Islamic Theory of Motivation,Personality and Business Stress:

Evidence from India

PROFESSOR DR. MOHAMMED GALIB HUSSAIN, U.G.C, EMERITUS PROFESSOR AND RECTOR,
ISLAMIAH COLLEGE (autonomous), VANIYAMBADI, INDIA
EMAIL:- drgalibhussain@gmail.com

ABSTRACT

Human motivation, like a powerful magnet, has attracted psychologists, sociologists, anthropologists, psycho-analysts and management thinkers. Human behavior is totally built on the motives and motivation of human beings. To help understand raison d'etre of what motivates a human being and what constitutes different personality structures based on motivation, several western behavioral scientists have unleashed, in leaps and bounds, theories, propositions, prescriptions, ideas, concepts and models. The painstaking research carried out across the globe does not totally validate the concepts developed by western behavioral scientists. This shocking contradictory outcome even in the same culture, throws light on the fact that these theories have no universal validity. Islam which claims to be a revealed knowledge should have universal relevance and empirical studies should be able to establish its theories across all the cultures (Muslim as well as Non-Muslim). An attempt has been made in this study to empirically investigate the universal validity of Islamic concept of personality and business stress in predominantly non-Muslim business organizations in India. Nearly 90% of business organizations in India are owned and managed by non-Muslims. The results have established the validity of the claim that Islam is not a culture specific ideology; further the findings of the study provide inconclusive support to the hypothesis that Islamic concepts of personality, namely , Nafsul – ammara,Nafsul – lavvama and Nafsul – Mutmaina do predict business stress.

Keywords : Motivation; Personality; Business Stress; Nafsul – ammara,Nafsul – lavvama and Nafsul – Mutmaina

1.1.   INTRODUCTION

Stress is any action or situation that places special physical or psychological demands upon a person, anything that can unbalance his individual equilibrium. Sources of stress may be anything like unpleasant relationship with subordinates, job insecurity, high expectation of unrealistic performance, changes in technology, inadequate understanding of work place culture, confused job design, work overload, role ambiguity, lousy feedback, organizational politics etc., Perhaps the one inescapable statement that can be made about stress is a universal phenomenon – to the businessmen and professors, mothers and their children, employers and employees. It is a part of modern life. Nothing escapes from stressful life.

Stress is a complex phenomenon. It is very subjective experience. It depends largely on background experiences, temperament and environmental conditions. Stress is a part of life and is generated by constantly changing situations that a person must face. The term stress refers to an internal state which results from frustrating or unsatisfying conditions.

Stress makes life more challenging and dangerous. It is an inescapable reality of most working environments and has become a popular concept for explaining a wide range of behavior that appear to defy explanation.

Stress is a process in which environmental events or forces threaten the wellbeing of an individual in society. Stress proved costly for individuals, companies, organizations and society.

For companies and organizations, the cost of stress takes many forms. These include absenteeism, high medical costs, accidents, the consequent cost of recruiting and training new workers and a decline in productivity. Many challenges in the work environment has resulted in higher job stress. These are characterized by heightened competition, exposure to pressure, lack of time, lack of space, continuous technological development and advancement, conflicting demands from organizational stakeholders, increased use of participatory management and computerization, greater uncertainty and others.

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Stress is believed to be an integral part of business ownership. The business persons whether they are having small or medium or big business they are subject to stress because of the nature of their work. The role of the business person is dependent on the creation of a new venture by combining resources to create profit from a market opportunity. After the venture is created, the business person bears the responsibility for its performance, which can be viewed through various perspectives i.e., financial and non-financial.

The experience of stress is more prevalent among the business owners compared with other job occupations. Many studies reveal that approximately 70% of business owners and managers believe that it is far more stressful running their own business venture than working for other people. In the pursuit of such a business venture, the business owners may work under highly stressful circumstances and are exposed to the pressure of commitments and obligations.

