiyo and Sultan Muhammad Bello authored numerous books which codified the Islamic rules on trade and businesses (Malami, 1998).

However, after the colonialisation of Nigeria in 1903, the colonialists came with their values and conducts which clashed with the Islamic values in all spheres of life including trades and businesses. This contributed to the people's engagement in immoral acts that consist of injustice, corruption, hoarding, interest dealing (*riba*), false swearing, inexact weight, cheating, and indecency as well as market instability among others. Another contributing factor is also connected with the level of their knowledge, commitment and compliance with religiosity and the good culture. Despite the measures taken to curtail these problems by the authorities concern, it still persists. This is because the long existing measures taken to curtail these menace are conventional

that need to be repealed from time to time and the certainty of their effectiveness is not assured. In order to save the humanity from the consequences of these shortcomings and also to bring sanity in the society, Islam provides authentic measures to be taken by the authorities as well as all categories of people among the Muslim nation.

To this end, this study intends to develop a new framework and new relationship between religiosity, Islamic culture and IWE with a moderating role of *Hisbah* institution with a view to enhance the relationship based on Islamic approach. To the author's best of knowledge, this is the first of its kind.

2. LITERATURE REVIEW

The literature in this section discusses IWE, religiosity, Islamic culture, *Hisbah* institution, research framework and hypotheses development. The bases of this study are the Islamic primary sources of Al-Quran and Hadith which differentiate it from the previous studies on IWE that have their basis from conventional theories. This study seeks to examine the moderating role of *Hisbah* institution on the relationship between religiosity, Islamic culture and IWE.

2.1. Islamic Work Ethic

IWE is seen as the traders' conduct base on Allah's fear which comprises justice, commitment and cooperation with a view to achieving *falah* (Success). IWE is also referred to, as creative and oriented participation towards work and also as a virtue in needs of person as well as the necessity to create balance in his/her social and individual life (Ali, 2001; Ali, 1992), and at the same time as discharging his/her duties toward Allah (SWT) (Ali and Al-Kazemi, 2007).

According to Ahmad et al. (2016), the various aspects of Muslim's life such as economic, social, and political have multi-dimensional relations with IWE. This is because the emphasis of the IWE is to encourage the individual to perform every work to the best of his/her ability and also to please Allah (SWT) while at the same time satisfying his/her socio-economic needs (Usman, 2015). A person is therefore required to behave in the Islamic way in the conduct of his/her business as well as his daily life because Allah (SWT) himself is the witness to all his transactions. Al-Quran says:

> *"Nor you (mankind) do any deed (good or evil), but We are Witness thereof, when you are doing it. And nothing is hidden from your Lord (so much as) the weight of an atom (or small ant) on the earth or in the heaven. Not what is less than that or what is greater than that but is (written) in a Clear Record"* (Al-Quran, 10:61).

Similarly, Khan (1994) highlighted that the great objective of a person should be the achievement of *falah* (success) in the hereafter. This is because the real life is that of the hereafter as compared to this world's life. Anas (R.A) narrated that Prophet (PBUH) said:

> *"There is no life except the life of the hereafter"* (Sahih Al-Bukhari, 2961).

Also Al-Quran emphasize on that as Allah (SWT) says:

> *"Verily, the home of the Hereafter that is the life indeed (i.e., the eternal life that will never end)"* (Al-Quran, 29:64).

Muslims achieve their goals by showing commitment to work and by being rewarded and ranked according to their actions. In many places, the Holy Quran emphasizes the need for Muslims to engage in their work. Al-Quran states that:

> "*To all are ranks according to their deeds*" (Al-Quran, 6:132).
> "Allah (SWT) *hath permitted trade and forbidden usury*" (Al-Quran, 2:275).
> "*A human being can have nothing but what has striven for*" (Al-Quran, 53:39).
> *"It is He (Allah) who made the earth tame (stable and subservient) for you – so walk among its slopes and eat of His provision – and to Him is the resurrection"* (Al-Quran, 67:15).

In the *Hadith* also, the Prophet (PBUH) said:

> *"Nobody has ever eaten a better meal than that which one has earned by working with one's hands. The Prophet of Allah Dawud (David) (PBUH) used to eat from the earnings of his manual labor"* (Sahih Al-Bukhari: 2072).
> "*Worshiping has seventy avenues; the best of them is the involvement in an honestly earned living*" (Ali and Al-Kazemi, 2007).
> "*The best work is the one that results in benefit"* and *"the best of people are those who benefit others*" (Aldulaimi, 2016).

Islamic *shari'ah* has provided a basic framework for the conduct of commercial and financial transactions. Al-Quran and Sunnah of Prophet Muhammad (PBUH) refer to some ethics that governs the right of everyone in the business to ensure honesty and justice, also to avoid fraud and all sorts of exploitation in the conduct of the business. Al-Quran decrees:

> *"O you, who have believed, do not consume one another's wealth unjustly But only [in lawful] business by mutual consent"* (Al-Quran, 4:29).

A man must account for all his deeds before Allah (SWT); as such he is expected to abide by all rules and regulations enshrined by Islam for the proper conduct of businesses. Al-Quran dictates:

> *"So whoever does an atom's weight of good will see it, And whoever does an atom's weight of evil will see it"* (Al-Quran, 99:7-8).

