



Permissible and Prohibited Businesses in Islam

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ABSTRACT

Business is a very important thing in the economy, Islam sees business as having to be done but must comply with the rules that have been regulated in Islam. This article aims to provide information to readers both student who are prospective entrepreneurs, prospective entrepreneurs/ wati so they can understand in theory how they should and should be a businessman in accordance with Islamic teachings. And it is also hoped that this writing will become an enlightenment for traders and entrepreneurs. The research method used in this article is descriptive qualitative. The descriptive qualitative technique used is library research, which is data collection by conducting study studies of books, literature, notes, and reports that have to do with the problem being solved. This research also examines written sources such as scientific journals, reference books, literature, etc. related to research studies. And the results of this study are that there are some values that must be applied by business people in doing business including honesty, fairness, oneness, honesty in business, honesty in production, honesty in selling, honesty in gaining profit. While the value in justice is fairness in business, justice in production, fairness in selling, justice in gaining profit. And the next value is the value of oneness, namely oneness in production, oneness in selling and oneness in gaining profit.

Keywords: *Islamic Business, Permissible Business, Prohibited Business*

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INTRODUCTION

In the practice of human daily life is very close to the word business. Business is an activity that produces goods and services to meet the needs of society (Mending dkk., 2018; Pieroni dkk., 2019; Warner & Wäger, 2019). Goods and services will be

distributed to people in need, from these distribution activities, business people will get profit or profit (Bloom dkk., 2018; Dumas dkk., 2018; Grover dkk., 2018). With the community's need for a good or service, a business will emerge to fulfill it. With a society that continues to develop qualitatively and quantitatively, businesses can also continue to develop according to what the community needs (Foss & Saebi, 2018; Geissdoerfer dkk., 2018; Teece, 2018). Qualitative development can be seen from better education, and more advanced thinking, while quantitative growth can be seen from the increase in population (birth, age increase, and death).

Islam regulates all human activities including in conducting muamalah by providing restrictions on what can be done (Halal) and what is not allowed (Haram) (Arianti dkk., 2022; Maulana & Amri, 2021; A. Musa dkk., 2022). In sharia business, the business must be based on sharia. All laws and rules that exist are carried out to keep business people in order to get a halal fortune and be pleased by Allah SWT and the realization of equitable distribution welfare (Fitri, 2021; Kurniawan dkk., 2022; Nurmohamed, 2020). So ethics or rules about sharia business have an important role also in sharia-based business.

Sharia-based business will bring Muslim entrepreneurs to the welfare of the world and the hereafter by always meeting the ethical standards of business behavior, namely: piety, kindness, friendliness and trustworthiness (Dawood dkk., 2022; Jusni dkk., 2019; Rokhmawati dkk., 2022). The piety of a Muslim entrepreneur is to keep remembering Allah in his business activities, so that in conducting business activities an entrepreneur will avoid bad traits such as cheating, lying, and deceiving buyers (Faizal dkk., 2021; Javaid, 2022; Taufik dkk., 2021). A taqwa person will always run a business with the belief that Allah is always there to help his business if he does good and in accordance with Islamic teachings. His devotion is measured by the level of faith, intensity and quality of his good deeds. If in working and spending property obtained in a halal way and based on faith and solely seeking the pleasure of Allah, then this good deed will get a reward in the form of power in the world, both economic power and social power or even political power.

Muslim entrepreneurs should have good behavior, such as acting friendly to consumers. Behaving well by applying polite and courteous behavior will make consumers comfortable and happy (Rifas dkk., 2023; Sahad dkk., 2018; Selamat & Endut, 2020). In addition, Muslim entrepreneurs must also be kind when serving buyers. Buyers will feel happy if they are served kindly and well. Give a grace period when the buyer cannot pay the shortage or pay off the loan. A good attitude when serving will bring an entrepreneur to know many new people and may get friends to work together to develop his business. Amanah is also a behavior that must be possessed by Muslim entrepreneurs in doing business. Rasulluah Saw. is an example of an honest businessman because of his trustworthy nature. If trustworthy behavior is done well, a Muslim entrepreneur will be able to maintain his relationship with fellow humans by maintaining the trust of others, namely buyers (Games & Sari, 2022; Hussain dkk., 2023; Rafiki & Nasution, 2019). Can maintain his relationship with Allah because he can maintain the trust given by Allah to the assets that Allah entrusted to him. And

can keep himself from destruction. Islam really appreciates a person's hard work, the hard work done will be rewarded by Allah SWT.

The nature of business in Islam is not only to seek material benefits but also to seek immaterial benefits. The immaterial profit in question is ukhrawi profit and happiness. It is in this context that the Qur'an offers profit with a business that never recognizes the loss that the Qur'an terms "tjajaran lan tabaratan lan tabaratan". by the Qur'an is termed "tjajaran lan tabura". Because even if the Muslim businessman loses materially, in essence he is still lucky because he gets a reward for his commitment in running a sharia-compliant business.

RESEARCH METHODOLOGY

This research is qualitative descriptive research. The descriptive technique used is a literature study. While the literature study according to (Paul & Criado, 2020) , is a data collection technique by conducting a study of books, literature, notes, and reports that have to do with the problem being solved. This research also examines written sources such as scientific journals, reference books, literature, etc. related to research studies. The object of study in this research is a business that is allowed and prohibited in Islam.

RESULT AND DISCUSSION

Business in Islam

Business is an interaction that occurs due to needs that cannot be obtained by individuals themselves. Business is the exchange of goods, services, or money that is mutually beneficial or provides benefits. According to its basic meaning, business means "the buying and selling of goods and services". Business takes place because of the dependence between individuals, the existence of international opportunities, efforts to maintain and improve living standards and so on. Business is also understood as an organized or institutionalized individual business activity, to produce or sell goods and services for profit in meeting the needs of society.

Islamic economics and business practices are very closely related to aqidah and Islamic law so that one will not understand the Islamic view of economics and Islam without a good understanding of aqidah and Islamic law (Ibrahim & Alam, 2018; Khan, 2018; Kizilkaya, 2019). The connection with aqidah or belief results in inherent supervision of himself by heeding the commands and prohibitions of Allah which are reflected in halal and haram activities. This also encourages the application of morals so that a harmonious relationship is established with its partners which in turn will lead to the birth of mutual benefits, not just one-sided benefits. As for business in Islam, it can be understood as a series of business activities in various forms that are not limited in the amount (quantity) of the property (goods / services) including profits, but are limited in the way of obtaining and utilizing the property (there are halal and haram rules).

The above definition can be explained that Islam obliges every Muslim, the main reason that allows humans to have wealth. to enable humans to try to make a living,

Allah Swt expands the earth and provides various facilities that can be utilized to seek sustenance. "It is He who has made the earth easy for you, so walk in all its corners and eat some of its sustenance ...". "Indeed, we have placed you all on the earth and made for you on the earth (sources) of livelihood.

Conditions of Doing Business in Islam

Doing business in Islam of course has certain conditions. But one thing that must be noted is that in business between fellow human beings there is a reciprocal relationship, between one another. Sellers need buyers, debtors need creditors, and so on. This reciprocal relationship, which requires equality, makes cooperation possible. But when we say that doing business in Islam is the same as doing business with Allah, it is not appropriate for this relationship of mutual need to apply (Jabbar dkk., 2018; Umar & Kurawa, 2019). Indeed, Allah does not need people to do business with Him. Neither is it said that our relationship with Allah is equal. Allah is still the most high, the most powerful and the most decisive. Humans remain as servants or creatures of his creation. Human self, property and worship are for Allah alone.

Of course, in order for business transactions with Allah to take place properly, there are several requirements that must be met. The absolute requirements are: 1) Believe in Allah, another word for believe is to have faith in Allah. The simple question is whether it is possible for us to build business cooperation with people we do not trust at all. Even robbers and thieves are still looking for trustworthy and honest people to store their property. Trust is actually an absolute thing in business. 2) Do not feel forced, Allah never forces his servants to believe in Allah. In the Qur'an Allah states that "who wants to believe, please believe and whoever wants to disbelieve, please disbelieve". The faith of all humans throughout the world of inj will not enrich Allah. The disbelief of all people also does not make Allah poor. Allah does not have the slightest interest in humans. Doing business with Allah should not be by force, therefore, Islam itself is al-inqiyad and al-khudu' (submission and surrender) to Allah. The person who embraces Islam means that he has voluntarily surrendered himself to Allah and to all his provisions. 3) Ikhlas in doing business with Allah, in the language of business this means that what is sold is really sold to him alone, not to other than him or include other than him in the ownership of the commodity being sold. In the Qur'an Allah says:

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ ۗ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقِيَمَةِ ۗ

Meaning: "But they were not commanded except that they should worship Allah in pure obedience to Him, and that they should establish prayer and pay the alms; and such is the straight religion" (al-Bayyinah 98:5).

The truth is that Allah never wants anything bad for His servants. Even if you feel pain, distress and suffering, it is also in the context of Allah's love. On the contrary, the attitude that needs to be developed is the attitude of surrender and submission with full sincerity in carrying out any activity on this earth. Sincerity is what gets right by Allah.

In the end, sincere business people will be facilitated by Allah in all their efforts to seek blessings in the world and in the hereafter.

Business Practices Permitted in Islam

Islam only mentions things that are prohibited either in the form of value. In the hadith Raullullah SAW also mentioned there are some businesses or buying and selling that are legalized (Cortelezzi & Ferrari, 2022; Murphy dkk., 2019; M. A. Musa dkk., 2020). The legalized economic activities contained in the hadith are as follows: 1) Trading activities. 2) Agricultural and plantation activities. 3) Livestock / herding activities. All of these activities are not to be interpreted as activities that are currently not allowed or discouraged. All the principles held as described above are all allowed, except for those that are prohibited.

