

Building Islamic Values In Entrepreneurship In The Perspective Of Al-Quran In Al-Baqarah: 198 And An-Nisa': 29

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Abstract

Entrepreneurship is the command of Allah and the Sunnah of His Messenger, which Allah has regulated through the Qur'an. A Muslim entrepreneur not only has a worldly goal in entrepreneurship but also an afterlife goal in it. This study aims to analyze how to build Islamic values in entrepreneurship from the perspective of Al-Quran in Al-Baqarah: 198 and An-Nisa': 29. The research method used is descriptive qualitative method with data collection using literature study. The results of this study indicate that the value of faith and moral values are two things that Muslim entrepreneurs must build in every business they run based on what is contained in Surah Al-Baqarah: 198 and An-Nisa': 29. Thus, Muslim entrepreneurs who have good and correct faith, as well as have morals will affect the quality of the market, which will affect the economy of the community. Building these two Islamic values is not an easy thing, it requires self-awareness from the person of a Muslim in improving the intention when entrepreneurship.

Keywords: Al-Baqarah: 198; An-Nisa': 29; Entrepreneurship; Islamic Values

Abstrak

Penelitian ini bertujuan untuk menganalisis dan bagaimana membangun nilai-nilai Islam dalam berwirausaha dalam perspektif Al-Quran dalam Al-Baqarah: 198 dan An-Nisa': 29. Metode penelitian yang digunakan adalah metode kualitatif deskriptif dengan pengumpulan data menggunakan studi pustaka. Hasil dari penelitian ini menunjukkan bahwa nilai akidah dan nilai akhlak adalah dua hal yang harus dibangun oleh wirausahawan muslim di setiap bisnis yang dijalankannya berdasarkan apa yang terkandung di dalam surat Al-Baqarah: 198 dan An-Nisa': 29. Sehingga, wirausahawan muslim yang memiliki akidah yang baik dan benar, juga memiliki akhlak akan memengaruhi kualitas pasar, yang dimana hal ini akan berpengaruh pada ekonomi masyarakat. Membangun kedua nilai Islam ini bukanlah hal yang mudah, tentunya harus dimulai dari kesadaran diri sendiri untuk memperbaiki niat ketika berwirausaha.

Kata kunci: Al-Baqarah: 198; An-Nisa': 29; Wirausaha; Nilai Islam

A. INTRODUCTION

Globalization currently dominates a particular world and has a negative and positive impact. In the realm of the world economy, neo-capitalism justifies various means to reap material benefits in a way that is seen to create social problems. Increased poverty, unemployment, increased crime, and decreased health. In dealing with these problems, concrete solutions are needed, one of which is entrepreneurship.¹

In Islam, a Muslim is required to do good in every action. Like when doing business, in this case buying and selling. The orientation of a Muslim entrepreneur is to worship Allah and practice the sunnah of His Messenger.² According to Islamic business ethics, every entrepreneur should not be solely world-orientated. However, the most important and important thing is to seek pleasure and achieve blessings for the sustenance given by Allah.^{3,4} Prophet Muhammad was a businessman who became the best role model in buying and selling practices throughout the ages.^{5,6}

The values that must be built during entrepreneurship are honesty. Due to the wrong orientation during entrepreneurship, business people justify all means, including deceiving buyers. By falsifying item descriptions, fabricating good testimonials, and many other things. The latest symptom in our society is that it is difficult to find honest people.^{7,8,9,10}

Islam emphasizes doing business in a halal, tayyib, and fair play manner. Many of the Prophets (peace be upon them) were entrepreneurs with their own hands to avoid

¹ Siti Najma, "Jurnal Pencerahan Intelektual Muslim Kewirausahaan Sosial Dalam Perspektif Ekonomi Islam," *Jurnal Pencerahan Intelektual Muslim* XV, no. I (2016): 57–70.

² Ika Yunia Fauzia, *Islamic Entrepreneurship Kewirausahaan Berbasis Pemberdayaan*, I (Depok: Rajawali Pers, 2019).

³ U Adzkiya, "Etika Bisnis Dalam Islam (Analisis Terhadap Aspek Moralitas Pelaku Bisnis)," *Jurnal: Iqtisad Reconstruction of Justice and Welfare for Indonesia* 4, no. 1 (2017): 1–10.

⁴ Azila Ahmad Sarkawi, Alias Abdullah, and Norimah Md. Dali, "Reviewing the Concept of Sustainability from the Islamic Perspectives," *International Journal of Business, Economics and Law* 9, no. 5 (2016): 112–16, <http://irep.iium.edu.my/51927/>.

⁵ Desy Astrid Anindya, "Pengaruh Etika Bisnis Islam Terhadap Keuntungan Usaha Pada Wirausaha Di Desa Delitua Kecamatan Delitua," *At-Tawassuth* II, no. 2 (2017): 389–412.

⁶ Ali Aslan Gümüşay, "Entrepreneurship from an Islamic Perspective," *Journal of Business Ethics* 130, no. August (2015): 199–208, <https://doi.org/10.1007/s10551-014-2223-7>.

⁷ Moha Asri Abdullah and Md. Siddique E Azam, "Halal Entrepreneurship: Concept and Business Opportunities," *Entrepreneurship - Contemporary Issues*, no. March (2021), <https://doi.org/10.5772/intechopen.93657>.

⁸ Dewi Maharani, "Penerapan Kejujuran Dan Tanggung Jawab Dalam Etika Bisnis Syariah Pada Wirausaha Muslim Di Kecamatan Medan Marelan" 9, no. 3 (2017): 21–29.

⁹ Mohsin Raza et al., "Achieving SMEs' Excellence: Scale Development of Islamic Entrepreneurship from Business and Spiritual Perspectives," *Journal of Islamic Accounting and Business Research*, no. August (2023), <https://doi.org/10.1108/JIABR-02-2023-0060>.