Ayub (2007) highlighted that a man should not seize anyone's right because the *shari'ah* principle is that Allah (SWT) does not forgive the harm done by any person imposed on his fellow beings and other creatures, but He (SWT) may overlook faults against His rights. Islam encourages kindness and good attitude from one to another. Al-Quran dictates:

> *"And spend in the way of Allah and do not throw [yourselves] with your [own] hands into destruction [by refraining]. And do good; indeed, Allah loves the doers of good"* (Al-Quran, 2:195).

2.2. Religiosity

Religiosity is distinct from religion. The latter is identical with a particular faith or creed (such as Islam and Christianity, or more

specific, e.g., Sunni and Catholicism), whereas the former describes the focus of religion in directing the life of a person in accordance with expectations of religious role (Cleveland et al., 2002).

From the Islamic perspective, religion is defined as the state of divine origin which guide people with sound mind to what is better for them in this life and hereafter by their own choice (Al-Qaradawi, 1995). Religiosity on the other hand is identified as a person's level and demonstration of Allah's consciousness in daily life through the understanding of Islamic teaching (Krauss and Hamzah, 2011). Also, religiosity is the being committed to the basics of Islamic religion through theoretical belief and practices, and through the fulfillment of Allah's rights, following Allah's orders, protection of others rights, avoiding bad acts, and performing worship (Osman-Gani et al., 2013).

Rafiki and Wahab (2014) described religion as one of the most significant social institutions that are expressively associated with attitudes, behaviors and values of people. Islam as a comprehensive religion governed all aspects of life. The importance of religiosity in one's life can be determined from the identity or significance someone gives to the religion in his life (Khraim, 2010). Similarly, the degree of religious observance can behaviorally affect the day-to-day lives of consumers (Yousaf and Malik, 2013). Religiosity is one of the determinants of a person's ethical behavior, because the Holy Prophet Muhammad (SAW) specified that the main purpose of his mission to people is to develop their ethics. He emphasized:

"I was sent to complete good characters"(Al-bazzar: 8949).

2.3. Islamic Culture

From the Islamic perspective, culture refers to the traditions and customs that develop from the day-to-day practice of people following the reliable teachings of Islam (Philips, 2006). Culture is defined as justice and fair play in all words and actions (Mughal, 1984). Islamic culture can be seen as belief, value and norms that are initially built or introduced into the individual human behavior or society which is accepted by the religion and society (Waraki, 2009). Further, Al-Qaradawi (1995) reported that culture, art, luxury, science, pleasure and literature are not sufficient to satisfy the needs of man by his nature, it is the only believe in Allah (SWT) that will provide peace of mind and security to an individual. This is because *shari'ah* of Allah (SWT) refers to every legislation by Him that affects the order of human's life which covers the principle of believe, administration and justice, human relationship, morality and knowledge (Qutb, 2006).

Ibn Taymiyyah reported that Islamic culture is rooted in the foundation of *Risala* (divine message)*, Aakhira* (Hereafter) and *Tawhid* (oneness of Allah)*,* and it could therefore not adopt the values of *jahiliyya*h (period of ignorance) (Muhtar, 1987).

The diversity in people's culture, food, language and dress has been recognized by Islam as bounties of Allah to mankind. Al-Quran states:

"And among His Signs is the creation of the heavens and the earth, and the difference of your languages and colors. Verily, in that are indeed signs for men of sound knowledge" (Al-Quran 30:22).

In another verse Al-Quran says:

"O mankind, indeed we have created you from male and female and made you peoples and tribes that you may know one another. Indeed, the most noble of you in the sight Allah is the most righteous of you. Indeed, Allah is Knowing and Acquainted" (Al-Quran 49:13).

Therefore the noblest communities, in the sight of Allah (SWT), are those who posse's good cultures and the Islamic culture have been chosen to be the noblest by Allah (SWT). Al-Quran states:

"Thus We have made you [true Muslims], a (just) (and the best) nation" (Al-Quran, 2:143).

In another verse Allah (SWT) says:

"This day I have perfected for you your religion and completed my favor upon you and have approved for you Islam as religion" (Al-Quran 5:3).

Similarly, any culture that contradicts the teachings of Islam is condemned and rejected as decrees by Al-Quran:

"And whoever contradicts and opposes the Messenger (Muhammad SAW) after the right path has been shown clearly to him, and follows other than the believers' way. We shall keep him in the path he has chosen, and burn him in Hell - what an evil destination" (Al-Quran 4:115).

Therefore a culture that is guided by the Al-Quran is the best culture in the world (Attahiru et al., 2016).

2.4. *Hisbah* Institution

According to Ibn Taymiyyah, "The word *Hisbah* institution has been derived from the root *h.s.b.* and means "arithmetical problem;" "sum;" or "reward." The verb *hasaba yahsubu* means "to take into consideration;" "to anticipate a reward in the hereafter by adding a pious deed to one's account with Allah (SWT). Perhaps, from here the usage of the noun *Ihtisab* came to be associated with the activities of a person who invites other to do good (*ma'ruf*) and forbids them from evil (*munkar*) in the hope of getting a reward in the hereafter" (Muhtar, 1987).

