

Ramadan

Muslims around the world are intently looking forward to Ramadan. This year Ramadan is predicted to take place on March 22 or March 23, this could vary according to the sighting of the moon.

Lloyd's has put together this guide to help you understand the meaning of Ramadan, including how a day during Ramadan differs from other days and its importance to your colleagues, clients and friends who are observing fasting during this blessed month.

What is Ramadan?

Ramadan is the ninth month of the Islamic calendar and Muslims believe that it is during this period that God revealed the first verses of the Qur'an to Prophet Muhammad (peace be upon him).

During this month, Muslims abstain from certain pleasures in life, including food, drink and sexual intimacy from sunrise to sunset. This month also provides an opportunity for self-purification, reflection and a focus on spirituality.

Why do Muslims fast during Ramadan?

Ramadan is a time of spiritual reflection and self-improvement for Muslims and fasting is one of the five pillars in Islam. During Ramadan it's compulsory for all able Muslims to observe fasting for the entire month.

Some notable exemptions include young children, those who are unwell or traveling long distances, and women during their monthly cycle or when they are pregnant or weaning.

The objectives while fasting are numerous and include:

- Seeking forgiveness for any sins in which one may have indulged and developing spirituality
- Reflecting upon one's actions and improving their relationship with God
- Connecting with those less fortunate and appreciating the necessities in life, which many take for granted
- Engaging in good deeds and abstaining from the vices

There are also practical benefits like fostering discipline, self-restraint and detoxification of the body that can help improve character, conduct and health.

The Arabic word for fasting, 'sawm', translates as 'to refrain'.

What happens in Ramadan?

Suhoor

During Ramadan, Muslims will awake before dawn for 'suhoor' (a meal taken just before dawn). As soon as the day dawns, the person is then considered to be in the state of fasting until sunset.

Iftar

At sunset, most Muslims will break their fast with dates and/or water. This is called 'Iftar' (the breaking of the fast) and is usually followed by a meal. During Ramadan, breaking the fast at sunset is an occasion for family, friends and the community to get together.

Taraweeh

Late at night, after the last compulsory prayer (Isha), Muslims congregate to pray a night prayer known as Taraweeh. This prayer is offered only in the month of Ramadan and each night 1/30th of the Qur'an is recited. Muslims line up at night to listen and reflect on the recitation of the Qur'an. It is a very blessed and highly spiritual experience. The last ten nights of Ramadan hold even more significance as Laylat al-Qadr (the Night of Power), which is one of the most sacred nights in the Islamic calendar, falls within this period. Laylat al-Qadr was the night in which the first revelation of the Qur'an was given to Prophet Muhammad and is believed to be the night in which Allah shows great mercy to His creation and the night in which one's fate is decreed.

Eid-ul-fitr is the celebration that marks the end of Ramadan.

Eid activities include:

- Mandatory donation of a prescribed amount of money
- Eid prayer in the morning
- Visiting family, friends, the sick and the elderly
- Enjoying festive meals and gift giving
- The greeting on this day is Eid Mubarak (blessed festival)

What is fasting?

One of the key aspects of Ramadan is fasting, both on a physical and spiritual level, which extends far beyond suppressing one's desire for food.

Physically:

Refraining from food, drink (including water) and intimacy during fasting hours. And, depending on the location and season, fasting can vary from between 8 and 19 hours.

Spiritually:

Making a resolute intention to engage in productive matters throughout the day and refrain from wasting time, using foul language, vain talk and behaving negatively towards others.

Working with Muslim colleagues and clients

The Muslim community is greatly appreciative of consideration in working practices that can be shown by all during Ramadan, so please consider:

- Inviting Muslim colleagues and clients to meetings which do not include lunch or drinks or have this arranged separately
- Having meetings or other professional gatherings beginning later in the morning
- Avoiding Friday lunchtime meetings between 12-2pm as most Muslims observe Friday prayers at the mosque

This is a special month for Muslims, and they will have a very different schedule compared to other months, so here are some key aspects you need to consider:

- **Prayer time:** Muslims will try and participate in additional late night/early morning prayers which may lead to alternative working hours and breaks

- **Agile working:** some colleagues and clients may request an adjustment to working hours (i.e. in 2023 daylight can last for up to 16 hours) in order to better manage their work and family commitments
- **Client availability:** you may find clients develop nocturnal business activities communicating late in the night whilst being largely unavailable or unresponsive during the day
- **Energy levels:** fasting impacts every individual differently based on a myriad of health and physical factors which may result in low energy levels at different times of the day
- **Breaks:** instead of lunch breaks, Muslims may take shorter breaks across the course of the day for short walks, fresh air and to fulfil one or two of their five daily prayers
- **Time-off:** Muslims often request days off during Ramadan, particularly the last 10 days. The Eid festival is based on the visual sighting of the new moon, and as such the flexibility of a two-day holiday period is often requested at the end of the month. The last ten days of Ramadan are quite significant, and some Muslims may request time off during this period to participate in additional acts of worship and prayers
- **Office attendance:** during Ramadan some colleagues may wish to work from home on a more frequent basis than usual to manage the impact of fasting. Where this is operationally feasible, and will not impact on business performance, requests to work from home should be accommodated.

Working in Muslim Countries

Though our work is largely UK based, here we have a number of helpful pointers for those working with or in Muslim majority countries during this month:

- Eating and drinking in public during fasting hours is not looked upon as favourable and depending on your location you may struggle to find restaurants serving meals at these times
- Being in a Muslim majority country during Iftar is a very unique experience so make the best of it while you are there; rely on your host or concierge for guidance if you are travelling on official business
- Traffic jams and grid-locks are common immediately before Iftar (breaking of the fast during sunset)

Why Not...

- Congratulate Muslim colleagues on the arrival of Ramadan by saying 'Ramadan Mubarak'
- On EID Day, wish Muslim colleagues 'EID Mubarak'
- For Corporation colleagues: Help us understand our employee representation by filling out your diversity data form. In the UK we collect colleagues' details relating to diversity data on a voluntary basis. This data is treated in strictest confidence. It helps us to identify areas where we should best focus on developing initiatives. To update your general diversity data information, go to the Personal Information section in WorkDay.
- Join the [Insurance Cultural Awareness Network](#), iCAN, sponsored by Inclusion@Lloyd's.
- You can also get involved in the Corporation's [Multicultural Awareness Community](#).

If you have any questions, please contact Monica Stancu, Diversity and Inclusion manager at inclusion@lloyds.com.

Additional information

For those wanting to find out more, you may like to read about [What Taraweeh is](#) and [The last ten nights](#).