

Reconstructing Entrepreneur's Development Based on *al-Qur'an* And *al-Hadith*

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Abstract

Islamic economic system is a comprehensive and everlasting field. It includes the whole production, distribution and consumption process according to the rules and principles of Islam that need to be uphold for justice and balance, freedom and benefit, religious duty and life requirements in the world. As such, entrepreneurship which is the pulse to that system is not only an effort to gain profit through expanding capital or means to successful exchange of necessities. In fact, it is a form of social service in building the civilization and future of the society. Thus, through its philosophy and holistic concept, Muslim entrepreneur's personality should be based on al-Din that serves as the fundamental interpretation of human's behavior as to ensure that changes will not stray them from the teachings of Islam. The personality of Muslim entrepreneur should be different from the western perspective because they not only should possess universal characteristics that across racial, cultural or geographical limitation, but also need to integrate these characteristics with the spiritual elements.

Keywords: Islamic economics; Muslim entrepreneur; spiritual elements

Introduction

The introduction to a person's livelihood is usually based on the type of occupation that they do for a living. If a person is involved in agricultural field, he is thus known as a farmer. The same goes for those involved in business, they are known as entrepreneurs and so on and so forth. In the context of entrepreneurship, researchers found that an entrepreneur has a quality that incorporates racial, cultural and even geographical disposition. Individuals who possess these qualities are predicted to do well in business if they enter this field, but, the situation will be different if they are known as Muslim entrepreneurs. The conceptual definitions of Muslim entrepreneur are not based solely on the characters mentioned above. It also stresses integration with the spiritual elements. This is due to the fact that Islam works as a whole regardless whether in profession or lifestyle itself. Everything should be incorporated with the holistic teachings of Islam.

Islam's Encouragement towards Entrepreneurship Development

Islamic *tasawwur* fix entrepreneurship is one of the best forms of livelihood or occupation. Muslim scholars like Yusuf al-Qaradawi (1972, p.132) and Shahadah al-Natur *et al.* (1996, p.157) state, Muslims are called to pursue and persevere in entrepreneurial activities. This form of encouragement refers to the highest recognition by *Shara'* upon the sincere and honest entrepreneurs. Abu Sa'id narrates that Rasulullah p.b.u.h. said:

التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ

“An honest and sincere businessman will be placed with the prophets, siddiqin and al-suhada’”
(Hadith Hasan) (al-Tirmidhi, 1987, no. 1209, p. 515)

Rafiq Yunus al-Misri (2007, pp. 28-29) explains, the *Hadith* place the highest recognition on businessmen with the prophets, *siddiqin* and *al-shuhada'* during judgement day. However, to be able to reach this level (truthful and honest) proves to be difficult for business activities often misused and mixed with lies, fabrications and other negative elements. Thus, if they are able to hinder the negative elements and become honest, truthful and sincere entrepreneurs, their honour will raise to those of prophets, *siddiqin*, *shuhada'* and *salihin*. To further explain this, Ibrahim al-Nakha'i, an *imam* during the era of *tabi'in* was once asked of his preference between an honest businessman and a pious devotee who spent his life on prayers.

He chose the honest businessman for he is in constant *jihad*. Businessmen are in constant *jihad* against the lure and seduction of *Satan* on each sales and trade (al-Qaradawi, 2001, p. 43). Eventhough Islam allows its followers to be employed by others earning fixed salaries, it calls the followers to be more involved in entrepreneurial development. Al-Qur'an manifests this encouragement towards Muslims clearly through summons like "seek, using all resources available on earth and open up opprtunities for the same cause"¹. AbulHassan M. Sadeq (1990, 2:1, p. 42) states, the summon is not only for employed people, but also for all types of self-occupation like agriculture, mining, trades, businesses, industry and other forms of entrepreneurship which gives more picture to the functions of entrepreneurship. Apart from common or general verses, there are also a few Qur'anic verses that specifically mentioned the word business (*tijarah*)² or trade (*al-bay'*)³. Allah the Almighty forbids His followers from earning a living on sinful resources. Instead humans are encouraged to earn a living through business and trade. This encouragement involves not only stationary business and trade, but also encouraged to expanded from one place to another even if it means taking the business across the seas⁴.

The addition, Yusuf Kamal Muhammad *et al.* (2001, p. 130) states that encourage on entrepreneurship not only based on this commercial activity have been allowed by Allah the Almighty during and after they perform *Hajj*⁵, but it is also viewed as *jihad* for the cause of Allah⁶. Meanwhile, Badr al-Din al-'Ayni explains that business and trade is as important as marriage, familial and criminal issues as stated in the *Kitab al-Buyu'* as according to the book of *Sahih al-Bukhari*. It further explains that human can manage to avoid marriage but none can avoid from being involved in entrepreneurship either as a trader, buyer or consumer. Thus, if entrepreneurship is neglected, life will cease and humanity destroyed without having to serve its purpose.

As a matter of fact, Imam Ibn Taymiyyah stresses that Islamic law scholars from the Shafi'ite school, Imam Ahmad bin Hanbal, Abu Hamid al-Ghazali and Abu al-Farj Ibn al-Jawzi in chorus stated that entrepreneurial activities is a responsibility that must be performed social wise. This is due to the fact that life will not prosper without committing this responsibility (Abd al-Halim, 1992). While Ibn 'Abidin (2000, 1, p. 32), a scholar of Hanafi school, further support the statement claiming that entrepreneurship is important for it is a responsibility that must be carried out socially. Among Shafie school on the other hand, Imam Nawawi stated that in social view; employment, trade and other livelihood necessities is a responsibility that must be carried by everyone in completion of life (al-Nawawi, n.d., 6, p. 194). Meanwhile, Imam Ahmad bin Hanbal explains in Salih bin Muhammad al-Fahd al-Mazid (1403H., p. 60), property and possession can be gained through four ways, they are: business and trade, kinship, tutoring and real-estate, but among these four, he prefers the outcome gained from business and trade.

In relation to that, Islamic entrepreneurship development concept manifests that encouragement by offering methods that do not burden the entrepreneurs through on contracts according to muamalat system. Among these are mudarabah contract that places accountability of loss on the trader, loaning contract (*Qard al-Hasan*) and various other forms of contracts to encourage society to get involved in entrepreneurship and self-development. To realise the function of *infaq* in economic development on the other hand, excess profits earned by these entrepreneurs will be distributed to the society through *zakat*, alms, gift and other forms of donation. As such, Muslims should be urged to get involve in business and trade to upgrade the stature of themself and their family for they are also responsible in freeing society from mental and economic domination.

Entrepreneurship Principles In Islamic Perspective

The holistic approach of Islam involves both the life and the afterlife dimensions. Thus, *Shari'ah Islam* does not leave eternity matter and world affairs except by putting fundamentals and principle.

¹ Refer to surah al-Ja'siah (45):12-13, al-Hijr (15):19-22, al-An'am (6):141, al-Najm (53):39, al-Nur (24):37, al-Jumu'ah (62):9 dan al-Tawbah (9):24.

² Refer to Surah al-Nisa' (4): 29, al-Baqarah (2): 282, al-Tawbah (9): 24, al-Saf (61): 10, Fatir (35): 20, al-Jumu'ah (62): 11.

³ Refer to Surah al-Baqarah (2): 253 & 275, Ibrahim (14): 31, al-Nur (24): 37, al-Jumu'ah (62): 9.

⁴Surah al-Fatir (35):12 dan al-Rum (30): 46.

⁵Surah al-Baqarah (2): 198.

⁶Surah al-Muzammil (73): 20.

Hadith : *يَا رَسُولَ اللَّهِ أَيُّ الْكَسْبِ أَطْيَبُ قَالَ عَمَلُ الرَّجُلِ بِيَدِهِ وَكُلُّ بَيْعٍ مَبْرُورٍ*. The Meaning: "Rasulullah p.b.u.h. have in ask on job that most important (afdal)? The Prophet p.b.u.h. said: "effort the person with the hand and sales-buy received(mabrur)". See, Ahmad bin Muhammad bin Hanbal (1993), *Musnad Ahmad, Kitab Musnad al-Shamiyin, Bab Hadith Rafi' bin Khadij, Hadith* no. 16628, v. 35, Beirut: al-Maktab al-Islami. p. 137.