Many researchers have determined that a lack of experience and the type of educational background may signal business person stress. There are several sources of stress among the business owners including loneliness, the time demands of business, conflicts with partners and employees and their needs for achievement. The business owners work with business partners and employees to bring goods and services to customers, on a daily basis they often experience disappointments and frustration in their relationships with them.

There are number of external and internal factors that cause stress among the business owners they are unstable and highly bureaucratic business environment. The laws governing private enterprise, especially business registration and taxation systems, are believed to be over complex and difficult to understand. Other problems encountered by business persons are macroeconomic policies, limited access to short-term and long-term financial capital, corruption, poor infrastructural facilities and a lack of managerial experience. Finally, the business owners have to strive for success and failure to succeed can also be a cause of stress.

1.2.   CONCEPT OF PERSONALITY

The word "personality" originates from the Latin persona, which means mask. Significantly, in the theatre of the ancient Latin-speaking world, the mask was not used as a plot device to disguise the identity of a character, but rather was a convention employed to represent or typify that character.

Personality is one of the indescribable wonders of the world. It conciliates opposition and inspires respect and imitation, which results eventually in implicit obedience. It changes ideas and revolutionizes the thoughts, beliefs and actions of generations of the race on mankind.

The term personality may mean different things to different people. To some, it means a general sum of traits or characteristics of the person. To others, it refers to unique mode of response to life situations. But personality refers to the totality of what a person is which includes all traits blended within him in a characteristically unique manner that determines his modes of behavior and his adjustment to the environment. This study views personality in wholistic manner as to mean totality of the inner feelings of a person.

Maddi has given complete definition of personality. According to him, "Personality is a set of characteristics and tendencies that determine those commonalities and differences in the behavior (thoughts, feelings and actions) of people that have continuity in time and that may not be easily understood as the sole result of the social and biological pressures of the moment."

Many personality theorists from the fields of Psychology, Behavioural, Humanistic and Biological have developed various theories and explained various types of personalities. Some of the important personality theories are psychoanalytic theory of Sigmund Freud, socio-psychological theory of Alfred Adler, Trait theories of Allport and Cattell, person-centered theory of Cart Roger, etc.

The personality theories which are developed so far, outlines the complications faced by the person and describe how the upbringing of the children would affect the future of an individual and state that personality development is based on the parental interaction and need satisfaction made by the parents.

Further it states that the environmental factors are also an important determinant of the personality of an individual.

The above theories of personality have been developed by the western thinkers. The research on Islamic concept of personality and business owners stress is yet to begin. It is essential, therefore to understand the personality types based on Islamic concepts and context. The personality concept which was developed for the study is drawn from the basic sources of Islam, i.e., the Qur'an and the Sunnah.

1.3.   CONCEPT OF PERSONALITIY IN ISLAM

Islam is the complete system of life. All the aspects of human life are covered by Islamic guidance. The present research is an attempt to understand human personality in the light of divine guidance. If Islam claims to be a universal thought, its revealed knowledge is applicable to all the Cultures, all the Societies, and all time to come then it should hold good in non-Muslim societies as well. Islam addresses to the entire mankind, the concepts (including personality) should have universal validity. Hence, the concept of personality can be replicated in predominantly non-Muslim socio-cultural milieu of Indian business organizations. An attempt, therefore, has been made in this empirical investigation to test the validity of the claim of its universality. The Qur'an has classified human personalities into three: Nafsul Lawwamma, Nafsul Ammara and Nafsul Mutmainna. Drawing on this classification, the present research investigated the replication of these concepts in Indian business cultural context. It is to be noted that Islamic ideology and thought are not culture-specific.

Since, Islamic personality is not necessarily related to the practice of Islam. Islam is a religion of action and a way of life that focuses on continuously working toward the ideal. It is not a mere identity or way in which one is identified.

To understand the development of a personality grounded in the Islamic religion, we must look toward the Holy Qur'an, the life and teachings of the Prophet Muhammad (Sunnah), as well as the works of Islamic scholars who, drawing from the Qur'an and Sunnah, have expounded on the notions of personality and human psychology according to the Islamic view.

