



## THE FOUNDATIONS OF BUSINESS IN ISLAMIC THOUGHT

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### Abstract

*This research explores the comprehensive integration of Islamic principles into the economic and business spheres, an area often overlooked due to the influence of foreign ideologies. Historically, many Muslims have restricted the practice of Islam to rituals and worship, neglecting its guidance in worldly affairs, particularly business. However, recent trends indicate a growing awareness among Muslims of the need to align their financial and professional lives with Islamic teachings.*

*Due to the scarcity of consolidated resources on this subject, the research combines both textual analysis and fieldwork. Observations from Islamic and conventional banks, corporate environments, and direct professional experiences are included to enrich the study. This practical approach seeks to bridge the gap between theoretical Islamic finance and real-world application.*

*The goal of this work is to provide accessible guidance for Muslims striving to conduct business in accordance with Islamic values, and to contribute to the development of a balanced, ethical, and spiritually grounded economic system. May Allah (SWT) accept this effort and make it beneficial for the Ummah.*

### Prophet's (Saw) and Business:

نبی اکرم صلی اللہ علیہ وسلم اور تجارت

Prophet Muhammad's (Saw) source of income, until adulthood, was upon his parents' grandfather and uncle's patronage and leftover. He grazed the goats and sheep of residents of Makkah. Once he said I earned some money by grazing goats and sheep of residents of Makkah. He earned very meager money to survive and well-being.

It was all Prophets(Saw)) who cherished Sunnah to earn living by grazing goats and sheep. Once infidels objected Prophet (Saw)) on going to the bazaar. Allah (Swt) said,

"Not only he (Prophet(Saw) but all Prophet(Saw) used to eat and dwell in markets for business and job-related matters."<sup>1</sup> This quotation is not only for eating but narrates a person's visit to the market for buying and selling things. Earning living things was helpful in performing duties assigned to them.

Shariat has defined all accurate practices to perform worldly obligations. Similarly, distinct guidelines are described for earning, selling and investing. Due to this a person may seek Allah (Swt)'s happiness and achieve worldly welfare and wellbeing on Doomsday.

Now few business principles of Prophet Muhammad (Saw) are described:

### Business Virtues:

تجارت کے فضائل

All worldly affluence and wealth are momentary these are not everlasting goals. Truly the goal is the welfare of Doomsday. A person needs these ethics to survive in this world. It is therefore imperative that a person should understand the real values of living in the world. He/she should not



forget the path of Halal and Haram and always concentrate on acquiring wealth. Allah (Swt) has defined in Quran as earning by Halal means.

Prophet(Saw) has also described many benefits and principles of business. Prophet(Saw) said: "Seek modest way in worldly affairs because whatever is created for you, you will get it."<sup>2</sup>

A businessperson should be moderate in business. A person should assume in business that whatever he is earning is safe questioning from abuse. Similarly saved money from greed in dealing with people. One should exert to make his family self-content. One should attempt to follow Allah (Swt)'s instructions of business. If one travels, then he should propagate the religion's authenticity. Prophet(Saw) also said:

"When any person gets any job, he should not leave it."<sup>3</sup>

Here Prophet(Saw) is instigating that when any person gets any source of earning, he should not leave it. Nowadays some people resign from their job on petty reasons. It is ungratefulness of Allah (Swt)'s blessings. If really there is a serious reason and incompatibility of mind one should quit the job with good posture.

#### ***First Principle – Learning about the Desired Business:***

پہلا اصول – متعلقہ تجارت کے متعلق علم کا سیکھنا

It is frequent problem in our community that people do not know about the business they want to do. It is important that a person should learn about the business he wants to do. Allah (Swt) instructed Prophet(Saw):

"Do not follow strangers and do not adopt any method which is not verified."<sup>4</sup>

It is, therefore, necessary for one should learn properly and understand the desired business technique. Prophet(Saw) before starting the business traveled with his uncle Abu Talib and Zubair (Radh). He learned the business techniques of that time and then started the business.

#### ***Our Dilemma:***

ہمارا المیہ

Often people are unaware of the basic principles and ethics of business. They just follow flourishing people without learning the ethics of business and suffer loss. Do they think that Allah (Swt) blesses and approves business then why there is a loss in business? It is therefore essential that principles and ethics should be learned. One should know the customs and rules of dealings in business. One should also know the false actions beforehand to avoid loss.

Some people think let us start a business. If needed, then Ulema may be consulted. It is significant that someone being unaware of Islamic business principles and continuing erroneous activities will never feel consulted. In the early Islamic days, people never started a business unless they knew the rules and procedures of buying and selling. Hazrat Umar (Radh) pronounced, "Those who do not know our rules of buying and selling should not come to our bazaars."

#### ***Second Principle – Strategic Planning:***

دوسرا اصول – تنظیم سازی

Following Shariah principles and keeping the pleasure of Allah (Swt) effort should be made to establish such a system through which desired objectives are achieved in the shortest possible time.



In Islamic universal education, there are fixed guidance. Besides limited means benefits may be acquired from Allah's (Swt) blessings. Its clear proof is Sahabas (Radh) of the Prophet (Saw). They always looked to the creator's guidance instead of their own belongings. They did such wonderful deeds which cannot be visioned in today's scientific arena.

Today one or two people do not do business like past. Now two or three people run a shop jointly. If a business is established on large scale, then companies are established in which many people participate. That needs big management to achieve desired goals.

Here we shall discuss management techniques may be in companies, factories, universities, or hospitals.

### ***Need of Strategic Planning:***

تنظیم سازی کی ضرورت

- Each institution should be divided into departments;
- Such persons be appointed for each department who are capable, expert and conduct the job efficiently and proficiently;
- There should be close affiliation among all departments. It is not only the responsibility of the in-charge persons but also the company owners. Such an environment be created so that all workers perform their duty cooperatively to achieve the desired goals;
- There should be close supervision of the work and guidance provided to see that the work is done according to the principles of Shariyah;
- Management planning is especially important. Allah (Swt) has also stated need for planning and communicating through HIS Prophet(Saw).

"He created everything and revealed its code."<sup>5</sup>

At another place it is stated.

"Allah (Swt) has already recommended it."<sup>6</sup>

It is clear from these Ayat that Allah (Swt) has described all kinds of planning. Likewise, Allah (Swt) has recommended HIS servants (بندگان) to do their duty with proper planning.

### ***Prophet Yousuf's Planning:***

حضرت یوسف (علیہ السلام) کی تنظیم سازی

Prophet Yousuf said, "You continue cultivating grain for seven years and leave some in storage beyond consuming. After that, there will be seven years of drought in which you had consumed a good quantity of grain. Only saved grain will be there. After that, there will be plenty of rain and you will be well satisfied."<sup>7</sup>

There may be business or government, and the basic secret of success depends on proper planning. In view of the Quran and Sunnah of the Prophet (Saw), no nation can be successful without following it. Hazrat Yousuf had Allah



(Swt)'s guidance due to which he inspired about the coming years. He did plan for future years accordingly and saved his people from suffering. In this way, each organization can achieve success through proper planning.

### ***Suggestions for Action Plan:***

حکمت عملی کے لیے مشورے

To achieve success planning is essential. It is also necessary that before beginning any project consultation with competent people should be sought. Those who follow this there is a blessing of Allah (SWT).

Allah (Swt) instructed HIS beloved Prophet(Saw) when Quran was revealed in pieces. Prophet(Saw) always consulted his companions before going on Jihad. In the case of Badr Prophet (Saw) got the news that Quraish coming to war. Prophet(Saw) conversed with all Muslims. Mohajreen extended full support. Prophet(Saw) wanted to listen to Ansars also.

Ansars also showed great bravery. Saad bin Rabie said, "If the ocean is before us, we shall jump into it with you."

Prophet(Saw) was incredibly pleased and said, "You should be informed that Allah (Swt) has promised me success among two parties." After that Prophet(Saw) moved and reached near Badr.

There are benefits of consultation among companions in solving problems and doing proper planning. If there is no consultation then the problem may become acute.

When wise people get together and consultation then several proposals and solutions are achieved. Allah (Swt) has blessed and professed success through HIS Prophet (Saw). Prophet(Saw) said, "One who did premonition استخاره will never be disgraced and who did consultation will never be embarrassed."<sup>8</sup>

Consultation and discussion are necessary in all aspects of life. One who does not follow these two will not be successful. Consultation should be done with a person who is an expert in the field, honest, religious and sincere. The consultant should also advise which is beneficial for Muslim brothers/sisters.

"When you say something should be based on honesty."<sup>9</sup>

Prophet(Saw) said, "The person who is consulted should be trustworthy."<sup>10</sup>

If the advice of any person is not accepted then the consultant should not feel humiliated. It was the practice of all companions (صحابہ) the of Prophet(Saw). When Umar (Radh) was injured and near death then six companions were called. He said,

"After me, any subordinate may be chosen, with consultation, from among these six."<sup>11</sup>

After consultation opinion of the majority should be followed. If anyone suggests something it should be based on sound arguments otherwise there will be scattering.



### ***Supervisor's Supervision:***

نگران کی نگرانی

Supervision is also an essential part of planning. When after consultation, there is an alliance effort should be made to carry out the work. The supervisor should be appointed and he should be supervised. It is imperative the hat supervisor should be one, not two, and pious.

In appointing supervisor piety should be essential. Being pious he will perform his duty with honesty and authenticity. Whenever Sahaba assigned any Sahabi to do any job they cared for his piety and checked continuously.

Hazrat Umar (Radh) said, "If I appoint any person Amir on you who is best and honest among you would I be discharging my duty appropriately? Sahabah said, Yes! He said, No. Unless I see he is performing his assigned duty truthfully. I shall not be performing my duty correctly if not supervise him perfectly."<sup>12</sup>

It is ironic of fate we appoint supervisor such as a person who is secularly educated and trained by capitalistic people. Sometimes a person is appointed who flatterer of the management. Thus, not only the organization is tumbledown and deprived of Allah (Swt)'s blessings due to the deprivation of people's rights.

#### ***Third Principle – Saying Truth:***

تیسرا اصول صدق مقال

When a business is started with halal capital then there should be full care by action, verbal, and dealings. If we see Prophet(Saw) business activities, we shall find truthfulness and fulfilling promises. Hazrat Khadijah (Radh) offered her capital for the business to Prophet(Saw) after knowing his truthfulness, trust and promise abiding. People engaged in business testified to Prophet (Saw) truthfulness before and after Prophethood(Saw).

Prophet(Saw) recommended his Ummah the same pattern of business. "True and trustworthy businesspeople will be with Prophet's(Saw) true, martyrs and virtuous persons in Jannah."<sup>13</sup>

### ***Root Cause of our Destruction:***

ہماری تباہی کی بنیادی وجہ

The cause of the destruction of our society is that our businesspeople are dishonest in their actions and verbal dealings. True speaking is one of the salient features of the business. If any businessperson is truthful every person will trust him and many people give their capital to him. Conversely, if any businessperson cheats no one trusts him even if he speaks the truth.

Hazrat Khadijah (Radh) knowing the truthfulness and honesty of the Prophet(Saw) gave her wealth to him for business. She also said that she will give more remuneration to him. But it is incredibly sad that our businesspeople do not deal without lying in our society.

If contracts are implemented on lying those are never fulfilled. While in view of the Prophet's(Saw) advice there is no room for lying in a Muslim's life.<sup>14</sup>

Defective things are sold on the false pledge which is the cause of blasphemes.



### ***Marketing:***

تشہیر

Marketing means publicizing products and services and their benefits and quality. It is to persuade people to purchase and acquire more profit. In past publicizing practice was not known but today publicizing practice is quite common. Today products are publicized by commercial media in newspapers, pamphlets, photo ads on streets, on TV channels, on Radio, etc. All these products are publicized.

As there are many ways to publicize products similarly there are many false and violating techniques. Every company promotes its by false exaggeration their products.

Sometimes they do not publicize the quality of the product. Often companies publicize their products through females on TV. They also publicize obscene pictures of women on the streets. It is a violation of other companies' products which is totally against the principles of Shariah.

To publicize products is not again Shariah but it is useful for the consumers to know the quality and excellence of the product. To advertise the producer's sanctity and making known how and from where the product could be purchased is essential. Shariah's limits should be kept in view to attain religious benefits otherwise there will be a deficiency.

### ***Islamic way of Marketing:***

اسلامی طریقہ تشہیر

In the Quran and Sunnah way of marketing is described. Allah (Swt) says:  
"Call people towards the best way of wisdom and good judgment."<sup>15</sup>

Here Allah (Swt) emphasized HIS beloved Prophet(Saw) calls people towards their Lord in the best way and wisdom. If any person wishes to publicize his products, he must do it but it should be safe and sound. There should be benefits for Muslims. The best way is to speak the truth, describe the quality of his product and convey his expertise. One should not talk falsely, must not treat others maliciously and do not convince people with a wrong presentation.

Imam Bukhari has written one chapter on it. The seller and purchaser trade in clear terms. The seller should describe all qualities of the product to the purchaser, not hide anything and tell the price of it.<sup>16</sup> By these indicators it is quite evident that marketing or publicizing is not again Islamic principles.

### ***Fourth Principle – Avoid Cheating and Mixing:***

چوتھا اصول دھوکہ اور ملاوٹ سے بچنا

Prophet(Saw) said, "Those who cheat are not from amongst us."<sup>17</sup>

The great cause of deficiency in business is cheating and adulteration. It is such a wicked crime its punishment is certain in the world as well as hereafter. Allah (Swt) does not sanctify that income that is earned by false means. The great anguish in our society is that mill owners or factory owners do not use standard raw materials in producing their products. In view of this when the product





comes into the market the purchaser or the person who ordered the product loses trust in the producer. In this way producer's sanctity is damaged and he suffers great loss.

It is essential that when any product is ordered by someone the producer should clearly define the quality of the raw material. If there is any flaw in the product the producer should inform the purchaser to avoid conflict. In Quran there is guidance:

“When you make armors make its rafters should be accurate and do the right job.”<sup>18</sup>

Here Allah (Swt) suggested to Prophet(Saw) Daud (Alhes Salam) how to manufacture iron armors. The rafters should neither be very heavy nor exceptionally light and neither very near nor far away but should be fixed properly. Thus, armor will be worn conveniently and will be advantageous.

If our businesspeople adopt these principles, they will gain benefits. If the production of products is on the prescribed standard it will be in accordance with Quranic instructions it acquires people's trust and business will grow smoothly.

If our businesspeople adopt the same principles of business may gain profitable gains.

The quality of the product may be maintained as promised and provided to people. It will be not only following Quranic principles but achieving public trust and confidence.

### ***Result of Adulteration***

ملاوٹ کا انجام

Abdul Hameed bin Mahmood narrates: I visited Hazrat ibn Abbas (Radh), a person came and he said, we few friends came for Haj. When we reached Safa one of our friends died. We dug a grave for him and saw a black snake inside the grave. We dug another grave and found the same situation. We leftover it as it was. We came to you to know and ask you about it. Hazrat Ibn Abbas said, “Bury him there. By God, if you dug through all of the earth, you would find the same situation. It is all due to his deeds. So, we buried him.

We returned to our residence and went to the dead person's house. We asked about his activities from his wife. She told us he was doing business with grain and did adulteration in it. He used to save some grain for domestic use and mix the same quantity of barley in grain stock. This is the reason for the black snake in his grave.<sup>19</sup>

Let all businesspeople should consider that just for sake of money they are not buying punishment in the grave.

### ***Fifth Principle – Renumeration of Human Resources***

پانچواں اصول – افرادی قوت کا حصول اور معاوضہ:

The success of any business depends on good human resources. Allah (Swt) has dispersed economic activity in such a way that everyone depends on others. Factories and Mills are also run-on same patron. Allah (Swt) has imparted weakness in human beings they cannot perform all kinds of work all alone. In view of this the businessperson, factory and/or mill owner should engage labor according to the principles of Shariah. In Quran it is said:

“Humans are bestowed with graded abilities so that their services are acquired as needed.”<sup>20</sup>



With this Ayah, it is evident that Allah (Swt) has managed the economic system of the said patron. Thus, every person is dependent upon others. Any group may not create unnatural hurdles for another group. There may not be a monopoly in the distribution of wealth.

When a person is dependent on others then the selection of the needed person should be as per Prophet's(Saw) guidelines. The selected person should be awarded dignity and honor.

“Keep every person on his/her decorum.”<sup>21</sup>

### ***How to Hire a Person?***

فرد کا انتخاب کیسے؟

There is a direction in Quran about hiring a person. According to Quran, there are four basic elements for the selection of any person:

28. Strong; 2. Trustworthy; 3. Protector; 4. Wise.

Surely it is better to appoint healthy and trustworthy.<sup>22</sup>

Hazrat Musa (Alhes Salam) went to Madyan to escape Firoin's torment. There he saw a crowd of people. He saw two girls standing aside to suckle their goats with water.

Perhaps they could suckle goats with leftover water. Girls were not capable of eluding crowds and suckling goats. Prophets are always benevolent. When he saw this situation, he suckled goats. The girls told their father, Hazrat Shoaib (Alhes Salam), about this event when they reached home. He called Hazrat Musa (Alhes Salam). One of the girls said, “Surely it is better if you appoint him since he is healthy and trustworthy.”

1. *Strong*: It is essential that a person should be strong as a weak person could not do the job correctly and on time. In some cases, age is also imminent. In the sales business, young boys should be appointed since as being young and desirous to earn good fortune they struggle to promote the sale of products very proficiently. If any aged person is engaged being an advanced age, he will not be able to promote the sale of the product effectively in comparison to a young person.

2. *Trustworthy*: It is also essential that an engaged person should do the job proficiently and with responsibility. If a person is not trustworthy, he may be causing a loss to the company. He will either waste time or product and thus the company suffers loss.

“Yousaf (Alhes Salam) said if I am appointed on treasury since I know the job and will protect it.”<sup>23</sup>

Yousaf (Alhes Salam) said I may be appointed to the treasury. I possess all qualities of this job being protective and wise.

28. *Protector*: The appointed person should be appropriate for the job. He should be capable and perform the job to the prescribed standard. Some senior people should look after the work of appointed persons of their ability and performance. Conversely, a young person does not possess experience he will not be suitable to supervise.

Similarly for marketing such persons should be selected who are well-behaved and cool-minded and can deal with customers to satisfy them to sell products efficiently and proficiently.





28. **Wise:** One who is assigned the responsibility of the company's management should be capable in all respects of worldly or religious matters. If he is trusted only on basis of experience will not be useful. Today with experience technical knowledge is also required.

All these are required on piety. It is known that those who are not pious cannot be faithful to Allah (Saw). One who is not loyal to his Allah (Saw) cannot be loyal to his master.

Today several issues are cropped up such as stealing, corruption and late performance of work. Due to this production is not on standard merit. Therefore, for the benefit of the company it is imperative that principles designed by Allah (Swt) and the Prophet (Saw) should be adopted otherwise success cannot be achieved.

### ***Islam is Founder of a Complete System:***

اسلام ایک کامیاب نظام کا بانی

Islam is a natural faith. It has devised only those methods which are familiar to peoples' nature and contrary to conflicts. Faith promotes benevolence and the spirit of benevolence is required in all occupations. In view of this, there should be a moral fiber between entrepreneurs and labor. Usually, the entrepreneur tries to seek much more benefits and pay less to the labor. Similarly, laborers want to do less and get more remuneration. This selfishness of both creates problems in business activities.

Allah (Swt) has defined certain principles of the relationship between entrepreneurs and laborers through the Prophet(Saw) which are the base of a successful system. If those are followed there will be a total success here and hereafter.

### ***Behavior with Employees:***

ملازمین کے ساتھ حسن سلوک

A person who is in an elevated position should behave soberly with his subordinates. Prophet(Saw) has said:

"Allah (Swt) is kind and likes kindness."<sup>24</sup>

Good polite relation solves many disputes between entrepreneur and laborers. Often entrepreneur considers themselves superior and labor inferior and does not behave soberly.

Similarly, if any labor commits any mistake, he does not forgive him. Sometimes big load of work is forced on labor which he is unable to conduct. Thus, differences crop up between owners and laborers. Thus, business is spoiled or completely finished which is harmful to both. The laborers do not feel safe with the crude treatment of entrepreneurs and crumble down. It affects laborers' families and social life and they prefer to quit their job. In this situation, the company is deprived of the best-skilled labor.

### ***Self-Respect:***

عزت نفس کا خیال

It is necessary that the company owner should consider the self-respect of his employees. He should not call them disrespectful names that displease them. If any employee commits any mistake he should be forgiven and efforts should be made to improve his work. It is very sober behavior.



Whenever Prophet(Saw) found any person misdoing he did not chastise him but informed the person through others.

Hazrat Aisha (Radh) said: “Whenever Prophet(Saw) knew any person’s indecent action he never said what happened to that person to do such a thing but he used to say what happened to people to do such thing.”<sup>25</sup>

If the self-respect of employees is considered there will be a good relationship between the owner and employees. The business will flourish. If there is a lack of refined relationships the employees will be under pressure and will quit the job. Thus, the company loses experienced and well-skilled employees.

### ***Over Time Renumeration:***

زمانہ محنت کا معاوضہ

Often times the owner takes extra work from employees and does not pay remuneration for that. When there is any emergency and employees are asked to do extra work then the owner should pay in appreciation for the work. Thus, the employees will be happy and will do extra work willingly whenever needed. If any worker is not able to do any work, he should be helped to do the job.

Wherever the described principles are not applied and employees are not paid fairly those businesses do not prosper. The employees do not take a keen interest in extra work and treat that as a burden. They quit their jobs. The business or company suffers and declines to downfall.

### ***Salaries on Time:***

معاوضہ کی وقت پر ادائیگی

Nowadays owners take work from employees and do not pay remuneration and do dilly-dallying or pay extremely late which is totally unjust. Prophet(Saw) said, “Pay remuneration to workers before sweat is dried.”

Many government and private departments delay payment to their employees which creates anxiety and economic problems among workers. Payment of remuneration on time to workers is a token of appreciation that helps in solving their economic problems.

The payment on time to a worker is his right and as well as good behavior. In companies where payment is delayed their employees are disheartened, and they demonstrate and protest.

It is essential to maintain a favorable situation in business and efforts should be made that employees’ rights are protected. If any owner provides full protection to his employees Allah (Swt) blesses him with rewards and those who do not care are cursed.

### ***Duties of Employees:***

ملازمین کی ذمہ داریاں

Shariah has described workers’ rights at the same time it has stressed upon him to totally abide by the contract of service. If he does any personal work during job time or performs duty idly and does not conduct work on time, it will be breaching of contract which is not correct legally, religiously and socially. It will be completely against Quran and Sunnah. The salary which he will get will be Haram.



In Hadith, it is said that laborers should be paid their wages before their sweat is dried. It means wages should be paid at the earliest and it also means that the worker should work so laboriously that he perspired with sweat. If the owner of the company does not care for laborers' rights even then they should obey directions. Prophet (Saw) said:

"Hazrat Yazid bin Jafi said to Prophet(Saw) 'Ya Rasoul Allah what is your opinion if our rulers demand their rights from us but do not provide our rights? He (Saw) declined. It was again asked and he(Saw) again declined. Again, the third time it was asked. He (Saw) replied, "Obey them because they are under their own pressure and you are own pressure."<sup>26</sup>

There are certain enterprises that care about their rights and neglect employees. It is possible they are not doing it intentionally and may have some compulsion that may not be known to employees. It may be possible that they did not have any idea of it or they are doing it intentionally.

It is better for employees to quit solemnly but even then, show their loyalty to the owner and abide by the contract conditions. This is evident from Hadith.

#### ***Sixth Principle – Consistent Monitoring:***

چھٹا اصول – نگرانی

It is possible there may be mistakes in working alone or it may be due to Saturn or self-ego. Islam has defined such a technique following that there is less need for supervision but it does not eliminate. It is obvious that before inviting any person to join the administrative committee should be observed he is virtuous. If the person is virtuous, loyal to his Lord and God-fearing will certainly abide by the company's rules and regulations on his piety. He will perform his job honestly and reverently. If he is not virtuous then he may work in presence of the owner on chastisement and scolding halfheartedly. But in his absence, he will perform his duty with no interest and solemnly. In view of this supervision is very essential.

Today one person does not perform all work but there is a team of workers who jointly do the job therefore supervision is necessary. It is not against trusting. Trusting means depending on all available resources and relying on Allah (Swt)'s blessings and favor. Even then planning and supervision is needed. Prophet(Saw) said, "Every one of you is a supervisor and will be questioned about his dependents."<sup>27</sup>

Islamic intention of supervision is not to make known workers' mistakes and abuse and defame them, but supervision's purpose is to encourage workers to discharge their duty in a better way and develop a better relationship between supervisor and workers. It is therefore necessary for the supervisor should supervise workers keeping their mental and working abilities in view. He should explain to workers their mistakes in a logical way. He should tell them that the way they are working should be beneficial and not harmful to the Muslim community. In Quran, it is stated that the supervisor and the workers should discharge their duty safely from deficiency.

"Oh! Mormino save yourself and your siblings from hell's agony."<sup>28</sup>

It means following Shariah and avoiding what is forbidden and taking care of yourself and your siblings. No one would be exempted from doing correct things himself but he is obliged to supervise his siblings also.



### **Current Supervision:**

مروجہ نگرانی

There are several oversights in the current supervision method:

1. To make known workers' mistakes and defame them;
2. To curse and awe to attain business targets which is the cause of intensifying sentiment;
3. In supervision personal sentiments and criticism if involved.  
Supervision is done on a person's experience and not Islamic principles;
4. No difference is in spying and supervision. Efforts are made to publicize workers' mistakes and pressurize them. The designation is done;
5. In supervision no attempt is made for improvement but  
The intention is to punish workers. They believe by these workers could be controlled.

In my opinion, these are the root cause of supervision that are harmful to the organization. In our situation, the supervisors in the administration believe that they should be strict and severe to control the workers. Even if the supervisor is wrong but he can get work done by abusing and insulting workers. This method is treated the right way for progressing the business.

