

BUSINESS MANAGEMENT IN THE ERA OF RASULULLAH S.A.W FROM THE PRESPECTIVES OF AL-QURAN AND HADITH

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ABSTRACT

Business or trade (tijarah) is a profession which is encouraged and recognized by Islam as an important profession in the human life. Business and trade is not only seen as an important element for individuals, it also plays an important role in community and the nation. Rasulullah SAW and his companions were the famous traders during the highlighted era of Islam. Rasulullah SAW had shown good examples in the business and trade profession. All business transactions need to be done in accordance to the principals of Islamic business management in order to abide the rules of Allah. Therefore, Islam has created the guidelines for the activities of muamalat which is in accordance with the fitrah. The main goal in the life of a Muslim is to seek the blessings of Allah and become a servant that pleases Allah SWT. Islam also stresses that effort is an important key in performing any types of deeds.

Keywords: Business, management, guidelines, community

1.0 Introduction

Exertion in working surely needs a good and effective planning. Islam stresses that a good and well planned planning is needed in performing any types of business. Planning is a process that combines and leads all restricted organizational sources in the most optimum way in order to reach the planned goals (Syed Mohd Ghazali Wafa, Muhammad Nasri & Mohd Hizam, 2003).

The importance of planning in a life of a Muslim can be seen in the words of Allah SWT:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَانْتِظِرُوا نَفْسَ مَا قَدَّمْتُمْ لِغَدٍ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

“O believers, fear in Allah and let every soul watch consider what it sends ahead for tomorrow.”

(Surah al-Hasyr verse 18)

2.0 The system of business management according to Al-Quran and Hadith

2.1 The social position of those who perform trades or business

Rasulullah SAW had stressed that the position of business and trade is a position that is highly regarded before Allah as in his words:

تِسْعَةُ أَعْشَارِ الرِّزْقِ فِي التِّجَارَةِ

“Nine out of ten sources of income (can be obtained) through the activities of business and trade”
(Hadith narrated by Tirmizi)

Thus, those who are involved in the circle of business transactions, regardless of any type of big businesses and small businesses, they will be highly placed before Allah.

There are many hadiths of Rasulullah SAW that are related to the topic of business and trade. One of the hadith is:

التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ

“The truthful and honest tradesman will be placed together with the prophets, siddiqin and the martyrs on the day of the judgement”

(Hadith of Hassan & Tirmizi)

However, *tijarah* focuses on the business transactions that closely follow the guidelines which have been set by the *syara*. In order for the traders or the tradesmen to be placed together with the prophets during the day of judgement, they need to instill in them the characteristics of truthfulness and honesty. Every business transactions conducted by the Muslims needs to be done in accordance to the principles of Islamic business management. This is to ensure that every action taken is suitable with the conduct of Islam and parallel with the desire of human beings which is to hope for the good and comfort in their lives.

2.2 Avoid business transactions that displease Allah SWT and Rasulullah SAW

Islam has a few basic principles of business which are based from the examples of the applied practices of Rasulullah S.A.W while conducting his business. Some of the business principles that need to be followed are fair management of the business, the rights of the involved parties, mutual agreements between the traders and the customers, the honesty of the traders while performing business transactions and clearly stated contracts of the business. However, there are some situations that need to be avoided by the Muslim traders while conducting the businesses transactions.

Allah SWT has stated in Surah an-Nisa', verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

“O you who you believe(d), do not eat your wealth between yourselves unjustly but that (there) be business on mutual consent among you”

Rasulullah SAW also forbids his followers from taking oaths on untruthful things while conducting their business transactions. In Rasulullah SAW's words:

الْحَلْفُ مِنْفَقَةٌ لِلسَّاعَةِ مُمَجَّةٌ لِلْبِرِّ كَرَّةٌ

“The oaths will sell the goods but the blessings will be lost”

(Narrated by Bukhari)

Islam also forbids its followers to perform monopoly and hide goods (*ihtikar*) because these actions will lead to high demand of the goods and the traders will increase the price of the goods due to difficulties for the customers to obtain the goods in the market. Muslim traders also need to avoid performing tricks on their customers or performing transactions that is laced with the elements of fraud. By doing so, it may lead to the loss of Allah's blessings in their business. Rasulullah SAW had said:

مَنْ غَشَّ فَلَيْسَ مِنَّا

“He who commits fraud, is not one of us”

(Muslim's Hadith).