¹⁰ Fatmah Bagis et al., "The Antecedents of Msme Performance: From Characteristics of Islamic Entrepreneurs Perception," *International Journal of Economics, Business and Accounting Research (IJEBAAR)* 6, no. 2 (2022): 642–52, <https://doi.org/10.29040/ijebar.v6i2.5780>.

begging, as mentioned in the hadith from 'Rifa'ah Ibn Rafi *Radhiyallahu 'Anhu* reported that the Rasulullah *Shallallahu 'Alaihi Wasallam* was asked: "What is the best work? He said: the work of a man with his hands and every trade made in a mabrur (good) manner." (HR by al-Bazzar and authenticated by Hakim).^{11,12,13}

There is a recommendation in entrepreneurship that is good, halal, and thayyib, found in the Qur'an Surah Al-Baqarah: 198,¹⁴

لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا فَضْلًا مِّن رَّبِّكُمْ فَإِذَا أَفَضْتُمْ مِّنْ عَرَفَاتٍ فَاذْكُرُوا اللَّهَ عِنْدَ الْمَشْعَرِ الْحَرَامِ وَاذْكُرُوهُ كَمَا هَدَيْتُمْ
وَإِنْ كُنْتُمْ مِّن قَبْلِهِ لَمَنِ الضَّالِّينَ

"It is not a sin for you to seek the bounty of your Lord (during the Hajj season). When you depart from Arafat, remember Allah in the Masyarilharam. Remember Him because He has guided you, even though you were misguided before."¹⁵

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَن تَرَاضٍ مِّنكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

"O you who have believed, do not eat of your neighbour's wealth by unlawful means, except by way of mutual trade between you. And kill not yourselves; surely Allah is Most Merciful to you."¹⁶

As well as the virtues in entrepreneurship, entrepreneurship itself is the sunnah of the Prophet Muhammad *Sallallahu 'Alaihi Wa Sallam*, and the best income is obtained by one's own hands or one's own hard work. Allah has justified buying and selling, commanding His servants to seek sustenance in a halal and reasonable way, such as buying and selling that is mabrur.

History has recorded how Rasulullah *Shallallahu 'Alaihi Wa Sallam* instilled the values of entrepreneurship education which is very good to be used as a guide and motivation in entrepreneurship.¹⁷ Economic growth, according to Islam, is value-laden.

¹¹ Y. M. Machmud, A., & Hidayat, "Characteristics of Islamic Entrepreneurship and the Business Success of SMEs in Indonesia," *Journal of Entrepreneurship Education* 23, no. 2 (2020): 1–16.

¹² Husnul Khatimah and Nuradi, "Pemberdayaan Koperasi Syariah Komunitas Usaha Mikro Muamalat Berbasis Masjid," *Ayy Syar'iyah: Jurnal Ilmu Syari'ah Dan Perbankan Islam* 6, no. 1 (2021): 1–22.

¹³ Husnul Khatimah, Nuradi Nuradi, and Akhmad Alim, "Konsep Jual Beli Dalam Islam Dan Implementasinya Pada Marketplace," *Jurnal Ilmiah Ekonomi Islam* 10, no. 1 (2024): 43–57, <https://doi.org/10.29040/jiei.v1i1.12352>.

¹⁴ Abdul Fatah, Abdul Karim, and Muhammad Masruri, "Quranic Edupreneur: Counter to Unemployment in Contemporary Indonesia," *AlBayan* 21, no. 3 (2023): 385–406, <https://doi.org/10.1163/22321969-20230140>.

¹⁵ Kemenag RI, *Al-Qur'an Dan Terjemahannya Edisi Penyempurnaan 2019*, 1st ed. (Lajnah Pentashihan Mushaf Al-Qur'an, 2019).

¹⁶ Kemenag RI.

¹⁷ Fikri Maulana, "Pendidikan Kewirausahaan Dalam Islam," *IQ (Ilmu Al-Qur'an): Jurnal Pendidikan Islam* 2, no. 01 (2019): 30–44, <https://doi.org/10.37542/iq.v2i01.23>.

An increase in the factors of production cannot be considered economic growth if, for example, it includes goods that are proven to have adverse effects and harm humans. The goal is to support the material welfare of the world and the welfare of the hereafter.^{18,19}

Some previous studies that are relevant to the author's research, namely Wijayanti with the title *Building Islamic Entrepreneurship in the Perspective of Hadith* with the results of how an entrepreneur must work hard by Islamic law and Islamic values contained in the Qur'an surat Al-Jumu'ah verse 10 and the hadith of Rasulullah *Shallallahu 'Alaihi Wa Sallam* from Ashim bin Ubaidillah.²⁰ Then Junaida and Hanum on *Strengthening the Characteristics of Sharia-Based Entrepreneurs in Micro, Small and Medium Enterprises (MSMEs) in Langsa City* where the research results reveal how the characteristics of a Muslim entrepreneur who runs his business by Sharia concepts such as prioritizing honesty and fairness.²¹ Furthermore, related to *Entrepreneurship in the Islamic Perspective* by Afif which states that a believer in entrepreneurship must present Allah in every business based on the Qur'an and Sunnah, which is very different from the conventional system.²²

The news of this research is very different from the previous study. Namely, the author focuses research on Islamic values, specifically in entrepreneurship, primarily related to the Qur'an Surah Al-Baqarah verse 198 and An-Nisa verse 29, which has yet to be studied on the relationship between the proposition with the practice of entrepreneurship. Theoretically, this research can deepen the understanding of business ethics and the principles of justice in Islamic teachings. As for the practical aspect, this research provides clear guidance for Muslim entrepreneurs on applying Islamic principles in every aspect of their business. This study analyzes the values in Surah Al-Baqarah verse 198 and An-Nisa verse 29 in running a business.

¹⁸ Tira Nur Fitria, "Kontribusi Ekonomi Islam Dalam Pembangunan Ekonomi Nasional," *Jurnal Ilmiah Ekonomi Islam* 2, no. 03 (2016): 29–40, <https://doi.org/10.29040/jiei.v2i03.3>.

