



Complementing community, business and microenterprise by the Islamic epistemological methodology

A case study
of Indonesia

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Abstract

Purpose – The purpose of this paper is to address the following question: how do we derive a systemic understanding of community, business and microenterprise linkages in the light of the cardinal episteme of Islamic belief, *Tawhid*?

Design/methodology/approach – The worldview of unity of the divine laws termed in the *Qur'an* as *Tawhid* (oneness of God or equivalently oneness of the divine laws and also unity of knowledge) is explained in the form of a general socioeconomic paradigm. This worldview is then used to address the complementary relationships between microenterprises and their embedded social environment comprising community and business.

Findings – The participatory development interrelationships explained by means of circular causation between the variables representing community, business and microenterprise comprise a specific example of application of the Islamic episteme of unity of knowledge to entities that exist in embedded learning systems. Such learning systems are governed by the episteme of unity of knowledge as explicated by the *Qur'an* and the *Sunnah* (Prophetic guidance). These together form the foundation of every Islamic methodological inquiry and application. Examples of microenterprises are *Pasar Pagi* (morning markets) and *Pasar Malam* (night markets) in Indonesia. Other comparative examples are given.

Originality/value – This paper shows how participatory development and sustainability-by learning paradigms arise uniquely from the epistemic foundations of unity of knowledge (*Tawhid*). The productive transformation of microenterprise groupings through their complementary relationships with community and business is shown to invoke the *Tawhidi* epistemic worldview. The result of such complementary social embedding is expected to result in enhanced organization and productivity of microenterprises. The paper offers policy prescriptions for such participatory development change.

Keywords Indonesia, Islam, Epistemology, Business links, Knowledge processes, Society

Paper type Research paper



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The objective of this paper is to address the following question: How do we derive a systemic understanding of community, business and microenterprise linkages in the light of the cardinal episteme of Islamic belief, *Tawhid*? *Tawhid* means oneness of God, and thereby, the oneness of divine laws, or unity of knowledge in Islamic epistemology.

Why is it important to address the topic of community, business and microenterprise participatory, learning and unifying linkages according to *Tawhid*? Any approach to Islamic socio-scientific ideas and issues must be fundamentally premised on *Tawhid* as the epistemology. Without such a reference there can be no truly Islamic intellection. We will therefore first formalize the *Tawhidi* worldview as the *Qur'anic* methodology and refer to it as the fundamental epistemology. The emanating formal model will then be applied to the perspective of participatory development engaging community, business and microenterprise complementary relationships.

Microenterprises, with especial reference to those in Indonesia, are informal organizations of the poor who sell their marginal products in unorganized marginal markets called *Pasar Pagi* (morning markets) and *Pasar Malam* (night markets). Two further comparative studies of microenterprises funded by Islamic *Zakat*, *Infaq* and *Sadaqah* (ZIS) Charity Funds are examined.

In this paper, we will examine the central issue of how such microenterprises fit into the model of community, business and microenterprise interaction by virtue of learning behavior between them, so as to organize and raise microentrepreneurial productivity and social synergy.

The *Tawhidi* epistemic model, in a formal sense, helps establish our problem of interactive and dynamic unity of knowledge caused by cohesive interrelations between microenterprises and business as community entities. In this regard, we will explain the transmission mapping of the oneness of the divine law on to the world system (Choudhury, 2003, 2004).

A special case of a world-system problem is the microenterprise, business, and community interactive relations in the midst of organic learning that unifies them together. This is the idea of participation between these entities. It is also equivalent to the concept of pervasive complementarities between the variables representing the entities.

***Tawhid* and world system**

Explicating the systemic nature of the Tawhidi worldview in the Qur'an

First, we will explain how the inter-systemic organic interrelations are established between entities that learn on unity of knowledge (e.g. *Qur'an*, 13:1-5). These verses bring out the unifying, knowledge-induced, and thus the relational systems that uniquely learn by unity reflected by pairing. The learning entities progress towards increasing consciousness of *Tawhidi* oneness in response to the unified world systems. Learning in unity of knowledge is attained through causal interrelationships between the entities and their representative variables. Such phenomena are exemplified by the referred to verses in the context of the learning systems of heavens and the earth (i.e. all diverse world systems) (*Alameen*).

The significance of learning in unity of knowledge is established in reference to entities that continuously and pervasively “pair” between them for the mutual fulfillment of life. This is the idea of inter-systemic oneness attained through

interactive, integrative, and evolutionary (IIE) relationships by purposeful knowledge-induction across intra- and inters-systemic entities in the light of their organic learning paired relationships. Such a characterization of the *Tawhidi* system responding to man's embracing of the oneness of Allah marks the realization of the oneness of the divine laws (*Sunnat Allah*) in the scheme of all things. Nothing remains devoid of the uniqueness and universality of the oneness of the divine laws. Hence, systems of diverse kinds learn and pair by pervasive and continuous complementarities between them. The denial of this oneness is falsehood.

Systemic unification by means of knowledge flows implies the treatment of pervasive complementarities in learning systems. Thus, out of learning processes in unity of knowledge emerges the concept of sustainability. Sustainability marks creative evolution of possibilities enabled by IIE learning. This is contrary to the sudden death of novelty to learn in competing systems in their assumed states of optimums and steady-state equilibriums (Shackle, 1972).

Characterizing community, business and microenterprise linkages in the light of the *Tawhidi* worldview

The *Qur'an* provides the groundwork for embedded world systems that share between, them the light of the episteme of unity of knowledge according to *Tawhid*. Contrarily, they also point out the conflicts and rivalry between differentiated world systems caused by denying *Tawhid*. Within this kind of contrast between truth and falsehood rest the, respectively, divergent forms of interrelationships between community, business and microenterprise, economy and society. According to the episteme of unity of the divine laws, the embedded and unifying systems are codetermined by learning. Learning yields organic participation and systemic complementarities ("pairing"; Choudhury, 2000).

Defining system

We define a system as the organization of interrelated entities formed by behavior, rules and consequences. These together enter the various objective criteria of the system for attaining and emulating the same attributes. The result then is to sustain the life of the system.

Tawhidi learning entities and non-*Tawhidi* differentiated mutations form their own polarities. An embedded system and its entities can belong to either of these cases. An embedded system is thereby never pre-social (Holton, 1992). But sociality in the systemic sense must not mean alienation by self-interest, competition, conflict, and rivalry. The *Tawhidi* form of sociality, contrary to mutations of temporary interactive forms, conveys permanent organic unity caused by and leading to the principle of oneness in the light of the divine law. Without reference to the divine law there are the latter kinds of differentiated system of organization, experience, and thought. The idea of unification and balance in this sense conveys the *Qur'anic* meaning of "pairs" that exist pervasively across systems.