Hisbah institution is defined as the enjoining of evidently abandoned good and forbidding the openly practiced evil (Al-Mawardi, 1966; Ibrahim et al., 1997). *Hisbah* institution is an Islamic position on the application of principles of Islam *"Al Amr bil ma'aruf wannahyi Anil Munkar"* (enjoining what is good and forbidding what is bad), this is obligatory for any person who is in charge of the affairs of Muslims to appoint some qualified people on that assignment (Ibn Taymiyyah, n.d.). While it is an individual obligation on the ruler to appoint an appropriate person on the post, it is also a collective obligation on others to make sure that the aim of enjoining what is good and forbidding what is bad is not defeated (Muhtar, 1987).

Hisbah institution is aimed at controlling the unethical behaviors in economic affairs of the Muslim's society, it therefore prevents fraud in the industries and transactions in the markets with more emphasis on supervision of weight and measures (Elsergany, 2010). Similarly, *Hisbah* institution is a

collective effort in assisting the Muslim community as directed by Al-Quran, (5:2):

> *"Help you one another in Al-birr and At-taqwa (virtue, righteousness and piety) but do not help one another in sin and transgression."*

The importance of *Hisbah* institution in a society cannot be over emphasized. This is because many Muslims derail from the basic norms and rules of business permitted by the *shari'ah* despite its beautifully codified codes of conduct of practice (Mohiuddin and Haque, 2013). These attitudes are very hazardous to the community (Al-Quran, 30:41). Also it is an immoral act that is condemned by the Holy Quran:

> *"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"* (Al-Quran, 61:2-3).

Some of the current studies about *Hisbah* institution includes Kasim et al. (2013) who sees it as the Islamic corporate governance that originates from the Islamic accountability. Ibrahim (2000) said that it has the primary accountability owing to resources of Allah's trustee, and the secondary accountability that has to do with the contract between investors or owners of a business and a manager.

According to Yaacob (2012), *Hisbah* institution provides the role of the market inspector in the early period of Islam, they audited the compliance of businesses with the *shari'ah* and reported their findings to the appropriate authority for corrective and preventive measures. He emphasized that A *Muhtasib* (accountant) who has knowledge in *shari'ah*, finance, accounting, and business is being paid from the state coffers to ensure his independence. And this contributed to the market stability (Yaacob, 2012).

2.5. Conceptual Framework

The conceptual framework of this study is detailed in Figure 1, where Islamic work ethic is the dependent variable, religiosity and Islamic culture are the independent variables and finally *Hisbah* institution is the moderating variable. This is a new framework developed under the Islamic approach based on verse 3:110 of the Holy Quran which states:

> *"You are the best of people ever raised up [as an example] for mankind, you enjoin that Islam has ordained and forbid that Islam has forbidden, and you believe in Allah"* (Al-Quran, 3:110).

The above verse captured the relationship where "*what Islam has ordained and forbidden* (*Maruf* and *Munkar*) stands for ethics, *Believe in Allah* stands for Religiosity, *The best of people ever raised up [as an example] for mankind* stands for culture and *Enjoining what Islam has ordained and forbidding what Islam has forbidden* stands for the work of *Hisbah* institution.*"

2.6. Hypotheses Development

The development of hypotheses is treated in this section. The hypothesis formation was established from the previous literature base on Al-Quran and Hadith.

Figure 1: Conceptual framework
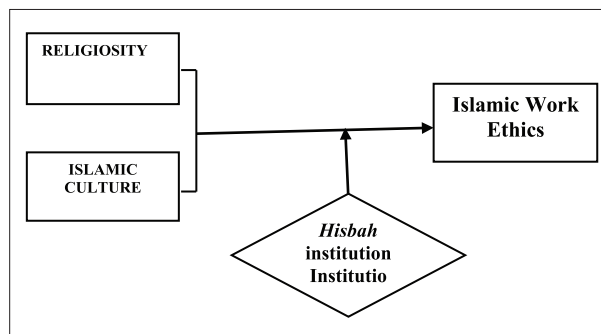
2.6.1. The relationship between religiosity and IWE

Al-Qaradawi (2001) reported that Al-Quranic verse (3: 110) highlighted the relationship between religiosity and ethics. This is also emphasized in more than one place in the Al-Quran and Sunnah of the Prophet (PBUH). Al-Quran (9:71) says:

> *"The believers men and women are Auliya (helpers, supporters, friends, protectors) of one another; they enjoin (on the people) Al-Ma'ruf (all that Islam orders one to do) and forbid (people) from Al-Munkar (all that Islam has forbidden); they perform As-Salat (Iqamat-as-Salat), and give the Zakat and obey Allah and His Messenger. Allah will have His Mercy on them. Surely Allah is All-Mighty, All-Wise."*

And also in the Hadith of the Prophet Muhammad (PBUH):

> *"The most loved work in sight of Allah, is the believe in Allah, then the (maintaining healthy) relationship with relatives, and enjoining what is good and forbidding evil."* (Abi Yaala:6839).

People's religiosity which comprises beliefs and practices has a greater influence on all their economic and social behaviors and approaches to many issues. Religious beliefs dictate to the people how to carry out their daily transactions (Assiamah, 2014). Also Wisker and Rosinaite (2016) reported that religiosity has a great impact on IWE. Prophet Muhammad (SAW) specified that the primary purpose of his mission to the people is to develop good values. He emphasized:

> *"I was sent to perfect good character"* (Al-Muwatta: 47.1.8).

