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Al-Khwarizmi
Sarjana Matematik Islam Terulung

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Tahukah anda perkataan *"algebra"* yang kita pelajari adalah terjemahan daripada bahasa Latin yang telah dihasilkan oleh sarjana matematik Islam terulung iaitu Al-Khwarizmi.

Al-Khwarizmi, atau nama sebenar beliau, ***Muḥammad bin Mūsā al-Khawārizmī*** telah dilahirkan di Baghdad pada sekitar tahun 780M (sekarang dikenali sebagai Iraq) dan meninggal pada sekitar tahun 850M. Terdapat juga sumber menyatakan beliau dilahirkan di Khwārizm (sekarang dikenali sebagai Khiva, Uzbekistan). Tidak banyak catatan mengenai kehidupan peribadi beliau oleh ahli kaji sejarah. Walau bagaimanapun, sumbangan beliau dalam pembentukan bidang matematik moden amatlah dikagumi oleh orang islam. Malah ia juga diakui oleh sarjana Barat seperti G. Sarton yang menyatakan bahawa pencapaian-pencapaian tertinggi telah diperoleh oleh orang-orang Timur terutama al-Khwarizmi1. Dalam usia muda, beliau telah bekerja di bawah pemerintahan Khalifah al-Ma'mun di Bayt al-Hikmah, Baghdad.

Sumbangan Al-Khwarizmi

Dalam bidang pendidikan, terbukti bahawa beliau ialah seorang tokoh Islam yang berpengetahuan luas meliputi bidang matematik, astronomi, geometri, falsafah, logik, aritmetik, muzik, kejuruteraan, sejarah Islam dan kimia. Antara sumbangan ulung semasa zaman kegemilangan beliau adalah dalam bidang matematik dan astronomi.

Al-Khwarizmi ialah tokoh yang mula-mula memperkenalkan algebra dan hisab. Beliau amat terkenal sebagai guru algebra di Eropah yang telah mencipta pemakaian Secans dan Tangens dalam penyelidikan trigonometri dan astronomi1. Al-Khwarizmi gemar bekerja di balai cerap untuk mendalami ilmu matematik dan astronomi. Beliau pernah memperkenalkan angka-angka India dan cara-cara perhitungan India pada dunia Islam.

Beliau banyak menghasilkan karya yang masyhur pada zaman tamadun Islam. Antara karya yang telah beliau hasilkan ialah Mafatih al-Ulum. Di dalam buku ini, beliau memperkenalkan sistem nombor dan telah diguna pakai pada zaman awal tamadun Islam.

Banyak kaedah yang diperkenalkan dalam setiap karya yang dihasilkan. Antaranya ialah kos, sin dan tan dalam penyelesaian persamaan trigonometri, teorem segi tiga sama, mengira luas segi tiga, segi empat selari dan bulatan dalam geometri. Masalah pecahan dan sifat nombor perdana dan teori nombor juga diperkenalkan[1].

Beliau juga telah menulis sebuah buku yang dianggap sebagai karya agung hasil tulisannya yang bertajuk *'Al-Kitab Al-Mukhtasar fi hisab al-jabr wa'l mugabala*, atau buku mengenai pengiraan dengan me-

>> bersambung di muka surat 3

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Internet Financial Reporting – An Overview

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Internet usage in Malaysia started in the early 1990s. Malaysian started using internet facility provided by JARING (Joint Advanced Reserach Integrated Networking) in 1992. Since then internet usage has been growing at a massive rate as an information provider and communication tools due to its fast and timely information.

The massive development of internet has changed the way business information was traditionally reported to the stakeholders. Most of the companies in the world disclose their business activities through web sites .The information presented on these web sites uses various data presentation such as audio, video, graphic and imaging technology. The mode of presentation will vary among companies due to cost factor and technological savvy of the stakeholders.

As far as accounting is concern, the internet revolution has changed the mode of dissemination of financial information. Internet financial reporting (IFR) provides companies with more flexibility as to the type of information disclosed and the presentation format of disclosures. Previously the accounting information was presented in the annual reports and access to the financial information was limited.

The IFR information include voluntary and mandatory disclosures. Voluntary information means information that is not stipulated by any regulation or standards governing its presentation in the financial report. Financial disclosure on the internet is for the most part voluntary, therefore there are limited assurances as to the quality of the information reported on companies web sites. The most popular voluntary information is the Company profile whereas mandatory information that is mostly available on IFR is the Balance Sheet and Profit and Loss Account .

There are several reasons why companies prefer to provide the information on the internet. Elimination of the substantial cost of printing and posting of annual reports, accessibility of information by a much wider audience, up to date information through the regular maintenance of web sites, reducing the time to distribute information, communicating with previously unidentified consumers of information, supplementing traditional disclosure practices, increasing the amount and type of data disclosed and improving access to potential investors for small companies.

The decision to establish a web site and IFR is influenced by many factors such as company size, the expected number of users, company profit, type of industries and also the stage of economic development of a country.

Previous studies on IFR had indicated that the information disclosed varies from one company to another as there was no statutory and professional guidance on IFR. Currently there is no statutory and professional guidance on IFR in Malaysia and also in other countries. The data provided among companies is not standardised. Information provided on IFR is left to the discretion of the management. The management decides what to include and what not to include in IFR.

Therefore, in the absence of governing standards, the reliability and quality of IFR become a major concern to standard setters and regulators. Regulators have also expressed their concern over the format in which IFR is displayed.

No doubt that the internet provides fast and timely delivery of financial information, but the quality of IFR becomes a major concern since there is no statutory, professional guidance and a reporting framework to follow. As a new communication channel for disseminating corporate information to stakeholders, the accounting bodies has to ensure that the reporting process on the web sites reflect 'true and fair' view and the level of reliability and the verifiability of the IFR is also improved.