In Islam, the Qur'an expounds in very clear terms a distinct concept of individual growth and development. A human being is body and soul, matter and spirit. It is the unique balance between these that makes humans uniquely what we are, which, according to Islamic belief, is the highest of all created beings (Asharaful maqlookhat).

Islamic personality, grounded in high moral character, encompasses beliefs, external traits, attributes, manners and social graces, and adab. It covers every aspect of interpersonal life including relations between man and man, man and God, man and family, man and society, as well as man and the natural world. All of these are clearly reflected in the life stories of the Prophet, and are thoroughly documented in his seerah, or biography.

From the God's messenger to the classical scholars, who throughout Islamic history have attempted to summarize the Islamic ideal in terms of personality, the notion of Islamic personality can be summed up by a renowned Muslim philosopher Imam Al-Ghazali's (1072 – 1135 A.D.) description of "the godly man".

The godly man is wise, courageous and temperate in the noblest sense of the words, and in the highest degree. He engages in worship, prayers, fasting, alms-giving, and similar acts, but his duties to god do not exclude his duties to family, relatives, friends, neighbors, slaves, subjects and society as a whole. The Prophet should be his ideal and his inspiration all through his life.

The primary aspect of Islamic personality is one of dedication to God and His religion (Islam). The most important facets of personality in Islam are Moral Character and Spiritual development of personality. As moral character is the very heart of Islamic personality, naturally, obedience and dedication to Allah and worship of him must play the primary role in such a life for the purpose of building fear and love of God. For according to Al-Ghazali, all good aspects of character flow from these two goals of man's relationship with his creator.   As personality goes beyond ingredients of good character and into other aspects of daily life. Islam's uniqueness lies in spiritualizing the whole matrix of life. The critical feature of Islamic personality is to avoid causing harm to his fellowmen. Personality can be described as the manifestation of one's basic character into actions, thoughts and words.

Human personality in the Islamic tradition, unlike the western psychological tradition, is understood through the total makeup of the human being – body, mind and soul. According to Islamic tradition, to understand the overall psychological nature of man and his personality development, one must understand the inner workings, the essence, of the whole person as well as the importance and role of knowledge.

According to the Qur'an, all psychological phenomena originate in the Self. The Self is the essence of man. Each of these signifies a spiritual entity. Thus according to Islam, the essence of a person is the Self (Nafs), which is a spiritual entity, not a physical one. In the Qur'an personality and behavior are referred to as the nafs, which the Qur'an has used to describe several states of the Self: nafs ammarah (tendency to evil, 12:53); nafs lawwamah (conscience and concern with moral rectitude, 75:2); nafs mulhamah (inspired to piety and God-consciousness); nafs qanuah (satisfied with what it has); nafs mutma'inna (calm and tranquil, 89:27); nafs radhiyah (appreciative, 89:27-28); nafs mardhiyyat (appreciated, 89:27-28); and nafs kamilah (perfect). Islamic scholars typically highlight the

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three most commonly referred to states of the Self in the Qur'an as: nafs ammarah; nafs lawwamah; and nafs mutma'inna.

The researcher has taken three personality concepts such as Nafs Ammarah, Nafs Lawwamah and Nafs Mutmainna from holy Qur'an to relate the business stress. Many studies have been made using the western personality and business stress but there is no single study relating the business owner stress to Nafs Ammarah, Nafs Lawwamah and Nafs Mutmainna personality. Therefore the researcher made an attempt to fill the gap in the knowledge. It is an exploratory study to understand the relationship between the Islamic concept of personality and business stress of business owners.

1.4. SIGNIFICANCE OF THE STUDY

It is an important question frequently asked is that why some business owners are successful in their business and others are not. The ineffective and inefficient are because of stress level of the business persons. The business owners are one of the pillars of the business organization. If these people suffer, it not only affects the organization alone but also it equally affects the growth of the national economy. In order to improve the growth of the economy, they must be protected from the business stress they experience.

There are many Islamic theories developed for the spiritual development of human personality. Al Ghazzali postulated a three stage theory of human personality. There are three personalities such as Nafs Ammarah, Nafs Lawwamah and Nafs Mutmmainah.

The researcher has attempted to adopt the Nafs Ammarah, Nafs Lawwamah and Nafs Mutmainna personality concept to understand the business stress of business owners. The researcher carried out this research to enable the organization to identify the core business stress factor namely, prsonality and identifies the personality which is prone to stress.

The researcher has made an attempt to understand as to what extent the business people in South India can be classified on the basis of Nafs Ammarah, Nafs Lawwamah and Nafs Mutmainna personalities. Further, an attempt has been made to find out the relationship between the Islamic concept of personality and business stress of business persons.

1.5. NEED OF THE STUDY

As the traditional western theories of personality have proved ineffective, there has emerged a dire need to draw on divine guidance for articulating a theory of personality which can be adopted not only by the Muslim organizations but also by the others as well.

1.6. STATEMENT OF THE RESEARCH PROBLEM

Many studies have been made on the subject of business stress in western countries based on their own western concepts of personalities and relating with organizational and cultural background.

The western theories of personality that have been followed not only by the Muslim management practioners but also by several others. It has been proved to be inefficient and ineffective, which necessitate the search of universal accepted theory. One of most important shortcoming of the western theories of personality is their pure materialistic orientation. These theories ignore the actuality of spiritual, moral or metaphysical dimensions of human personality as well as knowledge from divine revelations. In view of these serious drawbacks, the western or modern theories of personality tend to be uni-dimensional, imbalanced and rather inadequate.

Precisely, this is the reason which has compelled the researcher to embark upon the theory of personality based on divine guidance.

There is not a single study based on the Islamic Psycho Philosophical thought. The Islamic concepts are very much compatible with the modern business organizations. They are very much effective in solving the business problem. Mere application and generalization of western ideologies are contradicting the Islamic concept and it cannot solve the problems related to business stress of business owners. It will be just treating the problem without diagnosing the problem. This study is influenced by the seminal work on Islamic Theory on Motivation by Mohammed Galib Hussain and Anver Sherieff ((2011).

The problem of business stress is pervasive among the business owners (small/medium/big). They are struggling very hard in solving / finding the root cause of business stress related problems and western theories of personalities could not solve the problems as it is evidenced by business owner's stress prevailing in the business

sectors. Also the vast literature of Islamic psycho philosophic thought remains unexplored till date. At this point, this study has made an attempt to identify the business stress factors and bring a solution to business stress related problems of business persons by applying a theory which is based on Islamic psycho philosophical thought to determine the Islamic concept of personality types (Nafs Ammarah, Nafs Lawwamah and Nafs Mutmainna) and to identify the stress prone person.

The human persons are peculiar and it is very difficult to understand them and also manage them. The role of entrepreneurs in the growth of Indian Economy is very great. The business sector is the backbone / pillar for the development of India. This sector provides vast employment, large production of goods, etc., It is becoming very stressful sector so, there is a need to understand the business stress factors and Islamic concept of personality of this workforce.

1.7. OBJECTIVES OF THE STUDY:

This study is mainly designed to identify the business stress and Islamic concept of personality types of the business persons. Specifically, the following are the objectives of this study:
1. To understand the extent of business stress in Indian business organizations.
2. To examine the operational level of Islamic concept of personality in Indian business organizations.
3. To understand the relationship between Business stress and Demographic variables.
4. To understand the association between Islamic concept of personality and Demographic variables.
5. To examine the nature of relationship between Islamic concept of personality and Business stress.

1.8. METHODOLOGY OF THE STUDY:

The study of business stress and Islamic concept of personality is an exploratory research, which identifies the different types of factors which cause stress and analyzes the relationship between stress and personalities of business persons. The methodology adopted is described below.