Yusuf al-Qaradawi (2001, p. 29-31) mentions that the philosophy of Islamic entrepreneurship is based on economical philosophy itself where trades are based on *Rabbani* and divinity traits. Al-Qur'an itself stressed on trading principles based on freedom, justice and morale in every form of transaction. The principle, conditions and rules that has been set aimed to ensure the lasting of the business (Ahmad, 1995, p. 77) and to gain acceptance (*rida*) from Allah the Almighty.

i. Protect Risks

Muslim and western scholars (al-Misri, 2007, p. 17; Drucker, 1985, p. 21; McGrath & MacMillan, 2000, pp. 2-3; Stevenson *et al.*, 1994, p. 6; Forsyth, 2005, p. 203) agreed that business is a risky activity in terms of execution and gains in comparison to other forms of occupation. No one can guarantee good profits or hinder from great loss brought about by business activities. In other words, this career offers great profits, but the inexact gains proves to be a negative influence that hinders the growth of a business to a higher level of risk. This is because, there is a direct link between the level of risk and the level of profit gained by the entrepreneurs.

However, there are inverse relationships between the motivation to build a business with the level of risk and uncertainty. Based on this, Islamic financial system is more keen on providing protection to entrepreneurs as compared to the conventional banking system in facing risks and unexpected returns. Conventional banking system allows loans to be made by entrepreneurs provided that the amounted loan be paid with interests as scheduled. The bank will not take responsibility on any loss or failure faced by the entrepreneurs. On the other hand, Islamic banking system offers unique mechanism to protect entrepreneurs from negative impact or consequence of the business. For example, under the *mudarabah* system, every risk of loss will be endured by the loaner while the entrepreneur will not receive any gains.

ii. Subject to Shari'ah

Emphasis and operational business implementation must be carried out within the guidelines subjected in Islam. It differs from the capitalist system that offers opportunities to entrepreneurs to gain wealth. Islam on the other hand stresses on the blessings of Allah the Almighty in comparison to life itself. Allah the Almighty has told us in Surah al-Baqarah (2): 275:



 “Allah the Almighty has allowed trade and forbidden *riba*”.

Ibn Hajar (1989, 4, p. 360; al-Sharbini, 1994, 2, p. 321) explained that the verse is general in nature that already specified. Common traits involve all forms of trades until it is understood by all on the types of trades allowed. However, *Shari'ah* has made it clear by forbidding Muslims from being involved in a few types of sales like; contract or transaction that involves *riba*. In other words, the freedom gifted to humans are not absolute. Freedom in business operation should refer to specific law according to *Shari'ah* like inability to cause bad effect on others, operating without *riba* or any forms of gambling, honest, sincere, reliable and able to protect the rights of trades and consumers, able to conduct *halal* business and services and diligent.

This case priority also stressed by Imam al-Bukhari (n.d., 2, pp. 2-6) where before bringing *Hadiths* on advantage of self-employed, he first debate about *halal*, *haram* and *syubhat* that need to be avoided by anyone involved in business. Ismail Raji al-Faruqi (1992, p. 178) explained that entrepreneurship operation need to be based on four principles that influence the production process. They are; *Shari'ah* forbid production based on profits per se, it on the other hand encourages meaningful and useful production and services to the community. Secondly, things which are forbidden by Islamic law are not to be produced unless if it a must to produce. Third, the product produced should be shown as it is. Any packaging that may appear to deceive consumers are therefore forbidden. Fourth, Islamic belief should be the base to motivate producers to practice truth instead of fearing punishments set by the government. In a wider context, humans status as caliph is only subjected to executionary aspects stated by Islamic law. Humans do not have the absolute power to subject right from wrong, good from bad for it is all in the hands of Allah, the Almighty that creates the law and values for people to live by. Thus, humans only have to act according to shariah and values predetermined to them so that they live and behave as accorded by Islam and not be influenced by the economic patterns or social development of other society.