In conclusion, accounting profession and professionals need to be reengineered to keep up with the current development of IFR. The development of web reporting standards and their harmonization will be the major challenge to accounting standards setters all over the world. Failure to cope with IFR revolution is detrimental to the profession survival and to the users who rely heavily on the financial information for making decisions.

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http://www.cpaaustralia.com

>> *dari muka surat 1*

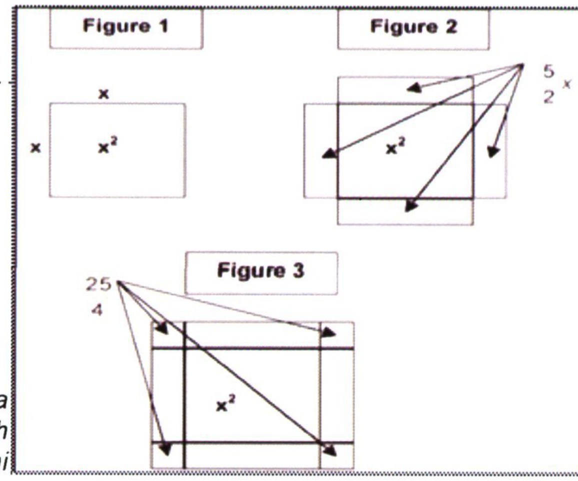
lengkapkan dan menyeimbangkan[2]. Hasil karya pertama beliau ini kemudian diterjemahkan ke dalam bahasa Latin pada abad ke-12. Salinan asal buku tersebut telah hilang, namun begitu, buku-buku yang telah diterjemahkan masih lagi kekal. Melalui penulisan di dalam buku tersebut menyebabkan beliau dipanggil bapa algebra *(father of algebra)* kerana mengandungi perkataan algebra iaitu al-jabr[3]. Di dalam penulisannya, beliau banyak membincangkan mengenai algebra (peringkat pertama dan kedua) yang sekarang lebih dikenali sebagai sebutan lin-


Al-Kitab Al-Mukhtasar fi hisab al-jabr wa'l mugabala

ear dan kuadratik[2]. Manakala di dalam bahagian kedua buku ini, beliau lebih menumpukan kepada aspek perniagaan dan penggunaannya.

Al-Khwarizmi tidak menggunakan simbol atau notasi yang mana kita gunakan hari ini. Kebanyakan tugasan beliau dilakukan secara retorik atau percakapan. Simbol sebenarnya tidak wujud lagi sehingga pada abad ke-16 dan ianya diperkenalkan oleh Francois Viete[4].

Antara lain karya penghasilan terbaik Al-Khwarizmi dalam bidang matematik ini adalah *Liber Algorismi de numero Indorum*, atau Hasil Kerja Al-Khwarizmi. Buku ini adalah mengenai konsep a-goritma yang berkait dengan cara untuk menyelesaikan masalah dan



Kaedah Melengkapkan Kuasa Dua yang diperkenalkan oleh Al-Khwarizmi

logik. Beliau juga membina Jadual Trigonometri yang mengandungi fungsi sinus dan kemudian membentuk fungsi tangen. Al-Khwarizmi juga membina *'calculus of two errors'* yang membentuk konsep pembezaan[4]. Beliau juga telah menyatukan pengetahuan Greek dan Hindu, yang akhirnya belaiu menerima pakai kegunaan *number zero.*

Banyak lagi ilmu pengetahuan yang beliau perkenalkan dalam bidang matematik sehingga menghasilkan konsep-konsep matematik yang begitu popular dan digunakan pakai pada zaman sekarang.

Bidang astronomi juga membuatkan al-Khwarizmi dikenali pada zaman tamadun Islam. Astronomi dapat ditakrifkan sebagai ilmu falak, iaitu pengetahuan tentang bintang-bintang yang melibatkan kajian tentang kedudukan, pergerakan, dan pemikiran serta tafsiran yang berkaitan dengan bintang[1].

Al-Khwarizmi juga telah menulis buku mengenai jadual astronomi dan diterjemah semula oleh ahli geograpi bernama Ptolemy[5]. Banyak ahli geografi bekerja di bawah pengaruh ilmu al-khwarizmi dan mereka ini berhasil mengeluarkan peta dunia yang pertama yang kita gunakan hari ini.

Antara lain hasil karya yang telah beliau hasilkan ialah:

1. Al-Jami wa al-Tafsir bi Hisab al-Hind: Karya ini telah diterjemahkan ke dalam bahasa Latin oleh Prince Boniopagri.
2. Al-Jabr wa'l Muqabalah: Penggunaan secans dan tangens dalam penyelidikan trigonometri dan astronomi.
3. Hisab al-Jabr wa al-Muqabalah: Contoh-contoh persoalan matematik dan mengemukakan 800 soalan yang sebahagian daripadanya merupakan persoalan yang dikemukakan oleh Neo. Babylian dalam bentuk dugaan yang telah dibuktikan kebenarannya oleh al-Khawarizmi.

Apa yang telah dilakukan oleh beliau sebagai tokoh matematik amat mengkagumkan kita. Wiedmann pula menyifatkan al-Khwarizmi mempunyai personaliti yang teguh dan seorang yang bijaksana1. Ini membuktikan al-Khwarizmi adalah seorang sarjana matematik yang ulung di mana pemikiran beliau telah menghasilkan satu sumbangan yang besar dalam bidang matematik dan astronomi.