¹⁹ M. Nusrate Aziz Osman Bin Mohamad, "Islamic Social Business to Alleviate Poverty and Social Inequality," *International Journal of Social Economics* 43, no. 6 (2016): 1–26, <https://doi.org/http://dx.doi.org/10.1108/IJSE-06-2014-0129>.

²⁰ Ratna Wijayanti, "Membangun Entrepreneurship Islami Dalam Perspektif Hadits," *Cakrawala* 13, no. 1 (2018): 35, <https://doi.org/10.31603/cakrawala.v13i1.2030>.

²¹ Erni Junaida and Nurlaila Hanum, "Penguatan Karakteristik Entrepreneur Berbasis Syariah Pada Usaha Mikro, Kecil Dan Menengah (Umkh) Di Kota Langsa," *Jurnal Samudra Ekonomika* 6, no. 1 (2022): 60–71.

²² Mufti Afif, "Kewirausahaan Ditinjau Dari Perspektif Islam," *Rasail* 3, no. 1 (2016): 55–72.

B. RESEARCH METHODOLOGY

This study uses the method of library research, namely, researchers collect, describe, and conclude various literature related to how to build Islamic values in entrepreneurship from the perspective of the Qur'an listed in Surah Al-Baqarah: 198 and An-Nisa': 29, which can be taken from books, research journals, and websites.²³

This research uses data collection techniques in the form of library research, which can be obtained in the form of primary and secondary data. Primary data is obtained by referring directly to books on entrepreneurship as well as Nash al-Quran and al-Hadist, whereas secondary data is taken from documents, archives, and literature studies in the form of the results of research journals that have been done before or relevant research. Or relevant research.²⁴

The analysis method used in this research is a descriptive analysis method using a qualitative approach, namely by collecting various literature contained in books, journals, websites, documents, and archives related to entrepreneurial values in Islam.²⁵

C. RESULTS AND DISCUSSION

1. Islamic Values

Nilton Rokeach and James Bank suggest that value is a type of belief within the scope of the belief system in which a person acts or avoids an action or regarding what is appropriate or inappropriate.^{26,27} From this understanding, it can be understood that value is an inherent characteristic of a belief system with a subject (human) that gives meaning.²⁸ Values in Islam are sourced and rooted in faith in the oneness of Allah *Subhanahu Wa Ta'ala*. All values of human life are rooted in faith in the oneness of God, which is the basis of religion. In essence, Islamic values are a collection of life principles

²³ Jasa Ungguh Muliawan, *Metodologi Penelitian Pendidikan Dengan Studi Kasus Cetakan I*, Cetakan I (Yogyakarta: Penerbit Gava Media, 2014).

²⁴ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Bandung: Alfabeta, 2022).

²⁵ Lexy J. Moleong, *Metodologi Penelitian Kualitatif Ed. Revisi; Cet. 36*, Ed. Revisi (Bandung: Remaja Rosdakarya, 2017).

²⁶ Murjani, "Hakikat Dan Sistem Nilai Dalam Konteks Teknologi Pendidikan," *Adiba: Journal of Education* 1, no. 1 (2021): 107–19.

²⁷ H. M. Chabib Thoha, *Kapita Selekta Pendidikan Islam* (Yogyakarta: Pustaka Pelajar, 1996).

²⁸ Raden Ahmad Muhajir Ansori, "Strategi Penanaman Nilai-Nilai Pendidikan Islam Pada Peserta Didik," *Jurnal Pusaka: Media Kajian Dan Pemikiran Islam* 4, no. 2 (2016): 14–32, http://ejournal.alqolam.ac.id/index.php/jurnal_pusaka/article/view/84.

and teachings on how humans should live in the world, i.e., one principle with another is interrelated to form a whole unit that cannot be separated.^{29,30}

Six values are often used as human references in life. As contained in Spranger's theory, they are theoretical value, economic value, aesthetic value, social value, political value, and religious value. The types of values, according to Spranger, are:³¹

- a. Theoretical value is the value that underlies the actions of a person or group of people who work primarily on the basis of rational considerations.
- b. Economic value is the value that underlies the actions of a person or group of people based on the consideration of whether or not there is financial gain due to the action.
- c. Aesthetic value is the value that underlies the actions of a person or group of people based on considerations of a sense of beauty or a sense of art independent of various material considerations.
- d. Social value is the value that underlies a person's actions towards others regardless of the consequences that may arise for themselves, whether in the form of luck or misfortune.
- e. Political value is the value that underlies a person's or group's actions based on good and bad considerations for the interests of themselves or their groups.
- f. Religious value is the value that underlies a person's actions based on the belief that something is considered right according to religious teachings.

Ramadanti, quoted from the Ministry of National Education, defines Islamic values as attitudes and behaviors that are obedient in carrying out the teachings of the religion that is adhered to, especially Islam, tolerant of the implementation of other religious worship, and living in harmony with followers of other religions.³²

Generally, the main reason people engage in economic activities is to achieve maximum individual satisfaction and success is measured by financial gains. Entrepreneurship has no religious aspect, even though they run it according to ethical and legal rules. In the view of Islam, all activities, including entrepreneurship, should

²⁹ Nurul Jempha, "Nilai- Nilai Agama Islam," *Pedagogik: Jurnal Ilmiah Pendidikan Dan Pembelajaran* 4, no. 2 (2017): 101–12.

³⁰ Agus Wibowo et al., "The Role of Entrepreneurial Education and Islamic Values Matter," *International Journal of Evaluation and Research in Education* 11, no. 3 (2022): 1607–16, <https://doi.org/10.11591/ijere.v11i3.22264>.

³¹ F Fahrurrazi, "Internalisasi Nilai Pendidikan Sosial Dalam Membina Karakter Santri," *Saree: Research in Gender Studies* 3, no. 1 (2021): 133–48, <https://journal.iainlhokseumawe.ac.id/index.php/saree/article/view/534>⁰<https://journal.iainlhokseumawe.ac.id/index.php/saree/article/download/534/381>.