Defining community

We define community as a social fabric of either of the two types of systems characterized above, in the light of *Tawhid* and rationalism as opposing social realities. The entities of such oppositely poised communities carry the same germs as the

systems that they differently configure. A community is thereby the causal creation by virtue of the pervasive nature of behavior carried through by individual and group-specific preferences, social contracts and organizational behavior, economy and markets, trade and polity, all integrated into well-defined, socially embedded, symbiotic forms.

A community is organically composed of itself, imitating and perpetuating its internal dynamic preferences and modes of social, productive, and political relations. Korten (1995) refers to this synergy as “community enterprise economy”. The case of a linear process of aggregation of community preferences and their modes of productive and political relations is shown by societies that are defined by methodological individualism (Maurer, 1999). Otherwise, social preference aggregation will be a complex social ordering produced and regenerated by mutations in the history of conflicting processes and their evolutions. This is the case of social Darwinism (Dawkins, 2006). Contrarily, in the *Tawhidi* worldview, social complexity is the result of IIE-learning processes of continuous learning between unifying systems and their entities and representative variables.

Defining business

Business is an integral part of the socially embedded system that comprises community, business and microenterprises, polity, economy and finance, all charged with the production, organization, and marketing of valued outputs. The differentiated kinds of dynamics exist in competing and conflicting relationships between community, business and microenterprises. Now, just as there are different forms of system constructs, so also the business world adopts corresponding kinds of productive and marketing menus. We thereby have the capitalist business culture rooted deeply and inextricably in the political economy of self, power, wealth, markets, finance, and politics (Heilbroner, 1986).

In the *Tawhidi* characteristics of business, two principal forces govern the practice of business as a learning entity embedded within community and society. First, market forces prevail. Second, the guidance of market functions in the light of the Islamic Law (*Shari'ah*) prevails. This is the idea of *Shari'ah*-compliance in socioeconomic choices. Such choices are derived out of discourse instilled by moral consciousness. The moral consciousness is called *Tasbih*. Its injection into the discourse process called the *Shura* is referred to in this paper as morally conscious and reflective discourse; that is *Tasbih-Shura* as learning process.

Defining microenterprise

In reference to the case of Indonesia, and it will be the same for most other parts of the Muslim World, a microenterprise is defined here as a marginal trading institution of the unorganized poor. The poor come from different rungs of society and make a living out of such marginal enterprises, hardly sufficient to give them the necessary empowerment and entitlement to cope in the economy. These microenterprises appear and disappear, depending on the availability of marginal resources. Microenterprises, because of their poverty condition and social inability, are qualified by the *Shari'ah* to be legal recipients of what is called *Zakat*. *Zakat* is Islamic social security for the maintenance of target groups that are named in the *Qur'an* (*Qur'an*, 2:177).

These categories of recipients can also be extended within their groupings by means of what is called authoritative investigation (*Ijtihad*) in the presence of the *Shura*.

In this paper, we will qualify microenterprises as being targeted recipients of *Zakat*. In the context of community and business interactive relations with microenterprises, we will treat *Zakat* as a development-financing instrument for attaining general wellbeing in the community and business interrelations. Matters of microentrepreneurial development will thus be taken up in the midst of such empowering interrelations through the medium of *Zakat* and its coterminous productive impact.

Microenterprises are thus put into the milieu of participatory development in the model of IIE causal interrelations. This is the same as studying the microentrepreneurial learning experience within the nexus of social relations caused by community, business and microenterprise synergy. The *Tawhidi* episteme of unity of knowledge in a “paired” that is symbiotic, world system is thus invoked and the epistemological foundation of the conceptual framework used.

We turn now to study such microentrepreneurial development-financing organization in the social context of its community and business symbiotic interrelations.

The participatory development framework

Systemic interrelations

The development of necessary groundwork, understanding, planning and implementation of knowledge-centered transformation of preferences, productivity, and marketing menus along the *Shari'ah* directions requires concerted coordination between all in the community, businesses, microenterprises, and beyond. All such diverse rungs of society, each represented by a learned representative(s), participate in the market-polity discourse on various issues in the light of the *Shari'ah* to arrive at consensus and to further aim at perpetuating co-evolution of such learning processes as possibilities unfold.

The law, binding together such IIE processes, is the *Shari'ah*. The participation of representatives from community comes from different walks of life. The ensuing discourse between the participating entities leads into evolution of the *Shari'ah* itself in the light of the issues under discourse.

Thus, the forces that combine in unison to sustain the learning IIE process under the guidance of unity of knowledge, are the following.

The tenets of the *Shari'ah* govern discourse and its objective goals. Discourse is enabled by learned investigation on the reality of the world system that is specific to given problems studied by the method of the *Tawhidi* episteme of unity of knowledge. The latter case involving deeply analytical investigations induces the understanding of unity of knowledge as ontology (*Tasbih*) in the participants of the embedded world systems. Specific problem investigations help to discover new ways and means of abstracting the principle of unity from *Qur'anic* knowledge pertaining to specific problems under investigation.

This learning process towards constructing the *Tawhidi* unified world system is collectively undertaken by discourse in the Islamic consultation process, the *Shura*, in the spirit of its intrinsic spiritual consciousness (*Tasbih*). The combination of *Tasbih* and *Shura* unravels human possibilities by means of consciousness on discoursed

issues in the light of the *Tawhidi* understanding within the context of the issues and problems under investigation.

In the case of community, business and microenterprise symbiotic relations, the critical unifying variables of community and business as two sub-systems with their respective sequences of interacting variables are introduced into the IIE-learning process in the light of the *Tawhidi* epistemic methodology.

Evaluation of the degree of unification of knowledge gained between the selected knowledge-induced variables is carried out by means of the social well-being criterion. The simulation (signifying the learning process) of graduated levels of social wellbeing in the light of unification of knowledge as it progresses by interrelationships between the variables and their systems, is the result of continuous *Tasbih-Shura* learning experience.