On the contrary, by inducing and encouraging workers will be dutiful and work with more incentive and interest. It is a more convenient way.

### **Hazrat Umar (Radh) and Supervision**

نگرانی اور حضرت عمر

The main duty of the caliph is to supervise appointed administrators. Hazrat Umar (Radh) appointed any administrator he used to get agreement and consensus and noted details of his property. If he found it extraordinary used to break up. At Haj it was announced that if there is any complaint against any administrator it should be reported so that the dispute is solved and rectification is done.

Once Khalid bin Walid (Radh) rewarded someone. Hazrat Umar (Radh) came to know. He wrote to Abu Obaidah (Radh), General, to probe, "If Khalid (Radh) gave reward from his own money then is squandering, if from Baitul Mal then it is a breach of trust in both conditions he is liable to be demoted.

Similarly, someone complained against Abu Musa Ashari (Radh), who was governor of Basra, that he has selected sixty war prisoners for himself. He assigned official work to Ziyad bin Safyan. He has one slave girl who is provided the best food which is not available to any common Muslim. Hazrat Umar (Radh) questioned. Ziyad responded to two questions satisfactorily but one could not. The slave girl was taken back from him.<sup>29</sup>

### **Why Supervision is necessary?**

نگرانی کی ضرورت کیوں؟

Shariat has provided such a balanced system in which neither people will get disgusted nor anyone will be deprived of it. Pride, arrogance, hatred and negligence will be removed.



A nation that survived and led for more than ten centuries in leadership. Who taught many fields of knowledge and its many subjects are still taught in universities of Europe?

Mathematics and supervision were the basic subjects of education. Their downfall is the cause of abandoning the basic principles of Shariah. It is therefore imperative that all activities are again modeled on the principles of Shariah.

### ***Monitoring Accounts:***

حساب کتاب کی نگرانی

Supervision is not possible with monitoring. It is, therefore, monitoring of finance of any organization, is very essential. By monitoring it will be possible to know how much assets and targets are and how much achieved. If the targets are not achieved then proper planning is needed.

Similarly, it is to be ascertained how much crude material costs, how much is debt, how much money is received and how much is spent. It is necessary to know the circulation of capital and profit. It will help in determining Zakat and deciding business targets. It will help young workers to be attentive in maintaining accounts and records.

In the past business people's book, after his death, was treated as a charter for business transactions.

### ***Seventh Principle – Charity Expenditure:***

ساتواں اصول – انفاق فی سبیل اللہ

To spend for sake of Allah (Swt) and business is necessary. To progress in business and spending for Allah's (Swt) sake is extremely useful for the welfare of life. Spending may be in any form. It may be charity, zakat, construction of a Masjid, construction of a school, helping travelers, serving to needy persons, donation to charitable organizations, and social welfare institution, etc. Spending for sake of Allah (Swt) is a guarantee for progress in business and the welfare of life. As it is in Hadith:

“Asma bint Abbi Bakr (Radh) said, ‘I said to Prophet(Saw) I do not have anything for charity except the income of Zubair (Radh) (her husband). What should I give in charity?’

Prophet(Saw) said, “Do not desist otherwise you will desist.”<sup>30</sup>

It means if you are not kind to the community and do not help with arms then Allah (Swt) will not be kind to you too. So whatever Allah (Swt) has given you donate something to charity. In this way Allah (Swt) is pleased.

It does not mean that you give all in charity whatever you possess and fall into poverty and let your family in hardship. It is advisable that give that much to charity so that you may continue your normal life comfortably.

### ***Prophet's(Saw) Generosity:***

حضور ﷺ کی سخاوت

Prophet's(Saw)generosity and virtuous charisma helped the poor to survive. Money circulates due to charity and donations and tracks down frugality, hoarding and thrift. It was the Prophet's(Saw)



custom of life whatever he(Saw) received he spent that for the sake of Allah (Swt). He(Saw) never stored anything for himself. His (Saw) benevolence and generosity were the cause of poverty. His(Saw) desire of helping poor and needy persons even deprived families of daily needs. He(Saw) taught the same spirit to his Ummah.

Hazrat Abu Hurairah (Radh) narrates:

“Prophet (Saw) family never had food for three continuous days until he(Saw) died.”<sup>31</sup>

### ***Incitement for Generosity:***

سخاوت کرنے کی ترغیب

Prophet(Saw) on various occasions induced Sahaba for charity. He (Saw)persuaded for the benefit of the hereafter so that everyone is convinced. He (Saw) said:

“One who relieves a Muslim from misery Allah (Swt) will remove his/her agonies on the Day of Judgment.”<sup>32</sup>

Every Muslim desire to be safe hereafter that is why Prophet(Saw) has advised all to relieve a person from miseries to be safe and sound on Doomsday. Prophet (Saw) advised women to give to charities even if it is jewelry. Zainab (Radh) said my husband was extremely poor. I said to him should I give charity to you and your brother’s sons? He replied better you ask this from Prophet. She asked(Saw) an Ansari woman also was also there for the same thing. During this Bilal (Radh) came we asked him to ask this (Saw)but do not mention our names. Bilal (Radh) asked this question to Prophet (Saw). He asked who asked this question. Bilal (Radh) said one is the wife of Abdullah bin Masood (Radh) and the other an Ansari. Then(Saw) said yes, their charity is correct they will get its compensation and reward.<sup>33</sup>

There are many Ahadith and events in which (Saw) charity and generosity are advised. In which it is narrated about the rewards of supporting the needy persons of Ummah.