³² Ewita Cahaya Ramandati, "Integrasi Nilai-Nilai Islam Dalam Pembelajaran IPA" 4, no. 1 (2020): 1053–62.

orientate the pleasure of Allah *Subhanallahu Wa Ta'ala*. So, every action and behavior must be based on Islamic rules.^{33,34}

This value must always be instilled to become a mindset that helps a Muslim entrepreneur when running a business. It will also certainly be a determinant in implementing other Islamic values in entrepreneurship.^{35,36} When Aqidah is strong, that becomes the foundation of entrepreneurship, and other goodness will follow. A Muslim entrepreneur should have the following work ethic.³⁷

- a. Sincerely seeking the pleasure of Allah *Subhanallahu Wa Ta'ala* alone.
- b. Serious and professional in entrepreneurship or work.
- c. Have an honest and trustworthy nature
- d. Maintain ethics when working
- e. Comply with Sharia principles
- f. Avoiding various kinds of shubhat
- g. Maintaining the bonds of ukhuwah Islamiyah

The good life of a Muslim is when his worship of Allah *Subhanallahu Wa Ta'ala* is good. Then, all aspects of his life will follow the goodness of his worship. Because the essence of human creation is only to worship Allah alone. Allah says in surah Adz-Dzariyat:56

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

“I have not created jinn and humans except to worship Me.”³⁸

Every action, attitude, and character of a Muslim must continue to go hand in hand with Islamic values, such as tawhid, sharia, and good character. Every life will be blessed if these Islamic values accompany every cavity of his life. Vice versa, when a Muslim is far

³³ Adi Susilo Jahja, Dwiki Ananto Yudo, and Fauzan Fauzan, “Pendidikan Kewirausahaan Di Indonesia: Perspektif Nilai-Nilai Islam,” *Perbanas Journal of Islamic Economics and Business* 3, no. 1 (2023): 21–36, <https://doi.org/10.56174/pjieb.v3i1.83>.

³⁴ Zulkarnain Kedah et al., “Effects of Business Jihad on Entrepreneurs’ Ethical Behaviour and Corporate Social Responsibility: A Qualitative Study,” *International Journal of Business and Globalisation* 15, no. 3 (2015): 425–42, <https://doi.org/10.1504/IJBG.2015.071926>.

³⁵ Mohammad Ali Ashraf, “Determinants of Islamic Entrepreneurial Intentions: An Analysis Using SEM,” *Journal of Islamic Marketing* 12, no. 1 (2021): 20–40, <https://doi.org/10.1108/JIMA-05-2019-0116>.

³⁶ Syed Shameel Ahmed Quadri et al., “Cultural Business Ethics from Islamic Business Model and Current Trading Challenges,” *RUSSIAN LAW JOURNAL* XI, no. 10 (2023): 657–62.

³⁷ Mikyal Oktarina, “Nilai-Nilai Kewirausahaan Islam Bagi Anak,” *Serambi Tarbawi* 8, no. 1 (2020): 85–98, <https://ojs.serambimekkah.ac.id/tarbawi/article/view/3324>.

³⁸ Kemenag RI, *Al-Qur’an Dan Terjemahannya Edisi Penyempurnaan 2019*.

from Islamic values, his life will not be blessed, and sometimes, the blessing itself is not realized by the principled Muslim.³⁹

2. Entrepreneurship

Entrepreneurship is the attitude, spirit, and ability to create profound value for oneself and others.⁴⁰ In general, entrepreneurship is a discipline that studies life's values to face the challenges of the times and dare to take risks.⁴¹ Wiraswasta, or entrepreneurship, was initially intended for people who can stand alone. In Indonesia, self-employed people are often defined as people who do not work in the government sector.

Entrepreneurs are considered individuals who often have out-of-the-box ideas. They usually have a desire to create new things and tend to prefer to be different from others. Examples of successful entrepreneurs in Indonesia include Sandiaga Uno and Erick Tohir.⁴²

The Islamic concept of entrepreneurship is any form of business based on righteous deeds and carried out based on the guidance of sharia sourced from the Qur'an and As-Sunnah.^{43,44} Allah Subhanallahu Wa Ta'ala has legalized entrepreneurship or trade or commerce in many of his words, such as in surah Al-Baqarah: 275,

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَاً

“Allah has legalized buying and selling and forbidden usury.”⁴⁵

Then in surah Al-Jumu'ah: 9-10,

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا نُودِيَ لِلصَّلَاةِ مِنْ يَوْمِ الْجُمُعَةِ ۖ فَاسْعَوْا إِلَىٰ ذِكْرِ اللَّهِ وَذَرُوا الْبَيْعَ ذَلِكُمْ خَيْرٌ لَكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

³⁹ Shazila Andleeb and Research, “The Basis of Entrepreneur Principles within an Islamic Ethical Framework,” *American Based Research Journal* 7, no. 3 (2018): 44–56.

⁴⁰ Fauzia, *Islamic Entrepreneurship Kewirausahaan Berbasis Pemberdayaan*.

⁴¹ Udik Jatmiko Sufyati HS, Hamdan Firmansyah, Nur Ika Effendi, Nurmahadi, Erny Rachmawati, Hendra Galuh Febrianto, Caroline, Riswan Aradea, Yani Sugiyani, Dede Djuniardi, Amalia Indah Fitriana, Fidya Arie Pratama, Septina Dwi Retnandari, Nurhayati, Frans Sudirjo, *Teori Dan Konsep Kewirausahaan, Modeselektor's Happy Birthday!* (Cirebon: Insania, 2021), <https://doi.org/10.5040/9781501346286.0014>.

⁴² Hurriah Ali Hasan, “Pendidikan Kewirausahaan: Konsep, Karakteristik Dan Implikasi Dalam Memandirikan Generasi Muda,” *JURNAL PILAR: Jurnal Kajian Islam Kontemporer* 11, no. 1 (2020): 99–111.

