

# Financial Corporate Governance Mechanisms and Islamic Tradition in Turkish States

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## Abstract

If it is utilised successfully, Corporate Governance is a beneficial nexus regarding its principles of transparency, accountability, social responsibility and fairness that can be observed the similar principles of religions. This paper aims to make a descriptive comparative analysis between Islamic tradition and the contemporary corporate governance context regarding Turkish states. A descriptive methodology was utilized to realize a comparative analysis between Islamic tradition and the main peculiarities of contemporary corporate governance practices. The findings show that the Turkish state tradition and tax system have important variables that can give a comprehensive understanding under four important titles, which are financial recordkeeping, financial regulation mechanisms, family and social structures in business and solutions to financial conflicts. It can be concluded that there is no contradiction between conventional corporate governance systems and Islamic interpretation of corporate governance, some problems can be raised by cultural and state-dependent variables. Previous studies accept the four important variables of financial recordkeeping, financial regulation mechanisms, family and social structures in business and solutions to financial conflicts as different subjects. But, to emphasize a cultural uniformity of Anatolian corporate governance structure which takes its main force from the morality of Turk and Islam, these dimensions are accepted as only one determinant of a system. This study is designed to trigger the next works to consider a holistic framework for the creation of a governance structure which belongs to Anatolia alone.

## Keywords

Corporate Governance, Islamic Traditions, Turkish-Anatolian States, Sects.

## Introduction

The impacts of the sects can be observed in the social, political and economic context of the Turkish state even in the most chaotic periods such as the last term of the Ottoman State (Çetinsaya, 1999; Değerli and Küçükdağ, 2013: 204; Musalı, 2022: 1077; Demirel, 1996). Philanthropic institutions and associations like waqfs ensured some financial resources for the spending of these sects (Alkan, 2013: 23; Telci, 2021:47; Koyunoğlu, 2008). For this reason, the waqf structures gained importance regarding accounting and financial management (Köç, 2011: 41; Öztürk and Sürmen, 2021) and even the accountant is one of the respected occupations (Sipahi and Çetin, 2010). Besides these, the efficiency and effectiveness of another important element can be observed in the economic traditions of Islam, this important catalyst was business ethics (Kurtuluş, 2005) and education and training in business ethics (Yiğit, 2017). It is understood that there was a dense education and training regarding business ethics near Islamic education and training (Küçükdağ and Temel, 2021: 111; Akgündüz, 2014: 9) like other religious activities in Christianity and Judaism (Akalin, 2015).

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Nevertheless, Turkislamoğlu (2021) insists that strong Islamic economic and social order and context can be one of the causes that put the economic ideology of the state out of capitalist rulemaking in trade, nevertheless, Anatolian Tigers are one of the successful tries in the last century regarding management of Islamic capital (Hoşgör, 2011).

The religion of Islam has a definitive, concise, strong and comprehensive doctrine that includes laws, rules and regulations. Generally, this doctrine praises sedentary living habits in nomad cultures, which can be easily observed in economic and social life such as marriage, trade, finance, agriculture and worship. On the other side, Turkish states are known for their characteristic traditions regarding nomadism. Therefore, welcoming the Islamic traditions in old Turkish tribes should not be hard regarding this sedentary dimension. In this work, the focus point is this dimension for Turkish states. It is asked how the Turkish state became successful in the transition and development stage of Turco-Islamic corporal financial understanding and what is the place of the sects in this context. The rules of the sects which are in ethical and moral contexts, gave financial order and management to the public through waqfs. Therefore, this research selects the main rulemaking systems of the sects as a research gap. As it elaborates on this gap, the most controversial matters of modern business ethics are classified under four important titles, and it is asked how old Turco-Islamic states and sects interpret these problems.

To answer these questions, this work aims to concentrate on five important Islamic sects and other Sufi traditions which are the Naqshbandi Order, Mawlawi Order, Qadiri Order, Bektashism and Ahi Order. Still, the scope of the research can be enlarged regarding sects and Islam. Firstly, a detailed explanation of the subjects of financial recordkeeping, financial regulation mechanisms, family structures in business and solutions to financial conflicts and comparisons within these sects will be realized in the literature review section. At the end of the analysis, the contribution of these sects to corporate governance understanding in contemporary business practices will be examined and detailed.