Customers need to be protected from the traders who cheat through the measurements and weight of goods. This matter has been highly stressed in the Al-Quran in the Surah of al-Isra, verse 35:

وَأَوْفُوا الْكَيْلَ إِذَا كِلْتُمْ وَزَنُوا بِالْقِسْطِ الْمُسْتَقِيمِ ۚ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا

Allah will place his wrath on those who reduce the weight and measurement in the business transactions.

(Surah al-Mutaffifin verses 1-6).

وَيْلٌ لِّلْمُطَفِّفِينَ (١) الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ (٢) وَإِذَا كَالُوا لَهُمْ أَوْ زَنُوا لَهُمْ يُخْسِرُونَ (٣) أَلَا يَظُنُّ أُولَٰئِكَ أَنَّهُمْ مَبْعُوثُونَ (٤)
لِيَوْمٍ عَظِيمٍ (٥) يَوْمَ يَقُومُ النَّاسُ لِرَبِّ الْعَالَمِينَ (٦)

A famous Tasawuf scholar, Ibrahim Adham, reminded us that the temptation of the devils for those who are in the business and trade comes in many ways; one of it will be in a form of weight or mizan and also during the time when the trader is taking the goods and passing them to the customers. The practice of riba is seen as a major sin; hence, it is a need to avoid riba at any cost at all (Surah al-Baqarah verse 275).

الَّذِينَ أَكَلُوا رِبَاً أَلَّا يُؤْمِنُوا بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَحَبَّطُوا شُجُوبَهُمْ إِنَّهُمْ كَانُوا مُتْرَبِينَ ۚ وَالَّذِينَ أُقْرِبُوا إِلَى رِبَاٍ فَأَلَّا يَمِيزُوا بَيْنَ الرِّبَاِ وَالْحَلَالِ هُمُ الَّذِينَ هُمْ فِيهَا خَالِدُونَ ۚ

This can really be seen in the trading practice whereby loan on money is being fixed with a certain amount of interest. Islam also forbids the traders to practice gharar while trading. Gharar means risk, uncertain and unsure. The example of gharar in the trading situation is whereby the trader sells the fish that are still in the sea, birds that are still flying and not being shot yet or leasing budding fruits. These transactions are considered as a form of gambling which is deemed as haram in Islam.

2.3 The Concept of Charity

Islam suggests its followers that they should always be ready to provide aid and give help to the needy. The Muslim traders should always be reminded that gaining profit is not only the purpose of doing business in Islam; it is also an indirect way to give help and ease others especially their customers.

This is a golden opportunity that should not be missed by the Muslim traders for Allah has given a promise to those who give money for loans and prolong the due date for the payment as he will be under Allah's shade on the Day of Judgment. This is indeed a golden opportunity for one to gain Allah's blessing by involving in the profession of business.

2.4 Justice and Fairness

Islam also asks its followers to be fair in the business transactions besides treating their customers well. This fits in with the concept of the brotherhood in Islam as stated in a hadith by Rasulullah SAW who mentioned:

المسلم أخو المسلم ، لا يظلمه ولا يُسلمه . من كان في حاجة أخيه ، كان الله في حاجته . ومن فرَّج عن مسلمٍ كُربةً ، فرَّج الله عنه بها كُربةً من كُربٍ يوم القيامة . ومن ستر مسلماً ، ستره الله يوم القيامة

"A Muslim is a brother of another Muslim" (Hadith of Bukhari & Muslim)

2.5 Good customer service

It was said that Rasulullah SAW was a businessman and a trader who always smiled and treated his customers with the same and fair treatment. He offered the same price to all of his customers who wished to purchase the same goods sold by him.

These characteristics possessed by him were what led to all his sales soared and obtained huge profits all the time. This matter was verified by Maisarah who was the staff of Saidatina Khadijah.

With the display of Rasulullah SAW's good characteristics and manners and using him as the role model in business field, the Muslim traders can pave their ways to perform 'dakwah' to the audience which comprised of people who always spent time with the traders. The Islamic history had proven that some of Islamic 'dakwah' were spread due to the hard work of the Muslim merchants who had performed the trading transactions while they were in this region.

3.0 Conclusion

Islam does not only focus on some certain 'ibadah' in life. As a matter of fact, the beauty of Islam is in every action taken by the Muslims which are deemed to be the ways of performing ibadah to Allah SWT. Therefore, it is compulsory for the Muslims to learn and understand the ways to manage business and trade according to the Al-Quran and hadiths in order to obtain the blessings of Allah SWT in this world and the hereafter.

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