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It's a Matter of Respect

Prepared:

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Respect is an ambiguous concept yet serves as a major component in any academic surrounding environment. All people regardless of religious and cultures believed that respect is an important element in any relationship. Respects are always being put aside with compassion, tolerance, caring and morality. Arguably, respect can be said to be one of the most important attributes that a person must show to everyone including the classroom setting or within the education environment. Therefore, most of the time, in the first meeting between the educators and students, the students are always being reminded the importance of respect to one another, the teachers, the environment and the school or university community.

Respect is a word which may have varied meanings. However, it is typically used to refer to feelings of admiration, consideration, or attention towards another person (Ehrlich et.al., 1980). It also implies a certain attention to others, an honoring of their rights and individuality. Rogers (1969) stated that the need for positive regard is developed in infancy and is universal in human beings. Positive regards include attitudes such as warmth, liking, respect, sympathy and acceptance.

Hill et.al (2003) explored respect as a reciprocal relationship. 30 years earlier, respect used to be an important component of their classroom (Aspy, Roebuck & Black, 1972). As time passed by, Hemmings (2003) found that students and teachers battling for respect in urban high school. This struggles over authorities stemmed from a lack of understanding of the competing discourses of respect that were present in the school. University's environment is full of master "teachers' who have been described by Smart, Kelley and Conant (2003) as "highly professionals who have a burning desire to be the best teachers or lecturers they can be". One of the key traits of master teachers or lecturers is the ability to foster student respect and rapport. It is important to note that when mutual respect exists in classroom, the dynamic relationship between college students and a teacher or lecturer will arise. Eventually the relationship will produce the best learning results among students.

The earlier study in this area was conducted by Nodding (1984). The study proposed a conceptual framework which has three dimensions: caring, power within and engagement with students. Caring is being viewed as caring, a connectional or emphatic bond that nurtures and supports the one being cared for through committed action of the one caring (Underwood-Baggert, 2002). When caring is being viewed as a relational concept, the role of a lecturer is not a role of a teacher or someone who teaches things, but rather a relationship between the lecturer and the student (Kreisburg, 1992). Based upon Nodding's work (1984), a caring lecturer would exhibit behaviors such as giving attention to the needs of others, showing respect for another's worth, showing non-judgmental concern and is able to connect with others through genuine dialogue. The lecturers are patient when students make a mistake and willing to help sincerely. The most interesting aspect of Nieto's study (1994) is, it helped to illuminate the respect construct and she found that teachers or lecturers who use traditional methods but care about their students and believe that they deserve the chance to dream may have more of the respect than teachers or lecturers who know the latest method but do not share the believes about their students.

The second dimension of the framework is "power within" studied by Roger (1969); Nodding (1984); Nieto's (1994); Bickford and Van Viek, (1997); Borce (1996); Buttner (2004); Hawk & Lyons (2008). Power within can be defined as enabling another to assure rights and responsibilities. According to Kreisberg (1992), power within comes from the willingness of others to listen to our ideas. He further elaborates the concept as power to implement and being developed in processes of dialogue involving connection, synthesis and mutual growth. He also articulated that power is manifest in groups where lecturers or teachers admit when they are wrong, values answers from students and consistent in their teaching. The question whether lecturers are well versed in aspects of interpersonal relationship with learners or students remains as a major focus in an academic field. The attitude to admit when they are wrong has to be demonstrated in order to gain respect from the students.

The third dimension suggested by Roger (1969); Nodding (1984); Nieto's (1994); Bickford and Van Viek, (1997); Borce (1996); Buttner (2004); Hawk & Lyons (2008) is engagement. To be engaged with students means a lecturer will possess behaviors such as exhibiting a passion and enthusiasm for teaching, be able to share one's thought and feelings and being themselves in the presents of students. Learning encompasses feeling and that to educate a person required trust that the individual has the capacity to develop his or her own potential. Previous research demonstrates that instructor attitudes and behaviors with regards to engagement with students do play a major role in earning respect. It can be concluded that earning respect from students can be determined by three dimension i.e. caring, power within and engagement.

As a conclusion, based on the theories of respect discussed above, lecturers who are caring towards their students will likely gained respect. Lecturers who are not caring and being individualistic often are left out by the students.

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COMMUNICATION APPREHENSION AMONG EN

by : MOHD ARIFF NAFIZI B. IBRAHIM

Introduction

"The human brain is a wonderful thing; it works from the moment you are born until the moment you get up to give a speech!" (an anonymous as cited in Kelly 1982).

Having to stand in front of people to deliver particular information towards a group of people may evoke fearful emotion in a person; thinking of what people are going to think or say about what he or she is talking about in front of them (Hartsgrove 2003). This circumstance occurs to most of us, regardless of our highly-stated professional professions, educational bakgrounds we possessed and even the level of language competencies we acquired. This is supported by Thaher (2005) and Charlesworth (2006) who point that most people will experience an anxiety response when they have to speak in certain public setting that initiates shyness or reticence in themselves that might end up as having stage fright.

This anxiety, or known as Communication Apprehension (CA) was suggested by McCroskey in the 1970s. (Feroz and Devi, 2008). He believed that communication apprehension in oral communication occurs when a person has a thought on anticipating or having to communicate with another person or persons. Berger, McCroskey and Baldwin (1984) have stated that communication apprehension is "the way a person feels about communication, not how they communicate" (as cited in Feroz & Devi, 2008 p.2). Horwitz et al. (1986) further perceptively states that communication apprehension is a type of shyness that derived from the fear of having to communicate with people.