Configuring the *Tawhidi* phenomenological model of participatory interrelations

The *Tawhidi* phenomenological model is explained in terms of system perspectives. This is depicted in Figure 1. The figure is self-explanatory. Arrows indicate the direction of causality. Especial focus is given to the circular causation between the processes at the turn of every emergent event with continuous recalling of the fundamental epistemology of *Tawhid* and its continuity through diverse discourses on

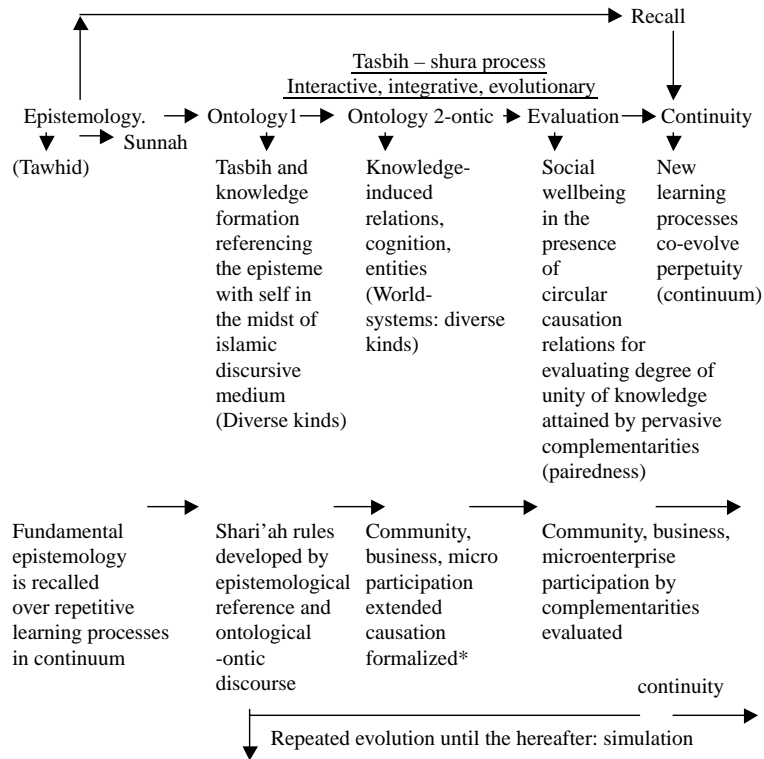


Figure 1.
The *Tawhidi* phenomenological model

world-system issues and problems. The continuity of this learning process extends to the final event of the Hereafter (*Akhira*). The Hereafter is understood as the Final or Great Event of the very large-scale learning process (*Qur'an*, 78:1-5).

Productive transformation of community, business microenterprise relations in the light of the *Tawhidi* episteme

Figure 2 explains the interconnected dynamics between community, business and microenterprise along with their social and commercial extensions. All these are understood in the framework of pervasively complementary networking according to the *Tawhidi* epistemological formalism.

Participation in productive social transformation of community, business and microenterprise, and thus the learned unification between them, can be measured by

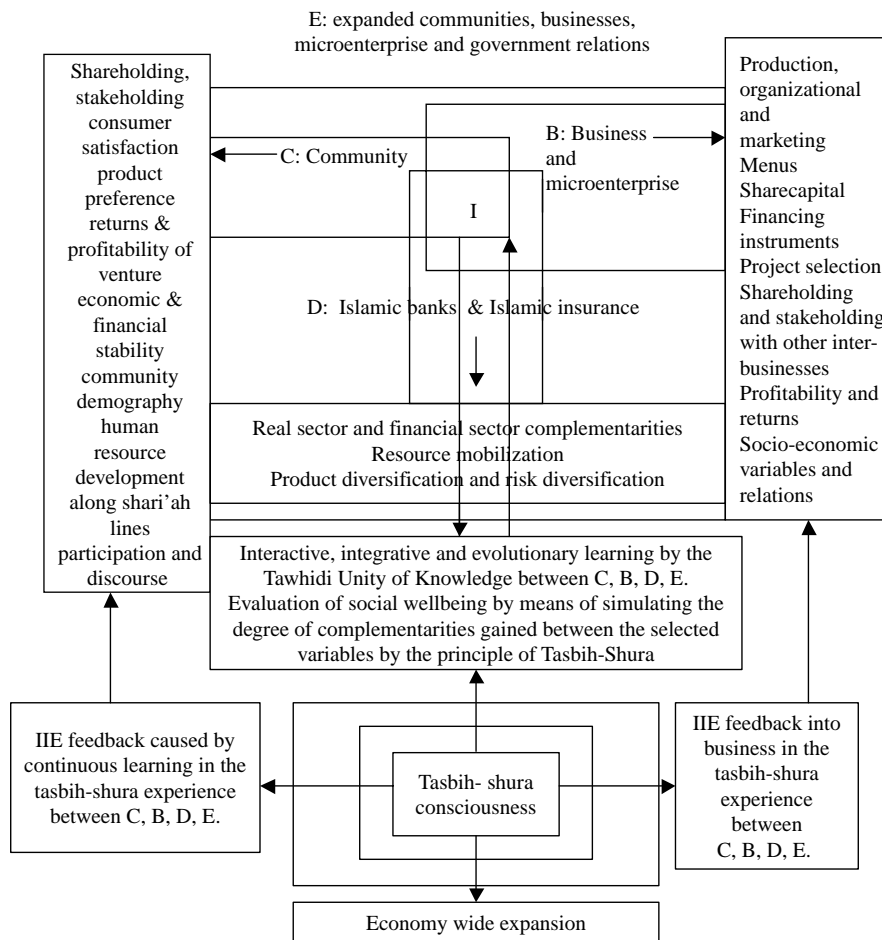


Figure 2.
The *Tawhidi* IIE-learning process between community, business and enterprise extended

Note: Figure 2 provides a schema on how interrelatedness and risk- and product- diversifications can be realized by the participation of all parties concerned and by complementarities of their activities

the choice of Islamic cooperative development-financing instruments. These are principally the ZIS (Islamic charity funds), profit and loss sharing (*Mudarabah*), equity participation (*Musharakah*), cost-plus pricing in project valuation (*Murabaha*), trade financing, rental and deferred payments (*Bay Muajjal*), loans without interest charge (*Qard Hassanah*), joint ventures, co-financing, secondary financing instruments, etc. Their respective shares of total investment resources as mobilized by such selective instruments give the quantitative measures of share participation of these instruments.

The complementary relations between financial resource mobilization and productive *Shari'ah*-compliant outlets annul any relevance of interest rates in financing. The annulment of interest rates and their replacement by participatory development-financing instruments establishes an extensive social network for attaining social wellbeing. Such a networking is provided by learned unification between community, business and microenterprise.