## Literature Review

The contribution of Islamic tradition and different morality comments of Islam are controversial in terms of social structures. Nevertheless, the contribution of Islam to Anatolian trade is undeniable. Anatolia is a carrefour for main trade routes around the world. For this reason, Anatolian states always need strict, sound and comprehensive rules and regulations. And futtuwa tradition gains importance in this regard with not only its impact on trade and financial order but also on the commercialization of the community and public through its specific impacts which can be detailed in this work. Selvi (2016) accepts the futtuwa tradition as a moral bridge between Islam and Anatolian trade. On the other side, the Ahi Brotherhood and other trade dimensions of sects are not a thing from the interpretation of the Futtuwa tradition in Anatolia (Bayram, 2016). The acceptance of the community and public gives it an institutional form (Erdem, 2021) for this cause, it should be examined under the rules of contemporary governance mechanisms.

### 1.1. Financial recordkeeping

The importance of financial record keeping is comprehensively understandable if it is looked at the development of the complex tax systems in Anatolian and Turk states' context. Moreover, the order of finance and accounting systems, their design and detailed explanations are also so important. On the other side, Güvemli (2014: 5) defends the tradition of accounting in Turk-Islamic understanding taking its roots from the Abbasian, Ilhanis and the state of Ottoman, which developed a parallel with Persian financial recordkeeping. Besides these, he defines Ottoman accounting standards and financial recordkeeping as a magnificent method, which includes different tax sections for foreign citizens, leasing of the state lands and fees of the state workers and soldiers. This situation was also explained by Güneş's (2000) work about the Seyyid Gazi region which is settled around a Bektashi Kulliyah and mosque where the records of the farms and gardens regarding fruits, vegetables and grains are controlled by the state to collect tax. Besides these, the other important records include data in tax-dependent fields such as race, gender, and occupation. It is clearly stated by Özdemir (1994) and Köç (2011) that the protection of sects such as Ahi Order, Mawlawi, Bektashi, Bayrami and Zeyni



Orders is a state tradition for Ottomans and Seljuks not only for their religion-dependence but also, their trustworthiness against other citizens and state and their positive attitude toward state tax policies. Moreover, these states gave these sects some special property rights over their territories. Therefore, it's a clear and frank reality that the members of these sects are successful regarding financial recordkeeping, and their reputation on financial recordkeeping, business financial management and tax and value creation for the state is so general that waqf structures are managed by sect members and they have rights to take a speech about waqfs (Çiftçi, 2004: 82). These five sects were the most powerful sects within the first Anatolian sects, some other religious sects or formations followed this state dependency in financial record keeping as it states Gülden (2012) work on Kalenderî and Haydarî in Anatolia. So, It is understandable that states gave extra interest to financial recordkeeping. It can be observed the impacts of the sects inside or outside of the Anatolian region. For example, there are the Qadiri, Ahmedi, Dessuki, and Shazeli orders in Gazze under the sovereignty of Turkish states, which showed their impacts through the waqf system(Memiş, 2021: 392), which is an efficient and effective way of tax collection depends on the quality of financial recordkeeping. It is respect for the state via financial recordkeeping was a tradition within the Mawlawi order in different zones of Turkish states such as Antep Mawlawis. It can be examined clearly that, Antep Mawlawi's financial records of a renovation with their amounts after a fire (Armağan, 2014:212). On the other side, in the Ahi Brotherhood, the staircase method was also very general regarding financial recordkeeping, and they were always respectful toward the state's tax tradition through high-quality financial recordkeeping without some high technology standards (Bekci et al, 2021: 297-298). Also, we can observe the impacts of the Mawlawi, Naqshibandi, Rifaiyye and Halveti orders on the waqf systems of the Kütahya, which is another important religious, managerial and economic settlement for Ottomans, Seljuks and Anatolian Islam whose depended sects sustain their rigorous financial recordkeeping under the pressure and auditing mechanism of the states (Ayдын and Ayдын, 2022). Accounting works and recordkeeping are generally realized by artisans, poets or intellectual people in waqf systems, for example, as Ünal (2023: 223) explains the personality of Mehmed Esref, a Mawlawi poet, he states that Mehmet Esref as an accountant for a Mawlawi refectory. For Ertas and Sahin (2015: 101), the sustainability of a waqf develops through the state law of waqfs and control of the financial records and financial recordkeeping. For these reasons, It can be understood that Anatolian Islamic Sects gave extra importance to financial recordkeeping because they had a dependence on the state through a waqf (Eken, 2000: 82).

