



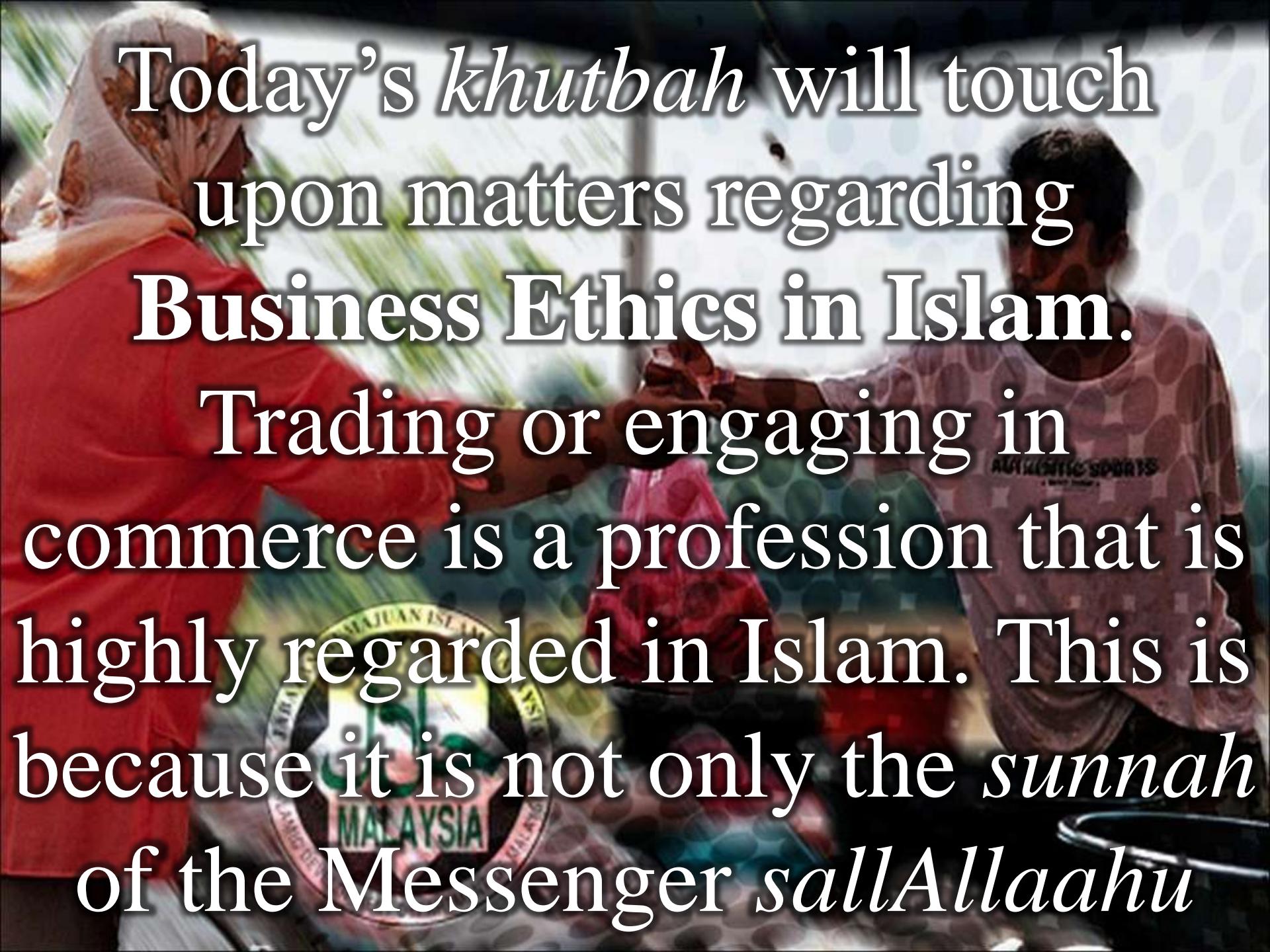
جامعة إسلام سلاغور
JABATAN AGAMA ISLAM SELANGOR

BUSINESS ETHICS IN ISLAM

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِيْمِ

Let us have the *taqwa* of Allah by fulfilling all of His Commandments and avoiding all of His prohibitions.

Verily, we truly hope to attain success and prosperity in this world and the Hereafter.

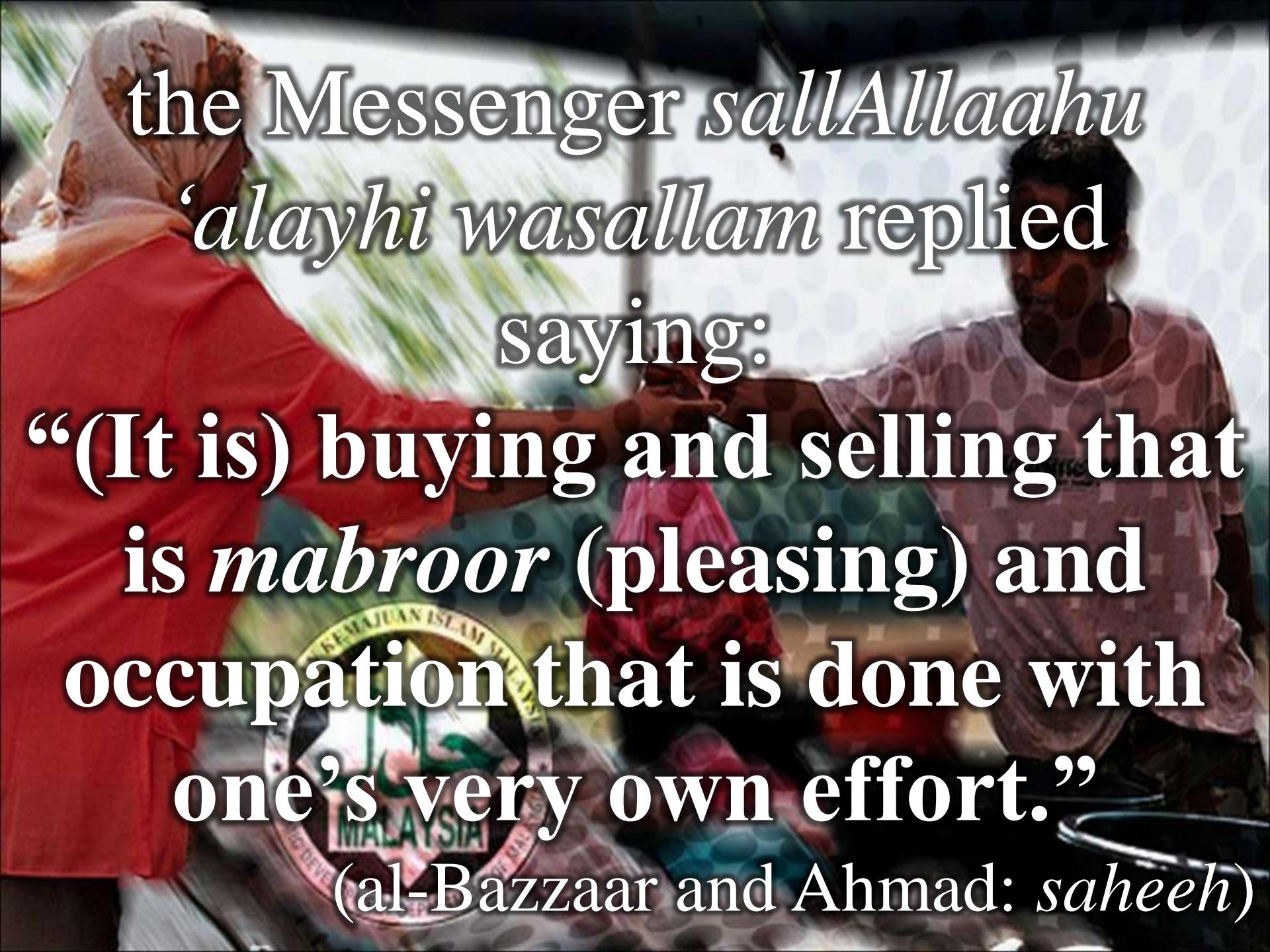


Today's *khutbah* will touch upon matters regarding **Business Ethics in Islam.**

Trading or engaging in commerce is a profession that is highly regarded in Islam. This is because it is not only the *sunnah* of the Messenger *sallAllaahu*

'alayhi wasallam but it is guaranteed profitable under the condition that its practice must involve diligent effort based upon the very principles of *mu'ammalat* in Islam.

Once, when asked about a noble profession,



the Messenger *sallAllaahu 'alayhi wasallam* replied
saying:

“(It is) buying and selling that
is *mabroor* (pleasing) and
occupation that is done with
one’s very own effort.”

(al-Bazaar and Ahmad: *saheeh*)

Allah Subhaanahu Wata ‘aala
has granted privilege or favors
upon the traders by bestowing
them with mercy and elevating
the status of honest and
trustworthy traders to be with
the *anbiyaa’* (prophets) and
shuhadaa’ (martyrs) in the

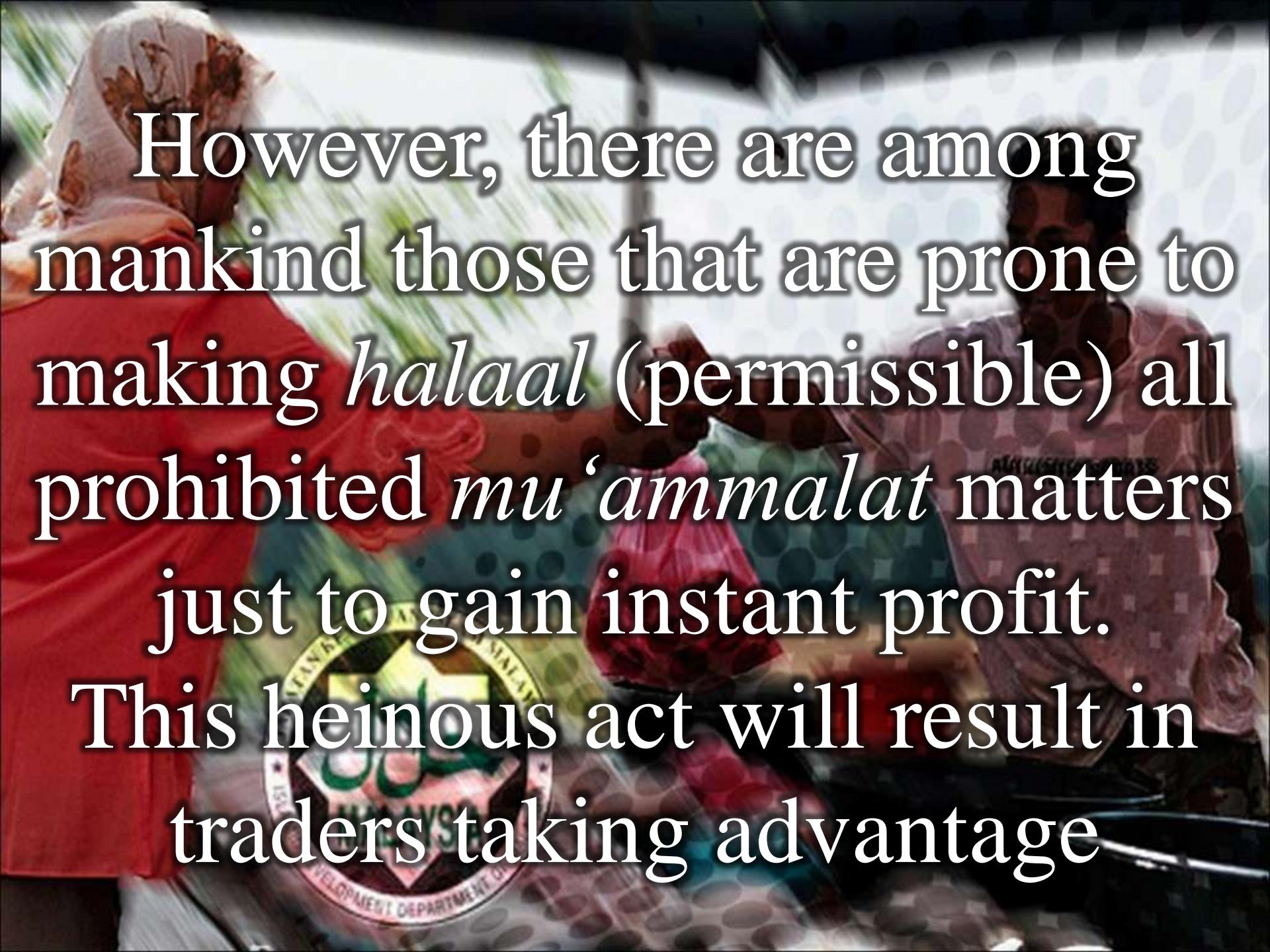
Hereafter, as it was mentioned
in a *hadeeth*:

“The honest and trustworthy
trader will be with the
prophets, the honest ones, and
the martyrs (on the Day of
Resurrection).”

(at-Tirmidhi: *saheeh lighayrihi*)

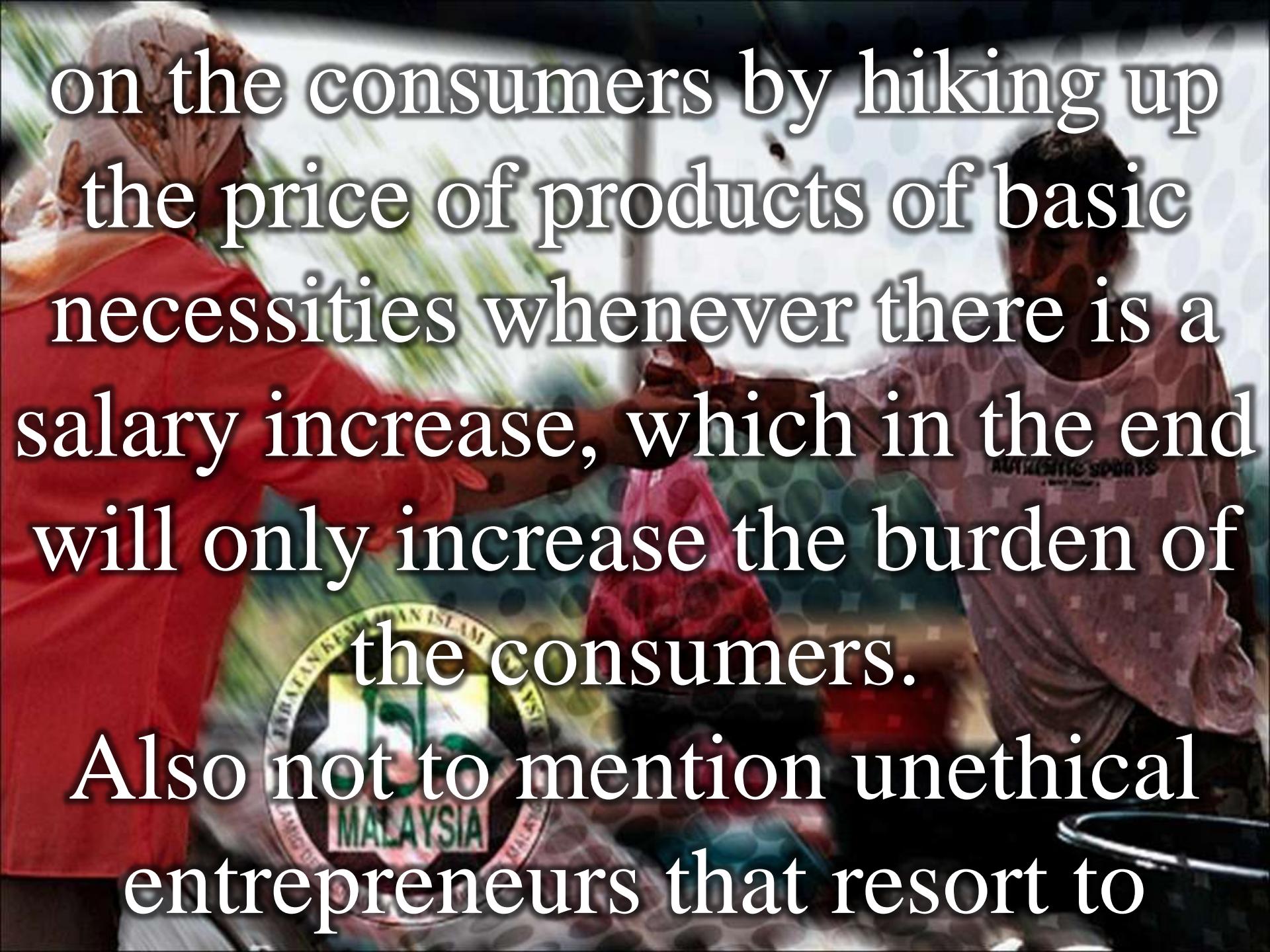


The main challenge faced by a trader or an entrepreneur is the matter regarding gaining profit or incurring loss. It is common sense that they would crave and dream of attaining profit manifold.



However, there are among mankind those that are prone to making *halaal* (permissible) all prohibited *mu‘ammalat* matters just to gain instant profit.

