THE CONCEPT OF MURAQABAH FROM HADITH PERSPECTIVE AND ITS UNDERSTANDING AMONG MARRIAGE CONSULTATION OFFICER

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Abstract
Disagreement in marriage life is ordinary, but if left prolonged without efforts to settle the situation, a small problem can spread to major upheavals and eventually lead to divorce. Hence, this is the function of the Marriage Consultation Unit under the Islamic Religious Department in every state of Malaysia. During any marriage dispute, the appointed marriage consultation officer (MCO) normally acts as a counsellor to listen to the issues of both parties and provide advice to reconcile the marriage relationship between husband and wife. However, the MCO is not among the accredited counsellors even though counselling practices are implemented during the session. Thus, many people blame the MCO due to various unsuccessful marriage reconciliation that led to higher statistical divorce rate in Malaysia. This phenomenon triggered the researcher to study the MCO’s understanding on one of the elements of hisbah (used as a module of the MCO), which is muraqabah. Besides, this study also explore the hadith related to the concept of muraqabah. This study is qualitative research that employed the use of document analysis method, and interviews. Document analysis was used to extract hadiths related to muraqabah. Six MCO from six districts of Kelantan participated to be interviewed in this research. The findings showed that there are 3 main hadiths related to muraqabah. Most of the MCO also understand the general concept of muraqabah with their own definition. Hence, it is hoped that this study would add to the existing literature of muraqabah as well as its understanding among the MCO. Through this study also, the techniques used in marriage consultation is expected to be more effective and hopefully lead to the reduction of divorce statistics in Kelantan and throughout the country.

Kata Kunci: counselling, marriage consultation, marriage consultation officer, muraqabah

PENDAHULUAN
Marriage consultation unit is one of the units placed under Islamic departments existed in every state in Malaysia. This unit plays a role to give advice service to those who are facing conflict especially between husband and wife. Before a couple take the final decision, they are encouraged to attend the consultation session to make peace between them in hope they will change their mind on divorce. This consultation will be handled by an officer who is in position as a marriage consultation officer (MCO). The MCO acts as a counsellor to lend his ears, observe the couple behaviours, become a guide to attract the client to the right path and come out with multiple good advice to solve the problems faced by them.

In the programs held by JAKIM, one of the modules which is disclose to the MCO is about hisbah. There are six main elements in it which are musyaratah, muraqabah, muhasabah, mu’aqabah, mujahadah, and mu’atabah (al-Ghazali, 2004; Mardzelah Makhsin; 2008; Ahmad Bashir Aziz, 2015). These elements known as murabathah al-nafs by Fathiyah Mohd Fakhruddin and Asmawati Suhid (2016) and also known as self-hisbah by Mardzelah Makhsin et al. (2012). Hence, in this writing the researchers will focus only on the one element of hisbah which is muraqabah to be studied the hadith related to it and analyse its understanding among the MCO.
However, many people blame the Islamic departments when the statistic shows the increment of Muslim divorce year by year. This phenomenon creates a doubt to the quality of counselling or marriage consultation service handled by an appointed MCO (Berita Harian, 10 November 2017). This fact triggered the researcher to answer this criticism towards Islamic departments either it is fair or not to blame the MCO due to the increment of divorce. Hence, the researcher will find out the understanding of the muraqabah’s concept as one of the elements of hisbah among the MCO in marriage consultation sessions because the model of Islamic counselling comes from the concept of hisbah (Khairunnas Rajab, 2015).

This research compile into these two important research objectives (RO) as follow:
1. To explore the hadith related to the concept of muraqabah.
2. To study the understanding of the concept of muraqabah among the MCO.

This research applied inductive approach where the data driven from a few angles. To achieve the objective number one, this research used document analysis as the core method which is searching for related hadith about muraqabah. Only authentic hadith or the other word saihih hadith chose.

**METHODOLOGY OF RESEARCH**

This research applied inductive approach where the data driven from a few angles. To achieve the objective number one, this research used document analysis as the core method which is searching for related hadith about muraqabah. Only authentic hadith or the other word saihih hadith chose. For the second objective, the case study chose to achieve the objectives. The primary and secondary data gained from the research places which are in six districts in Kelantan (Kota Bharu, Pasir Puteh, Bachok, Tumpat, Tanah Merah and Machang). The primary data obtained from the interview sessions. Meanwhile, the secondary data as the supportive data gained from observation that have been done. Six MCO have been selected as the research participants for the depth interviews to explore their knowledge, experiences, opinions and the most important thing is to study their understanding on the concept of muraqabah.

**MARRIAGE CONSULTATION**

Marriage is a tie that existed from two persons, a man, and a woman to live together and deliver the next generations as to pursue human survival according to the boundaries or discipline of the rights and responsibilities that have been established by syarak. Among of the Prophet Muhammad SAW hadith regarding encouragement of getting marriage is:

(Narrated by Imam Bukhari, Kitab an-Nikah: 5066)

Meaning: 0 young people! Whoever among you is able to marry, should marry, because it helps him lower his gaze and guard his modesty (i.e. his private parts from committing illegal sexual intercourse etc.), and whoever is not able to marry, should fast, as fasting will diminish his sexual power.

(Muhammad Muhsin Khan, 1997)

Marriage is a big responsibility to husband and wife. Marriage is not only about love but it needs trust, responsibility and sown with love (Murstein, 1986). As mentioned by Allah SWT in al-Quran, Surah ar-Rum, verse 21:

(From Ayah: Anخلف نكم من الفسيخة أزوجا ليستسلموا إلإيها وجعل بينكم موهدا ورحمة ۚ إن في ذلك لآيات للقوم يتفكرون)
Meaning: And among His signs is this, that He created for you mates from among yourselves, that ye may dwell in tranquillity with them, and He has put love and mercy between your (hearts): verily in that are signs for those who reflect.


Islam emphasizes on the marriage to be performed forever, showering with love. Islam also prohibits a marriage that is intended for a certain period, merely to release desires only. However, in a life, sweetness and bitterness normally experienced by all spouses. Sometimes the desire does not occur like what have been expected. Conflicts and problems no longer can be tolerated so that divorce is the final decision to take. Divorce is allowed in the Islam when there is no other path that can be taken.

Allah SAW said in al-Quran, Surah al-Baqarah, verse 229:

Meaning: “A divorce is only permissible twice: after that, the parties should either hold Together on equitable terms, or separate with kindness. It is not lawful for you, (Men), to take back any of your gifts (from your wives), except when both parties fear that they would be unable to keep the limits ordained by Allah. If ye (judges) do indeed fear that they would be unable to keep the limits ordained by Allah, there is no blame on either of them if she give something for her freedom. These are the limits ordained by Allah. So do not transgress them if any do transgress the limits ordained by Allah, such persons wrong (Themselves as well as others).”


Hence, for couples who have problems in their marriage, they are encouraged to attend the closest Islamic office to a counselling session or known as a marriage consultancy. According to Norhayati Ahmad et al. (2008), the department of religion is identified as a corporation agency for the community. This is an effort of a consultancy service that gives clients the opportunity to grow towards a happier and meaningful life. It covers work efforts with individuals or groups. The objectives of the consultation vary by client.

Consultancy covers family problem solving, guiding and helping clients to deal with the crisis, develop self-understanding, improve emotional resilience when dealing with internal conflicts or improve and enhance interaction relationships with other individuals. The MCO serve as facilitators to clients in dealing with issues and problems faced with respect for self-worth, their values and capabilities in line with the concept of Islamic counselling to get the pleasure of Allah SWT based on qada and qadar towards achieving the goal of happiness in the world and the hereafter.

Marriage consultation is a process giving advice and professional guidance. It contains of information, warning, and opinions to help clients identifying the alternatives and discuss about the advantages and disadvantages of the alternatives chosen (Siti Zalikah, 2002). Marriage consultation in this study is also giving the same meaning as both writers above. Marriage consultation is a platform provided by the government in each district for every state in Malaysia. Anyone who faces difficulties and problems regarding husband and wife relationship can register for marriage consultation appointment in Islamic office which is nearest to them, and the consultation session will be conducted by the MCO which is the opinion given will be spill out from the Islamic perspective.

According to Zainab Ismail et al. (2014), although counselling is a new concept for muslim communal life in Malaysia, practically, it is actually an Islamic culture in regard to help others. In addition, aiding those in need has long been existence in the early days of Islam. Counselling service has become part
of support systems for married couples. The data indicates that the counselling service has existed since the era of the Prophet Muhammad which was known as \textit{nasiyah}. During Saiyidina Umar al-Khattab’s era, he had established the \textit{Diwan al-Hisbah} as the first step towards upgrading \textit{nasiyah} as a profession to the missionary program and has been part of the approaches for missionary activities within the Islamic Religious Department of the country. The service includes helping couples experiencing domestic conflict and providing necessary assistance to establish mutual understanding and strengthen their family ties and relations.

In Kelantan, every district provides the marriage consultation unit under Islamic departments, and they also call it as advice service unit. They do not call it as counselling unit because the MCO on duty are not the registered counsellors. However, they are implementing the counselling methods although they are not bound to any counselling act. To provide the best service to the clients, the government through \textit{Jabatan Kemajuan Islam Malaysia} (JAKIM) conducts several programs for the MCO such as \textit{Konvensyen Pegawai Runding Cara} that are held every two years and also obliging them to attend a course known as \textit{Sijil Tinggi Asas Kaunseling}.

\textbf{HISBAH IN MARRIAGE CONSULTATION}

As previously stated, marriage consultation session applied the concept of \textit{hisbah} as its module. \textit{Hisbah} is only a short word but it contains very meaningful concept to be practised by all \textit{muslim} in the world. It is also required to be implemented in every single aspect in life. A concept of enjoining goodness and preventing evil (Al-Ghazali, 2004) frequently discuss among scholars for human development. Because of that, this concept is significant to be enforced in management, business, politic, and in counselling as this study is focusing about. \textit{Hisbah} is a great concept of \textit{syarak} about the command on doing good (\textit{ma‘ruf}) which has been seen abandoned and the prohibition of doing the wrongdoing that has been seen to work and improving human relations (Yatimah, 2005).

According to Zainab Ismail et al. (2014), at the era of Prophet Muhammad SAW, the tradition of giving assistance to those in problems has become an Islamic spirit and culture since very long time in the Muslim world. Muslims complain their problems, get guidance problem solver to Prophet Muhammad SAW which we could say as counselling service. However, the term of counselling is not existed yet and the process of guidance does not call as counselling but it as \textit{nasiyah} and \textit{hisbah}. \textit{Hisbah} is an Islamic concept which means keeping everything in order within the laws of Allah. This doctrine is based on the Quranic expression “enjoin what is good and forbid what is wrong”. According to Abd al-Karim Zaidan (1997), \textit{hisbah} is religious functions in the al-\textit{amr bi al-ma‘ruf wa al-nahy an al-munkar} (enjoin what is good and forbid what is wrong) which is an obligatory for those who ruled the Muslims affairs. Ibn Khaldun (1981) also argued that the \textit{hisbah} is a position in Islamic religious affairs to uphold the good and prevent evil.

Ismail al-Faruqi and Lois Lamya (1986) considered \textit{hisbah} as an institution for the concept of \textit{al-amr bi al-ma‘ruf wa al-nahy an al-munkar}. Although this \textit{hisbah} is not conducted in a professionally and formally in the era of Prophet Muhammad SAW, but it succeeded in shaping the character and behaviour of the Muslim community to respect, love and compassion amongst them. The successful implementation of \textit{hisbah} will depend on those who willing to do goodness and is free from any other intention except to seek for Allah pleasure. In a way around, spiritual aspect of individual is important in shaping the personality of someone (Norfatmazura CheWil & Nooraini Othman, 2021).

The incentive to practice the concept of \textit{hisbah} is stated by Allah SWT in al-Quran, Surah al-’Imran, verse 104;

\begin{quote}
 \textit{\textbf{\textit{وَلَتَكُنْ مَنْ كُنَّا مَنْكُمُ أُمَّةٌ يُن deber إِلَى الْْاَيِِّْْ وايَاْمُرُونا بِِلْماعْرُوفِ واي ان ْهاوْنا عانِ الْمُنْكارِ}}
\end{quote}

Meaning: Let there arise from you a group calling to all that is good, enjoining what is right and forbidding what is wrong. It is these who are successful.
According to the evidence from al-Quran and hadith, the scholars agreed that every Muslim responsible to calling for good and forbidding what is wrong (Siti Zalikhah, 2002). Hence, Islamic counselling focuses on realizing the well-being of individuals whether in an interpersonal or intrapersonal relationship. This is also what need to be implemented in marriage consultation which is act as counselling session to couple in marriage.

Hisbah in the context of this study refers to the right path and good guidance showed by the MCO to the clients and prohibit them when he or she saw the clients tend to choose the wrong way or wrong decision in order to solve their problem in marriage such as reckless towards divorce. There are six main elements in it which are musyaratah, muraqabah, muhasabah, mu’aqabah, mujahadah and mu’atbah. The researchers focusing only on one element in it which is muraqabah.

**FINDINGS**

**Muraqabah**

Muraqabah is the second element in hisbah. The researcher selected three hadith that are related to the concept of muraqabah as below:

**Internalizing the Fundamentals of Islam**

Meaning of hadith:

One day the Messenger of Allah (ﷺ) appeared before the public that a man came to him and said: Prophet of Allah, (tell me) what is Iman. Upon this he (the Holy Prophet) replied: That you affirm your faith in Allah, His angels, His Books, His meeting, His Messengers and that you affirm your faith in the Resurrection hereafter. He (again) said: Messenger of Allah, (tell me) what does al-Islam signify. He (the Holy Prophet) replied: Al-Islam signifies that you worship Allah and do not associate anything with Him and you establish obligatory prayer and you pay the obligatory poor-rate (Zakat) and you observe the fast of Ramadan. He (the inquirer) again said: Messenger of Allah, what does al-Ihsan imply? He (the Holy Prophet) replied: That you worship Allah as if you are seeing Him, and in case you fail to see Him, then observe prayer (with this idea in your mind) that (at least) He is seeing you. He (the inquirer) again said: Messenger of Allah, how would there be the hour (of Doom)? He (the Holy Prophet) replied: The one who is asked about it is no better informed than the inquirer. I, however, narrate some of its signs and these are: when the slave-girl will give birth to he master, when the naked, barefooted would become the chiefs of the people these are some of the signs of (Doom). (Moreover) when the shepherds of the black (camels) would exult themselves in buildings, this is one of the signs of (Doom). (Doom) is one of the five (happenings wrapped in the unseen) which no one knows but Allah. Then he (the Messenger of Allah) recited (the verse): "Verily Allah! with Him alone is the knowledge of the hour and He it is Who sends (down the rain) and knows that which is in the wombs and no person knows whatsoever he shall earn tomorrow, and a person knows not in whatsoever land he shall die. Verily Allah is Knowing, Aware. He (the narrator, Abu Huraira) said: Then the person
turned back and went away. The Messenger of Allah (ﷺ) said: Bring that man back to me. They (the Companions of the Prophet present there) went to bring him back, but they saw nothing there. Upon this the Messenger of Allah remarked: he was Gabriel, who came to teach the people their religion.

(Narrated by al-Bukhari in Kitab Sohih al-Bukhari, Number 50)

Content analysis from the hadith:
From this hadith, the researcher emphasized on three main elements that are related to the concept of muraqabah. In order to get close to Allah SWT, each muslim obligated to learn and implement these three matters. First, faith pillars. There are six faith pillars need to be focused and engraved in every muslim hearts which are belief in Allah SWT, belief in angles, belief in al-Quran, belief in His messengers, belief in fates, and belief in the day of judgement. When a person comprehensively belief in these six pillars, so that he or she has become a muslim. But, to be a real muslim that is being calculated in any good and bad practices, he or she must mention two words of syahadah. The syahadah is include in the second matter which is Islam pillars. There are five Islam pillars must be applied to be a good muslim. Saying syahadah, praying five times daily, paying zakat, fasting in Ramadan and performing hajj in Makkah. A person will be never got close to Allah SWT if he missed to perform all these obligations. The third matter the researcher highlighted from this hadith is the term of ihsan. Ihsan is a word to magnifies the priority of worshipping Allah SWT. In every single second in our life, we must worship Allah SWT as we can see Him in our eyes but if unable to do that, engrave a conviction that Allah SWT is watching and assessing all our deeds and end up grant us heaven or throw us to the hell appropriate with the practised that have been made. This is actually to give a picture on how we feel the existence of Allah SWT until we love to do what He ordered and leave what are prohibited. From the three matters contain the hadith narrated by al-Bukhari: 50 above, it is very related to element of muraqabah that should be practised by all the muslims to achieve blessing from Allah SWT.

Status of hadith: Sahih

Taqwa

Meaning of hadith:
Have taqwa (fear) of Allah wherever you may be and follow up a bad deed with a good deed which will wipe it out, and behave well towards the people. It was related by at-Tirmidhi, who said it was a hasan (good) hadeeth, and in some copies it is stated to be a hasan saheeh hadeeth.

(Narrated by al-Tirmidhi in Sunan al-Tirmidhi, Number 1987)

Content analysis from the hadith:
From the second hadith narrated by at-Tirmidhi: 1987, the researcher saw the term of taqwa is related to the element of muraqabah. This hadith warned us to feel fear to Allah SWT at anywhere and anytime. The meaning of fearing Allah SWT is by performing all the obligations written in Islamic law and avoiding all the small and big sins that can abstain someone from Allah’s mercy. Al-Hasanah is a term that covers all the things that bring us closer to Allah SWT. To achieve the muraqabah, a person should implement al-Hasanah by paying a mistake with repent (taubah), accompanied by istighfar and return to Allah by dreaming to Him, loving Him, fearing Him, expecting His grace and gift at all times. And among the ways is to pay good favours in the form of property or physical practice that has been determined by Islam.

Status of hadith: Hasan
Be Mindful of Allah SWT and He Will Protect You

"I was behind the Prophet (s.a.w) one day when he said: 'O boy! I will teach you a statement: Be mindful of Allah and He will protect you. Be mindful of Allah and you will find Him before you. When you ask, ask Allah, and when you seek aid, seek Allah's aid. Know that if the entire creation were to gather together to do something to benefit you- you would never get any benefit except that Allah had written for you. And if they were to gather to do something to harm you- you would never be harmed except that Allah had written for you. The pens are lifted and the pages are dried.”

(Narrated by al-Tirmizi in Sunan al-Tirmizi, Number 2516)

Content analysis from the hadith:
The third hadith narrated by Tirmizi: 2516 described that anyone who wants to be guarded by mercy of Allah SWT, by hook or by crook he must be mindful of Allah SWT. Mindful of Allah SWT by take care of His rights. The rights of Allah SWT incudes all the obligations that are responsible to every muslims to perform it such as written in Islamic pillars like prayer, fasting and so forth. Allah SWT has promised to give His mercy to those who implemented it without any complain. Other than that, Allah SWT is powerful over everything created by Him. No one can give benefit to others and no one can harm others without His permission because He always observe anything happen in the world.

Status of hadith: Hasan Sahih

Research Participants

Islamic departments in Kelantan is under Jabatan Hal Ehwal Agama Islam Malaysia (JAHEAIK). Marriage consultation unit handled by the officer who is in position as da'wah officer that act as MCO. Divers from other districts, the main office in Kota Bharu district not a da'wah officer but called as advisory service officer. However, the districts other than Kota Bharu, the consultation session not necessarily handle by the da'wah officer but another two officers can take the case which are district religious officer and enforcement officer. Hence, to be the research participant (RP) for this study, it was decided by the office about which officer will give the cooperation.

Table 1. Demographic of Research Participants

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<thead>
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<th>RP</th>
<th>RP1</th>
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Table 2. Background of Research Participants

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<th>RP</th>
<th>Course</th>
<th>Level of Education</th>
<th>Length of Service</th>
<th>Total Cases</th>
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<tr>
<td>RP1</td>
<td>Usuluddin (UM)</td>
<td>Degree</td>
<td>15 Years</td>
<td>1200</td>
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<tr>
<td>RP2</td>
<td>Da'wah and Leadership (UKM)</td>
<td>Degree</td>
<td>19 Years</td>
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The Understanding of Marriage Consultation Officer on the Muraqabah

According to research participant (RP1), muraqabah is one of the elements of mental development. It is the concept of self-control. A muslim has always been watching over whether he is in line with the faith of Islamiah, pillars of faith, pillars of Islam as the prophet brought. His statement ‘always been watching over’ is a part of definition in ihsan that has so much relation to the concept of muraqabah. As he said:

“Muraqabah ni merupakan salah satu elemen pembangunan jiwa. Ia konsep pengawasan diri. Seorang muslim kena sentiasa mengawasi dirinya adakah selari atau tidak dengan akidah Islamiah, dengan rukun iman, dengan rukun islam sebagaimana yang nabi bawa.”

(RP1)

Coincide with the point of view delivered by the RP1, RP4 also gave the exact meaning of muraqabah which is parallel to the definition of ihsan. The popular hadith about the meaning of ihsan stated in hadith sahih (questions of Jibrail to Prophet SAW about iman, Islam and ihsan). Muraqabah is ihsan which is a muslim worshipping Allah SWT like Allah SWT is watching him and if he unable to imagine this, be confident that Allah SWT is watching him in every single second. By this method of worshipping, someone will always watch out his behaviour and doing right things as what syariah stated because he knows his practise will be judged in the day of judgement. This is like what RP4 said:


“ان تعبد الله كأنك تراه فإن لَ تكن تراه فإنه يراك”

(RP4)

Besides that, there were two RPs saying pretty much same with RP1 when they touched on prayer. Prayer is one of the pillars in Islam which is the main manifestation of earnestly to close to Allah SWT. In pray, a muslim talks to Allah SWT and express anything he wants either asking something to be granted or showing servitude to the Almighty. This is like what RP5 said:

“Dekat kepada Allah. Saya lebih menekankan tentang solat. Kalau tak solat, akan jauh dari Allah dan kalau ada masalah kepada siapa kita nak mengadu.”

(RP5)

Similar with the opinion delivered by the RP5, RP3 also mentioned the important of pray and fasting as worshipping Allah SWT that can bring a muslim close to him. Praying, fasting and so forth are the elements in pillars of Islam which are compulsory to all muslim to perform it. Allah SWT said in al-Quran, “And whoever turns away from My remembrance – indeed, he will have a depressed life, and We will gather him on the Day of Resurrection blind.” (Surah Taha, verse 124). This is like what RP3 said:

“Kalau tengok ayat quran Allah sebut:

Siapa yang melupakan Allah maka Allah akan sempitkan kehidupannya. Dari segi solatnya, puasanya dan sebagainya. Kalau kita tak dekat dengan Allah, Allah akan sempitkan kehidupan kita.”
From the answers given by the RPs, four from six RPs brought the correct meaning of muraqabah. This is a good beginning before the researcher go further with other questions on their implementation of this concept in marriage consultation sessions. By the way, two of them failed to answer this question but the researcher could not jump into conclusion regarding the implementation because maybe they do not know the definition of the term but they applied the concept indirectly. This will be answered by the next questions.

Table 3. The Distribution of RPs that Giving the Exact Meaning of Muraqabah

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CONCLUSION

The keyword for the element of muraqabah is ‘Allah SWT is near and observing us’. So, the most related hadith is narrated by Imam al-Bukhari (50). This hadith also brought by Imam al-Ghazali in the book. The main point in the hadith is the term of ihsan that giving the command to worship Allah SWT as we can see Him and if not able, be confident that He is seeing us. The second hadith was narrated by Imam at-Tirmizi (1987). Rasulullah SAW command us to fear to Allah SWT (taqwa) at anytime and anywhere. This is because of Allah SWT is not missing from watching and assessing all practises doing by His slaves. Due to this fact, what need to do is all good deeds only and avoid bad things. The last hadith chosen for this element also narrated by Imam at-Tirmizi (2516). This hadith mentioned about a command on be mind with the rights of Allah SWT and we can feel that He is near to us. If we fulfil his rights, He will protect us. We also need to ask for Allah SWT assistance and no one can make bad things on us if He not permit it.

According to al-Ghazali (1998), the meaning of muraqabah is same as the definition of ihsan. However, from the six RPs, only three of them gave the exact meaning of ihsan that has so much relation with the concept of muraqabah. This finding gave the overview of RPs knowledge on this regard. The finding through interview sessions with RPs also showed that three from RPs define the concept of ihsan with being kind to people, sympathy and empathy especially to the spouse in the context of marriage life. This kind of definition is true according to the Malaysians definition as it is stated in Dewan Bahasa and Pustaka (http://prpm.dbp.gov.my/Cari1?keyword=ihsan). However, what is actually needed is the original definition in Arabic that is stated in hadith narrated by al-Bukhari: 50 which is “Worship Allah as if you are seeing Him, and in case you fail to see Him, then observe prayer (with this idea in your mind) that (at least) He is seeing you”. By giving the inaccurate definition under the topic of muraqabah showed three of them not knowing well about this concept.

Muraqabah is very important to be implemented by all muslims because it is the manner and someone nature to the Almighty. Many verses in al-Quran such as Al-Baqarah:160, al-Nisa:16, al-Maidah: 62;68;100, Hud: 122 mentioned that muraqabah ensure someone to obey the Islamic teaching and avoid what are prohibited. That’s why it is very crucial for each MCO to touch on this matter to the clients. In this context, the MCO is the right person to shower the clients with this approach to be a better person and ameliorate their marriage.

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