Many researches involving communication apprehension and education, especially in the area of student behaviour in English as a Second Language (ESL) classroom have been conducted for almost three decades. Most of the findings have pointed out the significance of relationship between the anxiety and achievements of ESL learners of all levels in various academic aspects. Besides that, certain researches have been conducted for the purposes of determining whether CA existed among ESL learners and their general performances in the oral presentations (Feroz and Devi, 2008). Horwitz et al. (1986) makes clear that communication apprehension in oral communication is not limited to a certain age or level of study (as cited in Thaher (2005)). However, Halbrook (1987) claims that communication apprehension has only established in the elementary levels of education. Turning to Horwitz, Hartzgrove (2006) finds that CA is present in all sorts of areas and levels in which communication is needed or present. Besides having unvarying influencse on academic achievements, scholars who study communication apprehension have much interest in and debate about the causes of communication apprehension (Keaton, 2005). This has been supported by Young (2005) who has indicated that most researches in communication apprehension have focused on quatifying and measuring CA and its related constructs of self-perceived communication competence (SPCC) and willingness to communicate (WTC) with less attention is given on the individual and his / her social cultural experiences of communication barriers. Thus, this paper will be addressing on how the misattributions of social and cultural orientations in measuring CA, the conceptualizations of CA, causes and effects of CA has upon the academic achievements of ESL students, measurement of CA and ways to overcoming this problem.

Conceptualization of Communication Apprehension

The definition of communication apprehension has been given by the most prominent figure in the field of CA, James C. McCroskey. The original conceptualisation of CA (McCroskey, 1970) viewed CA as "a broadly based anxiety related to oral communication". McCroskey's (1977) later work, however, presented the view that CA was "an individual's level of fear or anxiety associated with either real or imagined communication with another person or persons" (as cited in Thaher (2005). Later, McCroskey et al. (1984) defines CA as "the way of a person feels about communication, not how they communicate". (as cited in Feroz and Devi (2008) p.2). For the purpose of this paper, both the later definitions will be used as the writer will be examining the communication apprehension and the ways it influences the academic achievements and the oral performances of ESL learnes.

Numerous studies on communication apprehension in ESL contexts have been conducted since 1970s by prominent figures in the field of CA such as McCroskey (1977), Richmond (1995) and Berger and Baldwin (1984) to name a few. In the early days, the original conceptualization of CA has viewed communication apprehension as a type of anxiety that only associated to oral communication. (McCroskey, 1970). Later, this view has turned to redefine CA as an individual's level of anxiety towards communication with other persons (Rojo-Laurilla, 2007) Moreover, two conceptual modifications have occured and both are concerened with the oral focus and the trait conceptualization of CA (McCroskey, 1977). In his previous article on the construction of communication apprehension, McCroskey has clearly focused on CA and oral communication. At that time, the construct of CA was developed based on the foundation of stage fright and reticence. However, since the construct of CA has been advanced over the decade, the oral focus of CA has been broadened substantially. While the focus was originally restricted to talking, CA in this day and age encompases all modes of communication.

Furthermore, cccording to McCroskey (1970) the original construct of CA has not mentioned whether CA is a trait of an individual or a response to the situational elememnts of a specific communication transaction (as cited in McCroskey, (1977)). However, the implication is clear that the construct was viewed from a trait orientation. Since the CA construct has been advanced, the trait conceptualization of CA would rather viewed as representing both trait and state approach (McCroskey (1977).

Traitlike CA. A trait is an invariant characteristic of an individual, such as eye colour and height (McCroskey, 1977). Traitlike personality variables can be and often are changed during adulthood. There is substantial research on treatment of people identified as having high CA that suggests CA can be changed (Condit, 2000). Traitlike CA is characterized by fear or anxiety in all types of oral interaction, from talking to any individual person to talking to others in a small group to talking to a large number of people (Charlesworth, 2006). In contrast, Witt & Behnk (2006) found that trait anxiety was highest for impromptu speaking, lower for extemporaneous speaking and lowest for manuscript reading (as cited in Rojo-Laurilla, (2007)). The primary measures of CA are presumed to be trait-like measures, which means that it is assumed that scores for an individual on the measures will be highly similar across an extended period of time, barring an intervention program designed to alter the relevant CA level or a demand characteristic introduced into the CA measure.

Generalized-Context CA. CA viewed from this perspective represents orientations toward communication within generalisable contexts. Fear of public speaking (stage fright), the oldest of the CA conceptualisations, is an example. This view recognises that people can be highly apprehensive about communication in one type of context while having less or no apprehension in another context. CA is viewed as a relatively enduring, personality-type orientation in a given type of context. McCroskey (1984a) identifies four classic types of CA context: public speaking, speaking in formal meetings, speaking in small group discussions and speaking in dyadic interactions.

Person-Group CA and Situational CA. These two types of CA, which are of less interest here since they relate to specific individuals, are the reactions of an individual to communicating with a given individual or group of individuals across time, and the reactions of an individual to communicating with a given individual or group of individuals at a given time. These two types of CA are argued to be much more variable for a given individual, and have also been much less studied.

Each individual is affected by each type of CA to a lesser or greater degree. And it would be rare to find an individual that never experiences CA in any communication situation, or one that experiences CA in all situations, although some do exist. McCroskey (1984a, p.21) states that "Experiencing fear or anxiety in a threatening situation and adapting by withdrawing or avoiding the situation is normal." Continuing to function in the threatening environment, even when fearful, is also normal. The reverse responses are not, and a recurring pattern of such behaviour would warrant a judgement of abnormal response, and hence a diagnosis of being apprehensive. Being able to assess an individual's fear and responses on such a conceptual basis, however, is difficult since the only effect of CA that is predicted to be universal across both individuals and types of CA is an internally experienced feeling of discomfort. For this reason, self-reports of individuals' CA are judged the only potentially valid measures of CA (McCroskey, 1984a). Measures of physiological activation and observation provide, at best, only indirect evidence of CA.