### ***Helping Loan Payments:***

ادائیگی قرض

The loan is needed in all economic transactions by individuals, communities and nations. Prophet (Saw)also took loans for his needs. He took loans sometimes from Sahabahs and/or Jews capitalists. He helped slaves and poor people by getting clear their loans. Helping someone with loan payments is also a great charity. Prophet(Saw) helped in clearing the loan and slavery of Salman Farsi and gave him a bracelet of gold. He said to him take this bracelet it will clear the loan. Salman said, “Oh! Prophet of Allah how this gold will clear my loan? He further said I pledge by Allah, who is my sustainer, I paid ten ounces to the lender and still, the same amount is left.”<sup>34</sup>

To help clear loans is a valued activity. In some companies’ loans are provided to their employees to meet their legitimate needs. Thus, employees are grateful to their employers and employ their abilities in the growth of the company.





### **Hospitality:**

مہمان نوازی

Hospitality is treated as generosity. A traveler even if rich is problematic in the journey. He gets tired and faces difficulties during the journey and needs help. It is obvious that someone helps him without any consideration.

Akrash bin Hazib (Radh) narrates, “He was traveling and presented Zakat of his tribe to Prophet(Saw). He saw Prophet (Saw) sitting with Mahajrins and Ansars. He held my hand and took me to Umme Salmah (Radh) and looked after me.”<sup>35</sup>

In one more event, Mughirah bin Shobah (Radh) narrates, “We were in a feast with Prophet (Saw), he was cutting meat and putting in front us. It is also Sunnah that one should present food to guests.”<sup>36</sup>

### **Eighth Principle – Differentiation between Halal and Haram:**

حلال و حرام کی تمیز

It is very essential that in trade every effort is made to do halal dealings. On all occasions, halal dealings should be done more than haram. It is not proper to spend some money on charity to cover haram activity. Charity from haram is not acceptable. The money spent from halal Allah (Swt) preserves it and blesses it on the Day of Judgment. It is imperative that always care for halal and haram and also induce employees to care for it.

It is observed that if haram money is mixed with halal, it spoils the whole capital. Rizq halal should be entirely from sacred money.

There are several ways of acquiring haram money in business. For example, taking and giving interest, doing business with stolen money, usurping others’ legitimate rights, gambling, adulteration, wrong weighing, delaying wages, etc.

### **Cherished Person:**

بہترین شخص

Prophet(Saw)said, “In all matters, balance treatment should be adopted it may be praying or other affairs. The cherished person is that who cares about religious and worldly affairs. “Cherished person is one who always cares for religious and worldly affairs and does not go beyond it.”<sup>37</sup>

Here Prophet (Saw)is praising that person who cares for the hereafter and also worldly affairs and does not exceed beyond those. It means he adopts balanced performance in earning hereafter and also behaves correctly in earning worldly affairs without usurping others’ rights. The day of Judgment is sure therefore everyone should be gotten prepared for that.

### **Lawful Earning:**

حلال کی فکر

Prophet (Saw)always advised his family to lawful earning. Abu Huraira (Radh) narrates, “Once Hassan bin Ali (Radh) picked up one date from charity dates and put in his mouth. Prophet (Saw)shouted omit it. Don’t you know we cannot eat charity food?”<sup>38</sup>



While beginning any work it is essential one should see whether it is right or wrong, legal or illegal, halal or haram. If any person is doing haram and praying nawafil and considering that he will be saved from the grave's punishment it is wrong. He will definitely suffer on Doomsday.

It is to be kept in mind that all deeds according to Quran and Sunnah will be considered Ibadah. It is imperative that everyone should care for the rights of his/her family and feed them with Halal food. Grumpy grumping

### ***Gambling and grumping:***

غمر اور جو

There are many ways of haram earning: Interest; grumpy, and gambling. Here grumping and gambling will be discussed. Interest will be discussed a little later. Grumping and gambling are terribly similar. In grumping three things are found:

1. Sale conditional means the thing being sold is not in possession and may be in the pool or in the air;
2. Imperfect sale means there may be many things in view and said by throwing a stone, the thing struck will be sold or the seller says I shall throw cloth towards you and you throw on me;
3. Sale of anything on a condition that is possible or impossible. It is said if on a particular day there is rain sell things at a price.<sup>39</sup>

It is not legal in view of four Imams they argue on 'Akal Batil' Hadith.<sup>40</sup>

### ***Punishment of Some to all:***

چند کی سزا سب کو

When any corruption is spread in the community and none to stop it then its penance is on all. Those who kept silent and those who did will suffer all the punishment. Thus, the whole community suffers. Allah (Swt) said:

"Be afraid of that torment which will not only shower upon criminals."<sup>41</sup>

The punishment will not be given only to criminals but to those also who kept quiet and did not try to stop it. Thus, few engaged in corruption and few escaped. In this way, punishment is imposed on all in the community.

Today our businesspeople to earn more money keep on applying many tricks which are absolutely illicit and harmful to the community. Efforts should be made to apply Allah (Swt) and Prophet (Saw) principles and legal ways to save Ummah from punishment.