This heinous act will result in traders taking advantage

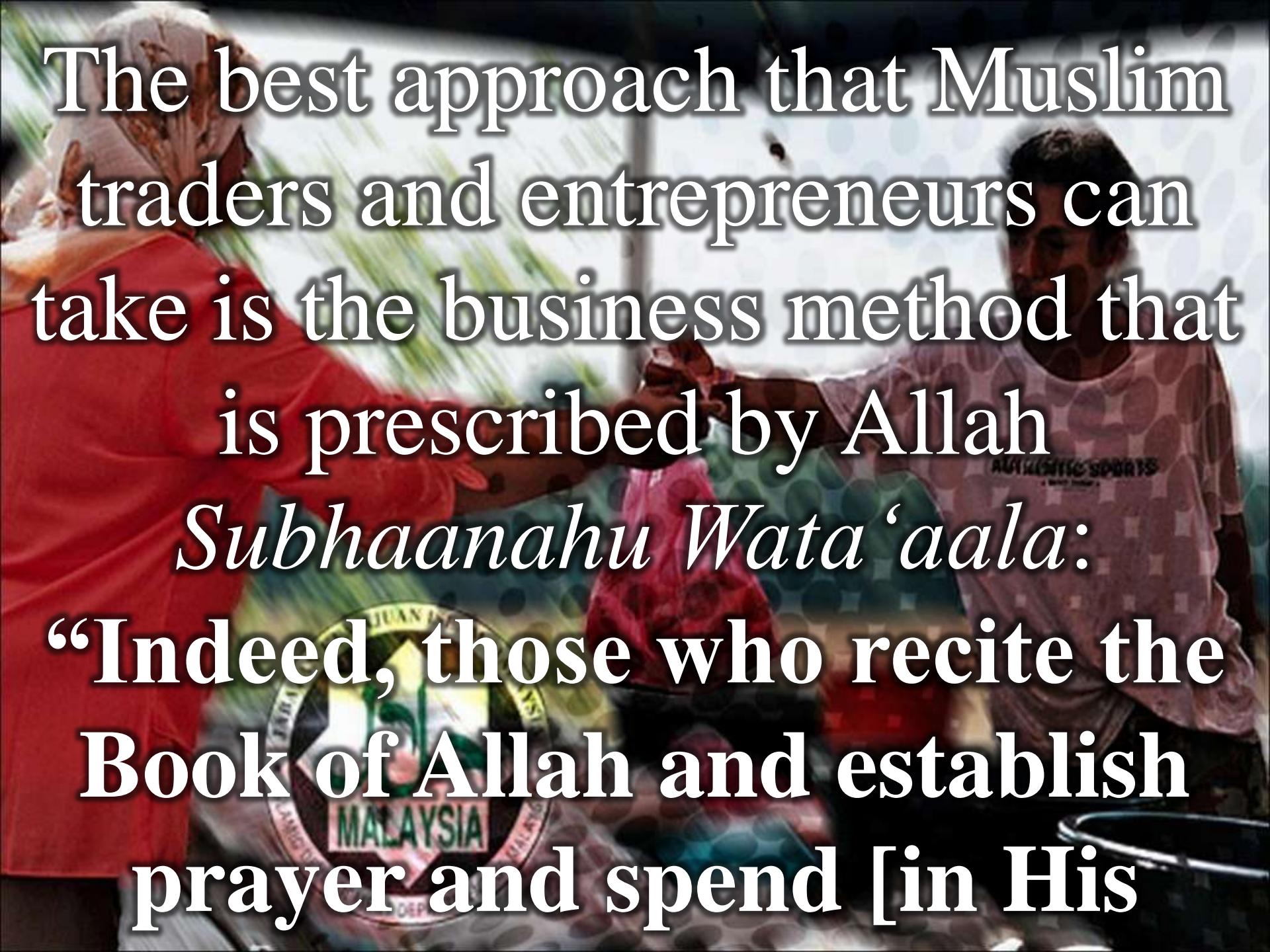


on the consumers by hiking up the price of products of basic necessities whenever there is a salary increase, which in the end will only increase the burden of the consumers.

Also not to mention unethical entrepreneurs that resort to

“ihtikar”, which is having monopoly on goods, cheating in measuring weights of goods, deception in both quality and quantity of goods, and cheating in the pricing of products. All these are absolutely *haraam* in Islam.

Allah Subhaanahu Wata‘aala
mentions in al-Qur‘an:
**“Woe to those who give less
[than due]. Who, when they
take a measure from people,
take in full. But if they give by
measure or by weight to them,
they cause loss.”** (al-Mutaffifeen 85:1-3)



The best approach that Muslim traders and entrepreneurs can take is the business method that is prescribed by Allah

Subhaanahu Wata ‘aala:

“Indeed, those who recite the Book of Allah and establish prayer and spend [in His

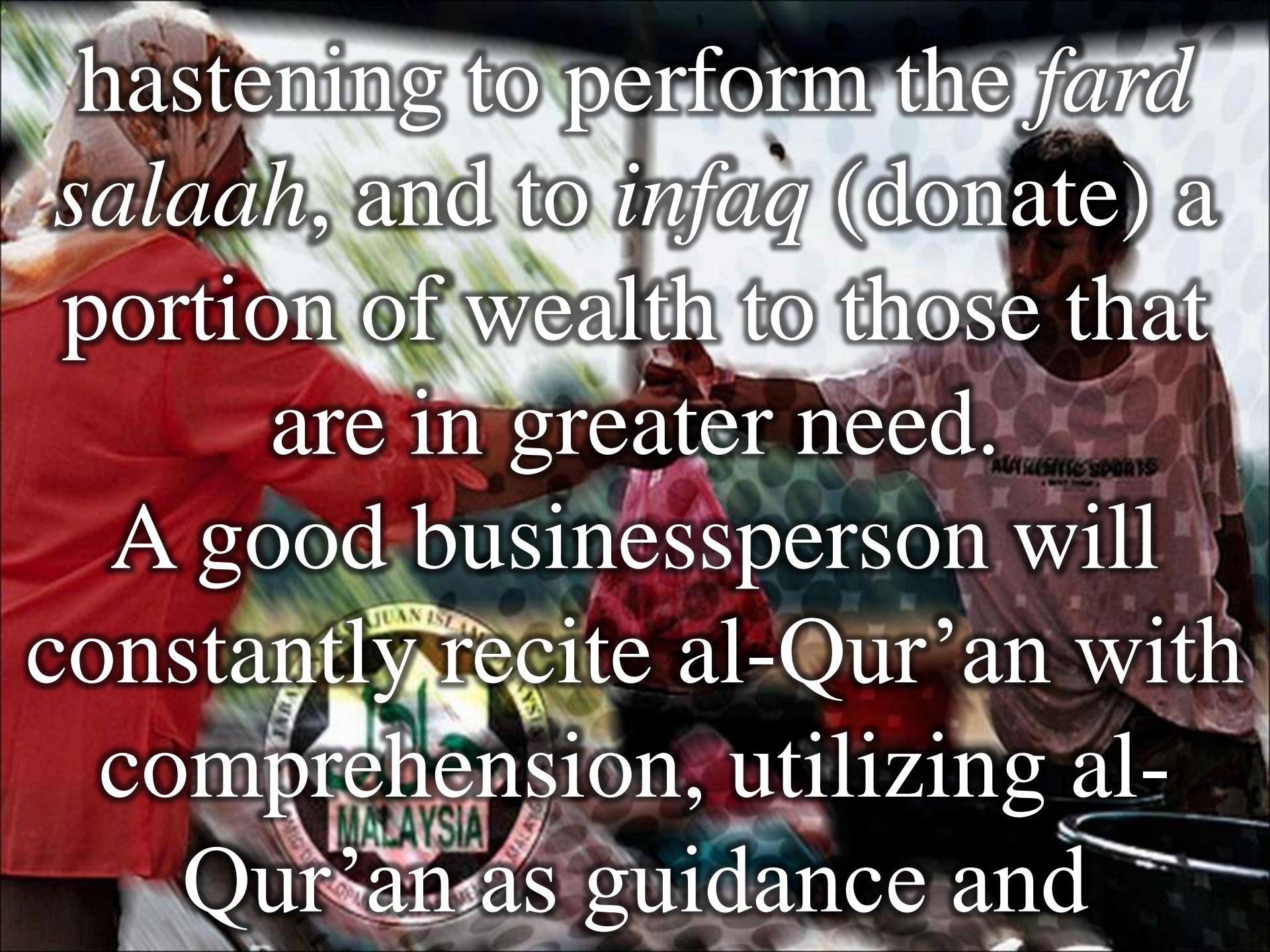
cause] out of what We have provided them, secretly and publicly, [can] expect a profit that will never perish. That He may give them in full their rewards

and increase for them of His
bounty. Indeed, He is
Forgiving and Appreciative.”