The distinction between normality and abnormality is more easily determined, however, on the basis of normal curve approximations generated by scores from previous research using self-reported measures of apprehension about communicating (McCroskey, 1984a). McCroskey believes that a CA score beyond one standard deviation above or below the mean score of the population can be identified as high or low in oral CA. A population mean score published from the results of 25,000 respondents is 65.60 with a standard deviation of 15.3 (McCroskey, 1984a). In normally distributed scores 16% of scores would be higher and 16% lower.

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KESERONOKAN BEKERJA DI TEMPAT KERJA

Disediakan oleh : Zildawarni Binti Irwan

Pengenalan

Apabila kita menyebut tentang keseronokan bekerja, mungkin sesetengah orang berasa pelik atau lucu, bagaimanakah kita boleh seronok dengan kerja? Berapa ramaikah orang yang sukakan kerjanya? Suka ataupun tidak, sebahagian hidup kita dihabiskan di tempat kerja. Kita mesti bekerja walau dengan siapapun, kerja apa dan di mana sahaja untuk menyara hidup kita dan keluarga kerana itu adalah tanggungjawab kita. Kerja didefinisikan oleh Kamus Dewan (2005) sebagai "usaha (kegiatan, urusan) yang bertujuan menghasilkan (menyelesaikan, menyediakan) sesuatu. Kerja juga adalah tugas atau urusan yang telah ditentukan sebagai tanggungjawab, kewajipan dan peranan"[1]. Manakala keseronokan didefinisikan sebagai "perihal (keadaan, rasa) seronok (perasaan yang menyenangkan atau menyedapkan hati)".

Bagaimana untuk Mencapai Keseronokan Bekerja?

Individu yang berupaya mencapai keseronokan bekerja dapat meningkatkan kecekapan dan produktiviti kerja. Sebaliknya, individu yang tidak seronok bekerja adalah kurang produktif dan bermotivasi untuk bekerja yang seterusnya boleh mengakibatkan kerugian kepada sesebuah organisasi. Oleh itu, adalah amat penting bagi kita untuk berusaha mencapai keseronokan dalam apa jua pekerjaan yang dilakukan. Untuk memenuhinya, seseorang perlu mematuhi garis panduan seperti yang telah ditetapkan oleh Kementerian Kesihatan Malaysia seperti berikut[2] :

- *Menguruskan keluarga dengan baik.* Keluarga yang diurus baik berupaya memberi sokongan, dorongan dan kasih sayang, mengakui harga diri seseorang, mendengar dan menerima seseorang tanpa menghukum, memberi cadangan membina dan sedia membantu apabila ada masalah fizikal.
- *Menguruskan tempat kerjanya dengan baik* dengan berusaha untuk menjadikan tempat kerjanya selesa dan teratur sebaik mungkin, mendapatkan peralatan yang cukup dan ruang untuk kegunaan sendiri.
- *Bersikap positif dalam suasana yang negatif.* Suasana kerja yang negatif merupakan salah satu punca untuk kita berasa tidak seronok semasa bekerja dan ini seterusnya dapat mengurangkan produktiviti dan menimbulkan konflik dalam perhubungan. Bagaimanapun, faktor-faktor ini boleh dihindari dengan sentiasa bersikap positif dalam suasana kerja yang negatif seperti belajar bekerja dengan orang yang bersikap negatif tanpa anda menjadi seperti mereka.
- *Mengendalikan orang bawahan dengan baik.* Sebagai seorang ketua, anda hendaklah memulakan komunikasi terbuka dengan orang bawahan anda, memberikan penerangan apa yang diharapkan daripada orang bawahan anda dengan jelas dan peka terhadap kelebihan dan kekurangan mereka dengan memberikan tugas yang sewajarnya.
- *Mengadakan hubungan baik dengan rakan sekerja* melalui komunikasi terbuka dengan rakan setugas, berkongsi maklumat dan pengalaman kerja, mendapatkan maklum balas yang membina daripada rakan sekerja dan mengelakkan gossip dan sungutan-sungutan.
- *Menggalakkan sokongan sosial di tempat kerja.* Sokongan sosial di tempat kerja boleh dilakukan melalui persahabatan yang diwujudkan dengan rakan sekerja dan perkongsian masalah dan perasaan dengan rakan.
- *Mengadakan hubungan baik dengan pihak atasan* melalui penerangan yang jelas tentang peranan dan tanggungjawab, maklumat yang jelas mengenai jangkaan dan tempoh setiap tugasan dan juga mendapatkan maklum balas daripada pihak atasan tentang perkembangan kerjaya anda.
- *Mengimbangi masa antara kerja dan rumah tangga.* Untuk meningkatkan kesihatan mental yang baik, kita harus sedar tentang peranan ini dan mengimbangkan masa kita antara rumah tangga, tempat kerja dan kehidupan sosial. Kekeliruan peranan boleh mengakibatkan tekanan mental bukan hanya kepada individu tersebut tetapi juga kepada keluarga dan rakan sekerja.

Penutup

Kerja merupakan satu tanggungjawab yang dilakukan untuk hidup, malah bagi kebanyakan manusia bekerja itu merupakan perlakuan yang tiada hujungnya. Namun begitu, jika kita mengambil pendirian yang optimistik, kita boleh menjadikan kerja itu sesuatu yang mendatangkan keseronokan. Manusia yang seronok bekerja bersifat proaktif, komited dan produktif. Nilai-nilai seperti menguruskan keluarga dengan baik, menguruskan tempat kerja dengan baik dan lain-lain seperti yang dinyatakan di atas perlu dititikberatkan dalam mewujudkan keseronokan dalam bekerja.