The interconnecting variables in community, business and microenterprise embedded system are taken as, income, employment, resources, participation, poverty alleviation and sustainability, output, profitability, share capital, number of shareholders and stakeholders (participation), financial resources, productive factors (capital, labor, and technology) and participatory instruments (Figure 2). More variables can be added with the advance of the IIE-learning processes and the deepening of *Tasbih-Shura* experience on specific issues and problems.

In this context, the complementarities between the real economy, which represents the productive transformation of the *Shari'ah*-compliant enterprises, and the financial economy, which is the medium for fully mobilizing money into the real economy, are established. The financial return of such money-real economy complementary interrelationships in the good things of life is the rate of financial return and profit-sharing rates gained on the basis of the rates of return. Consequently, the holding of money in speculation and saving outlets that accrue interest rate as reward for holding money is replaced by the returns on productive capital in the real economy. Such productive transformations and the underlying cooperative development-financing instruments are realized by the fullest mobilization of financial resources as currency.

At the community level, the money-real economy circular linkages represent the principle of sustainability. In the special case of the agricultural sector, which is a life blood of the community's enterprise, sustainability is further represented by reproduction of resources in agricultural lands, given their due linkages with agro-based industries and service outlets. In the economy-wide sense of complementarities, the agricultural sector gains from the money-real economy complementarities underlying appropriate monetary and financial policies. Thus, linkages between agriculture, agro-based industries, service outlets, and money and finance establish a dynamic basic-needs regime of participatory development.

The same participatory development-financing instruments as mentioned above for community will exist for businesses and microenterprises (Figures 1 and 2). Profit shares serving both business and community shareholders and stakeholders can represent profitability. Community resources denote share capital. The number of shareholders and stakeholders represents community members who are participants in business ventures. Microenterprise and business linkage denoting participation in the sense of shareholding and stakeholding in community, business and

microentrepreneurial cooperative ventures is a socioeconomic variable. A microenterprise is thus envisioned as a productive entity in the entire social embedding interrelations caused by continuous learning between community, businesses, and microenterprises as participants.

Social wellbeing: community, business and microenterprise relations

The circular causation between community, business and microenterprise socioeconomic variables, policy variables, and development-financing instruments with creative dynamics along *Tawhidi* methodological lines is realized by organic learning invoking *Tasbih-Shura* experience. Thereby, the social wellbeing function as the objective function for evaluating the degree of unification of knowledge attained through community, business and microenterprise pairing is simulated. Such simulations convey the degree of unity of knowledge attained between the participating sub-systems in terms of their selected variables evolving across IIE-learning processes. Consequently, the selected variables establish circular causation interrelations that depict complementarities between the variables. Circular causation now signifies participatory learning processes of unity of knowledge gained between the complementing variables representing the participants. Through such unifying linkages, complementarities and participations are synonymously enabled in the light of the *Shari'ah* as the moral law derived from the *Tawhidi* foundations.

Maqasid As-Shari'ah (purpose of the Shari'ah) in community, business and microenterprise relationship

What then are the implications of the *Shari'ah* in such a case of community, business and microenterprise symbiotic embedding by means of the episteme of unity of knowledge between these systems and their variables? Following are the five targets of the *Shari'ah*. We bring them here to address the case of community, business and microenterprise participatory development:

- (1) Safeguarding and disseminating the *Tawhidi* worldview as the centerpiece of Islamic belief in the community is protracted in perpetuity.
- (2) Protection and security of the Islamic community. This would include information flow in a participatory environment, enabling effective community, business and microenterprise relations to form.
- (3) Guarantee of life-fulfilling needs (including knowledge) to all inhabitants as would be produced and marketed in response to consumer preferences formed by *Shari'ah*-consciousness and driven by awareness to alleviate poverty by means of dynamic basic-needs regimes of development.
- (4) Protection of property and property rights of the Islamic community, business and microenterprise against undue losses and erosion of value.
- (5) Maintenance of the rule of justice, fairness, solidarity, equality, and order in all community and business relations.

The IIE-learning processes binding community, business and microenterprise are understood in terms of the above-mentioned tenets of the *Shari'ah*. *Tawhid* sets the scene for initiation of knowledge as the basis of all circular causal relations. The *Tawhidi*

methodology and ways and means of application must be well understood in the community, business and microenterprise circular causal relationships. The central role of dynamic basic-needs regimes of development must be the development-planning target for realizing the much-needed increasing economies of scale in production. Knowledge induction in the complementary relationships between community, business and microenterprise in the light of the *Shari'ah* determines the transformation of consumer preferences, and accordingly, of production and policy menus towards realizing dynamic basic-needs regimes of development.

Participation in the system by agents, agencies, and development-financing instruments enhances the shareholding and stakeholding to establish increasing risk-diversification. Risk-diversification connects with production-diversification in the dynamic basic-needs regime of community and business development. The coterminous attainment of product and risk diversifications helps in protecting and sustaining the property rights and property values of shareholders' wealth and community, business and microenterprise resources. In a productive and financial environment interlined with microenterprises, simulation of collective social wellbeing further invigorates active participation of shareholders and stakeholders in sustaining the entire participatory relationships.

In the participatory sense, the very poor become stakeholders by virtue of their capability to render work-effort and earn balanced payment between wages and expected dividends on shares. Thus, poverty alleviation, entitlement, and empowerment form a natural corollary of participatory community, business and microenterprise relations according to the *Shari'ah* implication of property rights and the guarantee of basic needs. In the end, fairness and social and distributive justice become the complementary results of development sustainability. In the end, we note that circular causation between these interactive parts is necessary for sustaining the IIE-learning processes of *Tasbih-Shura* dynamics in concert with the world systems.

In the extended sense of the *Tawhidi* unity of knowledge between embedded learning systems, the community, business and microenterprise IIE-learning dynamics must unfold to connect with other similar organisms and with the rural and urban sectors, just as heightened knowledge-induced possibilities proceed on. The result of such widened social interaction is greater effectiveness of the circular causation relationships in the participatory dynamics that occur with heightened *Tasbih-Shura* experience. This kind of synergy applies the *Tawhidi* unity of knowledge as the participatory precept to community, business and microenterprise integration.

Strategies for community, business and microenterprise relations: the case of Indonesia

Application of the model of embedded learning systems in the light of the *Tawhidi* unity of knowledge leads to the following strategy for community, business and microenterprise symbiotic relations in development planning. We will consider here the role of Islamic banks as business entities in promoting microenterprise development in rural Indonesia. Thus, we will examine the role of *Zakat* as a development-financing instrument that is mobilized through Islamic banks for poverty alleviation by activating the rural microenterprises.