### ***Nineth Principle – Avoid Hoarding and Monopoly:***

نواں اصول – احتکار و اکتناز سے پرہیز

All those means are prohibited by Islam in business which opens the door to hoarding and monopoly and clusters the wealth in a few hands. It said in Quran:

"Those who hoard silver and gold and do not spend for Allah (SWT) tell them of severe punishment."<sup>42</sup>



In second place Allah (Swt) has instructed to spend on poor relatives and orphans. So that wealth may not be clustered among rich people.<sup>43</sup>

Hazoor(Saw)said about hoarding:

“Moammar bin Abdullah bin Nadalah (Radh) narrates, ‘I heard from (Saw) one who hoards eatables and waits for the rising prices is a sinner.’ Muhammad bin Ibrahim (Radh) said when I heard this Hadith I said, ‘Oh! Abu Muhammad (Radh) you do hoarding.’ Then Saeed, ‘Moamar was also hoarding.’ Saeed also narrates it bin Musab (Radh), ‘Moamar was hoarding oil and fodder.’<sup>44</sup> He was not hoarding feedstuff.

### ***Hoarding is not Totally Prohibited:***

احتکار مطلق ممنوع ہے

In view of the manifestations, it is apparent that hoarding is not totally prohibited. There are Aimah’s wise sayings. Imam Abu Hanifah says hoarding is prohibited for foodstuff and daily useable items and other items are not forbidden.

Imam Abu Yousuf says, ‘any item from which profit is acquired by hoarding from people, those may be foodstuff or clothes, is prohibited.’<sup>45</sup> These arguments are acceptable.

It is perceived that items that are related to people’s needs if hoarded may cause difficulties.

### ***Our Responsibilities:***

ہماری ذمہ داری

It is our responsibility we should not to follow aliens to get involved in calamity. It is imperative to induce the right to equality and promote welfare and well-being.

Let us make Islamic principles our guide although those prevailed for a little time. Even foreigners admitted the welfare of Islamic business principles. They could not induce that system until now. There is no system beyond Islam that may assure social welfare. It is only when Islam discards fake ways of accumulating wealth and guarantees human welfare.

### ***Business Essential part of Faith:***

معاملات دین کا اہم شعبہ

Business is an essential part of faith. As Allah (SWT) has made all human beings obligated to follow certain rules of payers similarly HE has necessitated certain rules in business. It is our misfortune that aliens have inflicted us so much that we have forgotten our faith and are only constrained to prayers.

We are so much diverted from our faith that does not think about business principles. It is obligatory that we should revive our business principles and create unity of faith among Muslims.

### ***Tenth Principle – Piety and Sobriety:***

تقویٰ و پرہیزگاری

One should embrace the fear of Allah (Swt), piety and sobriety in monetary matters. He/she should abide by complete Islamic principles and traditions. Sometimes in monetary matters, one



suffers from the disgrace which bewilders him/her from piety. If someone does not fear Allah (Swt) he/she does not follow Shariah principles. If someone wants to make progress in business, he/she should consider piety as the principle of business.

Quran says: “If people of the area embraced Iman and followed sobriety then WE have blessed them with good affluence.”<sup>46</sup>

It means if any person or nation wants good fortune should adopt piety. At another place, Allah (Swt) said: “Any person who is afraid of Allah (Swt) HE protects him/her from catastrophes.”<sup>47</sup> It means if any person adopts piety and gets involved in any calamity Allah (Swt) redresses him/her from catastrophe.

### **Allah (Swt)’s Seizure Due to Sin:**

گناہ کی وجہ سے اللہ کی پکڑ

“Allah (Swt) provides an example of a community that was very peaceful and contented. People started thanklessness of Allah (Swt)’s graciousness then HE taught them severe punishment with fear and hunger.”<sup>48</sup>

In this Ayat Allah (Swt) is communicating about the fear and hunger placed on people due to a lack of piety. WE placed on their fear and hunger. Today it is very essential that piety is adopted and principles of Shariah and piety embraced.

### **Bazaar during Period of Nabuwat:**

دور نبوت میں بازار

When Muslims migrated to Medina, they suffered several problems. One was a matter of business. Jews were holding a bazaar in Medina. There were many irregularities and it was difficult for Muslims to do business. It was essential that all Islamic principles of buying and selling be conducted. Therefore, Prophet(Saw)established a bazaar near Baqey to solve the problem. Imam Bukhari has written a complete chapter on this bazaar,<sup>49</sup> باب ما ذکر فی الأسواق

It was proved that it is very essential to establish a bazaar on Islamic principles.

It is imperative to mention business fairs in Arabia that were exemplary business equity. These were organized in many places. There is a contradiction among writers about these bazaars. Here few historically famous business bazaars are described:

#### ☪ Domatul Jandal:

This fair was launched in the first fifteen days of Rabiul Awwal. It was between Iraq, Syria and Hijaz.

#### ☪ Sahar:

This bazaar was launched in the first five days of Rajab.

#### ☪ Mashqar:

This bazaar was launched at the end of Jamadiul Akhir in Bahrain. Banu Tamim was the organizer. Many businesspeople participated especially from Faris.



🌀 Dabba:

This place was a very convenient seaport for Indian traders. May traders from Eastern and Western countries engaged in business here.

🌀 Shahr:

This bazaar fair was launched under the hill on which there is the grave of Prophet Hud. This was launched in the middle of Shaban.

🌀 Ukaaz:

Fair Ukaaz was launched in the beginning of Zulqaidah. 50

🌀 Sanaa:

This business fair was launched at the end of Ramadanul Mubarak at Yemen. 51

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