⁴³ Fauzia, *Islamic Entrepreneurship Kewirausahaan Berbasis Pemberdayaan*.

⁴⁴ Husnul Khatimah and Nuradi Nuradi, “Matakuliah Kewirausahaan Islam Dan Lingkungan Pengaruhnya Terhadap Pembentukan Karakter Mahasantri Preneur Di Perguruan Tinggi Berbasis Pesantren,” *Jurnal Ekonomi Bisnis Dan Kewirausahaan* 10, no. 3 (December 2021): 294, <https://doi.org/10.26418/jebik.v10i3.45961>.

⁴⁵ Kemenag RI, *Al-Qur'an Dan Terjemabannya Edisi Penyempurnaan 2019*.

“O you who believe, when the call to prayer on Friday is announced, hasten to remember Allah and give up buying and selling. That is better for you if you know. Moreover, when the Friday prayer has been performed, scatter yourselves over the earth, seeking the bounty of Allah, and remember Allah much that you may be fortunate.”

An entrepreneur in entrepreneurship needs to have a plan, marketing techniques, and control in overcoming any creative administrative problems in order to compete with much larger organizations. He must consistently develop his business by using new ideas to recognize new items and new strategies, find new assistance designs, and address other issues related to the financial turnover of the business.^{46,47}

3. Values in the Qur'an Surah Al-Baqarah: 198

It was narrated from Imam Al-Bukhari, from Ibn Abbas who said: 'Ukadz Majinnah and Dzulmajaz were markets during the Jahiliyyah. They felt it was a sin to trade during the Hajj season so Allah revealed the verse,

لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا فَضْلًا مِّن رَّبِّكُمْ فَإِذَا أَفَضْتُمْ مِّنْ عَرَفَاتٍ فَاذْكُرُوا اللَّهَ عِنْدَ الْمَشْعَرِ الْحَرَامِ وَاذْكُرُوهُ كَمَا هَدَيْتُمْ
وَأَنْ كُنْتُمْ مِّن قَبْلِهِ لَمِنَ الضَّالِّينَ

“It is not a sin for you to seek the bounty of your Lord (during the Hajj season). When you depart from Arafat, remember Allah in the Masyarilharam. Remember Him because He has guided you, even though you were misguided before.”⁴⁸

The meaning of *masyarilharam* is the hill of Quzah in Muzdalifah. However, it has been agreed that Muzdalifah can be used as a place to stay overnight.

Imam Ahmad narrated from Abu Umamah at-Taimi that he said to Ibn 'Umar: "We are sellers of services; are we among the pilgrims?" Ibn "Umar replied: "Do you not circumambulate the Ka'bah, go to 'Arafah, stone the Jamrah, and shave your heads?' 'Yes,' we replied. Ibn "Umar went on to say, "A man came to the Prophet (peace and blessings of Allaah be upon him) and asked him the question that you asked me, and he did not answer until Jibril descended upon him with this verse,

لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا فَضْلًا مِّن رَّبِّكُمْ

“It is not a sin for you to seek the bounty of your Lord (during the Hajj season).

⁴⁶ Wahbah Az-Zuhaili, *Tafsir Al-Munir: Aqidah, Syariah, Manhaj Cet. 1 Penerjemah Abdul Hayyie Al-Kattani* (Depok: Gema Insani, 2013).

⁴⁷ Mominul Islam et al., “Social Business : An Islamic Perspective,” *Proceedings of Bangkok Annual Business and Social Science Research Conference*, no. December (2016): 63–72.

⁴⁸ Kemenag RI, *Al-Qur'an Dan Terjemahannya Edisi Penyempurnaan 2019*.

Then the Prophet (peace and blessings of Allaah be upon him) called him and said: 'Yes, you may perform Hajj.'⁴⁹

According to the verse above, there is no sin for anyone who wants to trade while performing Hajj because buying and selling during the Hajj season is permissible. During the Hajj season, it is permissible to seek worldly benefits and rewards for the Hereafter, but we must remember that Allah is the best giver of sustenance. Therefore, in addition to asking Him for sustenance, a Muslim must also do the causes of the arrival of sustenance, one of which is buying and selling.⁵⁰

The meaning of *Al-Fadhl* in this verse is bounty as found in the word of Allah in surah Al-Jumu'ah 10,

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

"When the prayer (Friday) has been performed, scatter you over the earth, seek the bounty of Allah, and remember Allah much that you may be fortunate."⁵¹

There is no sin for people to seek their Lord's bounty on their journey to perform the obligatory Hajj.⁵² In Tafsir Al-Munir, it is explained that seeking halal sustenance while performing Hajj by buying and selling or renting goods is permissible as long as that is not the primary intention; besides that, it is permissible to buy and sell during Hajj, provided that the work does not result in a shortage in worship and occupy others concerned from the practices of Hajj.⁵³

The values contained in the teachings of Islam, whose primary sources are the Qur'an and Sunnah, not only contain theological aspects, but they cover all aspects of life. These values are found in six learning materials: tawhid or akidah, fiqh or shari'ah, Al-Qur'an, Hadith, morals, and Islamic history. In each of the above learning materials, each has a value.⁵⁴

a. Uluhiyah value is the value Allah Subhanallahu Wa Ta'ala commanded through His Messenger in the form of piety, faith, and justice enshrined in His revelation, the Qur'an.

⁴⁹ Abdullah bin Muhammad bin Abdurahman bin Ishaq Al, "Tafsir Ibnu Katsir 1 c.Pdf," 2013.

⁵⁰ Kojin Mashudi, *Telaah Tafsir Al-Muyassar Jilid I, Telaah Tafsir Al-Muyassar*, 2020.

⁵¹ Kemenag RI, *Al-Qur'an Dan Terjemahannya Edisi Penyempurnaan 2019*.

⁵² Al Imam Muhammad bin Ali bin Muhammad Asy-Syaukani, "Tafsir Terjemahan Fatḥul Al-Qadīr Jilid 1 Surah: Al-Fatihah Dan Al-Baqarah," 2008, 1–957.