Indonesia has a large number of microenterprises of the very poor. They appear in *Pasar Malam* (night markets) and *Pasar Pagi* (morning markets). How can these

entities be productively enhanced through the complementary role of community and business along with microenterprise ventures and with Islamic development-financing instruments promoted by Islamic banks as a participating business entity?

Pasar Malam and *Pasar Pagi* are markets for clearing off the sale of goods sold by microenterprises. It is recommended here that such markets should become productively viable projects through organizing the microenterprises into economically viable groupings, with diversities of goods being distributed by such groupings.

The groupings would not compete between themselves for gaining market shares. Instead, the microenterprises within groupings will pool their marketable items and share in cooperative financing and by common ways of raising the human resource capabilities of their membership. In the end, the net sale revenues would be shared by the members within groupings in accordance with their share-ratios of invested resources.

Similar kinds of enterprises will be grouped in critical mass sizes, while allowing for several such groups to exist in *Pasar Malam* and *Pasar Pagi*. Diverse goods sold would continue to be the feature of different groupings of sellers. The pooled resources would be cooperatively organized between farmers and business outlets. The latter would train and organize the critical mass of resources, goods, and microenterprise groupings by joint ventures. *Pasar Pagi* and *Pasar Malam* would exist as clearing venues for the microenterprise products.

Businesses would also enable shareholding by the microenterprise groupings. Economies of scale along with the trade and market penetration of organized groupings could then improve the terms-of-trade of the goods. Revenue sharing is now made possible between the microenterprises and supportive mainstream businesses.

On the cost side, sharing of technologies and diversification of production and expertise between the microenterprise groupings and businesses will promote common interest and purpose between them. This will lead to cost, product, and risk-diversifications, just as increased participation proceeds. Furthermore, positive consequences are gained by product-diversification in terms of economies of scale in the good things of life that the *Tasbih-Shura* experience determines out of moral consciousness and discourse on the basis of the *Tawhidi* episteme.

Instead of competition between themselves, microenterprise groupings and businesses would be seen as cost-, risk- and product-diversification mechanisms. With deepening participation, technology and skill-sharing, the microenterprise groupings and mainstream businesses would be able to organize around institutionalized forms of discourse mechanisms. This is to invoke the IIE-learning processes. The result will be to endow the participatory learning processes with the *Tawhidi* kind of knowledge induction in them. Left out of the decision making and choices are individualistic preferences, self-interest, conflict, and competition. The latter kind of producing systems yield only meager income to individual microenterprises in the existing *Pasar Pagi* and *Pasar Malam*.

Instead, the cooperative transformation would reduce unit cost while it expands production diversity. Product and risk-diversifications take place together. This result is conducive to reaping economies of scale in the participatory development framework. The principle of pervasive complementarities between community,

business and microenterprise is thus invoked to organize and mobilize resources and development-financing instruments with cooperative sharing.

Islamic banks and microenterprise development experience in rural community in Indonesia

Protection, sustainability and development of microenterprises in community, and business linkages are today being enhanced by Islamic banks working in the mutual interest of community and microenterprise. Islamic banks in Indonesia have launched programs to coordinate their grassroots development activities using *Shari'ah*-compliant financing instruments to promote rural-based Islamic banking outlets. In this respect, the responsibility of focusing on the development of microenterprises has been entrusted to use secondary financial departments along with the ZIS charity sources of bank funds, profits and donations. In promoting rural enterprise development where the *Pasar Pagi* and *Pasar Malam* microenterprises exist, the focus is on establishing a share economy (Bank Indonesia, 2007).

The Islamic bank, Bank Muamalat Indonesia reports (Bank Muamalat Annual Report, 2008) that of the 30.02 per cent increase in financing disbursement, from Rp. 6,628.09 billion in 2006 to Rp. 8,618.05 billion in 2007, a greater emphasis was paid to small and medium-sized enterprises. Approximately, 61.92 per cent of Bank Muamalat financing was directed into microenterprise and medium-size enterprise development, with focus on the rural sector.

The channels of focus on microenterprise development adopted by Bank Muamalat are to realize their goal of corporate social responsibility through mosque-generated ZIS-funds, and by the activities of its treasury department, Baitulmal Muamalat (BMM). Much emphasis is placed on community awareness of such activities generated by Bank Muamalat KUM3 programs for financing and supporting the growth of rural microenterprises. Bank Muamalat reports that the ZIS charity funds stood at Rp. 12 billion by year-end 2007. Thus, BMM was able to grow at an average rate of 50 per cent between 2006 and 2007. This is an indicator of growing awareness in the community towards supporting rural microenterprise development, with the Islamic bank being the business firm providing catalysis in this grassroots development. The project is driven by Bank Muamalat's corporate social responsibility and community awareness focus launched by its department of BMM.

Bank Syariah Mandiri as another major Islamic bank in Indonesia also reports (Bank Syariah Mandiri Annual Report, 2006) a large increase in financing the social sector where microenterprises and small and medium-size firms are the principal beneficiaries of the bank's deposits of ZIS funds and as governed by Bank Syariah Mandiri's corporate social responsibility according to *Shari'ah* compliance. Social services financing stood at Rp. 519.491 billion (7.01 per cent share of total financing) in 2006. But this is a decrease from Rp. 1,058.947 billion in 2005 (18.11 per cent share) to Rp. 539.456 (50.94 per cent share) in 2005.

Corporate governance of Islamic banks by Bank Indonesia *Shari'ah* Directorate

Islamic banks are under the supervision of Bank Indonesia (BI) *Shari'ah* Directorate (Bank Indonesia, 2007). BI is now developing a diligent system of corporate governance practices in line with the directions of Islamic Financing Services Bureau, which in turn

is closely observant of Basle II requirements on capital adequacy. Thus, the following directions were followed and implemented by BI in its supervision of Islamic banks in Indonesia in 2006 as major policy focus of sustainable development in Indonesia:

- *Compliance to Shari'ah principles.* Public awareness program to support *Shari'ah* modes of Islamic banking; supporting the formulation of *Shari'ah* financing instruments; developing integrated regulatory supervisory mechanisms to promote the soundness and efficiency of *Shari'ah* compliant financing instruments.
- *Prudential set of regulations.* Focusing on prudential regulation and corporate governance; improving bank networking; to mutually consult on educative possibilities to implement real-time supervision.
- *Operational efficiency and competitiveness.* Supporting human resource development along *Shari'ah* lines of financial development; promoting inter-business (Islamic banks) cooperation; understanding the role of *Shari'ah* institutional arbitrage; thus supporting the development of economies of scale and economies of scope.
- *Systemic stability and benefits of Shari'ah banks to the Indonesian economy.* Advocating the establishment of *Shari'ah* financial information center; cost-benefit analysis of the implementation of *Shari'ah* sharing contracts in the economy at large.

