

IHSAN IN BUSINESS: A REFLECTION ON THE BUSINESS MINDSET OF AN IDEAL MUSLIM TRADER

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INTRODUCTION

One of the defining characteristics of the modern business world is competition, and profit is the bottom line of a business. The development and growth of a business necessarily implies surviving competition and the realization of obtaining greater profit or the enhancement of the profit potential at the least. Thus, when a business achieves growth, it improves the economic wellbeing of the business owner. Since economy is recognized as one of the major strategic aspects of life, and economic development carries the most obvious meaning of the term 'development', business development is typically seen as implying the development of its owner. In other words, it is assumed that the development of business is equivalent to the success of its owner.

For a Muslim trader, this assumed equivalence may not hold true in all cases. We provide here a few examples. The Prophet Muḥammad (pbuh) strongly affirmed destruction of three categories of people by saying “*āmīn*”¹ to the angel Gabriel's supplication. Firstly, in one of these categories is people who get the blessed month of fasting (*Ramaḍān*), but fail to obtain the forgiveness from Allah. Now, a Muslim cloth merchant may make a handsome profit during the month of fasting owing to a high demand of garments during this month; thus he can promote his business interest. If meeting the high demand, however, occupies him so much so that he becomes negligent of his prayers and forgets the real purpose of fasting, he then promotes the business interest to the detriment of his real interests in the eternal life (*al-Ākhirah*). Secondly, one of the five higher objectives of Islamic Law (*maqāṣid al-syarī'ah*) is the preservation of human life.³ Acting against this preservation in any

1 A supplication meaning, “O Allah, respond to (or answer) what we have said”.

2 See *Sunan al-Bayhaqī* or *al-Mustadrak al-Ḥakīm* for the full text of the *hadīth*.

3 See, for example, Ahmad al-Raysuni, *Imam al-Shatibi's theory of the higher*

form for the purpose of making money is against a Muslim trader's true interest. For instance, the production and distribution of tobacco products, which have proven to be health hazards, is an effective way of making money. Even after knowing the health hazards of a business, a Muslim trader accepts the business of these products to make money, it will make him unworthy of success in the hereafter.

In the case of the third concern, General Motors can be cited to illustrate this point. General Motors “allowed people to die in fuel-fed fires rather than alter the design of vehicles to avoid such fires” because relevant cost-benefit analysis showed handsome net savings after estimated legal payments for all potential fire fatalities.⁴ In the light of Islamic obligation of preserving human life, a Muslim trader cannot opt for such a development of his business firm. The development of business that comes at the cost of human lives should be manifestly against his real, eternal success. He has to preserve lives, not destroy them for base interests. In fact, by establishing mutual consent (*tarāḍim minkum*) a necessary condition for a business to be lawful, al-Qur’ān prohibits killing or other corruptions in the course of business dealings.

O you who believe! Do not eat up your property among yourselves in vanities; but let there be among you *traffic and trade by mutual good will*: not kill (or destroy) yourselves: for verily Allah has been to you most Merciful.⁵

The above cases indicate misfits between business development and a Muslim trader's real success. The reason for such misfits lies in that the idea of success for a Muslim transcends this material-temporal world. If a business development is to mean its Muslim owner's real development and success, the former (business

objectives and intents of Islamic law (trans. Nancy Roberts), (Kuala Lumpur: Islamic Book Trust, 2006), 12-21.

4 Joel Bakan, *The corporation –The pathological pursuit of profit and power*, (New York: Free Press, 2004), 64-65. Henceforth: Bakan.

5 Al-Qur’ān, al-Nisā’ 4:29.