Hudhairi and Ibn (2008) emphasized that religiosity that comprises Islamic knowledge and faith (*Iman*) is one of the major factors that influences the person's ethical behavior.

Knowledge is very important in every aspect of Muslim's life. A person will behave differently if he/she is ignorant of something. Therefore knowledge of *shari'ah* ruling on marketing will bring cordial relationship and sanity in the market place. Al-Quran Says:

> *"Say: Are those who know equal to those who know not?"* (Al-Quran, 39: 9).

Al-Qurtubi (2006) commented that knowledgeable people are those who behave morally because they use their knowledge in their worship and other relationships. At-Tabari (1994) highlighted that those who knows the reward provided to them by Allah (SWT)

because of their obedience, and also are aware of the consequences of disobeying Him are not the same with those who do not expect any reward and are not afraid of any evil.

Faith has great impact in the person's behavior that makes him to abide by the *shari'ah* rulings in all his businesses, and respect the symbols of Islam in all his activities. Al-Quran shades more light on this aspect in many verses:

"Is he who was dead (without faith by ignorance and disbelief) and We gave him life (by knowledge and faith) and set for him a light (of Belief) whereby he can work amongst men – like him who is in the darkness (of disbelief, polytheism and hypocrisy) from which he can never come out? Thus it is made fair- seeming to the disbelievers that which they used to d" (Al-Quran, 6: 122).

In his commentary on this verse, As-Sa'di (2002) commented that this is an example of a person who was brought to life by knowledge, faith and guidance; he can, therefore, walk in light within his people and also be able to differentiate between right and wrong. Ibn Kathir (1999) expressed that Allah has given this example of a believer who was before like dead wandering in misguidance and confusion, then Allah (SWT) brought his heart to life by guiding him to faith (*Iman*) and to obeying the Messengers of Allah. According to Az Za'afaraani (2015), faith (*Iman*) influences the ethical action of a person and also is a prevention from falling into sin. This is because of the Hadith narrated by Abu Huraira (RA) where Prophet (PBUH) said;

"When an adulterer commits illegal sexual intercourse, then he is not a believer at the time he is committing it, and when a drinker of an alcoholic liquor drinks it, then he is not a believer at the time of drinking it. And when a thief steals, then he is not a believer at the time of stealing, and when a robber robs, and the people look at him, then he is not a believer at the time of committing robbery." (Sahih Al-Bukhari: 2475).

Also the Holy Quran emphasizes on the influence of religiosity on the ethical decision of a person as Allah (SWT) says:

"The believers are only those who when Allah is mentioned, feel fear in their hearts. And when his Verses (this Al-Quran*,) are recited unto them, they (that is the verses) increase their Faith; and they put their trust in their Lord (Alone)"* (Al-Quran, 8:2)*.

According to Ibn Kathir (1999), the sign of a true believer is that when Allah's name is mentioned his heart will be full of Allah's fear and his faith will increase. And that makes him abstain from what is prohibited because of the knowledge he acquired (As-Sa'di, 2002). According to At-Tabari (1994), a believer is not the one who disobey Allah and His Messenger, but the one who fears Allah when His name is mentioned. He is the one who obeys Allah's command and refrains from the evil act for fear of His punishment and becomes more faithful than before in his activities knowing that Allah (SWT) is in control of him.

Despite all the evidences from Al-Quran and Hadith, literature is lacking to explain these sources (Al-Quran and Hadith) in sub-Saharan African countries particularly in Nigeria. Therefore the following hypothesis is developed:

H1: Religiosity is significantly related to IWE.

2.6.2. The relationship between Islamic culture and IWE

Abduljawad (2012) and Attahiru et al. (2016) observed that the element of Islamic culture is found in Al-Quran:

"You are the best of people ever raised up [as an example] for mankind, you enjoin that Islam has ordained and forbid that Islam has forbidden, and you believe in Allah" (Al-Quran, 3:110).

This is because of the uniqueness of the Al-Quran which is the way of life and the source of pride to the Muslim community. Again, Al-watban (2015) stressed that the Muslim community is apparently the best since it behaves morally and invites others to morality. It is also the beneficial and righteous nation for humanity (Ibn Kathir, 1999). Next, it is the best-suited Community because its way of life is guided and empowered by the Al-Quran (Ahmed, 2014). And finally, it has a perfect system that has sound ideology, philosophy, morality and knowledge to offer to the people (Qutb, 2012).

According to Mughal (1984) Islamic culture is seen as the reflection of Islamic values in the advancement of human potentials, way of actions and their environmental expression. Islam created moral and ethical principles which develop quality in human being, and also differentiates him from the animal irrespective of the society he belongs to (Qutb, 2006).

Da'wah (2009) highlighted that any culture that does not clash with Islamic teachings is permissible and accepted. This is because Islamic law is the measure for judging any cultural practice not the culture to be the measure over Islamic law. For example the culture of keeping good relationship with kin and hospitality of honoring the guests by the pre Islamic pagan Arabs was accepted by Islam (Al-MubarakPuri, 1996). Various wedding customs and other different entertainments as well as diverse cultural architectures that are in conformity with *shari'ah* were also accepted (Da'wah, 2009).