⁵³ Az-Zuhaili, *Tafsir Al-Munir: Aqidah, Syariat, Manhaj Cet. 1 Penerjemah Abdul Hayyie Al-Kattani*.

⁵⁴ Jempa, "Nilai- Nilai Agama Islam."

b. Insani or world values, namely the value of human agreement and life developed from human civilization.

Surah Al-Baqarah: 198 contains values of faith and morals, explained by Allah that Allah does not prohibit His servants from seeking His bounty. This includes the Hajj season, an act of worship performed only once a year. Our faith in Allah *Subhanallahu Wa Ta'ala* has allowed the practice, in this case, buying and selling during Hajj. The practice of entrepreneurship is a Muslim's endeavor to take advantage of the bounties Allah has commanded us to seek, including during Hajj.

It is this belief that underlies the behavior of a Muslim when engaging in entrepreneurial practices during Hajj. Buying and selling or entrepreneurship is certainly not the primary purpose of Hajj, it is only one of the means to achieve His bounty. A Muslim entrepreneur must remain focused and professional during Hajj, even if it is accompanied by buying and selling or entrepreneurship. He must still perform the rituals of Hajj as commanded in the same verse, namely wukuf in Arafat and dhikr in Masy'aril Haram.

The term morals is found in the repertoire of Islamic science. Ethics, on the other hand, is derived from Western science. In Islam, assumptions about business ethics are based on verses of the Qur'an and sunnah that will only change at the end of time. So, when someone talks about morals, it should have contained a divine orientation. Whereas, when discussing ethics, the area discussed is about good and bad behavior according to customs and focuses on the problem of relationships between humans only.⁵⁵

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Akhlaq, the basis of Muslim entrepreneurs after tawhid, should be a guide when running their business. Because the property he holds or owns is essentially only trust

⁵⁵ Khaulah Hilaluddin et al., "Keusahawanan Islam : Satu Kajian Terhadap Kisah Telaga Wakaf Saidina Uthman r . a . [Islamic Entrepreneurship : A Study of the Waqf Well Story Saidina Uthman r . A .]," *RABBANICA* 5, no. 1 (2024): 29–47, Islamic Entrepreneurship, Islamic Social Entrepreneurship, Innovation, Opportunity, Strategy, Waqf.

from Allah *Subhanallahu Wa Ta'ala*, and humans are only tasked with managing it. In its management, of course, it must follow the rules the owner sets and not be violated. As said by Allah in Surah An-Najm verse 31.⁵⁶

وَلِلَّهِ مَا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِ لِيَجْزِيَ الَّذِيْنَ اَسَاءُوْا بِمَا عَمِلُوْا وَيَجْزِيَ الَّذِيْنَ اَحْسَنُوْا بِالْحُسْنٰى

To Allah belongs whatsoever is in the heavens and whatsoever is in the earth, and He will reward those who do evil according to what they have done, and He will reward those who do good with a better reward (Paradise).⁵⁷

4. Values in Qur'an Surah An-Nisa': 29

From an Islamic perspective, the concept of buying and selling transactions or entrepreneurship puts the moral and material aspects of life as the basis for building the power of buying and selling on moral values. Allah *Subhanallahu Wa Ta'ala* and His Messenger *Sallallahu 'Alaihi Wa Sallam* have determined that the exchange of goods with the consent of the buyer and seller in a sale transaction is permissible and prohibits taking other people's goods without consent or trade transactions. Allah says in Surah An-Nisaa' verse 29.⁵⁸

يٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تَاْكُلُوْا اَمْوَالِكُمْ بَيْنَكُمْ بِالْبٰطِلِ اِلَّا اَنْ تَكُوْنَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوْا اَنْفُسَكُمْۗ اِنَّ اللّٰهَ كَانَ بِكُمْ رَحِيْمًا

“O you who have believed, do not eat your neighbour's wealth by unlawful means, except in the form of consensual trade between you. Do not kill yourselves. Verily, Allah is Most Merciful to you.”⁵⁹

Allah *Subhanallahu Wa Ta'ala* instructs His believing servants not to eat other people's wealth unlawfully, that is, through businesses that have no sharia in them. For example, the practice of usury, gambling, and various methods fall into the fraud and deception category.⁶⁰

a. Prohibition of Eating by Unlawful Means

...لَا تَاْكُلُوْا اَمْوَالِكُمْ بَيْنَكُمْ بِالْبٰطِلِ...

⁵⁶ WAZIN WAZIN, “Pengkarakteran Wirausaha Muslim,” *ISLAMICONOMIC: Jurnal Ekonomi Islam* 4, no. 1 (2013): 1–12, <https://doi.org/10.32678/ijei.v4i1.10>.

⁵⁷ “Kemenag RI,” 2019.

⁵⁸ Abdul Malik, “Perspektif Tafsir Konteks Aktual Ekonomi Qur’ani Dalam QS Al-Nisa’/4: 29,” *Dirasat Islamiah: Jurnal Kajian Keislaman* 2, no. 1 (2021): 39–56, <https://e-journal.faiuim.ac.id/index.php/dirasatIslamiah>.

⁵⁹ Kemenag RI, *Al-Qur’an Dan Terjemahannya Edisi Penyempurnaan 2019*.

⁶⁰ Asri Sundari and Ahmad Hasan Ridwan, “Tafsir Dan Hadist Sukuk Obligasi Syariah (Mengungkap Konsep Transaksi Kebatilan Dalam Qs. An-Nisa: 29),” *Fair Value Jurnal Ilmiah Akuntansi Dan Kenangan* 4, no. 6 (2022), <https://doi.org/10.15358/0935-0381-2003-3-4-209>.