By the year 2008, progress on the above-mentioned focus by the Directorate of BI, which is responsible for the promotion, supervision, and regulatory matters governing Islamic banks, stands as follows (sequentially to the major headings as above):

- Realizing the integrated rating system that is *Shari'ah* compliant.
- Promoting a self-regulatory system of checks and balances in Islamic banks.
- Supporting a system of global compliance and competitiveness that is *Shari'ah* compliant.
- Promoting the realization of a comprehensive and integrated *Shari'ah* financing system through Islamic banks in Indonesia.

A critical examination of corporate governance and Islamic banking in Indonesia

While the BI Directorate on *Shari'ah* banking in Indonesia is focusing on promoting and realizing a share economy through Islamic banking financing and awareness program, it appears that Islamic banking, along with the corporate governance agenda of BI, are fast moving into their efficiency concerns. There is pressure overall to comply with the capital adequacy requirements of Basle II by Islamic banks (Bank of International Settlement, 2004). BI aims to implement this for its supervisory compliance. Consequently, there is concern that Islamic banks' corporate social responsibility to the rural, agricultural, and social sectors will diminish. Presently, Islamic banks have shied away from increased financing and investments in the agricultural and mining sectors for reasons of risk-management, an offshoot of Basle II capital adequacy requirement. The concern is that such a globalization development in Islamic banks and BI Directorate in charge of *Shari'ah* banking development supervision in Indonesia will cause their microenterprise development targets to suffer. The goal of optimizing economic efficiency will show tradeoffs with the goal of

distributive equity. This will lead to a development pattern that is contrary to the principle of pervasive complementarities as the sure sign of *Tawhidi* unity of knowledge in the world system. This paper, by pointing out this concern, contributes by alerting the practitioners of Islamic banking to their responsibility for social focus. The community, business and microenterprise complementary relations comprise one such major development focus on the social and economic front.

On the side of institutional development within the Islamic banks and the BI, we note that the consultative form of the *Shura* does not exist. Instead, a *Shari'ah* Governing Board is implemented. Membership in such boards is not truly representative. There is no public role in participating to discourse the direction of change for *Shari'ah* development as opposed to merely pointing out the *Shari'ah* compliance aspect of Islamic financing and its legal implications. Large shareholders and closed supervision are found in the *Shari'ah* Governing Boards. The *Shura* process is absent. Thus, again on this point, the contribution of this paper is to point out the need for *Tasbih-Shura* kind of intra- and inter-institutional organizational change. This ought to go along with the *Shari'ah*-awareness and human resource development programs that are being promoted.

Besides, Islamic banks and BI have not come up with a standard set of indicators for measuring corporate social responsibility, as otherwise they follow in the usual kinds of financial measurement indicators. Propositions like increasing financing/deposit ratio as functionally determined by financing in the microenterprises or social activities should be considered. Thereby, through this kind of functional relations, the social financing ratio would also be functionally related to return on equity (ROE) and return on assets (ROA) financial ratios. Likewise, away from Basle II capital adequacy ratio, the above-mentioned social ratios estimated functionally in relation to the financing ratios ought to be taken up for consideration in the corporate social responsibility and corporate governance areas. For instance, high financing/deposit ratio would be related with low statutory reserve requirements for Islamic banks in BI. Consequently, ROA, ROE along with productivity ratios would be estimated by circular causation between these ratios and the financing/deposit ratios (Choudhury and Hoque, 2004).

While presently the BI *Shari'ah* Directorate is relating with private Islamic banking, there is need to expand to Islamic insurance as risk-management firms. This can play a significant role in microenterprise development in Indonesia. The cost, risk and product diversifications realized by community, business and microenterprise interrelations will prove to be a major mechanism for gaining increasing returns to scale in production when the mobilization of goods and resources take place through Islamic banks in concert with Islamic insurance. Islamic insurance would provide the additional support to diversify risk by pooling and directing community and business premiums into socially and privately profitable investments through Islamic banks. In this way, expanded participatory mechanism with complementarities between their goals of sustainability is attained. Communities, businesses, Islamic banks, and Islamic insurances would participate together in expanding community resources towards microenterprise development. Microenterprises would then become dynamic organisms in this participatory framework of socially learning linkages.

An empirical example on development impact of *Zakat* financing instrument

ZIS comprise major sources of financing for microenterprises for poverty alleviation. Thus, this social indicator ought to be incorporated as a key policy variable and as a development-financing instrument of corporate social responsibility. Yet, as was pointed out in the preceding section, there is no serious attempt to establish ZIS-indicators in Islamic banks or BI *Shari'ah* Directorate. Consequently, ZIS has not been introduced as a development-financing instrument for microenterprises.

Table I shows that *Zakat*, which is a mandatory collection from Muslim communities and businesses for poverty alleviation, and hence for the amelioration of microenterprises by a productive way of alleviating poverty, has lagged in creating such development impact. Hence, the contribution of this paper is to point out these deficiencies and the need for establishing ZIS as development-financing instrument for microenterprise development (Choudhury *et al.*, 2008).

Table I provides a critical examination of the prevailing impact *Zakat* on development and the alternative thereby. The provinces of Indonesia shown in Table I are selected out of the 30 provinces of Indonesia by virtue of their high levels of unemployment, upon which *Zakat*, if properly mobilized, can have productive impact.

The total values for the selected provinces of Indonesia shown in Table I point out that *Zakat* collected (hence disbursed) was a mere 0.0147 per cent of real gross domestic product (GDP) per capita in 2004. This value is much lower than the Islamic rule to collect and disburse 2.5 per cent of net income in *Zakat* for grassroots development. Note that although *Zakat* is levied on net total *Zakatable* assets (wealth), the data available here are on income (real GDP). Hence, income is treated as the *Zakatable* base as an approximation in this example.