iii. Free From Element of Oppression

In today's business world, it is common to see competition between entrepreneurs. As a consequence to that, various types of advertising plan has emerged,

sales plans and techniques has also changed to distract and attract consumers into buying products offered even when they do not appear to be of importance or necessity. This developing situation only brings profit to one party and brings harm to the society as a whole. This situation is brought about by extreme competitions among entrepreneurs that lead to waste of sources, undecided production, injustice towards consumers and might also lead to defying of pay or salary to the workers. This situation also could materialize business monopoly, defying of rights and injustice towards smaller businesses. According to Muhammad Abdul Manan (1980, p. 331), the development of economy everywhere on earth is inclined towards developing the power to monopolize. The practice of monopolizing brought by the capitalist style of economic system will cause of sources abuse, limit the number of production and hinder job opportunities.

Instead, the concept of Islamic entrepreneurship placed importance on justice and freedom and refused any form of force or cruelty on both parties. Among them, prioritising on shared agreement (value of willingness)⁷, satisfying contract or fulfilling promise⁸, perfect measuring and weighing⁹, honesty and protection. In other words, Islamic concept does not assume life as a race, but more towards helping each other built in the form of economic relations (Siddiqi, 2000, pp. 32-33). Based on that, entrepreneurs should hold on to the four production principle based on Islam which are; knowing the view of humans towards others and the universe, increasing number of production within the context of Islamic ethics, eradicating waste of natural resources due to laziness and using the approach and teachings of *Islamic Shari'ah* (Kahf, 1978, p. 30). Muhammad Nejatullah Siddiqi (1981, p. 17) and Timur Karan (1992, p. 11) conclude that, indirectly, these principles will hinder oppression, monopoly, hiding of product, making speculation or making declaration like insurance contract that involves gambling, uncertainty and exploitation towards consumer and destruction of environment. Entrepreneurs should also pay sufficient salary, put up reasonable price and be satisfied with fair profits and gains.

With this, collaboration concept mentioned totally refuse life according to secular system like the philosophy of 'struggle for existence', instead, Islam suggests 'cooperation for existence' as living ethics that fits with the philosophy of belief in Allah the Almighty. The holistic Islamic economic system can produce total and consistent changes in the field of entrepreneurship. Islamic entrepreneurship not only be able to form the personality of entrepreneurs, but also be able to educate and teach everyone involved in the matter. As an example, the forbidding of alcohol does not involve an individual but also public policy and industry of an Islamic country.

iv. Government Role

Islamic contemporary scholars in economical development like M Umar Chapra (1970, pp. 41-42), Khaliq Ahmad and Abul Hassan M. Sadeq (2001, p. 9) in opinion that active government role is a principle that cannot be torn away from Islamic economic system especially in entrepreneurship that cannot be separated from political environment, culture, economy and technology. To realize the above principles, modern Islamic government need to play an important role in providing basic physical and social capital so as to manage and guarantee the social security among the society. Apart from that, Muhammad Nejatullah Siddiqi (1981, pp. 18-19) stressed that government should also play its role in ensuring the Islamic *code of conduct* is abided by individuals through education, if needs be through force, maintaining good amrket condition to ensure it functions perfectly, to provide guidelines and rules in allocating sources and division of gains, apart from direct mingling in production and capital reshaping to encourage growth and ensure social justice.

Likewise, researches found that an entrepreneur's quality and entrepreneurial activities are not entirely God gifted, most of them come from education, practice and related assisting programmes. Thus, it becomes a must for the society and ruler to give coutionary and training to those who likes to beg when they are healthy for work, to help those who need special equipment or training for work so that they will not live on sympathy and charity. For example; Anas bin Malik r.a. told that there was once a man (an Ansar) came to Prophet Muhammad p.b.u.h. and begged from him. Rasulullah p.b.u.h. asked: "Have you nothing in your home?". The man replied: "Yes, a piece of cloth, a parts of which we wear and a part of which spread (on the ground), and a wooden bowl from which we drink water". Rasulullah p.b.u.h. said: "bring them to me".