In this verse, Allah *'Azza Wa Jalla* commands us to avoid all false income, including usury, gambling, and all forms of fraud, and the prohibition of spending on haram things. Ibn Jauzi *Rahimahullah* and Ash-Shaukani *Rahimahullah* interpret bil basil as unshared. Ibn Kathir *Rahimahullah* further explains that Allah (may He be glorified and exalted) forbids His believing servants from consuming other people's wealth using false means, namely all kinds of shari'a businesses, such as usury, gambling, and similar ribawi practices.^{61,62}

Wahbah Zuhaili *Rahimahullah* explained that this verse indicates that it is forbidden to take property unlawfully, without proper and in violation of shari'ah, or to take without compensation. The word for your wealth (اموالكم) indicates that the wealth of the individual is the wealth of the community, just as the community's wealth is the wealth of the individual, so the community's wealth, in general, must be safeguarded as well as the safeguarding of personal wealth, which implies the obligation of solidarity between the individual and the community and between the individual and the community.⁶³

Al-Bathil, as stated in the above verse, means anything with no foundation, and when it is tested, it will undoubtedly collapse or fall. In the Qur'an, *bathil* means something that has no tever. Ibn Jarir said, Ibnul Musanna, it was narrated to us by Abdul Wahhab, from Daud, Ikrimah, from Ibn Abbas, that a man bought a garment from another man. Then the first man, who was the buyer, said: 'If I like it, I will take it, and if I do not like it, I will return it, giving one dirham.' Ibn 'Abbas said that this is what Allah, may He be glorified and exalted, meant in His words in Surah An-Nisa': 29.⁶⁴

b. Recommendation for Halal Trade

...إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنكُمْ...

In this verse, Allah *Jalla Wa 'Ala* commands His servants to engage in entrepreneurship lawfully, built on mutual consent and not oppressing each other.⁶⁵ Ibn

⁶¹ Abdurrahman bin 'Ali bin Muhammad Al-Jauzi, *Zat Al-Masir Fi Ilmi at-Tafsir Jilid II* (Beirut: Maktabah Islami, 1404).

⁶² Muhammad bin 'Ali bin Muhammad Asy-Syaukani, *Fath Al-Qadir Jilid I* (Beirut: al-Kutub al-Ilmiyyah, 2003).

⁶³ Wahbah Zuhaili, *Tafsir Al-Munir, Jilid V*, n.d.

⁶⁴ Fakrurradhi Fakrurradhi, "Prinsip-Prinsip Ekonomi Islam Dalam Al-Qur`An Menurut Tafsir Ibnu Katsir," *Al-Mashaadir: Jurnal Ilmu Syariah* 2, no. 2 (2022): 1–15, <https://doi.org/10.52029/jis.v2i2.55>.

⁶⁵ Al-Qurthubi, *Al-Jami Li Ahkam Al-Qur'an, Jilid 5* (Kairo: Dar Al-Kutub Al-Misriyyah, 1964).

Kathir *Rahimahullah* explained that Allah *Rabubul 'Alamin* also provides a solution after prohibiting haraam practices to obtain wealth by running a business that is permitted by sharia based on the principle of mutual consent between the two parties, namely the seller and the buyer, as a means of obtaining wealth.⁶⁶

In Surah An-Nisa': 29 talks about 'mutual consent in buying and selling'; according to some muftis, the parties involved in buying and selling have the right to choose after the sale contract to sell each other to agree to sell or cancel the contract, or separate from the place of sale with mutual consent to the sale contract that was made before the agreement. Some scholars say that the meaning is that the parties have the right to agree to a sale and purchase contract based on mutual consent after they have exchanged goods. Whether they have left the place of transaction or not, and whether they have exercised *khiyar* (the right to choose) at the place of transaction after both parties have determined the contract.⁶⁷

Based on the interpretation of the Ministry of Religious Affairs of the Republic of Indonesia, quoted by Munandar and Ridwan,⁶⁸ That is based on several opinions of scholars who explain that eating other people's property in verse An-Nisaa: 29 has a very general and deep meaning, such as

- 1) Islam upholds Ownership where the property rights have the right to be protected and should not be inviolable.
- 2) Ownership, when it has reached the measure that has been required, must be issued rights in promoting the interests of religion and the nation.
- 3) Ownership is considered to be owned by someone who is considered a lot. Many people need the property, even though from the needy, the property can only be taken arbitrarily with the permission of those with the property.

In Islamic law, muamalah refers to a series of activities related to financial and legal interactions between individuals and legal entities in rights and property. This agreement is the underlying principle of Islamic muamalah, where fulfilling commitments in muamalah contracts by what has been stipulated by Shari'ah is highly

⁶⁶ Abul Fida Ismail bin Katsir, *Tafsir Al-Quran Al-'Adzim Jilid I*, n.d.

⁶⁷ Anis Tilawati, "Jual Beli Online: Perspektif Maqasid Tafsir Jasser Auda," *Jurnal Al-Fath* 14, no. 1 (2020): 25–51.

⁶⁸ Aris Munandar and Ahmad Hasan Ridwan, "Tafsir Surat An-Nisa Ayat 29 Sebagai Landasan Hukum Akad Ba'i Assalam Dalam Praktek Jual Beli Online," *Rayah Al-Islam* 7, no. 1 (2023): 271–87, <https://doi.org/10.37274/rais.v7i1.659>.

emphasized on its importance. This principle is reflected through verses in the Qur'an. As in Surah Al-Maidah: 1.⁶⁹

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ

O you who believe, fulfill your promises!⁷⁰

The promise here is a promise to Allah to follow His teachings and a promise to people in muamalah.

It can be understood that the value contained in Surah An-Nisa': 29, namely, moral value, considering that the buying and selling business mentioned in the verse teaches believers not to eat other people's property by false means. In addition, it contains social value which is mentioned about the ownership rights of fellow human beings in the context of buying and selling or entrepreneurship. The embedding of wealth in dhamir jama' mukhatab in the word أموالكم aims to give the impression of unity and collectivity of the ummah, and to signal that respecting the rights of others is the same as respecting one's rights.