1.8.1. GEOGRAPHICAL AREA OF THE STUDY

This study covered some major towns and cities in India. This study covered the various natures of business sectors like Trade, Service, Production, Construction, Agriculture and others. The business organizations were selected with due care to include all the factors of stress as well as all the sub-cultures of India. The big, medium and small type of business were chosen for the study.

1.8.2. INSTRUMENT USED FOR DATA COLLECTION

The questionnaire method was used for the investigation. It consists of three parts. The first part of the questionnaire was designed to collect demographic information. The second part of the questionnaire was designed to study the stress of business persons. It consists of 54 statements and these statements were selected with due care. The third part of the questionnaire was designed to identify the personality of the business persons which was based on Islamic concept. The third part consists of 30 statements representing three types of Islamic concept of personality. The respondents were asked to mark all the statements which come closer to his/her behavior. A respondent was classified as a particular concept of personality on the basis of dominant personality type.

1.8.3. PILOT STUDY

After the questionnaire was designed, the researcher made a pilot study. For pilot study, the questionnaire was issued to 30 business persons of different towns in South India. From them the data were collected. The Reliability and Validity test were made for the questionnaire. The data collections for main study were undertaken after getting the reliability and validity of the questionnaire.

The table 1 shows Cronbach's Alpha reliabilities for business stress and Islamic concept of personality

Table 1: Cronbach's Alpha Reliabilities for Business Stress and Islamic concept of personality			
Variable	**Sample**	**No. of Statements examined**	**Cronbach's Alpha**
Personality	30	30	.765
Stress	30	54	.830
Source: Data from Pilot study			

The samples used in the pilot studies were neither large nor representative; hence, the Cronbach's Alpha observed must thus be treated with caution. However, the Cronbach's alpha is a stringent test of scale reliability. Overall, the scores reported in Table 1 were judged to be good (above 75%), especially given the brevity of the scales and heterogeneity of the items employed. The data collections for main study were undertaken after getting the reliability and validity of the questionnaire.

1.8.4. SAMPLE FRAME OF THE STUDY

A questionnaire survey was used to collect the primary data from a convenience sample of 550 individuals who own either a small or a medium or a big size of business in various towns/cities of South India. The questionnaire was self-administered in order to distribute it to a variety of locations. The owners of small/medium/big businesses were identified from a business directory and personally visited or contacted via email or telephone. The respondents were assured that their names do not revealed at any cost and they were given four weeks time to answer the questionnaires. However, despite of several reminders, 520 questionnaires were returned. Out of which 20 filled up questionnaires found to be incomplete and could not used for the analysis and so, the remaining 500 questionnaires were taken for analysis. The response rate of 91% is very high compared to any study in social sciences.

1.8.5. HYPOTHESES OF THE STUDY

To achieve the above mentioned objectives the following hypothesis were framed.

Ha1: There is a significant relationship between Demographic factors and Islamic Concept of Personality among business persons.

Ha2: There is relationship between demographic factors and stress of business persons.

Ha3: There is relationship between Islamic Concept of Personality and Business Stress among business persons.

1.9. PRACTICAL IMPORTANCE OF THE STUDY

This study enables the business sector (Trade /Production /Service /Agriculture / Construction / Others) to find out the business owners who are all prone to more stress. Therefore, the business sector can provide some coping strategies to manage the business stress. This study helps to prevent the business stress and improve the personality of business owners.

1.10. ANALYSIS AND DISCUSSION

A wide range of responses to the stress variables was found. A total of 54 statements with stress related factors were considered and asked with a range of frequency scores from 1 to 5. These scores were taken to determine the level of stress of business owners. The same system was followed to determine the Islamic concept of personality with 30 statements.

The analysis of the study was carried out in two parts namely descriptive and inferential analysis. The frequency distribution formed the basis for descriptive and the chi-square test and percentage analysis were used for inferential analysis.

