PROPHET MUHAMMAD IN TRADE AND BUSINESS DEALINGS

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Prophet Muhammad pbuh was a business leader and entrepreneur as written by Muhammad Syafii Antonio in his book Muhammad pbuh Super Leader Super Manager (3rd edition, 2007). He added the time Prophet Muhammad pbuh was involved in business as an internship, business manager investment manager, business owner and ended up as investors are relatively longer (25 years) compared with the period of his prophetic (23 years). Prophet Muhammad not only stressed the importance of ethics in business in his sayings but also involved directly in business activities.

Prophet Muhammad pbuh was introduced about business as early as 12 years old by his uncle, Abu Talib. His uncle brought him along in a business trip to Syria. He obtained trading experience after several years. With the experience and honesty in running the business, the name Muhammad began to be known among business people (investors) in Mecca. In time, prophet Muhammad pbuh good business characteristics attracted Meccans investors to entrust their capital to him either using the principle of sharing (musharaka or mudharabah) or wages. At this stage of Muhammad have switched from business manager and became an investment manager (Antonio, 2007)
When he attained the age of maturity he became a trader and went on expeditions to the Middle East countries. He traded with other people’s money with great prudence and made large profits (Mohd Dali et al., 2008). It was his honesty and fair dealing in business that impressed Khadijah, who first entrusted her enterprise to him and later married him. An-Nauman bin Bashir reported God’s Messenger pbuh as saying,

"Should you be honest, because honesty can lead a person to do good, are good deeds can bring a person into heaven. Someone still do right by him written on the side of God as an honest man " - (Hadith Sahih al Bukhari)

It was narrated from Abu Sa'eed that the Prophet Muhammad, he said:

"Traders who are honest and trustworthy (someday in heaven) with the prophets, the people are honest, and those who were martyred" (Hadith Sahih Tirmidhi)

After Muhammad married Khadija, he is becoming more determine to develop its business through the expedition of business regularly in the trading centers or so called the traditional Arab markets (Sidiqqi, 2013). He visited the local and international markets in order to retain customers and business partners. He had reached Yemen, Syria, Busra, Iraq, Jordan, Bahrain and the cities of other Arab trade.

The scholars agreed that the system of investment is permissible. The legal basis of the mudharabah system is: Al-Qur'an. The verses of the Al-Quran that can be used as a reference basis transaction mudharabah contract is

"He knows that there will be those among you who are sick and those who walk on the earth seek of Allah's bounty, and other people again who fight for Allah, then read what is easy (for you) of al-Qur'an. "(Surat Al Muzammil: 20)
That being the argument of surah al-Muzammit: 20 is the same word root yadhribun mudharabah word that means doing a business trip. Mudharib as entrepreneurs are some people who do (dharb) journey to seek bounty from Allah SWT. Hadiths of the Prophet can be used as reference basis transaction mudharabah contract is:

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أَنَّ النَّبِيَّ صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ قَالَ: ثَلََثٌ فِيهِنَّ ا
لْبَرَكَةُ: اَلْبَيْعُ إِلَى أَجَلِ, وَالْمُقَارَضَةُ, وَخَلْطُ الْبُرِّ بِالشَّعِيرِ لِلْبُيْتِ لاَ لِلْبُيْتِ (رواه ابن ماجه عن صهيب)
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“*The Prophet. said, there are three things that contain blessings: no cash transaction, muqaradnah (mudharabah), and mix the wheat with barley for domestic use, not for sale*”

There are a lot of stories during the era of prophet Muhammad pbuh in doing business that can be look upon to. Hudhaifa (RA) reported God’s Messenger pbuh as saying, “*Before your time there was a man who, when the angel came to take his soul, was asked whether he had done anything good and he replied that he did not know. He was told to consider, and then he said that the only thing he knew was that he used to have business dealings with people in the world and would demand his rights from them, giving the rich time to pay and letting the poor off. So God brought him into Paradise.*” (Bukhari and Muslim). Another one is there was a famous trader, named Saib, in Arabia, who embraced Islam and came to see Muhammad. The Muslims introduced him with some commendatory words to the Holy Prophet pbuh. The Prophet pbuh said, “I know him better than you.” Saib said, “My parents be sacrificed, he was my partner and always kept business dealings fair and clean."

Once Muhammad borrowed some dates from a man who came back a few days later and demanded payment of his debt. Muhammad asked one of the Ansar to pay off his debt. The Ansari paid back his dates but they were not of the same quality as had been given by him to the Holy Prophet (pbuh). He refused to accept them. The Ansari told him that he was refusing to accept the dates given by the Holy Prophet pbuh. He replied, “*Yes, if the Messenger pbuh of God will not do justice, from whom shall we expect it?*” When the Holy Prophet pbuh heard this, tears came into his eyes and he said, “It is quite true.”
The attitude of a real honest to be the basis of the activities and sayings of Prophet Muhammad pbuh automatically led to a long-term trust of all those who interact with him, both in business and in everyday of life. In this context the Prophet Muhammad and practice successfully introduced the concept of divine messengers of the business concept fit in the life of Muslims in concrete at the time. The prophet Muhammad said: “the best of you (humans) are not ignoring the world in pursuit of the final day, or the pursuit of the final day for the sake of this world and not be a burden to people”. From therefore Muslims should strive for an optimal order not become a burden to others, so after doing any work to do something else soon anyway.

“And O my people, give full measure and weight justly, and defraud not men of their things and act not corruptly in the land making mischief. What remains with Allah is better for you, if you are believers” – Surah Al-Hud 85-86

As a conclusion, we can see that our prophet Muhammad pbuh is the best role model to look upon to in the trade and business industry. Nevertheless as a muslim, it encourages us to be not only a good muslim in our deeds but also in our everyday lifestyle especially in doing business. Always implement the values that our prophet Muhammad pbuh has shown in doing trade and business so that we can be a successful entrepreneur.
References:


