THE MUSLIM WOMAN'S PERSONALITY AND THE DEVELOPMENT OF INSAN AL-KAMIL IN THE NOVELS OF FAISAL TEHRANI AND ISA KAMARI

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Abstract

This study will show the characteristics of the Muslim woman who is capable of becoming a good example (uswah hasanah) for readers. Apart from this, the researcher wishes to show the extent to which the authors are able to handle Muslim women characters that are able to build and encourage readers towards becoming insan Kamil. In this matter the characteristics of the Muslim woman in Faisal Tehrani's Tunggu Teduh Dulu (Wait Till It Cools) and Surat-surat Perempuan Johor (The Letters of the Johor Woman), as well as Isa Kamari's novels Atas Nama Cinta (In the Name of Love) and Satu Bumi (One Earth) will be examined. The characteristics of the Muslim woman that play a role in the development of insan Kamil will be examined in light of the Takmilah Theory which focuses on the principle of developing an audience of insan Kamil. The depiction of women whose personalities display the characteristics of insan Kamil is hoped to be able to exemplify the human ideal for readers.

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INTRODUCTION

Women were created by Allah as human beings with different characteristics from men. Women were given unique and special traits and are thus held in high esteem according to Islam. The view of Islam towards women as being creatures to be held in honour is reflected in Islamic teachings as seen in the Qur'an and Sunnah, where, for example, in the Qur'an, a whole surah (chapter)—an-Nisa', which means "the Women"—specifically deals with women. Just like men, women, being servants of Allah, have to fulfil their duties as required in Islam, for which they will have to answer. The responsibilities put on a woman by Allah are the same as those given to a man, as each was created to complete the other, with the only difference between them being the degree of their faith, in accordance with the words of Allah SWT that can be interpreted as follows:

"O mankind, indeed We have created you from male and female and made you peoples and tribes that you may know one another. Indeed, the most noble of you in the sight of Allah is the most righteous of you. Indeed, Allah is Knowing and Acquainted."

(Surah al-Hujurat, 49:13)

Based on the above verse, Allah SWT created men and women from the same source, that is, Adam and Hawa (Eve). They have the same religious rights and obligations, but what sets them apart is the degree of faith in Allah SWT. Therefore, in the context of carrying out their religious duties, women have a role to play and responsibilities to fulfil as khalifah (vicegerent) of Allah on Earth. Based on this, women, alongside men, are tasked with the responsibility to develop society, in fact, they are responsible to develop members of society towards becoming *insan Kamil*. The responsibility of both men and women enjoin good (*amar ma'ruf*) and forbid evil (*nahi munkar*) is found in the following verse:

"The Believers, men and women, are protectors one of another: they enjoin what is just, and forbid what is evil: they observe regular prayers, practise

regular charity, and obey Allah and His Messenger. On them will Allah pour His mercy: for Allah is Exalted in power, Wise."

(Surah at-Taubah, 9:71)

Mukhlas Asy-Sharkoni (1999: 92) also makes reference to the hadith (saying) of the Prophet SAW which can be translated as: "The best of people are those that bring most benefit to the rest of mankind.". This includes both men and women. Accordingly, women have a big role to play and to contribute towards the development of society and country. As the pulse of the nation and the proverbial hand that rocks the cradle, women must shoulder the great burden of developing their personalities to be exceptional in society. Their gentle and genteel ways, marked with patient, dedication, compassion and loving nature, are tasked with educating themselves, their family, and society. Hence Muslim women are urged come to the fore to spread the word of Allah SWT and to guide society along the chosen path.

According to Khalijah Mohd Salleh (1994:54), women are basically the transmitters of culture, as well as the agents of change. As they nurture and bring up their families through their acts and actions, women facilitate the enculturation of beliefs and traditions, world view and knowledge to the younger generation. Therefore, women indirectly influence the personality traits as well as the norms and values of the young. The Qur'an deems that those who are backward and prone to self-destruction are those who are ignorant, arrogant, mindless of regulations or unjust to themselves. Therefore, as agents of the creation of the *ummah* (Islamic community), have to shoulder the heavy burden of developing people intellectually, physically and spiritually, and thus to become *insan Kamil*. Women must equip themselves with an honourable character as well as bringing benefit to others, as is required of them in Islam. Thus they need to have strong faith; they must also be capable of performing righteous deeds and be of honourable character.

As such, this article will focus on how the personality of Muslim women may lead to nurturing of *insan Kamil* that exhibit the traits of goodness and humanity, in the novels *Tunggu Teduh Dulu (Wait Till It Cools)* and *Surat-surat Perempuan Johor (The Letters of the Johor Woman)* by Faisal Tehrani, and the novels *Atas Nama Cinta (In the Name of Love)* and *Satu Bumi (One Earth)* by Isa Kamari. It is noted that quality literary works are those that play a role in expressing humanitarian, societal and cultural values. According to Nor Raudah Hj. Siren (2006:95), literature communicates with

the reader through its content and presentation. Shahnon Ahmad (1981:3), in turn, is of the opinion that literature performs a function for itself, society, ideology, and a particular "ism". In this matter, literature is closely linked to the forming of a society's "personality", that is, leading people towards becoming *insan Kamil*. This is in line with the view of Nor Raudah Hj. Siren (2006:98) that literature has a vital link with the development of society and the personality of a human being, or that it contains the worldview of society. Literary works allow for an amalgamation of culture, lifestyle, emotions, perceptions, sounds, and words are taken, modified, arranged, stimulated and then brought to life. Hence, it can be seen that literature and the depiction of positive characterizations has a role in transmitting positive values that may bring about a balanced spiritual and physical strength.

In line with this, works that depict Muslim women of exceptional character are deemed to be able to help shape people into *insan Kamil*. This article would like to allude to Prophet Muhammad SAW as the exemplary and exceptional human being. One notes that in Islamic philosophy, there are three concepts that are combined to make the perfect human: *insan Kamil* (perfect being), *insan Khalifah* (vicegerent) and *insan Rabbani* (Godly being) (*Dewan Sastera*, 1996:28). The Prophet SAW was all three of these. Therefore, the positive human characteristics seen in the Rasulullah SAW should be emulated by everyone in society. According to Ahmad Daudy (1983:13) *insan Kamil* in sufism in general, and in the conception of Syeikh Nuruddin in particular, is a human being who possesses the spirit or *nur* (light) of Muhammad, which is the first creation of Allah and the cause for the creation of this world.

Therefore, to achieve the characteristics of *insan Kamil* such as reflected in the purity of the character of the Rasulullah SAW, a woman must first equip herself with '*ilm* (knowledge), *akhlaq* (noble character) and an honourable personality as well as strict observance of the rules of Islam. The noble character of the Rasulullah SAW reflects his exalted status. This is explained in verse 4 of the Surah al-Qalam which can be interpreted as: "And thou (standest) on an exalted standard of character." Therefore, this study aims to identify traits of Muslim woman that must exist in the development of an *insan Kamil*. In this positive and rewarding process of developing *insan Kamil*, society should be the beneficiary of the choices that can be made in identifying and instilling the values that are deem crucial to the development of the true Muslim women. In this matter, the detailed study of the role of Muslim women's personality in developing *insan Kamil* will

be viewed from the point of view of Takmilah by focusing on the seventh principle, that is, the principle of the audience which aims to encourage the development of *insan Kamil*.

TAKMILAH ANALYSIS OF THE ROLES OF WOMEN IN DEVELOPING INSAN AL-KAMIL

The study of Muslim women's personality traits that characterize insan Kamil will be traced through the novels Tunggu Teduh Dulu (Wait Till It Cools, Faisal Tehrani, Al Ameen Serve Holdings Sdn. Bhd, 2008, Surat-surat Perempuan Johor (Letters of the Johor Woman), Faisal Tehrani, Aberdeen Books World, 2007, Atas Nama Cinta (In the Name of Love), Isa Kamari, Al-Ameen Serve Holdings, 2007 and Satu Bumi (One Earth), Isa Kamari, Al-Ameen Serve Holdings, 2009. The Takmilah Theory will be employed as a basis to identify the personality traits of the Muslim woman that may contribute to the development of the civilization of an *ummah* (Muslim community) as well as insan Kamil. The Takmilah Theory leans more towards a suft literary theory, whose aims and philosophy are the development of insan al-Kamil (Mana Sikana, 2004:17-22). Further, the Takmilah Theory is closely related to Islamic philosophy and principles which are holistic in nature (Shafie Abu Bakar, 2001:1). This is because the theory includes the relationship between the author, audience and literary work with principles of godliness, prophethood, Islam, knowledge, literary work, authorship and audience.

However, for the purposes of thus study, emphasis is placed on the seventh principle of the Takmilah Theory, which relates to the developing of a perfect (*kamil*) human being: the role of the audience. This principle emphasizes that a work that has been produced must be conveyed to an audience. Shafie Abu Bakar (1997:138), in connection with this, has said that "audience" consists of the readership or the researchers of a literary work that is presented full of good values that lead towards realization. This audience may consist of an individual or a group within a community that follows the development of Islamic literary works produced by a certain author. Therefore, the development of Islamic literature will progress more through works that spread the message or contain moral lessons to be read and enjoyed by the audience.

Shafie Abu Bakar (1996:30) stresses that a literary work is meaningless if it remains obscure and inaccessible to the audience. The quality of a

work—or the lack of it—can only be determined when it is read by the audience. From the perspective of Islamic literature, audience is important because an Islamic work of literature is explicitly functional, and must have elements of education and *da'wah* (Islamic proselytization); it must concern values of *tauhid* (Oneness of Allah) and the sacredness and greatness of God, *jihad*, opposition to ignorance and the like. Therefore, its is written with an audience in mind.

The transformation process of an audience towards insan Kamil, according to the Takmilah Theory, must comprise the display of good and pure results deeds as manifested and practised by Rasulullah SAW, an honourable character created by Allah SWT for the purpose to be sent to develop and perfect the human character. The realization of the author of the need to purify himself or herself is the key to the purification of the heart, soul and intellect in order to become *insan Kamil* so that the literary work thus created also has its own meaning in educating its audience of readers. The connection of a Muslim woman's character with the development of insan Kamil is in line with the Takmilah Theory that outlines the principles necessary for creating an audience that leans towards becoming *insan Kamil*. Within this context, *insan Kamil*, which takes the personal character of the Prophet Muhammad SAW as the perfect example to follow, is capable of leading an audience towards goodness. Therefore, based on this principle, a study of selected novels is hoped to be able to have positive effects on the reader. This matter is in line with the opinion of Yusoff Zaki Yacob (1986:13) that literary works are valued based on the effect that they leave on a reader's heart. If the effects are positive and are capable of bringing about noble feelings and awareness, then this is a sign of a good literary work; if not, the opposite is true.

Therefore, the highlighting of the characteristics of a pious Muslim woman who strongly believes in the teachings of Islam and displays elements of humanity, vicegerency and godliness, as embodied by the Rasulullah SAW, will hopefully raise feelings of insightfulness and awareness in the audience. The will to improve oneself, to perfect one's adherence to the teachings of Islam and to practice these in one's everyday life, and raise one's spirituality, is the way to become *insan Kamil*. Therefore, the depiction of Muslim women who are honourable in order to develop an audience of *insan Kamil* will be done through analysing career women, intellectual women and women of honourable character, all of which aim towards the development of *insan Kamil*.

CAREER WOMEN AND THE DEVELOPMENT OF INSAN KAMIL

The involvement of women in many fields and careers is a reflection of the admirable achievement in the development of the country's economy. In fact, women have come into their own in some fields commonly monopolized by men. Islam itself does not prevent women from involving themselves in work outside the home if it is done to fulfil the needs of oneself, one's family, society or nation. During the time of the Rasulullah SAW, the involvement of women in work such as herding, farming, trading and so forth in order to aid the family was normal. For example, Asma' binti Abu Bakar worked as a farmer and helped her husband carry dates from the farm to the market, whereas other women were weavers and tanners, including Saudah and Zainab themselves (Ensiklopedia Sirah Vol. V: 218). This shows that the responsibility of working women is to help improve the family's finances. Azizan Baharuddin (2000: 12) says that a career is important for women not only because it raises a woman's potential but also because it contributes towards the development of the family and the country. Islam supports women to work outside the home and to enjoy the fruits of their labour, as stated in Surah an-Nisa (4:32) which can be interpreted as follows:

"And in no wise covet those things in which Allah Hath bestowed His gifts More freely on some of you than on others: To men is allotted what they earn, and to women what they earn: But ask Allah of His bounty. For Allah hath full knowledge of all things."

Based on the above verse, every person has the right to work and be rewarded for their work, including women. The involvement of women in the working sector shows the ability of women to help develop both the family economy and that of the nation as well. In fact, most women have the potential to involve themselves in trade, whether on a small or large scale. In connection with this, Faisal Tehrani, in his two novels, *Tunggu Teduh Dulu* and *Surat-surat Perempuan Johor*, does not miss out on depicting a Muslim woman who is economically successful. Throughout the novel *Tunggu Teduh Dulu*, the character of Salsabila shows her ability to compete in the agricultural field. Her efforts to put to good use the land she has inherited from her father results in a big success for Salsabila as a capable papaya supplier. Her success is a reflection of her business which is based on an Islamic model. Salsabila strongly keeps to the concepts of *amanah* (trust) and *ikhlas* (sincerity) which, together with her faith in Allah, are the key

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of her success. As a Muslim woman who holds on to business principles grounded on *tauhid*, she has to be optimistic whenever she encounters any kind of problems in her business. This can be seen in the following excerpt:

Tetapi betahkah saya dengan sepak terajang perniagaan optimistik, akan terbawakah bentuk niaga kami yang berpegang kepada gagasan tauhid, bentuk niaga yang altruistik? Yang mengutamakan kebajikan dan juga kebahagiaan orang lain? Bukan semua orang ada tasawwur yang sama. Kemudian perlahan ada suara membantah dalam diri, bukankah itu suatu cabaran yang harus saya depani? Ia fardu kifayah yang besar bebanannya.

(But am I capable of dealing with the slings and arrows of optimistic business, will I be able to carry on our kind of business, founded on the belief in *tauhid*—an altruistic kind of business? One which prioritizes the welfare and happiness of others? Not all people have the same conception. Slowly a dissenting voice comes up inside, is this not the challenge that I must face? It is a requirement on me that is a great weight.)

(Tunggu Teduh Dulu, 2008: 476)

Here, Salsabila displays a pattern of leadership that holds on strongly to the principles of tauhid, whereby every action of a leader is tied to values set forth in Islam in order to guarantee the happiness of people in this world and the hereafter. For someone like this, any business that is based on these Islamic principles and bases will in the end allow the individual, society and the Muslim *ummah* to head on the tahuidic path towards Allah SWT. Therefore, with the aim of establishing an altruistic business enterprise, that is, one that prioritizes mutual happiness, Salsabila is an example of a truly honourable leadership by emphasizing a good relationship with her workers. For example, Salsabila is very much concerned about and takes care of the welfare of her workers. Her care and concern is shown when her workers face difficulty, as in the following excerpt:

Saya meluru ke ladang. Soal pekerja sentiasa menjadi keutamaan. Ini ladang mereka bersama, mereka ikut membangunkan dan saya mesti menjaga kebajikan mereka.

(I raced to the farm. My workers are always a priority. This is also their farm, they are the ones who are contributing towards its development and I must ensure their welfare.)

(Tunggu Teduh Dulu, 2008: 189)

Based on the above paragraph, Salsabila clearly takes as her example the leadership qualities of the Rasulullah SAW who emphasized universal happiness. In this case, there will be reciprocity as a result of such a close relationship, and this will be good for everyone concerned. The Rasulullah SAW himself placed great importance on the good relationship between human beings. He always asked after the welfare and goings-on in the lives of his companions through members of the public in order to prevent discord.

Apart from this, career women also play an important role as they are examples for their subordinates to follow. According to Rashidi Abbas (2007:77), a leader must be a good example in terms of his leadership so that society is able to develop in line with the true teachings of Islam. In Islam, leadership is a trust that must be carried out, and that is also a big challenge. The efficacy of a leadership depends much on the ability to encourage, stimulate, develop and contribute one's energy and expertise in order to achieve the planned aims. Women leaders, especially, must embody a good example for those around them to follow. This is reflected in Salsabila's emphasis on teamwork between her and her subordinates in order to run her business smoothly. In fact, it is through her leadership qualities, for example, her willingness to help others and her diligence that she is always respected and liked by her workers. In line with the characteristics of the Rasulullah SAW who was always concerned about the welfare and harmony of the community, Salsabila makes efforts to create a good relationship between her workers by working together with them and being sensitive to their needs. This can be seen in the following:

Saya bergegas kembali ke ladang. Sazli dan pekerja-pekerja bertebaran menyembur ubat. Saya ke stor, mengenakan baju getah, terendak dan mencapai tangki penyembur berisi bahan kimia. Dari jauh tampak Sazli berlari-lari anak mendapatkan saya.

(I hurried back to the farm. Sazli and the workers were everywhere spraying chemicals. I immediately went to the storeroom and put on a protective gear and grabbed a spray tank filled with chemicals. From far I could see Sazli trotting towards me.)

(Tunggu Teduh Dulu, 2008: 45)

The involvement of women in the business sector also shows the personality of the women themselves. Successful women are capable of taking great risks, always striving, able to grab opportunities, having high

ambitions, being forward-looking, not easily giving up and in fact being good planners and decision-makers. This is in line with the Takmilah Theory which emphasizes the principle of developing an audience that aims to be *insan Kamil* through the abilities of a woman that successfully takes the initiative to develop herself and continuously makes the effort to become a perfect being both in this world and in the hereafter.

The same can be seen in the novel *Tunggu Teduh Dulu*. Through the depiction of Salsabila as a leader, her wisdom as a leader is shown in how she develops her business. In fact, with the available opportunities, Salsabila bravely takes on risks in managing her company, as can be seen here:

Di dalam kereta menuju ke Sungai Buloh, Teh Sofia membuka bicara. "Ayah aku nakkan kita berniaga juga. Cadangan Dendy untuk membuka kilang dan melibatkan diri dalam bidang farmaseutikal tu dia setuju benar. Betik ni kita bukan tanam saja, tapi kita niagakan pula."

(In the car, on the way to Sungai Buloh, Teh Sofia began talking. "My father wants us to do business as well. He totally supported Dendy's suggestion to open a factory and get involved in pharmaceuticals. We shouldn't just farm papayas, we should make them our business.")

(Tunggu Teduh Dulu, 2008: 475)

Here, a successful leader has to have authority and the ability to carry out anything bravely, even if it is risky. The depiction of Salsabila shows that as a leader, women are forward-looking, dynamic, and always looking for a way to further develop their business, in line with the Takmilah Theory that aims to form an audience that aims to be *insan Kamil*. This depiction is capable of positively impacting everyone, so that they will strive to progress and to have a strong stand in dealing with any aspect of life, whether it be economic, political or social.