[1]Sidang Editor. (2005). Kamus Dewan Edisi Empat. Kuala Lumpur: Dewan Bahasa dan Pustaka.

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Reading in English:
Thrills and Challenges

By Prof. Madya Haji Mak Som Sarakan

To read materials written in English can be an interesting journey. It opens up a new dimension in the quest for knowledge and a new boundary in the realm of epistemology. This is due the fact that much of the basic research and scientific inquiry is being done in English. Major technological and humanistic findings are published in English: therefore much of the reading in these areas is done in English. Reading in English is a necessary skill for the educated people of the world.

However, to non-native speakers and more specifically the ESL learners, such activity poses many challenges. There are many obstacles that haunt many of them . Lack of vocabulary is a major stumbling block. As a matter of fact, English is a rich language. According to one estimate, English has a vocabulary of around 800,000 words. This figure should not deter ESL learners from venturing further. Even Shakespeare was able to handle 50,000 words effectively. What about us?

A study done by Hazenburg & Hulstijn (1996) showed that university students needed at least a vocabulary of 10,000 of headwords in order to understand the textbooks written in English. This is a certainly a big challenge to most students. Aggressive efforts must be taken to meet this target. On the other hand, Goodman (1967) in his classic research which has since become a major source of reference for practitioners in applied linguistics, described reading as psycholinguistic guessing game. In this case, the reader has to employ all the available resources that he has in order to tackle the reading assignment. This is a game where the rules are not properly laid out.

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Oleh:
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Muasassah Gadaian Islam Terengganu (MGIT) Perintis Sistem Ar-Rahnu Di Malaysia.

Sinopsis

Masih kurang yang mengetahui bahawa Muasassah Gadaian Islam Terengganu (MGIT) merupakan perintis kepada pengenalan sistem ar-Rahnu di Malaysia. Malah masih ramai masyarakat Malaysia amnya dan masyarakat Terengganu khasnya tidak mengetahui erti atau maksud ar-Rahnu walaupun mereka beragama Islam.

Ringkasnya, ar-Rahnu merupakan sistem pajak gadai Islam yang mengamalkan penghapusan *riba* (bunga) dan unsur-unsur *gharar* seperti nilaian yang rendah bagi harga gadaian, melelong hak pelanggan tanpa memberitahu pemilik dan lebihan wang dari gadaian tidak dipulangkan. Aspek lain yang ditekankan dalam sistem gadaian Islam ini juga meliputi soal kebajikan atau keadilan sosial kepada pengguna perniagaan pajak gadai.

Justeru itu, ***Edisi 1*** ini akan membuka sedikit ruang kepada pembaca untuk mengetahui sejarah perkembangan perniagaan pajak gadai di negara ini khususnya perniagaan pajak gadai Islam (ar-Rahnu).

Perkembangan Perniagaan Pajak Gadai di Malaysia

Sejarah perniagaan pajak gadai bermula sejak abad yang ke-15 lagi dan telah diperkenalkan oleh pedagang-pedagang Cina pada zaman Kesultanan Melaka. Pada peringkat permulaannya, perniagaan ini tidak tertakluk kepada undang-undang tertentu. Walau bagaimanapun, sistem pajak gadai berlesen mula diperkenalkan dengan pemwartaan Ordinan Pajak Gadai 1871 pada zaman pemerintahan Inggeris.

Perkembangan pesat perniagaan pajak gadai telah mewujudkan Enakmen Pajak Gadai 1917 yang diperkenalkan di negeri Johor. Usaha untuk menghasilkan satu akta yang seragam telah berjaya dilakukan dengan penguatkuasaan Akta Pajak Gadai 1972 pada Jun 1973.

Peningkatan pemahaman tentang ajaran Islam telah menjurus kepada perlaksanaan syariah di sistem perbankan pada tahun 1983. Ini mendorong pelaksanaannya di institusi kewangan lain seperti insurans, unit amanah dan pajak gadai Islam (ar-Rahnu). Tujuan utamanya ialah menghapuskan hasil bunga (faedah) yang dikenakan oleh pemilik pajak gadai sebagai ganjaran daripada wang tunai yang dipinjamkan. Pajak gadai Islam pertama beroperasi di Malaysia ialah Muassasah Gadaian Islam Terengganu (MGIT) yang telah ditubuhkan oleh Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM) pada 23 Januari 1992.

Sejarah Penubuhan MGIT di Malaysia

Berteraskan kepada konsep Islam Hadhari Terengganu Bestari, maka kerajaan Terengganu berusaha untuk menjadikan negeri ini sebagai sebuah negeri yang mengamalkan sistem kewangan Islam yang unggul di Malaysia. Perkembangan perniagaan pajak gadai yang sebelum ini dikuasai oleh kedai pajak gadai konvensional telah mendorong kepada penubuhan sebuah kedai pajak gadai yang berteraskan konsep Al Qardhu Hassan, iaitu Muasassah Gadaian Islam Terengganu (MGIT) pada 23 Januari 1992.

MGIT merupakan satu aktiviti kerajaan negeri Terengganu yang diamanahkan kepada Majlis Agama Islam dan Adat Melayu Terengganu untuk melaksanakan perniagaan pajak gadai Islam. MGIT berperanan untuk membantu rakyat miskin Terengganu yang kesempitan wang bagi membuat gadaian emas tanpa dikenakan kadar faedah atau upah simpan. Ini menjadikan MGIT sebagai sebuah kedai pajak gadai Islam yang unik dan menjadi pesaing terbesar dalam kalangan kedai pajak gadai konvensional.