In the latter case, a total of Rp. 708.15 million would have been collected and disbursed in *Zakat*. This full *Zakat* amount could have then been spent in realizing productive gains by ameliorating poverty by reducing unemployment. The amount of *Zakat* so spent optimally would have been Rp. 55,511, contrary to the actual level of Rp. 41,672. This 33.21 per cent additional amount of *Zakat* disbursement would contribute towards realizing productive transformation through community, business and

Provinces	Unemployment (thousands) UE	Population (thousands) Pop	Real GDP per capita (Rp. billions) RGDPP	<i>Zakat</i> (Rp. billions) Z
Ja-Bar	2,426	4,264	6.021	184.511
Ja-Teng	1,401	63,296	4.090	96.608
Ja-Tim	1,568	6,819	6.653	179.036
Sum-Ut	417	1,664	6.678	42.784
Sum-Sel	273	1,583	4.884	28.671
Total	6,085	77,626	28.326	531.610

Sources: GDP, Population, Poor Population and Unemployment – various publications of Indonesia Board for Statistics Center: Welfare Statistics 2004; Regional Statistics for every provinces year 2004; population by region year 2005 – www.depag.go.id/index.php?menu=page&pageid=17; *Zakat* allocation to unemployed: (1) $(Z/Pop) \times UE = \text{Rp. } 41.672$ actual case of under-mobilized *Zakat* funds; (2) Rp. 51.511 potential case with full mobilization of *Zakat* funds

Table I.
Impact of *Zakat* on
productivity and
employment, selected
provinces of Indonesia,
2004

microenterprise development. The result would be better organized groupings of the rural *Pasar Pagi* and *Pasar Malam* as microenterprises.

Other comparative examples on microenterprise development at the grassroots by *Zakat* intervention

Women's Sewing Project in Satkania, Chittagong, Bangladesh

Another real rural example of a small-scale microenterprise with the potential for grassroots development is the existing small, village-based Women's Sewing Project (WSP) in the interior village of Gariberjhl in the sub-district (Uppazilla) of Satkania, Chittagong, Bangladesh. WSP was established by a concerned group of academics and practitioners in Chittagong with international collaboration. Such a small microenterprise for women has many lessons to convey. WSP brings about for its members both social and economic gains in a complementary way. It has generated earning capability for itself and its members. The members are poor and destitute women coming from the local village community. They receive free training and gain both human resource development and a stipend during the period of training. Stipends are derived from the ZIS-charity fund.

The performance indicators of WSP are found since the year 2004 (Choudhury *et al.*, 2008). During this time, WSP's popularity and self-reliant development of its members on social and economic fronts have proven to be impressive. This has resulted in the project being replicated in the nearby villages of Goazerpara, 2 kilometers away from the WSP-village of Ghariberjhl. Another WSP now exists in the village of Bashkali a little away from Satkania.

What we note from the three-year statistics (Choudhury *et al.*, 2008) is that even with a limited, though sustained, financial resource from ZIS funds annually, and given the stock of its fixed assets at five machines, including the donated housing premise for the project, the per capita allocation of the financial resource for an increasing enrolment size has resulted in income-generating capability for some of the trainees. In other words, the capital input remaining fixed while the number of trainees is increasing, indicates that productivity (per trainee) had increased.

Increased revenue per capita for the trainees is reflected in the project's income generating capability. The project members are now aiming at centralizing the income generating capability for the project. This is accomplished by WSP's initiative to invite bulk orders from the village vicinity while freeing members to do their own marketing as well. Sales revenue from the WSP sponsored initiative is distributed among all those members who are involved in the production and marketing at different levels of their expertise in the sewing tasks. As trainees graduate into self-reliance and gain trainer-skills, a continuous gradation of training program is maintained. In this way, both self-reliance and equitable distribution of incomes by work participation are maintained as training skills progress.

Socioeconomic development impact ensuing from community-based small-scale microenterprises, as exemplified by WSP, is now understood in this paper as a simulated process of systemic learning caused by participation and linkages between the variables and their underlying community-based socioeconomic activities. This is equivalent to simulating the social well-being function in reference to the system of circular causation as relations between its variables and the compound financial index that acts as the primal factor influencing all the other variables. Here, this is the

application of unity of knowledge as is epistemologically framed by *Tawhid* in its relation to the issues of world system. The example shown here is that of social, economic, and financing synergy of a grassroots WSP as a microenterprise.

Amanah Akhtiar Malaysia

In Malaysia, the Grameen Bank idea has been replicated by a Government Charity Fund called Amanah Ikhtiar Malaysia (AIM; Kasim, 1999). This project has enjoyed all the features of Grameen in terms of its low-level loans to the needy and poor in small-scale village projects. AIM receives its annual funding from the Malaysian Government on an interest-free basis. It is a micro-credit organization, not a microenterprise, and is based on a free and sustained flow of interest-free charity fund. AIM focuses on the funding of poor and needy clients, but not on training and income-generating goals *per se*. Consequently, in recent times, AIM, despite showing all the organizational characteristics of Grameen Bank and its loan recovery success, failed to alleviate poverty significantly among the recipients, although the Ikhtiar Trust Malaysia of the Government of Malaysia maintained AIM as a financial and political channel of interest-free funding for small-scale microenterprises (Ismail, 2001).

From the AIM example, we note that the absence of unifying linkages at the grassroots *a la Tawhidi* worldview, failed to realize the sustainable development objectives. This is a picture contrary to WSP and the reconstructed possibilities of the Indonesian case of participatory development at the grassroots.

Policy recommendations

What is the policy outlook of using the *Tawhidi* ontological formalism in community and society interface at the grassroots? In the context of the Indonesian case of Islamic banks and the two other comparative ones presented in this paper, policy formulation in the light of *Tawhidi* formalism requires an understanding of the symbiotic interrelationships and interconnections between institutions and society/community by the medium of financing instrumentation. Thus, when such unifying relationships are weak, they need to be improved in order to attain participatory development. If there exists a semblance of unifying interrelationships then too the learning processes of *Tawhidi* worldview recommends creative evolution to higher and better states of participatory development. Let us examine the policy recommendations in the light of these implications of the *Tawhidi* worldview:

- It is recommended that a Think Tank Center should be established that can look into possibilities of carrying out the *Tawhidi* groundwork to realize the unifying circular causation interrelationships between communities, businesses, and microenterprises, along with rural and urban sector cooperation. The Think Tank Center will be the *de facto Shura* of the community, business and microenterprise participatory development program in the light of the *Tawhidi* episteme and methodology. The very first function of the *Shura* (Think Tank Center) is learning on the *Tawhidi* worldview and the world system that it addresses.