This research was carried out to identify the business stress factors of business owners and identify the type of Islamic concept of personality of business owners. This research analyzes the relationship between the demographic and stress variables and type of personalities and test whether these factors shape the personality.

Section One: **Sample Profile of the Respondents**

The table 2 shows the number and percentages of questionnaires based on demographic variables.

Table 2: Demographic profile of the Business Person Selected For The Study (N = 500)		
Particulars	**Frequency**	**Percentage**
GENDER		
Male	360	72
Female	140	28
AGE		
Years:<=40	269	53.8
Years:>40	231	46.2
MARITAL STATUS		

Unmarried	131	26.2
Married	369	73.8
EDUCATION		
Primary	60	12
Secondary	110	22
Under Graduate	149	29.8
Post Graduate	102	20.4
Technical	79	15.8
NATURE OF BUSINESS		
Trade	130	26
Services	104	20.8
Production	127	25.4
Construction	55	11
Agriculture	39	7.8
Others	45	9
EXPERIENCE		
Years:<10	221	44.2
Years: 10 - 20	187	37.4
Years: >20	92	18.4
RELIGION		
Hindu	305	61
Muslim	102	20.4
Christian	70	14
Others	23	4
SIZE OF BUSINESS		
Big	75	15
Medium	207	41.4
Small	218	43.6
PLACE OF BUSINESS		
Arakkonam	63	12.6
Vellore	60	12
Ranipet	44	8.8
Chennai	67	13.4
Kanchipuram	48	9.6
Bengalaru	47	9.4
Tiruvallur	64	12.8
Chittoor	52	10.4
Hosur	55	11
Source: Survey Data		

It is evident from the table 2, that a majority of the business persons are male. Among the total 53.8 percent of the respondents fell into below 40 years of age; 29.8 percent of the business persons held three years under graduation; 26 per cent of the business persons were doing trade business; 44.2 per cent of the business persons were doing business for less than 10 years; 61 per cent of the business persons are belong to Hindu community. It was also found that 43.6 percent of the business owners were doing small size business and 13.4 percent of the business owners doing business in Chennai city.

The table 3shows the level of business stress of business owners

Table 3: Level of Business Stress of business owners (N=500)

Sl.No.	Level of Stress	Frequency	Percentage
1	Low Stress	235	47
2	Average Stress	141	28.2
3	High Stress	124	24.8
Source: Survey Data			

It is evident from the above table, that majority of business owners enjoying low stress (47%)
The table 4 shows the Type of Personality of business owners

Table 4: Personality Structure: An Objective Picture (N=500)

Sl.No.	Type of Personality	Frequency	Percentage
1	Nafs Mutmainna	272	54.4
2	Nafs Lawwamma	149	29.8
3	Nafs Ammara	79	15.8
Source: Survey Data			

The following are the main findings obtained from the above table, that 54.4% of the business owners belong to Nafs Mutmainna type of personality; 29.8% belong to Nafs Lawwamma type of personality and 15.8% of business owners belong Nafs Ammara type of personality.

Section Two:

The table 5 shows the relationship between the Demographic variables and Islamic concept of personality. By using Chi-Square, the relationship between personality and demographic factors was examined. The results are presented in table.

Table 5: Demographic factors and Personality

Sl. No	Variables	Calculated Value	Table Value	Significance 2 tailed
1	Gender	0.042	0.0599	Yes @ 0.05
2	Age	0.042	0.0599	Yes @ 0.05
3	Marital Status	0.037	0.0599	Yes @ 0.05
4	Education	0.085	0.1551	Yes @ 0.05
5	Nature of business	0.416	0.1831	No @ 0.05
6	Experience	0.441	0.0949	No @ 0.05
7	Religion	0.378	0.1259	No @ 0.05
8	Size of business	0.0942	0.0949	Yes @ 0.05
9	Place of business	0.010	0.2630	Yes @ 0.05
Source: Primary Data				

The following are the main findings obtained from the Table 3 on the basis of analysis of demographic factors and Islamic concept of personality among the business persons in south India.
1. The Islamic Concept of Personality (Lawwamma, Amara & Muthamainna) changes just because the respondent being a male or female.
2. Personality changes with the age of the business persons.
3. Marital status of the respondent influences the Islamic concept of personality.
4. The educational background of the respondent shapes the personality.