Secara umumnya, objektif penubuhan MGIT ialah untuk menghapuskan gejala riba atau kadar bunga yang banyak membebankan orang ramai apabila melakukan gadaian di pajak gadai konvensional. MGIT juga menyediakan kemudahan pinjaman secara mudah dan cepat (pinjaman mikro kredit) kepada orang ramai terutama kepada orang Islam untuk kegunaan memulakan dan mengembangkan perniagaan. Cara ini dapat membantu mengelakkan gejala pinjaman dengan ceti haram yang melibatkan orang tertentu seperti "along". MAIDAM dan MGIT telah bersama-sama berusaha untuk melaksanakan perniagaan yang mengikut hukum syarak dengan memberi alternatif kepada umat Islam memilih cara yang sesuai dengan kehendak agama agar taraf sosio-ekonomi masyarakat Islam di Terengganu akan meningkat.

Dua konsep asas yang digunapakai oleh MGIT ialah

Ar-Rahnu dan Al-Qhardul Hassan. Ar-Rahnu merupakan konsep satu barangan yang berharga digunakan sebagai cagaran atau sandaran yang terikat dengan hutang. Sekiranya hutang si penghutang tidak dapat dijelaskan, maka barangan tersebut boleh digunakan sebagai ganti bagi melangsaikan hutang. Manakala konsep Al-Qhardul Hassan pula merupakan sebarang hutang yang dibuat oleh penghutang yang tidak dikenakan sebarang caj-caj lain seperti bunga atau kadar faedah.

Sebagaimana yang dinyatakan, MGIT tidak mengenakan kadar faedah (riba atau bunga) dan upah simpan yang boleh membebankan pengguna. Dengan erti kata lain, MGIT jelas mengamalkan konsep kebajikan atau keadilan sosial. Justeru itu, persoalan yang timbul ialah bagaimana MGIT memperolehi dana dan menampung kos operasinya? Dalam Edisi 2 akan datang akan menjelaskan pertembungan antara kebajikan sosial dengan kos operasi yang terpaksa ditanggung oleh MGIT.

Rujukan

Sumber rujukan artikel ini merupakan ringkasan pembentangan kertas kerja yang dibentangkan di seminar kebangsaan dan antarabangsa seperti berikut:

Nur Azura Sanusi dan Mohamad Shukri Johari, (2006). Prestasi Perkhidmatan Ar-Rahnu: Kajian Kes Muasassah Gadaian Islam Terengganu. Kertas kerja yang dibentangkan di persidangan kebangsaan "Islamic Banking and Finance 2006". Hotel Palace of Golden Horses, Kuala Lumpur, 29-30 Ogos.

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RINTAS SEBAGAI SATU KAEDAH PENULISAN RUMI SECARA RINGKAS DAN PANTAS

Oleh: Wan Nor Hazimah

Seawal karier saya sebagai pensyarah di Fakulti Pengurusan dan Teknologi Pejabat, Kampus Kuala Terengganu, saya telah diamanahkan untuk mengajar beberapa kod kemahiran yang direka khusus untuk pelajar-pelajar fakulti yang merangkumi kemahiran kelajuan menaip, penyediaan dokumen berformat rasmi, kemahiran mencatat nota, dan simulasi pejabat. Pada kesempatan ini, saya terpanggil untuk berkongsi sedikit berkaitan kaedah penulisan rumi secara ringkas dan pantas atau lebih dikenali sebagai RINTAS dalam kalangan pensyarah dan pelajar fakulti kami. Kaedah ini berguna untuk membantu mempercepatkan penulisan atau proses membuat catatan. Semoga semua pelajar dan kakitangan kampus akan mendapat manfaat daripada perkongsian ini.

Kaedah 1: Pengguguran Vokal Tanda Baca

Vokal terdiri daripada abjad *(a,e,i,o dan u)*. Abjad-abjad ini boleh digugurkan bagi meningkatkan kelajuan penulisan kita.

Contoh 1:	*san*	dipetik dari perkataan	*hiasan*
	sin	dipetik dari perkataan	*masin*
	sun	dipetik dari perkataan	*susun*

ditulis sebagai *"sn"* sahaja.

Dengan pengguguran vokal di tengah-tengah perkataan, kita masih boleh membaca dengan baik kerana dapat meneka atau mengagak bunyi sebenar pada perkataan-perkataan tersebut.

Oleh itu, *hiasan* ditulis sebagai *"hiasn"*, masin sebagai *"msn"*, dan susun sebagai *"ssn"*

Contoh 2:

Perkataan Asal	Perkataan dengan Kaedah Rintas	Tulisan RINTAS
masalah	m s l h	mslh
harap/hirup	h r p	hrp
huruf	h r f	hrf
hidup/hidap	h d p	hdp
tekan/tekun	t k n	tkn
motorsikal	m t r s k l	mtrskl
lembut/lambat	l m b t	lmbt

Cuba latihan berikut untuk menguji pemahaman anda, jawapannya akan saya berikan di ruangan selanjutnya. Insya-ALLAH.

Latihan:

1. jawab
2. sahut
3. putih
4. sedih
5. simpan
6. kecil
7. kenal
8. nafas
9. pen
10. kek
11. helah
12. mampat

PELABURAN EMAS

Oleh : Mohd Kamal Iswadi bin Ishak

Sebenarnya emas sudah menjadi bahan pelaburan sejak harganya mula-mula diselaraskan pada tahun 1717 oleh Sir Isaac Newton. Pada tahun 1971, emas tidak lagi terikat dengan Dolar Amerika dan diperdagangkan secara bebas.