(Faatir 35:29-30)



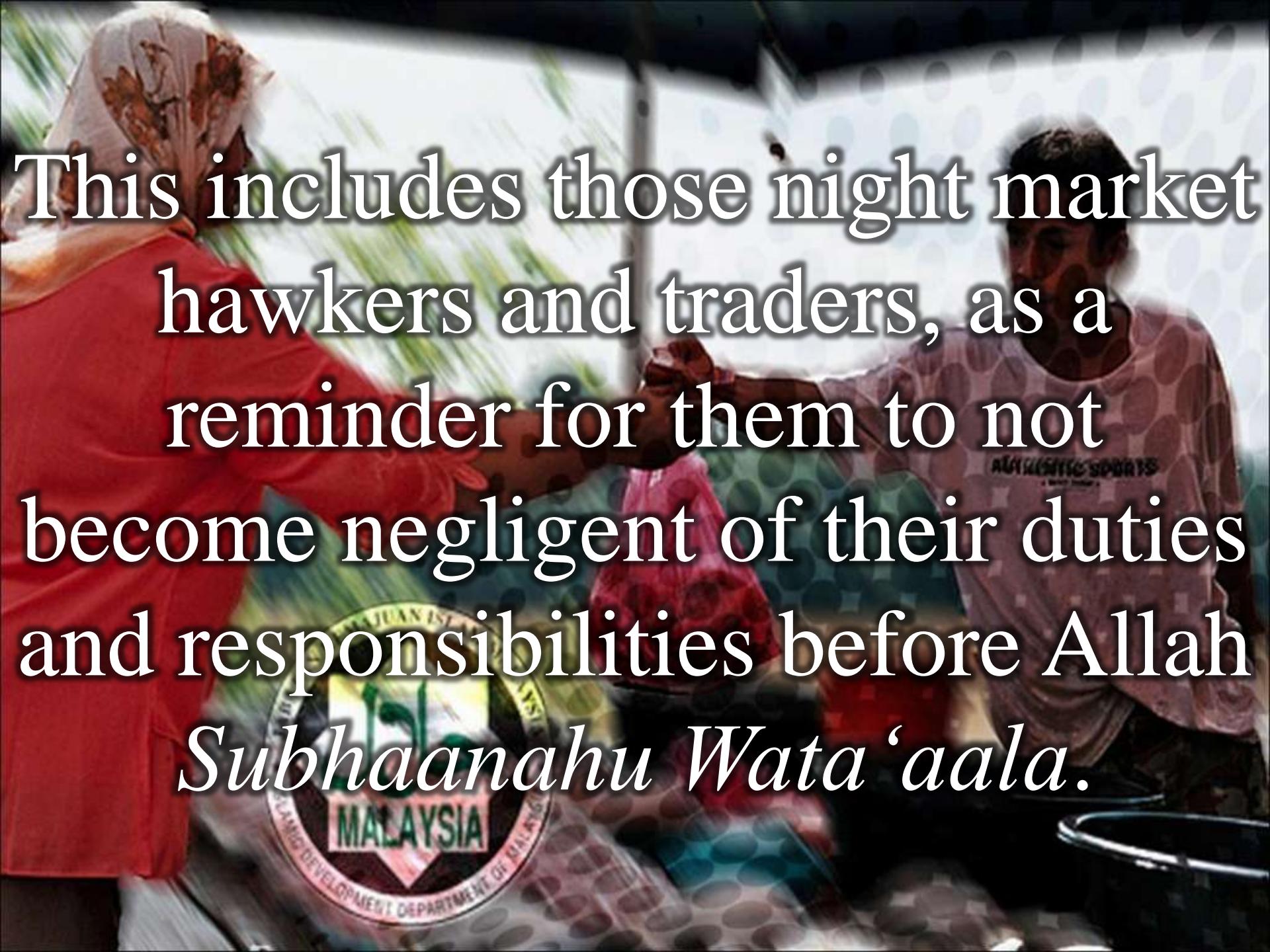
Allah Subhaanahu Wata ‘aala
will grant innumerable rewards
to those conducting their
commerce and business with
three main deeds, namely the
recitation and *tadabbur*
(contemplation) of al-Qur’ān,



hastening to perform the *fard salaah*, and to *infaq* (donate) a portion of wealth to those that are in greater need.

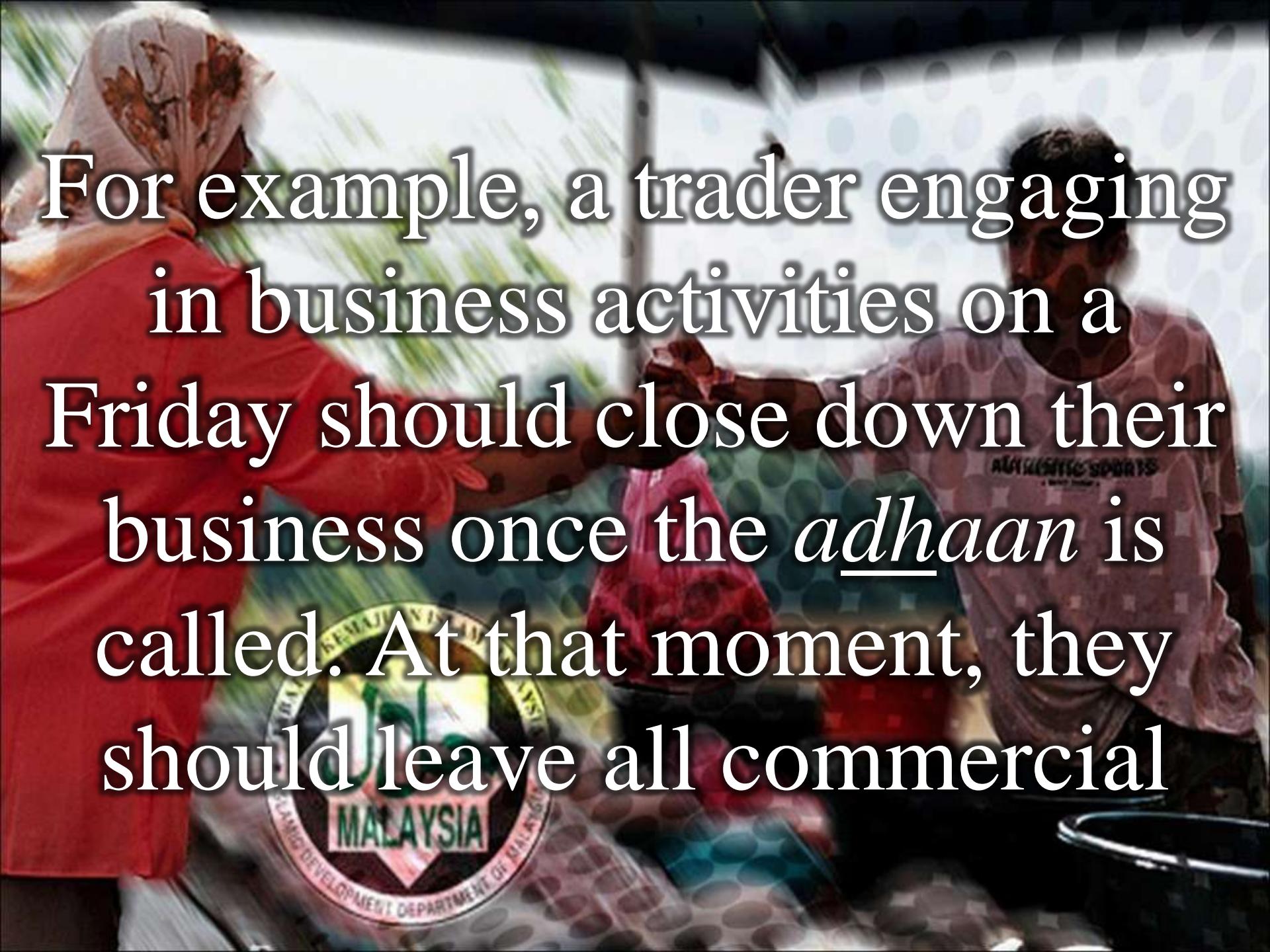
A good businessperson will constantly recite al-Qur'an with comprehension, utilizing al-Qur'an as guidance and

operating manual in conducting trade and commerce with full honesty, justice, and equity. Al-Qur'an will act as a shield for the entrepreneur from falling into lies, cheating, bribery, and other prohibited acts sanctioned by the *Sharee'ah*.