⁷The Prophet p.b.u.h. said: لَا يَبْرُقَنَّ عَنْ بَيْعٍ إِلَّا عَنْ تَرَاضٍ, The meaning: "Will not separate among sellers and buyers until exist agreement (rida) between both". See, Imam al-Tirmidhi (1987), *op. cit.*, *Kitab al-Buyu'*, *Bab Ma Ja'a fi al-Bay'ayn bi al-Khiyar Ma Lam Yatafarraqa*, *Hadith* no. 1246, v. 3, p. 548-549.

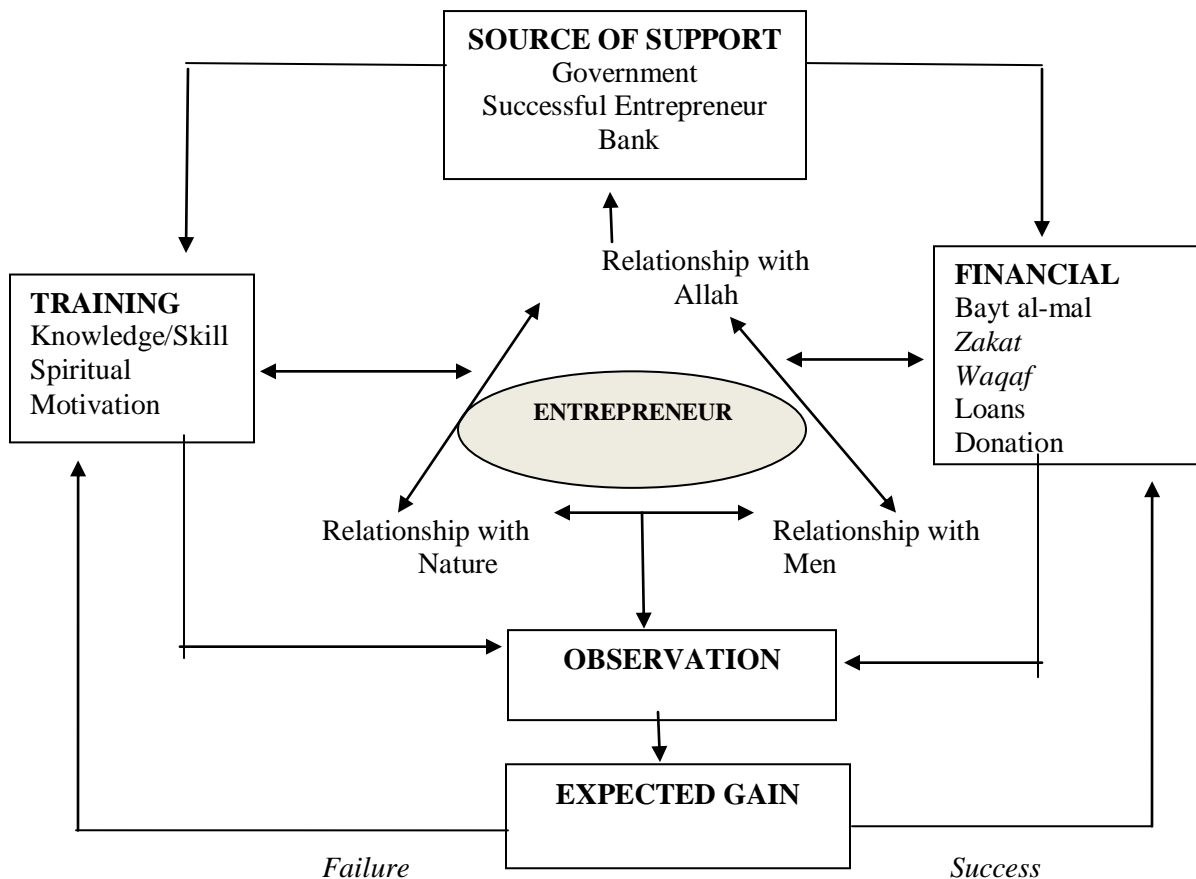
⁸Refer to Surah al-Ma' idah (5):1.