Example of unacceptable culture in Islam include; drinking of live animal's blood which is found in some African countries, kissing and hugging of non-relatives females, festivals involving displaying of nudity, some rites involving body mutilation as well as superstitious acts among others (Da'wah, 2009). Therefore, any culture that is against the teachings of Islam is rejected because of the sayings of the Holy Quran:

"Do they seek the judgment of (the days of) ignorance? And who is better in judgment than Allah for people who have firm faith," (Al-Quran, 5:50).

Ibn Kathir (1999) highlighted that this criticism is for those who refer to customs, opinions and desires invented by them which have no basis in Islam, there by ignoring the ethics commanded by Allah (SWT). But Islamic culture is recognized as the best because it is legislated by Allah, and any other culture that is in violation of Allah's legislation is rejected (Qutb, 2012). Also Islamic guidance to all mankind is supreme (Mohiuddin and

Haque, 2013). Therefore, no culture resulting from the human experiment can compete with that of Islam (Philips, 2006).

Islam has explained the impact of culture in shaping the attitudes of people. Every person is born in a real Islamic way, but the society he found himself would change him to his or her status:

> *"Every child is born with a true faith (to worship none but Allah alone), but his parents convert him to Judaism or Christianity or Magianism"* (Sahih Al-Muslim: 6650).

Also Khan (1994) reported that the Al-Quran envisage a positive cultural guide or pattern for all Muslim communities to adopt in order to have good ethics and also attain *falah (Success)*. First is the *Iqamat As-salat* (performing of prayers) which comprises the establishment of mosques and attendance of daily congregational prayers. Second is the knowledge (*ilm*). Because Al-Quran highlighted that fabricators of lie will not attain *falah*, the culture of sorcery is also condemned with emphasis that sorcerers will not achieve *falah*. This shows that pursuit of knowledge is emphasized by the Al-Quran, while ignoring the pursuit of knowledge will prevent a society from attaining *falah*. The third guide is the sexual chastity and Modesty. Islam recognized sexual chastity and modesty as one of the characteristics of attaining *falah*. A stable family life can only be achieved through legitimate sexual relations, otherwise broken homes, anarchy and venereal diseases will penetrate in the society. The fourth is prohibition of gambling (game of chance) and other unethical business activities as well as drinking alcohol or any other intoxicants that leads to several social evils. These immoral acts are some of the obstacles to *falah*. The fifth is the environmental purification, and this covers cleanliness of body and clothes which is also a great condition of *falah*, environment pollution on the other hand causes hardship to the material development and is contrary to the Islamic concept of *falah*. The sixth guide is the keeping away from unnecessary pursuit and at the same time utilization of effort and resources on productive and useful avenues which is also a way of achieving *falah* (Khan, 1994).

Despite all the evidences from Al-Quran and Hadith, literature is lacking to explain the relationship between Islamic culture and IWE in sub-Saharan African countries particularly in Nigeria. Therefore the following hypothesis is developed:

H3: Islamic culture is significantly related to IWE.

2.6.3. The moderating role of Hisbah institution in effecting religiosity and Islamic culture on IWE

An enforcement institution like *Hisbah* institution is very necessary to moderate the influence of religiosity as well as Islamic culture on the work ethics of the Muslim society if sanity is to be maintained (Qutb, 2012). This is because of the variation of people in their extent of Allah's fearing and with different righteousness motivations (Haron et al., 2013). Establishment and empowerment of this type of institution, to bear the responsibility of enforcing religious ethics in the market is one of the characteristics of Muslims as emphasized by the Holy Quran:

> *"You are the best of peoples ever raised up for mankind; you enjoin Al-Ma'rûf (i.e. all that Islam has ordained) and forbid Al-Munkar (all that Islam has forbidden), and you believe in Allah"* (Al-Quran, 3:110).

Hisbah institution engages in practical duties, consistent with the general interest of the people (Ibrahim et al., 1997). It deals with different social matters such as the prevention of women, children and animal abuse, the controlling of indecency and alcoholic drinking, maintenance of roads and cleanliness (Khaldun, n.d.). *Hisbah* institution also controls the unethical behaviors in economic affairs through the prevention of fraud in the industries and markets with more emphasis on the supervision of weight and measures (Elsergany, 2010). Therefore, It is a collective effort in assisting the Muslim community as directed by Al-Quran, (5:2):

> *"Help you one another in Al-birr and At-taqwa (virtue, righteousness and piety; but do not help one another in sin and transgression."*

Aljahiz (1989) reported that naturally and habitually, people are inclined to commit bad behaviors and become submissive to evil desires. Therefore, there is a need for good laws, practice and policies as well as efficient utilization of rulers with a good record to deter the people from committing unethical behaviors from their immorality until they return to the notion of moderation in all of their affairs.

According to Haron et al. (2013), transparency and fairness in the business transactions will not be ensured because of the ethical knowledge alone, and similarly, regulations alone cannot enforce integrity without moral commitments, thus there must be a synergy between them if the intended objective is to be realized. Also Ibn Taymiyyah (n.d.) highlighted that people in their nature need control and order in their lives, which result in the necessity of the authority that will ensure that control and order. One of the means of achieving those objectives is the institution of *Hisbah* institution in the Muslim community (Dogarawa, 2011).