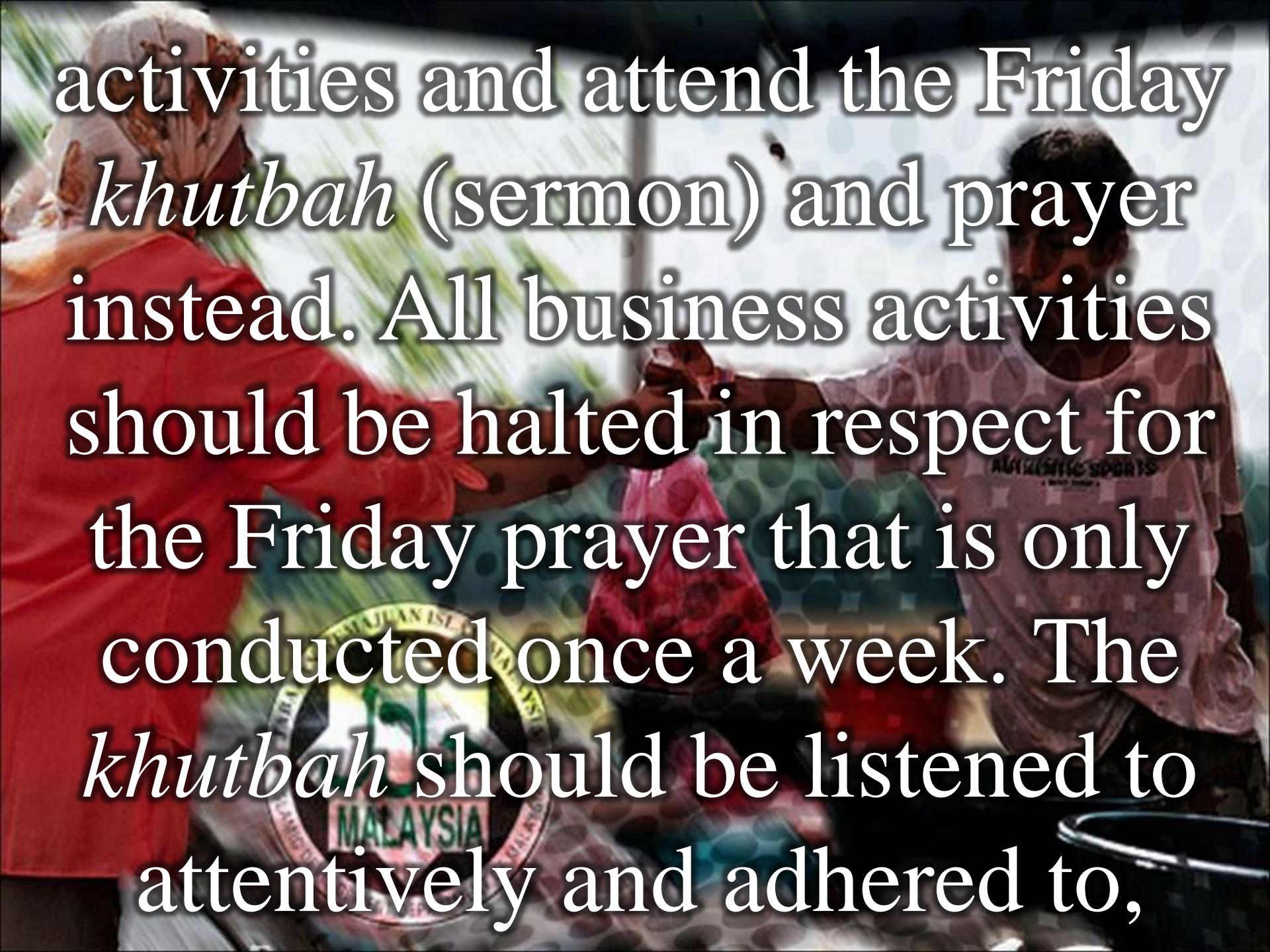


This includes those night market hawkers and traders, as a reminder for them to not become negligent of their duties and responsibilities before Allah

Subhaanahu Wata 'ala.



For example, a trader engaging in business activities on a Friday should close down their business once the *adhaan* is called. At that moment, they should leave all commercial



activities and attend the Friday *khutbah* (sermon) and prayer instead. All business activities should be halted in respect for the Friday prayer that is only conducted once a week. The *khutbah* should be listened to attentively and adhered to,

not just as mere fulfillment of the conditions of the Friday prayer. We must remember, that blessings will only be reaped through the full obedience to Allah *Subhaanahu Wata ‘aala* for



rizq (provisions) and profits are
only bestowed by Allah
Subhaanahu Wata ‘aala. Allah
Subhaanahu Wata ‘aala
mentions in al-Qur’ān:

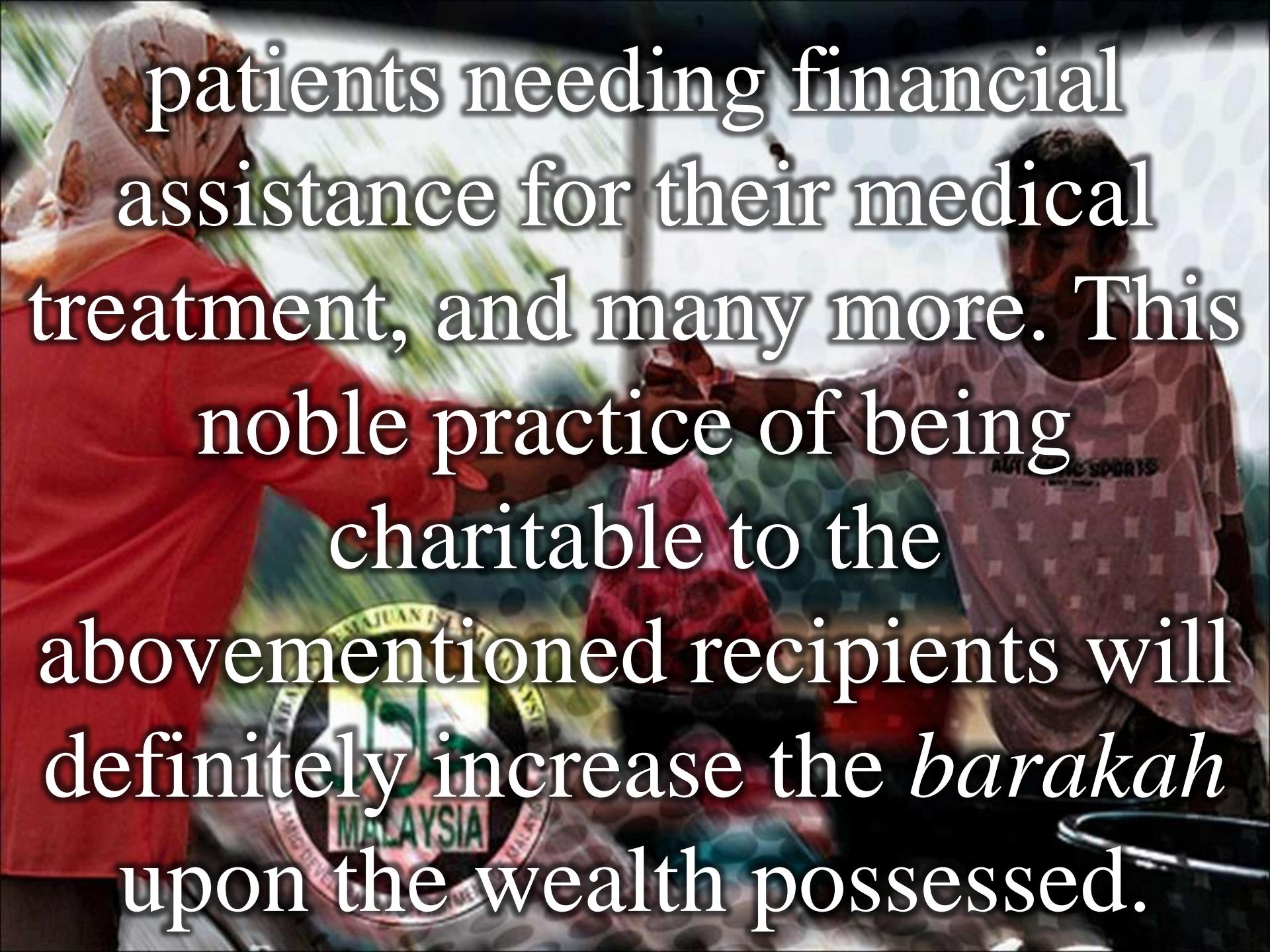
“Recite, [O Muhammad], what has been revealed to you of the Book and establish prayer. Indeed, prayer prohibits immorality and wrongdoing, and the

remembrance of Allah is greater. And Allah knows that which you do.”