Al-Maraghi explains, as quoted by Wijayati, about the rules of Ownership and utilization of property, as follows.⁷¹

- 1) A person blessed with excess wealth is obliged to look after the interests of the ummah, because everything he owns contains the rights of the poor and needy.
- 2) The utilization of the wealth of the one who is blessed with excess wealth for those who have rights over it, in this case, the poor and needy, must be based on shari'ah and the permission and willingness of the owner.

Al-Maraghi further explained, as quoted by Fauroni, that it can be noted that Surah An-Nisa': 29 is a general rule specific to Muslim entrepreneurs that transactions that occur during buying and selling and in one's property act as a cleansing of the soul when collecting assets. This is the guidance in entrepreneurship or business given by the Qur'an, not merely seeking momentary profit. Instead, it is to seek benefits that are good in this world and good after the life of this world. Al-Maraghi further explained, as quoted

⁶⁹ Fadli Daud Abdullah, Ah. Fathonih, and Mohamad Athoillah, "Analisis Kajian Tafsir Ahkam Tentang Kedudukan Akad Muamalah Pada Lembaga Keuangan Syariah Di Indonesia," *Jurnal AT-TAHFIDZ Jurnal Ilmu Al-Qur'an Dan Tafsir* 3, no. 1 (2021): 52–69.

⁷⁰ Kemenag RI, *Al-Qur'an Dan Terjemabannya Edisi Penyempurnaan 2019*.

⁷¹ Mufliha Wijayati, "Hak Kekayaan Intelektual Dalam Perspektif Hukum Islam Kajian Atas Qs. An-Nisa [5]: 29," *El-Qist: Journal of Islamic Economics and Business (JIEB)* 4, no. 2 (2014): 822–36, <https://doi.org/10.15642/elqist.2014.4.2.822-836>.

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Meanwhile, the moral values guided by Allah *Subhanallu Wa Ta'ala* for His Prophet's people through the revelation of the Qur'an in entrepreneurial practices in particular, as contained in Surah An-Nisa: 29, namely, honesty, communicativeness, wisdom, and trustworthiness.⁷³ Honest, where a Muslim entrepreneur explains the disgrace or defect of the goods he sells. Communicative, where a Muslim entrepreneur can communicate any problems that exist when buying and selling transactions occur to achieve mutual consent between the two parties. Wise and trustworthy Muslim entrepreneurs with idealism in entrepreneurship by the Islamic concept they adhere to. Thus, carrying out his responsibilities as a Muslim entrepreneur can be done with full wisdom and security.⁷⁴ According to Shaykh Yusuf Qardhawi, economy or business or entrepreneurship and morals or ethics are two things that are interrelated because morals are the flesh and veins of Islamic life.⁷⁵

From the analysis results, this study discusses Islamic values that entrepreneurship is not only for worldly gain but also from the ukhrawi side. This finding is in line with the research of Khatimah et al. that the value of entrepreneurship like this is exemplified by our *qudwah* Rasulullah *Sallallahu 'Alaihi Wasallam*.⁷⁶ As Alim studies, the profits earned from entrepreneurship are used to support sabilillah activities in the form of infaq, sadaqah, and zakat and contribute to the cause of goodness, including da'wah Islam so that the year dien can revive the community and is a very valuable non-

⁷² Lukman Fauroni, "Rekonstruksi Etika Bisnis: Perspektif Al-Qur'an," *IQTISAD Journal of Islamic Economics* 4, no. 1 (2009): 91–106, <https://doi.org/10.20885/iqtisad.vol4.iss1.art6>.

⁷³ Nasya Berliana, "Qs. an-Nisa' Ayat 29: Etika Jual-Beli Di Pasar Tradisional," *Jabe: Jurnal Ayat Dan Hadits Ekonomi* 1, no. 1 (2023): 68–72.

⁷⁴ Hastin Umi Anisah and Wimby Wandary, "Determinants of Entrepreneurial Intention: Predicting The Role of Muslim Lifestyle and the Mediation of Entrepreneurial Interest," *JOURNALMODERNPM.COM* 10, no. 2 (2022): 159–71, https://doi.org/DOI_NUMBER:1019255/JMPM03013.

⁷⁵ Ariyadi Ariyadi, "Bisnis Dalam Islam," *Jurnal Hadratul Madaniyah* 5, no. 1 (2018): 13–26, <https://doi.org/10.33084/jhm.v5i1.158>.

⁷⁶ Husnul Khatimah et al., "Wirausaha Sebagai Wasilah Dakwah Islam Dalam," *QULUBANA Jurnal Manajemen Dakwah* 5, no. 1 (2024): 56–77, <https://doi.org/10.54396/qlb.v5i1.1179>.

material benefit.⁷⁷ Similarly, Khatimah and Rahayu's research shows that entrepreneurship and da'wah cannot be separated from each other in the Islamic concept but rather a unity.⁷⁸

D. CONCLUSION

The research focuses on how Islamic teachings, particularly those contained in the Qur'an Surah Al-Baqarah verse 198 and An-Nisa verse 29, provide moral and ethical guidance in entrepreneurship. Islamic values such as honesty, justice, and blessings are important foundations in building businesses that are materially profitable and provide social and spiritual benefits. This research is limited to interpreting two suras (Al-Baqarah: 198 and An-Nisa': 29), so it only includes other verses relevant to the Islam entrepreneurship theme. The verses' interpretation may emphasize general principles more without discussing specific applications in the contemporary context. In addition, this study only relies on interpretative and normative approaches without involving empirical data or actual practices in the business world. It is expected that further research to be more in-depth can be done by understanding how the values contained in the Qur'an can be adapted to a more complex business context, such as digital business

⁷⁷ Akhmad Alim, *Tafsir Tematik Ekonomi Syariah*, Cetakan Ke (Bogor: UIKA Press, 2016).

⁷⁸ Husnul Khatimah and Anis Rahayu, "Urgensi Kewirausahaan Dalam Dakwah Islam," *QULUBANA Jurnal Manajemen Dakwah* 4, no. 1 (2023): 33–50, <https://doi.org/10.54396/qlb.v4i1.972>.

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