The necessity of *Hisbah* institution in the society is enshrined in Al-Quran, and Sunnah of the Prophet Muhammad (PBUH) in more than one place. From the Al-Quran:

> *"And let there be [arising] from you a nation inviting to [all that is] good, enjoining what is right and forbidding what is wrong, and those will be successful"* (Al-Quran, 3:104).
> *"The believing men and believing women are allies of one another, they enjoin what is right and forbid what is wrong and establish prayer and give zakah and obey Allah and His Messenger. Those Allah will have mercy on them. Indeed, Allah is Exalted in Might and Wise"* (Al-Quran, 9:71).

From the Hadith, Prophet Muhammad (PBUH) decrees that:

> *"Whoever among you sees an evil action, let him change it with his hand (by taking action); if he cannot, then with his tongue (by speaking out); and if he cannot, then with his heart (by hating it and feeling it is wrong),and that is the weakest faith"* (Sahih Al-Muslim: 78).

Also, establishing an institution like *Hisbah* institution is a cause and sign of a successful leadership. Al-Quran decrees:

> *"Verily, Allah will help those who help His (Cause). Truly, Allah is All-Strong, All-Mighty. Those (Muslim rulers) who, if we give them power in the land, (they) enjoin iqamat-as-Salat (prayers), to pay the Zakat and they enjoy Al-Ma'ruf (i.e. all*

that Islam orders one to do) and forbid Al-Munkar (all that Islam has forbidden). And with Allah rests the end of (all) matters.'' (Al-Quran, 22:40-41).

Kasim et al. (2013) highlighted the need for a complete framework for *Hisbah* institution to take care of Islamic capital markets (ICM). The current problem faced by ICM which consists of conflict of interest, independence, risk of *shari'ah* non-compliance and competency, can be solved by the *Hisbah* institution. To rescue the industries from what the study described as 'litigious marauders' who apply contract principles of common law in the cases of Islamic finance, Oseni et al. (2012) highlighted that a framework is required base on *Muhtasib* model. The study emphasized that a giant model can maximally be exported from the practice of *Muhtasib.*

Accordingly, Htay and Salman (2013) reported that the aspect of decision making in Islamic corporate governance consists of some Islamic institutions that include *Hisbah* institution*, Shura* and *Shari'ah* supervisory boards. The study emphasized the significant role of *Hisbah* institution in the Muslim's world because the state can enforce the socio-economic control on economic and trade practices through the *Hisbah* institution institution. Furthermore, Widiyanti et al. (2011) explained that the duties of *Hisbah* institution is to ensure the equality of all Muslims, compliance with *shari'ah* in market trading, protection of natural environment, price control, prevention of monopolies and maintenance of public and government resources.

Despite all the evidences from Al-Quran and Hadith, there is lack of literature to explain the impact of *Hisbah* institution on the Nigerian markets. Therefore the following hypothesis is developed:

H4: *Hisbah* institution moderates the relationship between religiosity and IWE.

H5: *Hisbah* institution moderates the relationship between Islamic culture and IWE.

3. CONCLUSION

Although this is ongoing study, the new framework and new developed relationship between religiosity, Islamic culture and IWE with a moderating role of *Hisbah* institution based on Islamic approach has significantly makes an impact on this research. If the framework is validated empirically, it will be a significant contribution to the existing literature and also enhance the ethical decision making of traders in Sokoto State as well as policy makers and regulators in Nigeria and beyond which the researcher intend to do shortly.

REFERENCES

Abduljawad, N.M. (2012), Al Hedharat Al Islamiyyah (Ejaz Ayat). Available from: http://www.alukah.net/sharia/0/40694/. [Last retrieved on 2016 Sep 15].

Abi Yaala, H. (1988), Musnad Abi Ya'ala Al-Mausili. 1st ed. Beirut: Darul Ma'mun Lil-Turath. Available from: https://www.ia801307. us.archive.org/0/items/WAQ3580/mayala12.pdf.

Ahmad, S., Hj Rofie, M.K., Salim, S. (2016), Rewards and commitment in social development: Equiping modern muslim communities with knowledge on Islamic work ethics towards better living conditions. Mediterranean Journal of Social Sciences, 7(1), 395-400. Available from: http://www.doi.org/10.5901/mjss.2016.v7n1s1p395.

Ahmad, T., Fazel, A., Al-Haddad, H., Hasan, S., Ismail, S., Kholwadia, M., Zainuddin, S. (2010), In: El-Diwany, editor. Islamic Banking and Finance: What It Is and What It Could Be. United Kingdom: 1st Ethical Charitable Trust.

Ahmed, S. (2014), The Quran Online Translation and Commentary. Available from: http://www.al-quran.info/#home. [Last retrieved on 2016 Sep 08].

Al-bazzar, A.H.B. (2006), Musnad Al-bazzar. Madina, KSA: Maktab Al Ulum Wal Hikam.

Aldulaimi, S.H. (2016), Fundamental Islamic perspective of work ethics. Journal of Islamic Accounting and Business Research, 7(1), 59-76.

Ali, A. (1992), The Islamic work ethic in Arabia. The Journal of Psychology, 126(5), 507-519.

Ali, A. (2001), Scaling an Islamic work ethic. The Journal of Social Psychology, 128(5), 575-583.