## 1.2. Financial regulation mechanisms

Islamic finance and trade traditions of Islam have a great variety in terms of rules, regulations and laws according to Islamic Law, so Fıkh. For example, there are degrees regarding financial uncertainties and risks. For example, reasoning about the future shall be accepted in the dimension of taking precautions. Nevertheless, absolute speech about the future shall be prohibited in general life. The projection of this situation to financial management is the prohibition of interest and gambit. Fairness and Hygiene are commands of Islam, therefore Haram and Helal are undisputed regulative mechanisms in the social, economic and financial, regulative understanding of daily life. Besides these, Islam threatens a lot and warns in its argument that there will be retaliation for cheating. Religiosity with the principles of faith, morals and trust is the main capital for preventing fraud (Amin et al, 2021: 467). So, there are strict, sound and comprehensive principles in Islamic finance and economy. As Islam depends on self-regulation, financial mechanisms generally focus on ordering financial markets through self-illumination, the leaders such as Mawlana Jalaleddin and Ahi Evran of these sects gave their subordinates admonitions and advice out of the command. Taqwa, fairness, transparency, being conservative, avoiding usury, not delaying debt payments, and giving alms are the main subjects of accounting in Islam (Is'adi and Mauliyah, 2023: 185). Therefore, we can easily frame a picture that these sects have value orientation and value dependence and a value chain that forms via education and training (Çoban, 2018).

Accounting and religion have been in a relationship since the time of Mesopotamia where the double-entry accounting system was used, in ancient Anatolia and the states of Greece as it can be understood in historical monuments and ruins (Kızıl and Kocur, 2017: 328-29). According to Bellikli and Daştan (2021: 104), rigorous financial recordkeeping was a key element in the perfect completion





of main financial mechanisms such as transparency and accountability in Ottomans. Pension funds management, expenses and costs management, social security management, credit management, hierarchical auditing and management strategies and role, authority, responsibility, education and training in these structures are the important mechanisms for the Ahi Brotherhood (Bayram, 2012) which is the main trade sect in the state structure of Ottomans and Seljuks, are known as the centre organization at the association of Anatolian futtuwa (generosity) that are formed by other sects traditions such as Mawlawis, Qadiris, Naqshbandis, Bektashism and many others. As much as the system of the waqf which is formed by sects is a tradition, the rigorous auditing of them by the state is also a tradition in the Turkish state. Aydın and Aydın (2021: 670) examine this situation in Uşak and Banaz, two Turkish settlements. Therefore, It can be concluded that the waqf system with all of its roots can be considered as an auditing mechanism for sects and their around.

### 1.3. Family Structures

Another variable in this context is family structure and the economic impacts of the family structures on the sects, naturally waqfs. There are a lot of complex situations such as marriage, divorce, women's rights, and heritage after death in waqf and financial systems of the sects. There are different periods regarding family structures in this context. Besides these, The clear point in this section to explain what is the main contribution of Islam to the family understanding and consideration of Anatolia. Nevertheless, it should be elaborated that migration, poverty, social norms such as religions, technology and women's acceptance in work can be considered as other variables from time to time. Besides these, the Turkish community was able to know how to preserve its main situation both in modern and traditional manners (Ekici, 2014: 209). Again, it can be examined that women assume so important roles and responsibilities in the management of religious communities and sects (Çağlarer, 2023: 538). Therefore, it can be concluded that there is no hard and harsh discrimination between genders in managerial structures of the waqf systems and the important point is sustainability and preservation of the tax-dependent state structure. On the other side, there are some intricate fields in women's rights regarding divorce, marriage and heritage depending on the Islamic understanding and context that orders and defends the absolute sovereignty of the men in rural social life (Sevinç et al., 2017). In this plane, the governance structure of the Bektashi order can be examined under three different dimensions, which are economics, social and religious sides. The new developments such as the selection and assignment of the leader cadre and the relationships with the environment and other sects should be considered an important economic (Aslan 2024: 225) and financial element in the waving economic conjuncture. Also, the leaders of these sects have a major emphasis on directing, managing and governing the rural Turkmen families, which have relatively less intellectual comprehension and understanding (Özköse, 2003). Moreover, Islamic tradition gives great points to production and producers by praising them regardless of their gender (Sayın, 1997: 154). As it is known, the Islamic state structure has solidarity, but uncontrollable aid institutions such as alms are always problematic, the state controls and governs these institutions through a sect-based tax system (Taş and Güvendi, 2021: 7). The Islamic family lifestyle and understandings gain a special mean with the articulation of the trade which is a secular mechanism regarding industrialization and urbanization (Taş and Güvendi, 2020: 14). After Islamic revolution, the family and social life of the Arabs lived a transformation and transition densely, the economic transformations of the women in social life continue to overcome main obstacles following centuries. Women began to govern their financial budget and hold roles such as artisan and craftsman and ownership of their businesses in the Ottoman state (Özdemir, 1990: 1043). Therefore, the most important dilemma of Islam was able to solve. If it can be interpreted in this situation, the state tax system and necessity of the financial recordkeeping in waqf, social and sect systems transformed the family structure elements and main central subject of the women.