Along a similar vein, the novel *Surat-Surat Perempuan Johor* also depicts the abilities of a career woman to progress. In this novel, Faisal Tehrani presents Ungku Hamidah as a female character who is very progressive in running her business and is always looking for a chance to expand her pepper and gambier business to other parts of the world. The ability of a Muslim woman to enter a wider market is depicted as follows:

Niat di hati ingin melebarkan niaga dengan orang-orang Istanbul ini. Sudah ada pedagang di pasar rempah berdekatan Yeni Camii yang tertarik dengan

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lada dan gambir negeri Johor. Kita ingin memperkenalkan hasil negeri dan kerja tangan bangsa kita di sini.

(We have the quiet intention to expand by doing business with these people from Istanbul. There is already a merchant at the spice market near Yeni Camii who is interested in pepper and gambier from Johor. We want to introduce our local produce and handicraft to this place.)

(Surat-surat Perempuan Johor, 2007:45)

The business handled by Ungku Hamidah grows further and brings good returns. The foray into the business world has its roots in the strength and courage of Ungku Nur to invest internationally. It can be seen from this that Ungku Hamidah plans intelligently and strategically to achieve the goals of her business. The leadership characteristics that can be seen in Ungku Hamidah are based on the example of the Rasulullah SAW who was wise in strategizing and expanding his business. Apart from this, Ungku Hamidah also does not forget to serve the greater Muslim community by involving herself in trade that aims for international development. Here, Ungku Hamidah has an added talent for business in that in doing business she always finds means to help the Muslim *ummah*. For her, riches that are outside the path to Allah are of no use.

Sejak nenda tuanku mengajar kita berdagang, dengan Rahim dan rahman Tuhan, kita sudah punyai kedai jahit pakaian di Teluk Blangah selain membeli sedikit tanah untuk ditanam lada dan gambir di Kota Tinggi dan Sungai Tukang..tetapi banyakpun harta apa guna jika tidak dapat disorong dan didorong ke jalan Tuhan. Oleh kerana itulah adinda ingin mengerjakan bermacam-macam kegiatan keagamaan, tatkala mendengar baginda tuanku mahu ke negeri-negeri di sebelah Arab dan Eropah kita menjadi terpesona pula. Mahu benar kita meneroka jalan berniaga di sana sambil melihat-lihat fikiran baru bagaimana kiranya dapat kita membantu Islam.

(Ever since our grandmother taught us to do trade, with the Grace and Blessing of God, we now have a tailor shop in Teluk Blangah other than a pepper and gambier plantation in Kota Tinggi and Sungai Tukang... but even much wealth is useless if it does not contribute to the path leading to Allah. This is why I am involved in different religious activities, and hearing that the Sultan wanted to visit Arab and European countries, I was dreaming about doing so too. I would really like to do business there and to see how we could aid the Islamic cause.)

(Surat-surat Perempuan Johor, 2007: 22)

Therefore, the quality of someone's leadership can be evaluated by the manner and pattern of that leadership, whether it is good or bad. True, authoritative leadership must understand the aims and objectives that need to be achieved. To this end, Ungku Hamidah in *Surat-surat Perempuan Johor* has the grand aim of bringing progress to the Muslim *ummah* in tandems with expanding her own business. The same is true of Salsabila in *Tunggu Teduh Dulu* who constantly adheres to business principles based on *tauhid* and emphasizes development for all. Therefore, this is all in line with the Takmilah Theory in order to shape *insan Kamil* through the unique and outstanding personalities that can be seen in both Salsabila and Ungku Hamidah.

In the novels *Atas Nama Cinta* and *Satu Bumi*, Isa Kamari gives less emphasis to the depiction of career women. This is because the novels are set in Singapore and Malaya during the time of the Japanese Occupation and the British administration. The economic system at the time did not involve many women having careers. However, in *Atas Nama Cinta*, the author inserts a character named Aminah who begins a small business in her kampung. This can be seen in the following:

Aminah sendiri telah bercucuk tanam di perkarangan rumahnya dan memulakan perniagaan kecil-kecilan di desa itu untuk menyara hidup. Dia berniaga barang-barang keperluan di kalangan penduduk desa yang agak berada, terutamanya mereka yang berbangsa asing.

(Aminah herself did some farming around the area of her house and began a small business in the village to supplement her income. She did a bit of trade in the necessaries the more well-off villagers required, especially those who were foreigners.)

(Atas Nama Cinta, 2006: 9)

The excerpt above shows Aminah's abilities in starting a small business as an effort to help the villagers get provisions as at that time, the villagers lived in dire conditions. Aminah is also a person who was somewhat famous in her village because she has a large house and her life is a little more comfortable as her former husband was a trader. Aminah is never miserly, nor is she arrogant about her abilities. In fact, she is kind, helpful and well-liked among the people of her village. It follows that Muslim women should display a good *akhlaq* and good manners so that they may be an example to others in society.

In the novel *Satu Bumi*, career women are represented by the character Aminah or Swee Mei, who is responsible to make a living to support herself and her family. After the Japanese Occupation is over, the community is forced to work hard to improve their situation. This is also the case for Aminah. Because of the living conditions after the Japanese Occupation, Aminah has to work hard to support her family, what more after her husband is no longer by her side, when it is Aminah who has to shoulder the responsibility to of supporting her child and invalid foster father. As a result, Aminah is willing to do any kind of work. Therefore she does not turn down the offer by her boss to work as a "samsui woman" (labourer).

Untuk menyara hidup, Aminah keluar bekerja sebagai samsui untuk seorang tauke tongkang pemunggah di perairan Hababot. Dia mendapat kerja itu atas pertolongan bekas pembantu rumah semasa ayah dan ibunya masih hidup. Hidupnya laksana tongkang yang berulang alik antara hulu dan hilir sungai kedukaan. Kerjanya mengangkat barang-barang dari tongkang ke perut pedati dan lori-lori penyangkut.

(As a source of income, Aminah worked as a samsui woman for the towkay of the barges in the waters of Hababot. She found this work with the help of a maid they had had when her parents were still alive. Her life was like a boat, going back and forth on a river of sadness. Her work was to carry things from the barges to carriages and lorries.)

(Satu Bumi, 2009:120)

From this excerpt we can see that Aminah is resilient and courageous when it comes to finding a means for livelihood. Although she is faced with hard work, Aminah never blames fate for her condition but instead is patient and thankful for the bounty that Allah SWT has blessed her with. Her work as a samsui woman never fades her believe in Allah SWT, instead, Aminah's faith in Islam becomes stronger as she believes that Allah's blessings are everywhere as long as Muslim women keep within the provisions of their religion.

In conclusion, women are involved in work whether inside or outside the home, and directly or indirectly they contribute to the economy of the family, society or the nation. Through the novels of Faisal Tehrani, it can be seen that the personality of women who are skilled in leadership, efficient, diligent, resilient and who make a strong effort in their careers could be models for the audience to follow, and thus lead the audience towards becoming *insan Kamil*. The leadership qualities shown by Salsabila and Ungku Hamidah

are reflections of the kind of leadership shown by the Rasulullah as an *insan khalifah* and also *insan Rabbaniah* who emphasizes universal happiness. This is different in the novels of Isa Kamari, where the Muslim woman's character merely shows a woman who is forced by circumstance to work for a living. However, the personality of this woman who is willing to work and make a living shows the ability of women to succeed. Here, women are successful in developing themselves and escaping misery, in fact, they are able to gain courage to work in all kinds of careers, on par with the men. On the whole, women in careers are a positive example for readers as they appreciate and are inspired by the example of the type of leadership displayed by these characters. Therefore, the characterizations of such Muslim women may impact the reading audience positively and lead them towards becoming *insan Kamil*.

WOMEN OF NOBLE CHARACTER AND THE DEVELOPMENT OF INSAN KAMIL

Being able to carry themselves well, being gentle, friendly, able to keep up good relations and behaving properly are all personality traits that Muslim women should gain from the character of the Rasulullah SAW as mentioned in the Qur'an in Surah al-Qalam, verse 4, which can be interpreted as: "And thou (standest) on an exalted standard of character."

According to Muhammad Ali al-Hashimi (1998: 421) "noble character" has a complex meaning in that the "noble character" that enhances a being is one that cleanses and heightens the self through shyness, good behaviour and gentleness, and being forgiving, tolerant, radiant of face, trustworthy, full of advice, to continue in the right direction, to have a clean soul and the like. Each being is encouraged to form his or her character to be noble using Islam as the core in order to become insan Kamil. In fact, the Rasulullah SAW emphasized the importance of a noble character as it has a big impact on the forming of one's personality, the cleansing of the soul and the improvement of one's character. Therefore it is not surprising that people who are of noble character are the ones who are most loved by Allah SWT As mentioned by Muhammad Ali al-Hashimi (1998:419), a noble character is a major thing from the point of view of Islam. It is one of the things that will weigh most heavily on the scales in the hereafter. It is on par in importance with prayer and fasting, two of the greatest pillars of Islam as set down by the Rasulullah such as in the following hadith:

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"Nothing is placed on the Scale that is heavier than good character. Indeed, the person with good character will have attained the rank of the person of fasting and prayer."

(Riwayat al-Tirmidzi, 3:245)

Throughout the novel *Tunggu Teduh Dulu*, Faisal Tehrani presents the strength of women's characters who uphold decorum and propriety as women of the East who are of noble character. This can be traced through the depiction of Salsabila Fahim, a character who is full of praiseworthy characteristics such as patience, kindness, tolerance, and who represents a woman of noble character. As a businesswoman, Salsabila often faces problems at work. This requires much patience within her in order to put up with the conflicts at work, within herself, in the family and also in her surroundings. Salsabila's patience can be seen in the following excerpt:

Sering benar memujuk diri, kalimah sabar saya ulang-ulang dalam hati supaya mendarah daging pada segenap urat selirat mengalir dalam pembuluh darah. Kerana sabar itu iman, maka iman harus sebati dengan diri, pada tiap-tiap yang dikerjakan. Saya percaya dengan iman dan keikhlasan, usaha akan membuahkan hasil, hasil yang manis.

(Often I tried to convince myself, I kept telling myself to be patient, till it became a part of my flesh and my blood. Because patience is a part of faith, and faith must be a part of the self in everything we do. I believe in faith and sincerity. Effort will bring sweet results.)

(Tunggu Teduh Dulu, 2008: 72)

Through this character, the author shows that women have a strong appreciation of religion. The strength of this character's patience presents a picture of peace to a mind that is not at rest. Such a display of patience radiates positivity to the self to face all challenges with an accepting heart. Patience is thus the core for other praiseworthy characteristics such as decisiveness, wisdom, inner strength and courage. Therefore, when one possesses patience, one is in possession of oneself. In this way, one can freely determine the direction of one's life without being distracted by one's desires. Her patience strengthens Salasabila's religious faith. Therefore, even when faced with difficult situations, Salsabila always brings herself closer to Allah by carrying out all the duties that have been determined by Allah SWT

such as the obligatory prayer, and even the supplementary sunnah prayer, fasting, and other forms of *ibadah* (worship). By bringing herself closer to Allah SWT, shows herself to be a Muslim woman of noble character.

Each plot devised by the author is closely linked to the nobility of Salsabila's character. In one incident, pests attack her papaya plantation, then she has to deal with people who try to destroy her crops; her stepmother falls ill and her stepsister's behaviour becomes out of hand. Even so, all these problems are faced by her with full acceptance and taken to be tests of faith from Allah. Salsabila believes that such tests are there to determine the level of one's patience and faith. Therefore, she constantly turns to Allah SWT through prayer to bring herself closer to Him. In fact, for her, peacefulness is achieved through reading the Qur'an in full appreciation as well as enjoying the beauty of nature on her plantation, which can be seen in the following excerpt:

Dalam solat hajat penuh khusyuk, dalam munajat malam saya menangis. Semua orang pernah berasa hilang atau tewas sementara begini. "Ya Allah, campakkanlah kesedaran walau sekelumit sekalipun dalam hati adikku". Ketenangan saya pada al-Quran dan ladang. Setiap kali digoncang gelisah begitu, daun nipis lebar berjambakan si betik menghiburkan. Alam ubat penenang.

(Performing hajat prayer I was in full concentration, doing *munajat* I cried. Everyone has felt a similar loss or temporary defeat. "Ya Allah, throw some bit awareness into my sibling's heart". The peace I felt came from reading Qur'an and from the farm. Every time I was shaken by such restlessness the broad leaves of the papaya cheered me up. Nature is a great soother.)

(Tunggu Teduh Dulu, 2008: 36-37)

Here, Salsabila has a strong motivation to think positively about all challenges that come her way. As a Muslim woman, she is aware of *qada*' and *qadar* (fate) which has been determined by Allah SWT. By bringing herself closer to her Creator, Salsabila finds peace and this further strengthens her *iman* (faith) in her Creator. This is in line with the principle of forming an audience of *insan Kamil* according to the Takmilah Theory. The qualities of patience and resilience that form a noble character are inspired by the *rabbani* (godly) character of the Rasullullah SAW The term *insan Rabbani* carries with it the meaning that a being cannot achieve perfection if it is not followed by a steady spirituality, that is, without bringing oneself closer to Allah.

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In line with this, patience in facing challenges from Allah SWT as being an action of a noble soul can be seen in the novel *Surat-surat Perempuan Johor*. Faisal Tehrani draws the character of Ungku Nur as a Muslim woman who is capable of facing all kinds of misfortune such as illness and the failure of her marriage. Her resilience in facing these challenges shows the high level of faith and patience that she possesses as Allah creates challenges in order to test a being's level of faith and patience. This is mentioned in Surah al-Ankabut, verse 1-3 and Surah al-Anbiyaa', verse 83. Allah never creates challenges for humankind in order to denigrate or humiliate them; on the contrary: Allah creates challenges for humankind for their own perfection (Haron Din, 1988:21). Therefore, Ungku Nur's patience and acceptance of Allah's trials raise the level of her faith, and this can be seen in the following:

Ya Allah, dalam derita dan lemah menanggung kesakitan ini, Engkau sahajalah dapat memberikan aku kekuatan. Kekuatan untuk mengikhlaskan hati, kekuatan supaya aku tidak berpaling daripada-Mu, kekuatan supaya aku tidak tergelincir daripada iman dan amal, kekuatan supaya aku bertemu dengan-Mu dalam keadaan yang perish dan patuh.

(Ya Allah, in adversity and the weakness of suffering this pain, You alone can give me strength. The strength to purify my heart, the strength so that I will not turn from You, the strength so that I will not stray from faith and good deeds, and the strength that I may meet You in a condition of submission and obedience.)

(Surat-surat Perempuan Johor, 2007:39)

The depiction of her patience, steadfastness in worship and constant calmness, as well as her ability to take care of herself make Ungku Nur a woman who holds fast to the teachings of Islam. Apart from this character, the novel also features Ungku Hamidah, a character depicted as a Malay woman of noble character, who takes care to always maintain a gentle, polite, "Eastern" way in her interactions with others. Ungku Hamidah is a symbol of an Eastern woman who is successful on the world stage when she is able to maintain good relations with the Turkish government through trade. Her career requires Ungku Hamidah to interact with all classes of people. In this, Ungku Hamidah constantly maintains decorum in her interactions with people from other races. In fact, in every relationship, Ungku Hamidah maintains a shyness that is a natural element in all women. The shyness here also shows

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that a Muslim woman's character is full of gentleness and politeness. The expression of shyness in Ungku Hamidah is seen here:

Aduh kanda tunku terasa malu tetapi jika ia sudah ketentuan jodoh tak siapa dapat menolaknya, bukankah begitu? Harapnya kita menjadi seperti Siti Khadijah waspada memikat, bukan tergiur hingga nafsu alah menguasai.

(Oh, I feel so shy but if it is fated to be, who can refuse it? I hope to be like Saidatina Khadijah who was wise in her wooing, not to be overeager like someone ruled by undue passion.)

(Faisal Tehrani, 2007:47)

Ungku Hamidah who never loses her shyness is a noble character. This shyness must be inculcated in every woman so that it may become a barrier against immoral acts. This opinion is also that of Mohamad Ali al-Hashimi (1998: 444) who says that a Muslim woman who is truly a believer is one who has a good character, is pure, and who has refined feelings. These are the result of an ingrained shyness, and an understanding of shyness according to Islam will be able to prevent her from doing anything that goes against Islamic laws, and from going astray in her dealings with others, not only because she is shy before other people but also because she is shy in the sight of Allah SWT. Therefore, Ungku Hamidah is portrayed as someone who is shy and of noble character, which can prevent oneself from following one's baser passions. This then can lead people towards goodness in line with the Takmilah Theory that aims to create insan Kamil. It may stand as an example for everyone, especially the young, to always be mindful of propriety and decorum when interacting with others and to always hold on to the requirements of Islam.

In connection with this, Isa Kamari, in his novel *Atas Nama Cinta*, also depicts an eastern woman who maintains the traditional characteristics of Malay society in the character of Nadra, who is shown to be polite and gentle. Nadra, in this novel, is shown to be a young girl who has been brought up to be of honourable character and this can be seen in how she carries herself in the community of her village. Even as a 13-year-old, her character is striking but still suitable for an age at which she is beginning to enter the adult world. This is clearly shown by the author in the following excerpt of *Atas Nama Cinta*:

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Walaupun Nadra baharu berumur tiga belas tahun ketika itu, penampilannya sebagai gadis yang telah dewasa begitu menyerlah. Nadra mengenakan baju kurung jingga bercorak bunga melur dengan selendang bercorak bunga cengkih dan berenda putih dari Kelantan. Setiap kali dia berbicara dengan ibunya dan tetamu yang lain, senyuman manis terukir di bibirnya yang bergincu.

(Alhtough Nadra was only 13 years old at the time, the young girl's adult appearance stood out. Nadra wore an orangy *baju kurung* with a clove-flower patterned scarf trimmed with Kelantan lace. Every time she spoke with her mother and the other guests, a sweet smile played on her lipstick-tinted lips.)

(Atas Nama Cinta, 2006:146)

Based on the above excerpt, it is clear that girls who are entering adulthood must always be mindful of the ethics of interaction. She is a symbol of the Malay woman who is full of Eastern values. Thus, this depiction of the personality of a Muslim Malay woman who is mindful of propriety and who shows a noble character can be taken as a model for the readership to emulate. This leads to the development of *insan Kamil* in an audience as emphasized by the seventh principle of the Takmilah Theory. The depiction of gentleness as a characteristic of the young Muslim woman can also be seen in the novel *Satu Bumi* by Isa Kamari. This novel depicts Aminah as a daughter who has been brought up as a woman with Malay values and an Eastern sense of politeness. Although Aminah is of Chinese descent, the Malay culture and customs have become ingrained in her as she lives close to a Malay village. This is shown in the following excerpt:

Justeru itu, dia tidak berasa kekok tinggal bersama keluarga Melayu. Malah sebahagian daripada adat resam Melayu telah diserapinya. Umpamanya, dia gemar berbaju kurung dan selalu menghadiri majlis perkahwinan kalau dijemput. Cuma dia berasa segan ketika itu, kerana tinggal bersama dua orang lelaki.

(As a result, she did not feel uneasy living with a Malay family. In fact, some of the Malay customs had already become second nature to her. For example, she enjoyed wearing the *baju kurung* and always attended weddings when invited. The only thing she was somewhat embarrassed about was that she was living with two men.)

(Satu Bumi, 2009: 50)

This excerpt shows Aminah's readiness to become a member of a Malay family. After her conversion to Islam, Aminah lives with the family of Pak Durhakim, where she never feels out of place even though these are new living circumstances for her. In fact, Aminah herself is already familiar with Malay customs such as communal living, and being gentle and polite. In connection with this, Aminah is always concerned about her behaviour as a woman who has been taught how to behave in Malay culture such as always being polite, being shy, and being able to carry oneself well. The depiction of Aminah as being knowledgeable in Malay culture may lead the audience towards becoming *insan Kamil* as a gentle nature and politeness are the requirements of a noble character in order to create an outstanding personality.

On the whole, based on the four novels, Malaysian and also Singaporean writers have presented Muslim women characters as possessing a lot of patience, gentleness and a noble character that will bring the being closer to its Creator. A woman who has been given good religious knowledge is further strengthened by Malay characteristics such as being well-mannered, well-behaved and gentle from young, which may result in an excellent character. This will in turn lead an audience towards being proper and well-mannered, and gentle, as was the Rasulullah SAW who was always gentle in developing his ummah. Therfore, women of noble character can achieve the characteristics of *insan Kamil* and are capable of developing an audience to achieve perfection or become *insan Kamil*, as can be seen from the personality of the Rasulullah, who is the ideal example.

EDUCATED WOMEN AND THE DEVELOPMENT OF INSAN KAMIL

Baterah Alias (2006:103) quotes Imam al-Ghazali's debate concerning the responsibility and emphasis on knowledge that must be sought by Muslim men and women. This is because knowledge is of high status. In Islam, women are given the right and freedom to pursue knowledge in order to create members of society who are knowledgeable and who are able to contribute to it. Islam makes it obligatory for each of its followers to gain knowledge in order to achieve success in this life and the hereafter. Also, a person who is knowledgeable is able to differentiate between the good and the bad. Allah SWT has decreed:

Is one who is devoutly obedient during periods of the night, prostrating and standing (in prayer), fearing the Hereafter and hoping for the mercy of his Lord, (like one who does not)? Say, "Are those who know equal to those who do not know?" Only they will remember (who are) people of understanding.

(Surah al-Zumar, 39:9)

The importance of pursuing knowledge is often mentioned in Islam. Mohd Ali Abu Bakar (2005:190) opines that the foremost duty required in Islam is that of seeking knowledge, or learning. It is the basis for the worship of Allah and *taqwa* (god-consciousness). In fact, knowledge creates a noble character that should be the core of one's life. Another emphasis on this requirement was made by the Rasulullah SAW himself:

"The seeking of knowledge is obligatory for every Muslim (man and woman)."

(Good hadith related by Riwayat Ibn Majah)

Pursuing knowledge is very much required in Islam. Therefore, women need to pursue knowledge so that the will be capable of developing themselves. Through the novel *Tunggu Teduh Dulu*, the author depicts the intelligence of women in running a business. Salsabila Fahim and Teh Sofia are credible female characters who develop a papaya farm. They are able to do so because they have a good knowledge of economics. In fact, one of them has a degree in Business Administration from a well-known university in the United States. Equipped with such knowledge, women are able to put it to good use in order to develop themselves in any field they wish to enter.

Also, having vast knowledge in a number of areas is beneficial for humankind. Islam itself places much importance on the pursuit of knowledge because its basis are the Qur'an and Sunnah, which contain vast amounts of knowledge that is in-depth and covers a wide range of fields, whether for the requirements on this Earth or in the hereafter. In line with this, the novel *Surat-surat Perempuan Johor* centres around a highly-educated woman, Ungku Nur. Coming from a family that places much importance on learning, Ungku Nur works hard to immerse herself in knowledge in order to further develop herself:

Saya juga telah belajar meneroka dunia yang lain. Saya warisi agaknya keghairahan ayah suatu masa dahulu terhadap buku dan ilmu. Dunia akademik sebagai seorang ilmuan menuntut saya menjadi lebih serius dan berhati-hati.

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(I also learned to explore another world. I guess I inherited my father's passion for books and knowledge. The academic world requires me as a scholar to be more serious and careful.)

(Surat-surat Perempuan Johor, 2007: 27)

The importance of pursuing knowledge is given much emphasis in Islam. Therefore, knowledge must be spread and utilized by everyone, especially women who previously did not have the opportunity to pursue knowledge. Ungku Nur, in this novel, is very much aware of the importance of knowledge because if one has a lot of knowledge in one field, it must be disseminated to an audience. Especially because she is a graduate, she aims to raise people's awareness of the importance of Islamic regulations and teachings through the research done by her.

In connection with this, the educational aspect of religion should also be emphasized in order to lead people towards becoming *insan Kamil*. This means that religious and worldly knowledge must move in tandem to create beings of good quality. In the novels studied, it can be seen that the character of Salsabila has been imbued with sufficient religious knowledge, which in turn reflects in her behaviour, actions and words, as seen here:

Saya solat hajat, membaca ayat 126 surah al-A'raf sebagai azimat, sebagai satu doa yang merupakan ibadah tertinggi, saya pinta: Wahai Tuhan kami, limpahkanlah kesabaran kepada kami dan matikanlah kami dalam keadaan berserah bulat-bulat kepada-Mu.

(I performed the *solat hajat* and read verse 126 of surah al-A'raf as a supplication, the highest form of worship, and begged: Dear God, bless us with patience and take our lives at a time of total sumbission to You.)

(Tunggu Teduh Dulu, 2008:582)

Islam places much emphasis on the education of girls so that they will become women with knowledge that will allow them to think and distinguish between good and bad. This is clear from the saying of the Rasulullah SAW which can be translated as: "Di mana-mana bila seseorang itu mempunyai anak perempuan maka hendaklah dia mengajar anaknya itu dengan sebaik-baik pengajaran dan hendaklah dia mendidiknya dengan

sebaik-baik didikan. (If someone has a daughter, then he should give that daughter the best education and the best upbringing.)" This shows that women and girls have the right to education. This is expressed by Ungku Hamidah in Surat-surat Perempuan Johor, where she says that girls must be given the chance to gain as much knowledge as they can. It is for this that girls' schools were established to enable girls to gain knowledge and experience more easily.

Nenda sultan bergeliga sahaja otaknya. Baginda mahu orang perempuan tidak terkurung di dapur sahaja. Apatah lagi baginda sultan memang ada berkira-kira mahu membina sekolah mengaji ilmu-ilmu dunia untuk orang perempuan. Kita pun selalu mengatakan, biarlah kita belajar sekarang supaya kelak dapat menjadi guru di sekolah orang perempuan itu.

(My grandfather the Sultan was a wise man. He wanted women not to be confined merely to the kitchen. Furthermore, he wanted to build a school to teach worldly knowledge to girls. We also always said, let us learn now, so that we can become teachers in the girls' school.)

(Surat-surat Perempuan Johor, 2007: 23)

Based on this, *insan Kamil* can be developed through religious knowledge from early on. Through sufficient education in terms of worldly knowledge and knowledge that is useful for the hereafter, a person will be able to become a being of noble character. In fact, such knowledge will be able to bring success both in this world and in the hereafter. Therefore, knowledge that is complete with religious knowledge will form an outstanding personality and a praiseworthy character. In connection with this, the female characters in the novels by Isa Kamari are also shown to be women with knowledge who are also strong in their Islamic faith. In the novel *Atas Nama Cinta*, Isa Kamari depicts Aminah as a mother who is very much concerned about the worldly and religious education of her child. Therefore, she provides reading materials from Singapore and Indonesia to Nadra in order to sharpen the girl's intellect and knowledge through reading.

Aminah mengingatkan dirinya supaya menumpukan perhatiannya kepada pendidikan Nadra. Dia sedar dunia semakin terbuka. Pengaruh dari mana sahaja pun boleh mempengaruhi minda dan jiwa. Yang penting dia mesti mendidik Nadra supaya membezakan baik dan buruknya.

(Aminah reminded herself to pay full attention to the education of Nadra. The world was opening up. Influences were coming from everywhere that could take root in the mind and soul. Nadra must learn to differentiate the good from the bad.)

(*Atas Nama Cinta*, 2006: 53)

The awareness of the importance of a balanced education in shaping a perfect human being for this world and the hereafter encourages Aminah to emphasize on religious knowledge and a noble character for her adoptive daughter Maria Hertogh, or Nadra. Even though Aminah is merely the adoptive mother of Nadra, she tries to educate her about Islam. Nadra is given prayer clothing, a book of Qur'anic verses, and s taught the Muslim prayer. Here, it becomes obvious that the woman who is given a complete worldly and religious education will develop an outstanding personality that will carry on into the next generation. This indirectly contributes to the development of the *ummah* as a good education of children will lead to the development of *insan Kamil*. Therefore, Nadra, who has been brought up as a Muslim woman, develops into a woman who is knowledgeable and of noble character.

Furthermore, in the novel *Satu Bumi*, the author also depicts the importance of knowledge but here is leans more towards religious knowledge. The female characters in this novel are shown to be women who have good religious knowledge. The love of Aminah for religious knowledge makes her a servant of Allah SWT who wishes to increase her knowledge of Islam n order to strengthen her faith in Allah SWT. For this, Aminah receives instruction from Imam Yusof to gain more religious knowledge. Her steadfastness in religion does not break her spirit to delve into Islam even though she has to do it in secrecy during the Japanese Occupation. In such an adverse situation, Aminah or Swee Mei, who is of Chinese descent, remains strong in her new faith and in this way is able to strengthen her belief in Allah SWT. That she has to do this in secrecy is shown in the following excerpt:

Dan berkat bimbingan Imam Yusof jugalah, Swee Mei atau Aminah cepat mengenal Islam, walaupun pengajarannya itu diadakan secara sembunyi-sembunyi kerana pengawasan Jepun ketika itu. Surau menjadi semacam tempat perlindungan yang selamat bagi Aminah daripada segala ancaman yang datang dari luar dan dalam kampung. Surau juga menjadi sumber ilmu agama yang jernih dan tidak putus-putus dan dipelajarinya dengan tekun. Dengan kata lain, surau telah menjadi hatinya.

(With the good grace of Imam Yusof, Swee Mei or Aminah quickly learned about Islam, even though the lessons had to b conducted in secret because of the Japanese presence at the time. The Surau became a kind of refuge for Aminah from all kinds of threats both within and outside the village. It was also an unceasing source of religious knowledge that she learnt with great zeal. In other words, the surau had become her heart.)

(Satu Bumi, 2009:64)

On the whole, through Aminah's personality, the author is able to depict an example of good character to the readership so that they may develop their own personality by delving into religious knowledge and thus become *insan Kamil*. Aminah who has gained religious knowledge practices the teachings of Islam in her everyday life. Here, religious knowledge supplemented with a wide-reaching education is able to produce a being of good quality if that knowledge is used to its full extent. In line with the principle of *takmilah* (perfection, completion) and *khalayak* (audience), the personalities shown by the Muslim women characters in these four novels clearly show that literary works of quality must be capable of perfecting the lives of the audience based on the regulations and requirements of Islam. Furthermore, women who are knowledgeable and who utilize such knowledge are capable of educating and teaching humankind in order to develop *insan Kamil*.

CONCLUSION

Based on the analysis of the personalities of Muslim women in developing *insan Kamil*, it can be seen that in the novels of Faisal Tehrani and Isa Kamari, a combination of creativity and imagination of the author results in the depictions of their female characters. The authors clearly adhere to the principles of *khalifah* (vicegerency) within themselves, and as a result have produced works that are able to build a community that is united, in agreement with one another, of noble character and of strong *iman* (faith) and *taqwa* (god-consciousness) towards Allah SWT by putting forth extraordinary female characters in these novels. When compared, the researcher finds that Faisal Tehrani's novels are more dominant in putting forth depictions Muslim women of extraordinary character. Isa Kamari, on the other hand, in his novel *Atas Nama Cinta*, depicts noble characters through both Aminah and Nadra. However, in the novel *Satu Bumi*, the author does not really depict Muslim women in the characters that he presents. However, both these

male authors, from Malaysia and Singapore, respectively, place women at the top level. The depiction of women as being of noble character as shown in these four novels always reaching out to Allah SWT and other human beings while at the same time holding on to the motto "amar ma'ruf nahi munkar", i.e. to enjoin what is good and forbid what is evil. Furthermore, the characterization of these Muslim women as depicted in these four novels is in line with the principles of the Takmilah Theory whereby the characters are shown to have leadership qualities and a high sense of spirituality. By possessing characteristics of vicegerency and godliness, the Rasulullah SAW indirectly brought people to perfection, thus to achieve being *insan Kamil*. On the whole, the development of *insan al-Kamil* through these novels can be brought about if the readership takes heed of the examples of the characteristics of their Muslim women characters.

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