Ali, A.J., Al-Kazemi, A.A. (2007), Islamic work ethic in Kuwait. Cross Cultural Management: An International Journal, 14(2), 93-104. Available from: http://www.doi.org/10.1108/13527600610713404.

Aljahiz, A.U.A. (1989), Tahzib Al Akhlaq. 1st ed. Benzine: Dar As Sahaba Lit Turaath.

Al-Mawardi, A.H. (1966), Al-Ahkam as-Sultaniyyah The Laws of Islamic Governance. London: Ta-Ha Publishers.

Al-MubarakPuri, S.R. (1996), The Sealed Nectar. 1st ed. Saudi Arabia: Dar-us-Salam Publications.

Al-Qaradawi, Y. (1995), In: Higab, M., editor. Introduction to Islam. Cairo, Egypt: Islamic IINC Publishing & Distribution. Available from: http://www.muslim-library.com/dl/books/English_Introduction_ to_Islam.pdf.

Al-Qaradawi, Y. (2001), In: Cook, U.F., Shakeir, R.Y., editors. The Impact of Iman in the Life of Individual. Cairo Egypt: Al-Falah Foundation for Translation, Publication and Distribution.

Al-Qurtubi, M.I.A. (2006), Al-Jaami Li-Ahkaam Al-Quran. 1st ed. Beirut Lebanon: Al-Resalah Publishers. Available from: http://www. download-islamic-pdf-ebooks.com/freedownload6315.

Al-watban, A.I.A. (2015), Fi Rihaab Ayat Al-Hisbah. Available from: http://www.tafsir.net/article/4969. [Last retrieved on 2016 Sep 11].

As-Sa'di, A.A.I. (2002), Taysir Al-Karim Ar-Rahman fi Tafsir Kalaam Al-Mannaan. 2nd ed. Saudi Arabia: Darussalam. Available from: http://www.warisansalaf.com/download/ilmu-alquran-tafsirnya/100585.pdf.

Assiamah, E.Y. (2014), Business Ethics in Islam: Assessing Traders Understanding of Islamic Work Ethics; Perspectives of Muslim Market Women in Kumasi Central Market, Ghana, Journal of Studies in Social Science, 9(1), 83-100.

At-Tabari, A. (1994), Tafsir At-Tabari. 1st ed. Beirut: Resala Foundation. Available from: https://ia801703.us.archive.org/31/items/ WAQ17998/06_18003.pdf.

Attahiru, M.S., Al-aidaros, A.M.H., Yusof, S.M. (2016), Relationship between culture and work ethics: The Islamic perspective. International Review of Management and Marketing, 6(7), 282-286.

Ayub, M. (2007), Understanding Islamic Finance. Understanding Islamic Finance. Available from: http://www.books.google.com/books?id=-3eZcL_kAkMC.

Az Za'afaraani, A.S. (2015), Asr Al-Iman Fi Hayaat Ar Rijaal. Available from: http://www.alukah.net/sharia/0/89080/. [Last retrieved on 2016 Sep 16].

Cleveland, M., Laroche, M., Hallab, R. (2013), Globalization, culture, religion, and values: Comparing consumption patterns of

Lebanese Muslims and Christians. Journal of Business Research, 66(8), 958-967. Available from: http://www.doi.org/10.1016/j.jbusres.2011.12.018.

Da'wah, I.N. (2009), What is "Islamic" Culture? Minna, Nigeria. Available from: https://www.thequranblog.files.wordpress.com/2010/04/what-is-islamic-culture.pdf.

Dogarawa, A.B. (2011), Role of Hisbah (Ombudsmanship) Institution in ensuring ethical business practices: Reflection for Shari'ah implementing states in Nigeria. In: Ben-Africa Conference. Vol. 1. Zanzibar, Tanzania. p0-13. Available from: http://www.doi.org/10.1017/CBO9781107415324.004.

Dogarawa, A.B. (2013), Hisbah and the promotion of ethical business practices: A reflection for the shari'ah implementing states in Nigeria. International Journal of Islamic and Middle Eastern Finance and Management, 6(1), 51-63. Available from: http://www.doi.org/10.1108/17538391111144515.

Elsergany, R. (2010), Hisbah in the Islamic administration system. Islamic story. Available from: http://www.islamstory.com/en/node/27466.

Krauss, S.E., Hamzah, A. (2011), The Muslim Religiosity-Personality Inventory (MRPI) Scoring Manual. Institute for Social Science Studies. p0-20.

Haron, A., Musa, M.A., Shaarani, A.Z.M. (2013), In: Elias, A., Ishak, K.M., editors. Ethics in Islamic Finance. Kuala Lumpur: IBFIM.

Htay, S.N.N., Salman, S.A. (2013), Transaction cost theory, Political theory and resource dependency theory in the light of unconventional aspect. IOSR Journal of Humanities and Social Science, 12(5), 89-96.

Hudhairi, N., Ibn, H.I.S. (2008), Al-Hisbah An-Nazariyya Wal Amaliyya. 1st ed. Riyadh: Dar Al Fadhila for Publishing and Distribution. Available from: http://www.download-islamic-pdf-ebooks.com/files/elebda3.net-wq-5653.pdf.