### 1.4. Financial Conflict Resolution in Islam and Sects

The importance of financial conflict resolution, which needs a comprehensive analysis in every branch of financial management, is one of the most intricate zones of contemporary financial understanding and corporate governance in which job division, property rights, agency theory and representation theory are formed. Yanti and Witro (2020: 446) state that Islam plays a moderating role in conflicts within different interpretations of Islam and between other religions with its pluralism and





diversity in countries such as Indonesia, on the other side its interpretations are open to discussion in some countries like Nigeria (Alao, 2013: 127) and Pakistan (Majeed and Hashmi, 2014) as a resource of social conflicts. However, in an economic and financial context, Haddad (2021: 426) argues that religious visions, so a culture of ethics can help stakeholders to identify and monitor challenges, overruns, conflicts, manipulations, relationships of agencies, opportunistic behaviours and high banking risks empirically. Besides these, Demir et al. (2004) maintain that the Ottoman ethical heritage can be observed in the modern business organization of Anatolian Islamic Capital as they count the importance of sects as one of the important determinants of the Islamic Capital conflict zone of Anatolia. Nevertheless, the contemporary conclusion of Nathan and Ribiere (2007: 480) is significant that one of the main principles of Islam is to gain a competitive advantage by not only doing things the right way but by doing the right things that will ultimately benefit/preserve for societies. This is an exceptionally rigorous way to escape from financial conflicts. The importance of financial conflict-solving mechanisms is also confirmed by Kuran (2004) and detailed for the Ottoman state by Kuran (2011). According to them, the places of the states and legal courts are important, but the social structure, education and training mechanisms, and the place of the women which were formed with the impacts of the sects, also have significant impacts on financial conflict resolutions which could occur between state and citizen, citizens and even minority citizens.

### Discussion And Conclusion

The economic and financial relationships between the different states, societies and sects are complex and have many different dimensions. This work is focused on explaining the variables based on futuwwa (generosity) principle, the economic organization of religious organizations and the main economic and financial governance mechanisms. In Islamic states, the conflicts between the different sects are efficient and effective, for example, there are differences between sects regarding Shia and Sunni beliefs, norms and attitudes (Akbiyik, 2019: 182) but these differences are the same for other religions such as Christianity (Halis et al, 2024 and Bekci et al, 2019). Although the Ahi order is the most familiar sect regarding trade relationships ( Haykiran, 2023: 95), other sects have shown their efficiency and effectiveness, especially in the fields of waqfs and financial recordkeeping. Husein (2016: 138) underlines the importance of the prohibition of interest, Zakah accounting and the rigours of cultural and state-based differences in Islamic accounting traditions. According to Hameed and Yaya (2005: 76), intangible values such as fairness and benevolence are essential for Islamic economics but traditional accounting systems i) are designed according to informational efficiency in financial markets, ii) are aimed at a more liberalised economy with less emphasis on environmental and ethical values, iii) were developed in light of the capitalist systems partially.

The main principles of corporate governance such as accountability, fairness, transparency and other corporate governance mechanisms are indispensable parts of contemporary business. According to the findings of Tapanjeh (2009: 566), these principles are daily rules and routines of the Islamic lifestyle.

According to Turks, states are sacred. Establishing a state, and continuing a state to its existence also are sacred items. The acceptance of Islam makes these items empowered as it is concentrated on Ottoman and Seljuks state systems. The sects' structures serve to protect the state's financial and economic structure as a whole. Thus the research questions were answered. Harmonization of Islam and Turkish state traditions show their impacts also in the Naqshbandi, Mawlawi, Qadiri, Ahi Orders and Bektashism through tax dependence, financial record keeping, family structures and financial conflict resolutions. Therefore, it could not be so hard for the states to keep a financial structure thanks to the morality of Islam and Turks.

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