In the light of this policy prescription, a pronounced role of Indonesian Islamic banks, the *Shari'ah* Directorate of BI, Islamic insurance, and what is called in Indonesia *Shari'ah* markets, ought to be mandated. The Think Tank Center would be established in and by the private sector, preferably within an

institution of higher learning, with the cooperation of Islamic banks, Islamic insurance, communities and businesses. Such a project is not altogether foreign to the Indonesian Islamic banking community and *Shari'ah* Directorate of BI in their objectives. But the effectiveness of the Indonesian Islamic banks and governance of BI in this regard has shown some weaknesses in Islamic financing instruments of the participatory types (MMM). These instruments ought to be enhanced to achieve closer ties between microenterprises and Islamic development-financing.

While the BI *Shari'ah* Directorate is an example of a Think Tank, this exists in the public sector as an advisory body to Islamic banks. A similar one is the Islamic Research and Training Institute as the Think Tank of the Islamic Development Bank (IDB) exclusively devoted to IDB interests. The Think Tank recommended in this paper is a private-public sector networked institution, with training, advisory, and planning powers for promoting extensive participatory development at the grassroots, with the goal of attaining social wellbeing (as earlier defined).

- Subsequent to Recommendation (1), the organizational design of community, business and microenterprise integration, and rural-urban sector linkages by means of the *Shari'ah* instruments of resource mobilization, sustainability and maintenance, can be extended to private sector participation. At this time, financing by the private sector of agricultural projects through the medium of Islamic banking share capital is low. Risk of such financing is the cause. This requires a greater amount of linkages between the Islamic banks and Islamic insurances to diversify risk for the private sector shareholders in agricultural sector investments. The BI *Shari'ah* Directorate needs to develop effective advisory for such linkages in the light of both its governance procedures and the need for community and enterprise linkages according to *Maqasid as-Shari'ah* (purpose of the *Shari'ah*).
- Thus, according to Recommendations (1) and (2) the *Shari'ah* Directorate of BI should promote the idea of participatory development by awareness in the private and public sectors. The epistemic foundation is the *Tawhidi* worldview and its participatory framework of the world system. This can be achieved by establishing extended participation of the BI *Shari'ah* Directorate in the proposed Think Tank Center. Such a development ought to include both Islamic banks and Islamic insurances, in cooperation with the private sector, under the advisory mentorship of BI *Shari'ah* Directorate. Issues of risk and production diversifications resulting in community-enterprise participatory linkages will be closely studied so as to increase resource mobilization at the community microenterprise and sectoral levels.
- The BI *Shari'ah* Directorate is an advisory and overseeing body. It does not participate in the businesses of Islamic financing institutions in Indonesia. Therefore, the Think Tank Center looking at the application of a participatory development in the light of the *Tawhidi* unification ontology, will utilize the expertise of BI-*Shari'ah* Directorate as catalysis for supporting the participatory development process. Its role will not be one of policy formulation for grassroots

- development. This matter should be left to the community, business and microenterprise networks as an empowering participatory experience.
- Share capital raised by Islamic banks and businesses from broad shareholding and stakeholding shall provide some of the financing of the Think Tank Center and its grassroots participatory development activities. Such expenses can also come from the Islamic bank ZIS-funds that, according to the *Shari'ah*, can finance technical matters of grassroots development, and hence of similar participatory activities of the Think Tank Center in relation to grassroots development.
 - The Think Tank Center shall launch applied research projects in its research into community, business and microenterprise participatory development. Such applied research projects can come out of postgraduate theses topics in Islamic economics and finance. This would lead to an international consortium of intellectual and practical directions towards formalizing and applying the *Tawhidi* worldview and methodology to community, business and microenterprise participatory development. Right now there is a lack of networking among Islamic banks internationally. The realization of better networking, thereby realizing the mobilization of ZIS-fund, can be raised by Islamic banks from shareholders.
 - The Think Tank would be both an intellection and an advisory body of the private sector, in concert with the BI-*Shari'ah* Directorate in the public sector. In promoting these two-pronged activities the Think Tank Center would organize workshops on specific themes concerning the understanding and application of the *Tawhidi* worldview and methodology to issues and problems of community, business and microenterprise participatory development. An example is the IDB's similar activities conducted during summer terms in Western universities.
 - By the above-mentioned recommendations, ZIS-funds and Islamic cooperative development-financing instruments become the enhancing participatory development instruments for community, business and microenterprise in rural and urban settings. An effective networking between community, businesses, and microenterprises is realized in the midst of the ZIS-fund mobilization. In our example of the Bangladesh WSP, this kind of resource synergy with grassroots development was pointed out. Microenterprises are thus the beneficiaries of the ZIS-fund collected and disbursed in planned ways and would be guided by the Think Tank Center for comprehensive participatory development.
 - The collective efforts of all the participating members and groups in the community, business and microenterprise participatory development ought to find inroads into national development plans. The IDB and its Islamic Research and Training Institute could enhance this process of development planning with the grassroots focus. This means a broadening up of the complementary and participatory development synergy at the grassroots and at institutional levels.

Conclusion

The centerpiece of the Islamic socio-scientific order in its intellection, methodology and applications is *Tawhid*, the oneness of God and its reflection in the oneness of the divine laws, or simply the unity of knowledge. A specific application of this epistemological worldview to world system is participatory development between

community, business and microenterprise. In Indonesia, such microenterprises are found to operate in *Pasar Pagi* and *Pasar Malam* markets. They need to be organized as critical mass and for productive transformation through participatory development planning. In the literature on economy and society, the concept of such embedded system interaction has long been used, but such theories have nothing to do with the episteme of unity of knowledge in embedded systems.

In the case of community, business and microenterprise embedding relationships, the application of the *Tawhidi* law of oneness of divine knowledge is implemented through the *Shari'ah*. Its central role is to establish sustainability of learning in unifying systems. The manifestation of such functional unity of knowledge in world systems is explained by circular causation interrelationships between the relevant systemic variables. Circular causation explains the synergy of pervasive complementarities between world systems and their entities. One such world system that we have studied in this paper is the participatory development planning area of community, business and microenterprise integration by using the methodology of the *Tawhidi* unity of knowledge and the world system.

Necessary prescriptions were given for realizing social change along these lines. In this, Islamic banks, BI, and other supportive institutions have been advised. A Think Tank Center to study the participatory development framework as the Islamic *Shura* with its consciousness, *Tasbih*, is recommended.

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