(al-‘Ankaboot 29:45)

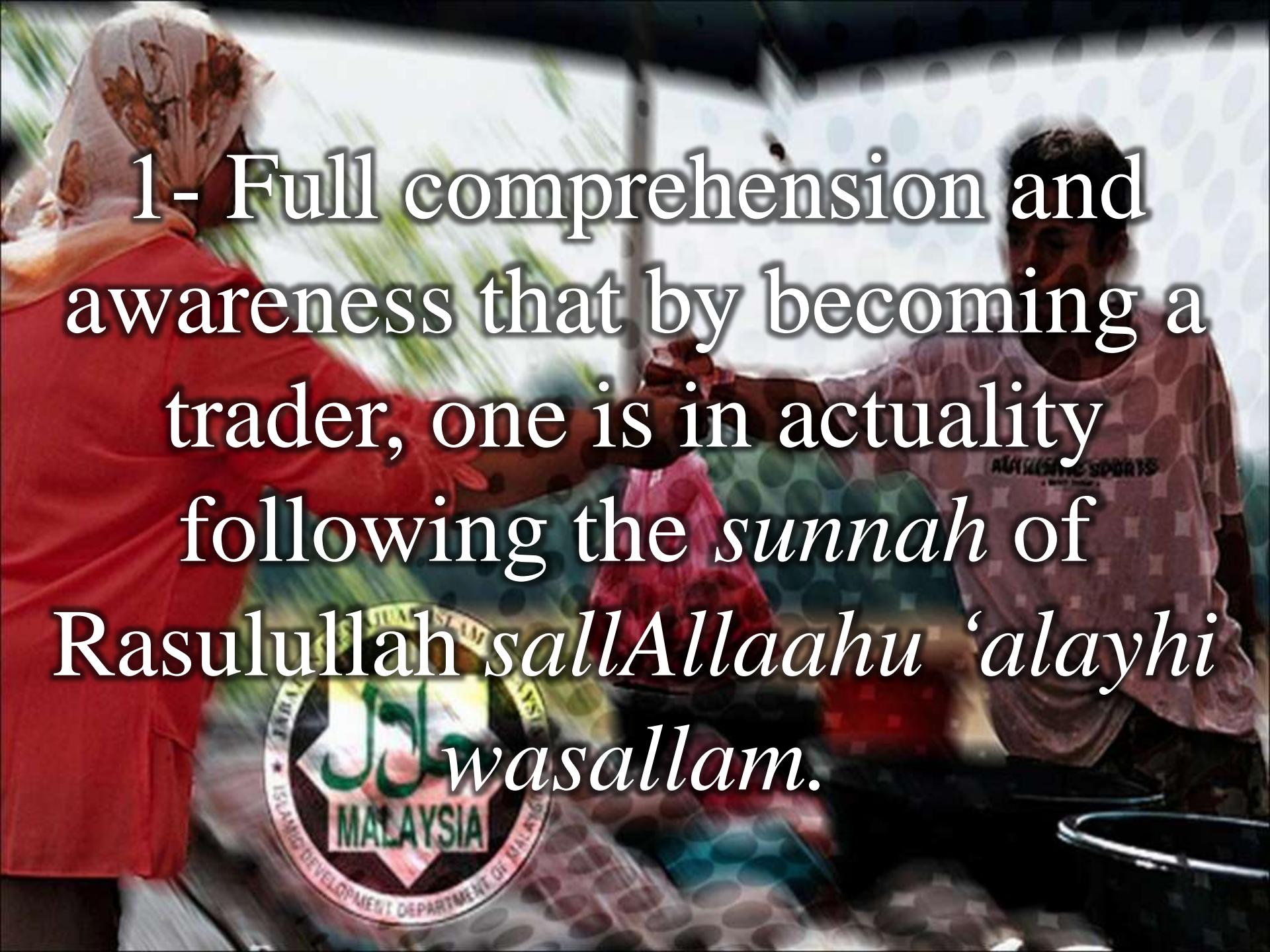


The responsible entrepreneur should give away portions of their wealth in fulfilling their *zakaat* requirement and to help others that are in need such as the poor, needy, orphans, single mothers,

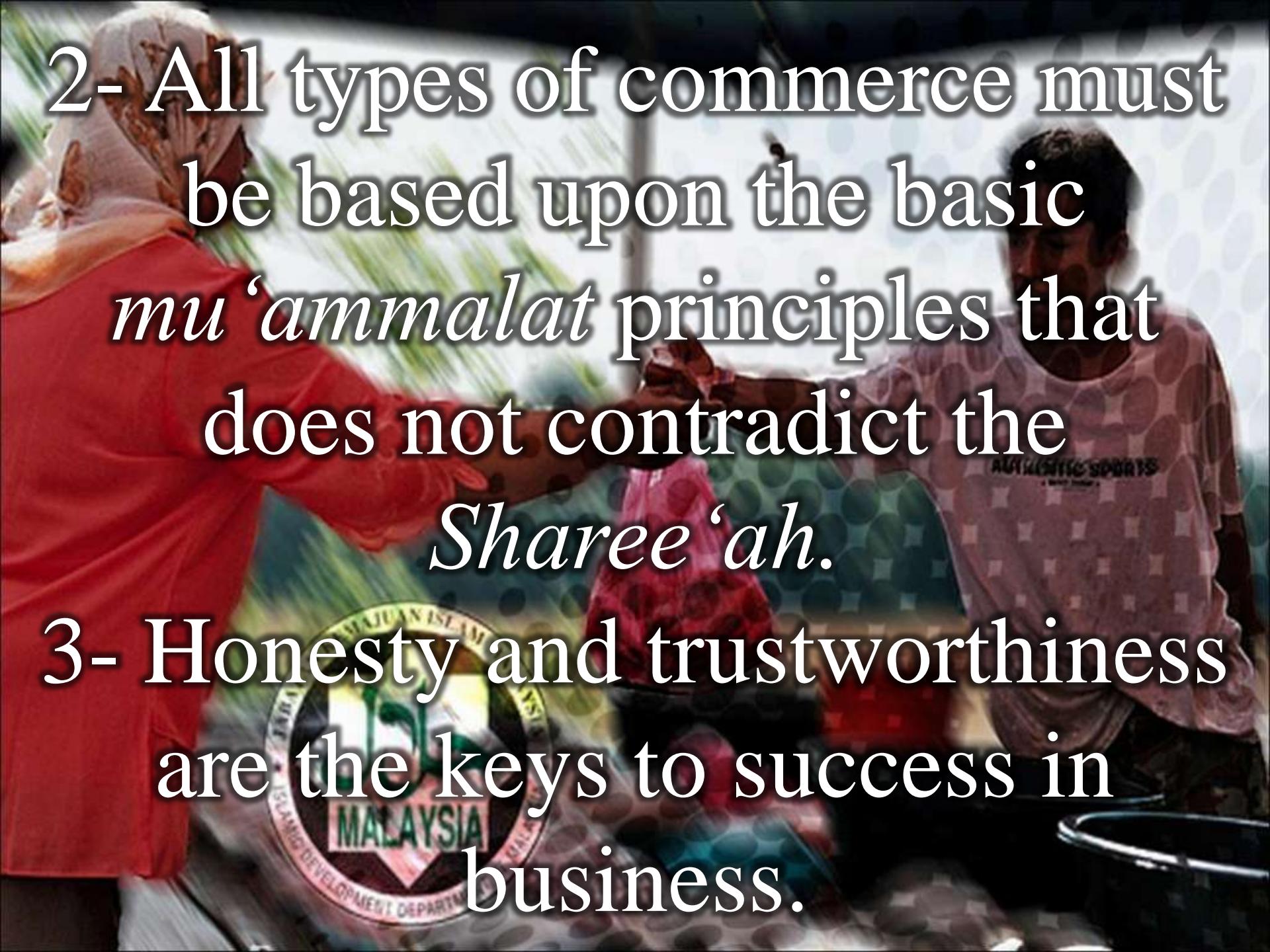


patients needing financial assistance for their medical treatment, and many more. This noble practice of being charitable to the abovementioned recipients will definitely increase the *barakah* upon the wealth possessed.