Ibn Kathir, H. (1999), Tafsir Al-Quran Al-Azim. Saudi Arabia: Dar Taiba. Available from: http://www.waqfeya.com/book.php?bid=1696.

Ibn Taymiyyah, S.I. (n.d.), Al-Hisbah fil Islam. Beirut: Dar Al-kutub Al-Ilmiyyah.

Ibrahim, N., Abdul Maajid, A., Darbaalah, E.D. (1997), In: Pursuit of Allah's Pleasure. London: Al Firdous.

Ibrahim, S.H.M. (2000), Nurtured by "Kufr": The Western philosopical assumptions underlying conventional (Anglo-Americam) Accounting. International Journal of Islamic Financial Services, 2(2), 19-38.

Kasim, N., Nuhtay, S.N., Salman, S.A. (2013), Shariah governance for Islamic capital market. International Journal of Education and Research, 1(6), 1-14.

Khaldun, I. (n.d.), In: Rosenthal, F., editor. The Muqaddimah. Available from: https://www.asadullahali.files.wordpress.com/2012/10/ibn_khaldun-al_muqaddimah.pdf.

Khan, M.A. (1994), An Introduction to Islamic Economics. 1st ed. Pakistan: International Institutue of Islamic Thought and Institute of Policy Studies.

Khraim, H. (2010), Measuring religiosity in consumer research from Islamic perspective. International Journal of Marketing Studies, 2(2), 166-179. Available from: http://www.ccsenet.org/journal/index.php/ijms/article/viewFile/8123/6158.

Malami, H.U. (1998), Economic Principles and Practices of the Sokoto

Caliphate. Institute of Islamic Sciences. Available from: https://www.scholar.google.com/scholar?hl=en&q=Economic+Principles+and+Practices+of+the+Sokoto+Caliphate%3A+&btnG=&as_sdt=1%2C5&as_sdtp=#0.

Mohiuddin, G., Haque, S. (2013), Marketing ethics in Islam: A model based theoretical study, 3(3), 95-100. Available from: http://www.doi.org/10.5923/j.hrmr.20130303.05.

Mughal, M.A. (1984), Islamic Culture. Tamir insaniyyat. Available from: http://www.ssrn.com/author=1697634.

Muhtar, H. (1987), Public Duties in Islam. 2nd ed. Leicester, United Kingdom: The Islamic Foundation, Markfield Dawah Centre.

Oseni, U.A., Ansari, A.H., Kadouf, H.A. (2012), Corporate governance and effective dispute management in Islamic financial institutions. Australian Journal of Basic and Applied Sciences, 6(11), 361-369. Available from: http://www.ajbasweb.com/old/ajbas/2012/Special oct/361-369.pdf.

Osman-Gani, A.M., Hashim, J., Isma'il, Y. (2013), Establishing linkages between religiosity and spirituality on employee performance in Government Sector of Pakistan. Mediterranean Journal of Social Sciences, 35(4), 360-376.

Philips, A.A.B. (2006), The Moral Foundations of Islamic Culture. Kuala Lumpur Malaysia: A.S. Noordeen.

Qutb, S. (2006), In: Al-Mehri, A., editor. Milestones. Birmingham-England: Maktabah Booksellers and Publishers.

Qutb, S. (2012), In: The Shade of The Quran. United Kingdom: Islamic Foundation. Available from: http://www.holybooks.com/shade-quran-dhilal-quran-sayyid-qutb/.

Rafiki, A., Wahab, K.A. (2014), Islamic values and principles in the organization: A review of literature. Asian Social Science, 10(9), 1-7. Available from: http://doi.org/10.5539/ass.v10n9p1.

Thomson, V. (2012), Boko haram and Islamic fundamentalism in Nigeria. Global Security Studies, 3(3). Available from: http://www.globalsecuritystudies.com/Thomson Boko Haram.pdf.

Usman, M. (2015), Islamic work ethics (IWE): A review of litrature and directions for future research. Journal of Islamic Business and Management, 5(2), 135-162.

Waraki, S.A. (2009), Custom and its current application. Available from: http://www.elibrary.mediu.edu.my/books/MAL03775.pdf.

Widiyanti, M., Jusoh, M., Tahir, M.Z., Isma'il, A.G. (2011), A Comparative analysis of corporate governance in Indonesia and OECD. Ekonomi Berpendapatan Tinggi: Transformasi Ke Arah Peningkatan Inovasi, Produktiviti Dan Kualiti Hidup, 1, 46-60. Available from: http://www.ukm.my/fep/perkem/pdf/perkemVI/PERKEM2011-1-1A4.pdf.

Wisker, Z.L., Rosinaite, V. (2016), The Effect of Religiosity and Personality on Work Ethics: A Case of Muslim Managers, 4(1-1), 1-9. Available from: http://www.doi.org/10.11648/j.sjbm.s.2016040101.11.

Yaacob, H. (2012), Issues and challenges of Shari'ah audit in Islamic financial Institutions: A contemporary view. In: 3rd International Conference on Business and Economic Research. 3rd ICBER 2012, Proceeding. Bandung, Indonesia. p495-512.

Yousaf, S., Malik, M.S. (2013), Evaluating the influences of religiosity and product involvement level on the consumers Salman. Journal of Business Research, 4(2), 163-186. Available from: http://www.doi.org/10.1007/s11187-013-9496-6.