⁹Refer to Surah al-Isra' (17): 35 and al-Mutaffifin (83):1-3.

The man brought his belongings as requested. Rasulullah p.b.u.h. then sold the man’s belongings and managed to gain two dirham. The prophet p.b.u.h. gave the money to the man and said: “buy food with one dirham for your family, and buy an axe with the second dirham and bring it to me”. The Ansari brought the axe to the Prophet p.b.u.h., who fixed a handle on it with his own hands and said: “go, gather firewood and sell it, and do not let me see you for fifteen days”. The man went away, and gathered firewood and sold it. When he had earned ten dirhams, he came to the Prophet p.b.u.h. and told him that he had bought a garment with some of them and food with his other earnings (Abu Dawud, n.d., no. 1637). Yusuf al-Qaradawi (2001, p. 53) explains, in this *Hadith*, Rasulullah p.b.u.h. is of the opinion that the man does not deserve to be given charity for he is of sound health and is able to work. The incidence has since become an Islamic vision before the existence of other modern systems. Clearly, Islamic method does not provide temporary solution to a problem, but it teaches people to solve personal problems without asking for assistance from others.

In other words, government’s role in the entrepreneurial development context starts with motivation and proposal to workers and followed by aid in physical or mental form. Then, the government can impose *zakat* or tax so that the excess profits can be shared by the needy. There are a lot of incidence in history where Islamic government had enforced *zakat* and tax, even Sayyidina Abu Bakr himself has declared war against those who refuse to pay their alms and tax. These incidence shows that in Islam individuals play a big role in putting in efforts while the government plays its role to move and govern business transactions. With this, Islam has synthesized between two adverse which are motivation to work towards individuals and social impact on society through distribution of obligatory excess profits and gains. Therefore, *consumer sovereignty* concept as proposed by the capitalist system or *producer sovereignty* concept in marxism system does not exist in Islamic economic system which upholds rules provided only by Allah the Almighty (Hj. Nik Hassan, 1989, 1, p. 15). However, this priceless and universal system must be translated into ethical codes (Ahmad & M. Sadeq, 2001, p. 4), so that it is easily understood and practised by society. The writer has summarised the explanation of Islamic entrepreneurial development in the diagram below:

Figure 1: Islamic Entrepreneurial Development Concept



Based on figure 1 above, entrepreneurial development concept in Islam starts with the entrepreneur himself. Since the demand on conducting business is *fardu kifayah*, at times even *fardu 'ayn*, thus dedication towards human beings is not the end of everything. Thus, entrepreneur should put on their objective and operation centred on the relations with Allah the Almighty. Entrepreneurial development based on *Rububiyah* and *Uluhiyyah* is to ensure that they are not negligent from remembering Allah the Almighty especially in performing other religious obligations and in flourishing the earth in relationship among person and universe. However, entrepreneurial innovation requires support system in the form of financial and training. They also need to be given integrated education to ensure that the entrepreneurs succeed in terms of material and are able to distinguish between the lawful and the forbidden and distancing themselves from any forms of negative accomplice. In this case, the government's role is extremely significant. The government should also supervise the activity so that there will be no elements of discrimination present. Distinguished entrepreneurs should realise the function of *infaq* by paying business alms, donating, giving loans to the needy and so on so forth. For the entrepreneurs that failed, they need to be provided with assistance and given a second chance to excel and improve themselves.

Conclusion

The holistic characteristics of Islam has inculcated rule of metaphysics which are abstract like sin, merit, hell and heaven that becomes the trigger to human's behaviour in structuring entrepreneurial development. The implication from the concept of property as trust, test, instrument and its inabsolute ownership will make Muslim entrepreneur more careful in searching and spending. Thus, Muslim entrepreneurs should differ from other entrepreneurs in their motives and aims. It is hoped that if they are able to manage their business successfully, they should also have good performance in terms of faith and belief towards Allah the Almighty.

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