In conclusion, to make our commerce and business activity blessed by Allah *Subhaanahu Wata'aala*, we should inculcate business ethics principles as follows:

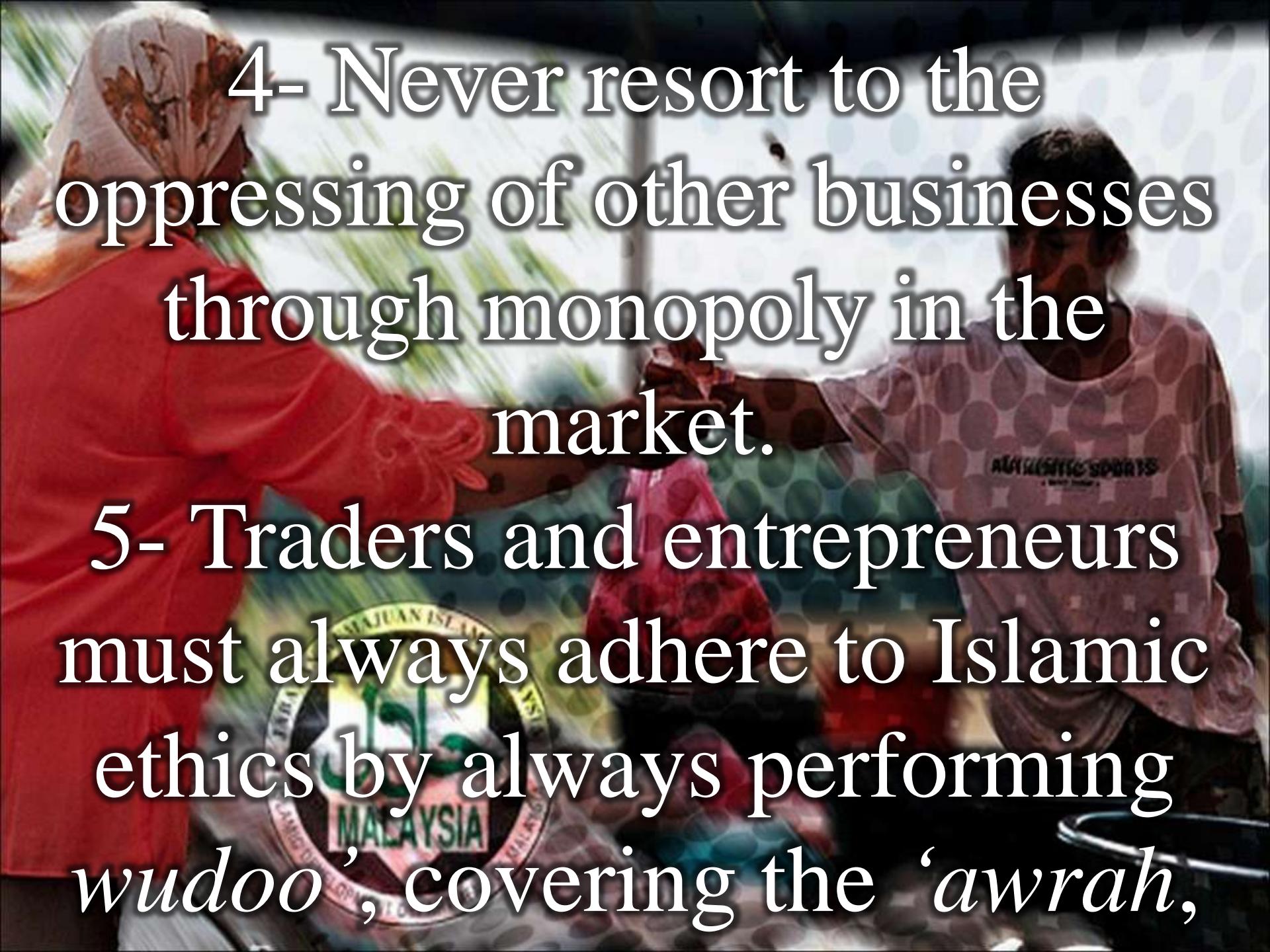


1- Full comprehension and awareness that by becoming a trader, one is in actuality following the *sunnah* of Rasulullah sallAllaahu ‘alayhi wasallam.



2- All types of commerce must be based upon the basic *mu‘ammalat* principles that does not contradict the *Sharee‘ah*.

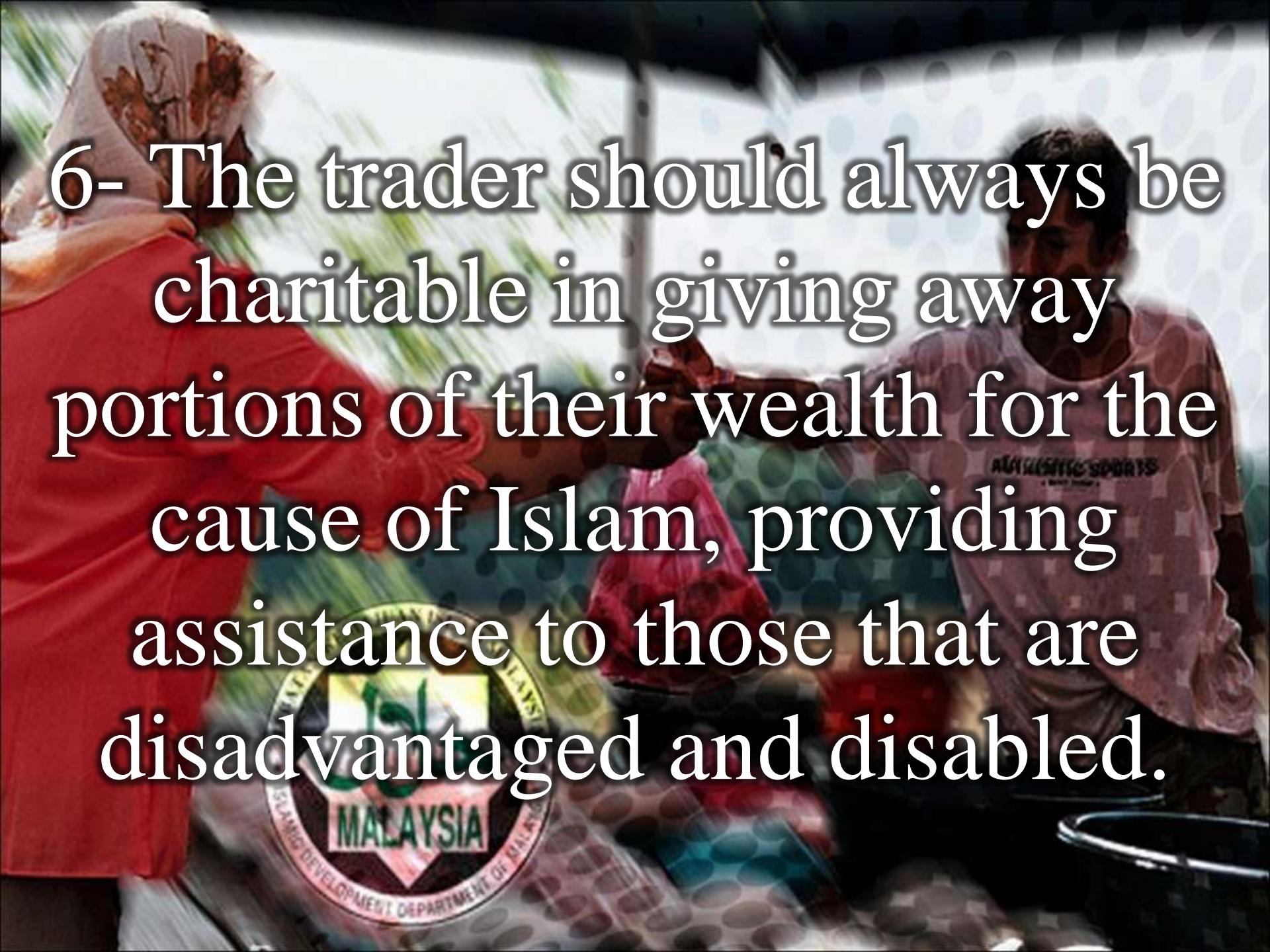
3- Honesty and trustworthiness are the keys to success in business.



4- Never resort to the oppressing of other businesses through monopoly in the market.