5. Personality is not determined by the nature of business the respondent was doing.
6. An experience being gained, the business persons personality was not changed.
7. The religious background does not shape the personality of the respondent.
8. The size of business correlate with the personality of the respondent.
9. The personality is determined based on the place of business where the respondent is doing the business.

Section Three:

The table 6 shows an association between Demographic factors of the respondents and stress levels of business persons. The results were obtained by applying Chi-Square.

Table 6: Demographic factors and Business stress				
Sl.No	**Variables**	**Calculated Value**	**Table Value**	**Significance 2 tailed**
1	Gender	0.074	0.0599	Yes @ 0.05
2	Age	0.013	0.0599	Yes @ 0.05
3	Marital Status	0.016	0.0599	Yes @ 0.05
4	Education	0.49	0.1551	No @ 0.05
5	Nature of business	0.226	0.1831	No @ 0.05
6	Experience	0.076	0.0949	Yes @ 0.05
7	Religion	0.008	0.1259	Yes @ 0.05
8	Size of business	0.074	0.0949	Yes @ 0.05
9	Place of business	0.019	0.2630	Yes @ 0.05
Source: Primary Data				

The table 6 reveals the following:
1. The gender of the respondent has great influence on level of stress.
2. The level of stress has great significance with the age of the respondents.
3. It is found that the marital status of the respondent has significant relation with the level of stress.
4. The educational background of the respondent has no influence on level of stress.
5. The nature of business of business persons has no influence on stress level.
6. The experience strongly influences the stress.
7. It is found that the religious background and the level of stress are correlated.
8. There is a significant relation between the size of business and the level of stress.
9. Most of the respondents who are doing business in cities are prone to high stress.

Section Four:

The relationship between Islamic concept of personality and stress of business persons was examined by applying Chi-Square. The results are given in the following table.

Table 7: Islamic concept of Personality and Business Stress				
Sl.No	**Variable**	**Calculated Value**	**Table Value**	**Significance 2 tailed**
1	Business Stress & Personality	0.000637	0.0949	Yes @0.005
Source: Primary data				

The findings summarized in table 7, show that calculated value is lower than the table value and therefore the third hypothesis is accepted and the level of stress of business persons is significantly related to Islamic concept of personality.

1.12. CONCLUSION

The business owners seem to have low stress (47%) and many of them have Nafs. Mutmainna personality (54.4%); majority of business owners were male (72%), young (53.8%), married (73.8%), did undergraduation (29.8%), doing trade activities (26%), having below 10 years experience (44.2%), belong to Hindu community (61%) and doing small size of business (43.6%). The result shows that Islamic concept of personality has universal application, as it holds good in non-Muslim business organization as well.

The following seems to be the sources of stress: Lot of worries, less confidence in meeting the customers, less experience in the related field, dislikes group effort, high expectation, doing more activity at a time, making emotional decision, experiencing more mental tensions, etc for a business owner.

The demographic variables such as gender, age, marital status, education, size of business and place of business have significant influence on the Islamic concept of personality.

There is considerable evidence in the stress of business owner's in the study that many of the demographic variables such as gender, age, marital status, experience, religion, size of business and place of business have significant influence on business stress of business owners.

Among the three Islamic concept of personality i.e., Nafs Lawwamma, Nafs Mutmainna, Nafs Ammara, Nafs Mutmainna type of personality business owners were having low stress (26.8%). This is intuitively as well logically correct conclusion.

The inescapable conclusion is that Islamic knowledge has universal validity as proved by this study.

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