Antara kelebihan melabur dengan emas ialah:

- Ia mempunyai nilai yang tersendiri (intrinsic value)
- Nilainya diterima di mana sahaja (accepted worldwide)
- Nilainya seiring dengan harga barangan (value increase)
- Perlindungan dari inflasi (hedge against inflation)
- Mengurangkan risiko portfolio (portfolio risk management)

Kenaikan harga emas tertakluk lazimnya atas tiga faktor utama. Pertama, penyusutan nilai Dolar Amerika. Apabila nilai Dolar Amerika susut harga emas akan naik, apabila Dolar Amerika stabil harga emas akan susut. Emas bertindak sebagai pelindung nilai menentang Dolar Amerika. Pada masa ini Dolar Amerika lemah dan menunjukkan tanda-tanda akan menjadi lebih lemah. Ada juga ura-ura negara Asia Barat dan China akan menggunakan mata wang lain selain Dolar Amerika disebabkan kelemahan Dolar Amerika ini. Walaupun peralihan kepada mata wang selain Dolar Amerika (Euro misalnya atau mata wang bentuk baru) bukan sesuatu yang boleh berlaku dengan segera, berita itu telah cukup untuk melonjakkan harga emas dunia.

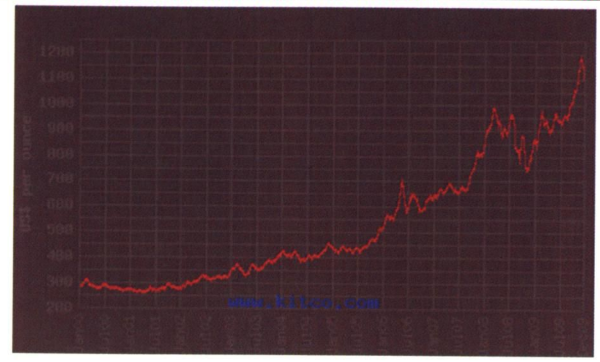
Faktor kedua ialah harga emas akan naik selari dengan kadar inflasi. Apabila inflasi naik, harga emas akan naik selaras dengan inflasi. Dalam keadaan negara-negara di dunia termasuk kuasa-kuasa ekonomi besar menyuntik pakej rangsangan ekonomi yang besar seperti AS$787 bilion pakej rangsangan Amerika Syarikat, kesannya ialah peningkatan inflasi. Amerika hanya mengecap duitnya sesuka hati dan ini akan menyebabkan nilai duitnya akan turun.

Faktor ketiga ialah kenaikan harga petroleum akan menyebabkan harga emas naik selari dengan kenaikan kos penghasilan dan penghantaran barangan, jika harga petroleum jatuh, dijangka emas juga akan turun tetapi pada tahap minimum.

Di dalam buku The Trader's Great Gold Rush Must Have Methods for Trading and Investing in the Gold Market, James DiGeorgia yakin harga emas boleh naik mencecah USD 2500 / oz kerana 4 sebab utama:

- Emas adalah merupakan komoditi di mana harganya akan naik atau turun berdasarkan permintaan pasaran.
- Nilai Dollar Amerika yang lemah akan meningkatkan harga emas
- Peranan emas sebagai pelindung ketika krisis politik (perang atau ketidakstabilan politik)
- Peranan emas sebagai pelindung ketika krisis ekonomi

Beliau menyatakan "apa yang menarik mengenai harga emas ialah trend kenaikan harga emas - bull market boleh bertukar menjadi raksasa". Harga emas tidak akan naik terus-menerus dalam garisan lurus, akan berlaku penurunan harga semasa proses kenaikan (market correction), tetapi di dalam jangka masa panjang harga emas akan meningkat.



Graf menunjukkan sejarah harga emas dalam tempoh 10 tahun (USD): Jan 2000 – Dis 2009
Sumber: http://www.kitco.com/scripts/hist_charts/yearly_graphs.plx (dilihat: 25 Dis 2009)

Terdapat beberapa cara untuk melabur dalam bentuk emas. Kita semua boleh melabur secara langsung dengan membeli emas bulion (jongkong), syiling emas, dinar emas, atau secara tidak langsung melalui gold futures, options, waran atau sijil pelaburan. Di Malaysia, terdapat beberapa cara untuk membeli emas iaitu:

- Membeli emas di kedai emas
- Membeli emas fizikal Public Gold melalui agen-agen yang dilantik
- Membeli emas fizikal di UOB Bank
- Membeli wang syiling Kijang Emas di Maybank
- Simpanan Gold Saving Passbook di Maybank dan Public Bank
- Membeli Dinar atau Dinar Emas Kelantan.

Salah satu cara paling popular dan cepat berkembang dalam sekuriti bursa di seluruh dunia yang dikenali dengan nama Gold ETF (Exchange Traded Fund). Antara bursa saham dunia yang menawarkan Gold ETF ialah di Australia, Amerika Syarikat, Perancis, Hong Kong, Jepun, Mexico, Afrika Selatan, Switzerland, Singapura, Turki dan United Kingdom. ETF ini dalam bentuk sekuriti dan disokong 100% oleh emas secara fizikal.

Melihat pergolakan yang berlaku sekarang terutama sekali tergugatnya kedudukan Dolar Amerika ekoran krisis ekonomi yang berpunca di Amerika, daripada mereka dan merebak ke seluruh dunia. Orang ramai sudah tentu mencari sesuatu bentuk pelaburan yang lebih selamat daripada pergolakan harga (Dato' Salleh Majid, Utusan Malaysia).

Akhir kata marilah sama-sama kita renungkan pesanan Nabi kita, Nabi Muhammad S.A.W. yang bermaksud "akan tiba satu zaman di mana tiada apa yang tinggal dan boleh digunakan oleh umat manusia, maka simpanlah Dinar dan Dirham" (Musnad Imam Ahmad Ibn Hanbal).