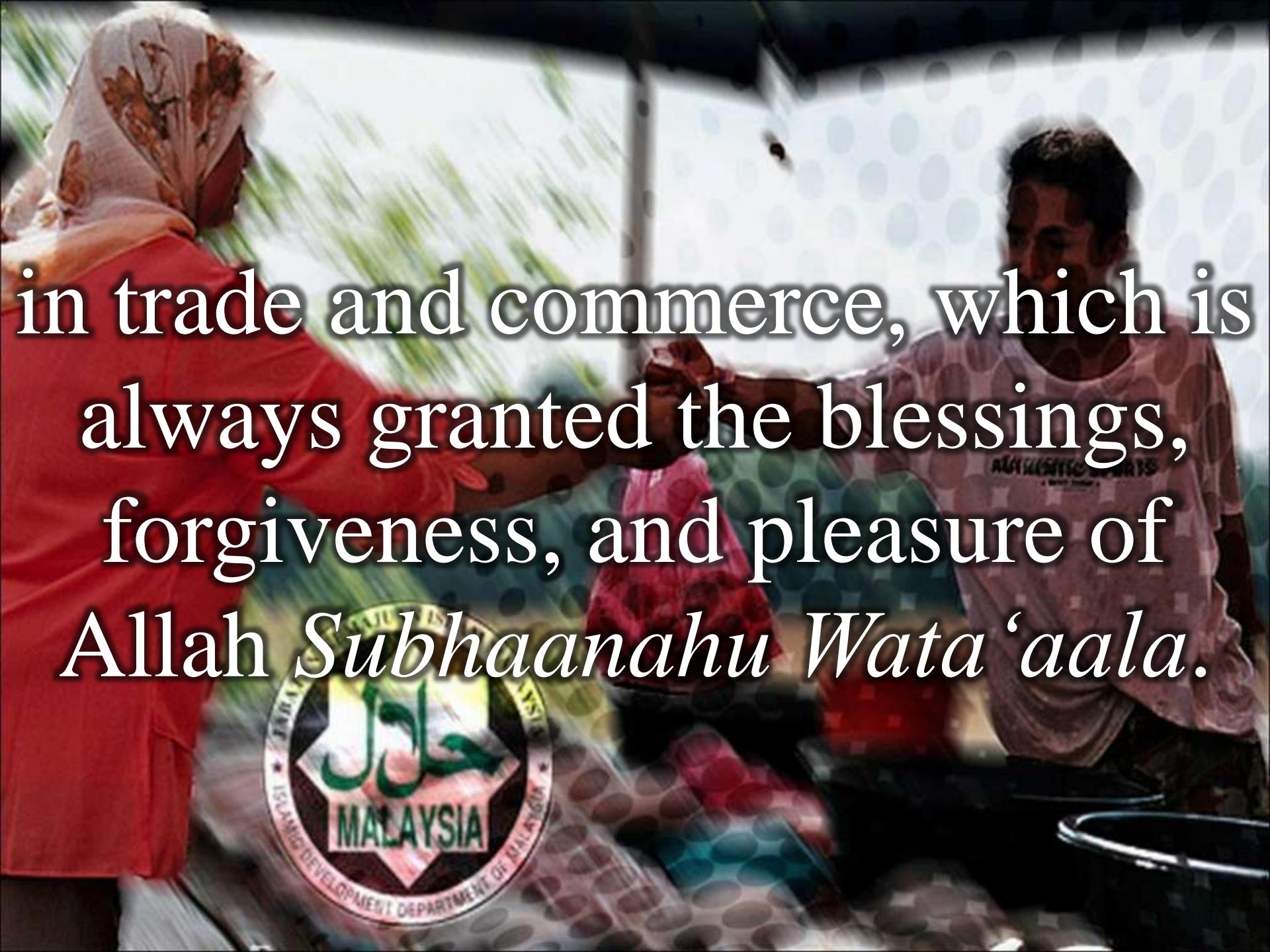
5- Traders and entrepreneurs must always adhere to Islamic ethics by always performing *wudoo*', covering the '*awrah*,

full observance (***mindful***) on interactions between opposite gender, and most importantly to perform *salaah* and fulfill *zakaah*, for the sake of increasing the *barakah* and pleasure of Allah Subhaanahu Wata ‘aala.



6- The trader should always be charitable in giving away portions of their wealth for the cause of Islam, providing assistance to those that are disadvantaged and disabled.

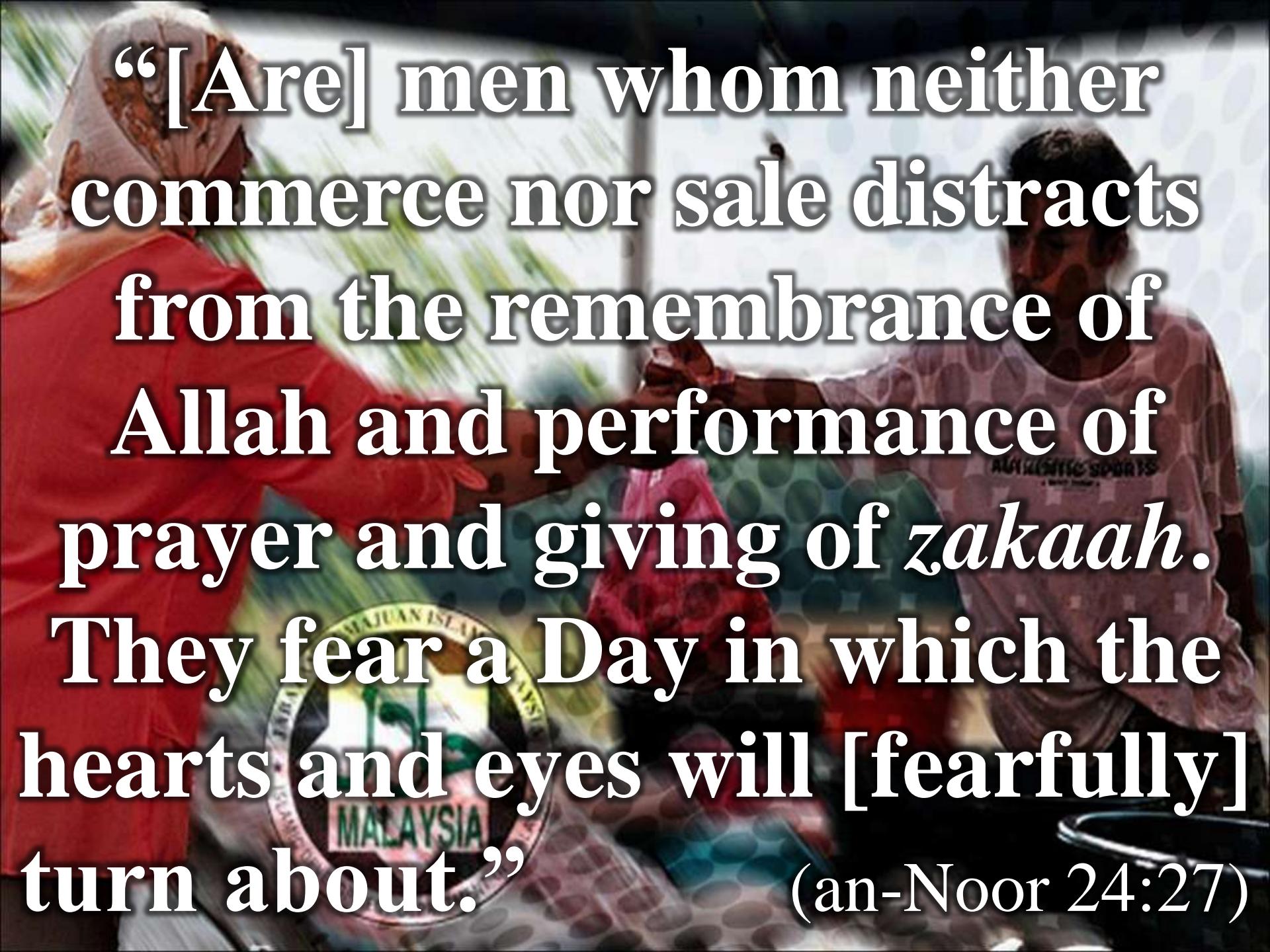
In actuality, this is the actual source of *rizq* (income) that many traders are unaware of. Therefore, let us galvanize our effort in enhancing the economy of the Muslim *ummah* by getting involved



in trade and commerce, which is always granted the blessings, forgiveness, and pleasure of Allah *Subhaanahu Wata 'aala.*

“[Are] men whom neither commerce nor sale distracts from the remembrance of Allah and performance of prayer and giving of zakaah. They fear a Day in which the hearts and eyes will [fearfully] turn about.”

(an-Noor 24:27)



بَارَكَ اللَّهُ لِيْ وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ وَنَفَعَنِي
وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْأَيَاتِ وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلَ
مِنِّي وَمِنْكُمْ تِلَاوَتُهُ إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ. أَفُولُ
قَوْلِيْ هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِيْ وَلَكُمْ وَلِسَائِرِ
الْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ
الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ فَاسْتَغْفِرُوهُ
إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ

**O Allah, You are the Almighty
Lord, we are grateful unto You
for having bestowed upon us
Mercy and Blessings, nourishing
us to strive to continue in
strengthening the Muslim nation
especially the state of Selangor,
as an advanced, progressive,
peaceful, and benevolent state.**

We beseech and beg You, Ya Allah, to strengthen our *imaan*, increase our good deeds, strengthen our unity, increase our provision, enrich us with beneficial knowledge, nourish our soul with beautiful *akhlaaq*, guide us to the Path that is Pleasing to You,



protect us from Your severe tribulations such as the long drought, severe flooding, disease outbreak, violence and instability, poverty, and others, so that our land will become more peaceful and blessed.

**Oh Allah, we ask You to open up
the hearts of the Muslim *ummah*
especially in Selangor, to fulfill
their *zakaat* obligation as You
had decreed in al-Qur'an. Bless
the lives of those who have
fulfilled their *zakaat* obligation,
loving and caring for the poor
and needy.**

**Purify their wealth and soul
so that they will live
according to that which
pleases You. Protect the poor
and needy from disbelief and
everlasting poverty.**

Allaahumma ameen



DI SEDIAKAN OLEH :
UNIT KHUTBAH,
JABATAN AGAMA ISLAM SELANGOR

ILLUSTRASI OLEH :
UNIT TEKNOLOGI MAKLUMAT,
JABATAN AGAMA ISLAM SELANGOR