Prohibited Business Behavior in Islam

Selling dependents for dependents

In the hadith of Ibn Umar, the Prophet (peace and blessings of Allaah be upon him) forbade selling a debt for a debt. The debt being sold cannot be separated from its existence as a deferred payment, certain merchandise that is delivered on a deferred basis, or merchandise that is described by its criteria and will also be delivered on a deferred basis. Each of these applications has its own ruling.

Buying and selling and conditions

The holy Shari'ah has enjoined the fulfillment of a promise with a commitment that is a condition of the promise, except when the condition takes the form of forbidding the unlawful or making the unlawful lawful. Allah says: "O you who believe, fulfill your contracts." (Al-Maidah: 1) The Prophet (peace and blessings of Allaah be upon him) said: "Muslims are always bound by the terms (agreements) of their neighbors, except for the terms that legalize the haram and forbid the halal (Hidayat et al., 2018)."

Selling something with delayed payment, then buying it back with immediate payment at a lower price than the first price.

This trade is also known as 'inah trade. It is one of the types of sale and purchase that is a facilitator of riba. Because the real purpose is to lend money in return for additional money, while the merchandise is only used as a mediator to legalize the interest.

Selling something that is still in the process of being dealt with or bidding on something that is still being bid on by someone else.

Among the forms of buying and selling that are prohibited is when a person sells something that is still in the transaction with another person, or bids for an item that is still being bid on by another person.

A townsman selling the goods of a villager

According to the majority of scholars, what is meant by the term "a city man pandering to a hillbilly" is that a city man panders to a hillbilly trader. He tells the townsman, "You should not sell your own goods, I know better than you about this matter of buying and selling". So the trader relies on him, sells his goods and in the end

he sells them at a high price. If the broker had left him alone, he would have been able to sell his goods at a lower price to others.

The scholars are unanimously agreed that this kind of sale and purchase is prohibited, because of the clear and unequivocal evidence against it. Among these proofs is the statement of the Prophet (peace and blessings of Allaah be upon him): "Do not sell the commodities of the townspeople. Let people be provided for by Allah, and let them benefit from one another." Another evidence is the hadeeth of Anas (may Allah be pleased with him): "We are forbidden to sell the commodities of the townspeople to the villagers, even if they are his brothers or his father.

Types of Businesses Prohibited in Islam

In fiqh muamalah or specifically Sharia econome books there is an explanation of prohibited businesses. The fiqh experts do not directly mention the forms and types. They only mention general principles or formulas and if one of the elements is present then the business is classified as forbidden. The perpetrator of a forbidden business is certainly sinful in the sight of Allah. He or she may make a profit personally, but at the expense of others. The five things that make a business forbidden are: maisir, gharar, haram, riba and bathil.

Maisir

Maisir is a type of game transaction with an agreement that the winning party may take a number of objects or money from the loser. The simple language is gambling or betting. Business in this form is speculative in a lucky draw. The winner alone benefits while the loser bears the loss. The players hope for a profit, each handing over objects or betting money according to the agreement and then the collection of objects belongs to the winner.

Gharar

Gharar contains uncertainty for the parties, both in terms of quantity, physical, quality, delivery time, even the object of the transaction may still be speculative. There is an element of deception, one party gets a profit and the other party gets a loss and feels cheated. Gharar mostly occurs in buying and selling. The seller does not explain the actual specifications of the goods and even deliberately covers up the disgrace of the goods. This prohibition is in Ali Imran verse 161 and the prophet also did not recognize as his people for cheaters.

Usury

In the language of usury from Arabic which means excess or additional. In the context of Islamic law usury focuses on the excess of the principal debt. In simple language, usury is the additional required and received by the lender in return for the loan. Another term for usury is money interest, loan sharking or rent. Islam prohibits its people from buying and selling and loaning debt and credit if there is an element of usury in it. The prohibition is explicitly in the Qur'an surah Ali Imran verse 130. "O you who believe, do not eat usury with a double and fear Allah so that you will be fortunate.

Bathil

Bathil is the opposite of the word right. Bathil means error and right means truth. A business that in its way of working does not care about the truth. Any transaction that causes harm to one party. A person's efforts in obtaining wealth by oppressing other parties. Taking the property of others through improper means. Legalizing all means to achieve a goal. Theft, robbery, corruption, nepotism, and so on are examples of working businesses that contain elements of bathil.

Haram

Businesses that contain haram elements are clearly forbidden. Haram in terms of business material. The object of business is haram goods and should not be traded. Reselling haram goods is the same as spreading these goods to circulate in the community. It is the same as giving access to opportunities for others to consume haram goods. The perpetrator of the business of haram goods is certainly sinful because it seems to make it easy for others to sin. The business of haram goods such as marketing unclean goods, pork, liquor, drugs and so on.

Hadith and Verses in the Qur'an

Al-Maidah: 1

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ ۖ أُحِلَّتْ لَكُمْ بَهِيمَةُ الْأَنْعَامِ إِلَّا مَا يُتْلَىٰ عَلَيْكُمْ غَيْرَ مُجْلِيَ الصَّيْدِ وَأَنْتُمْ حُرْمٌ ۗ إِنَّ اللَّهَ يَحْكُمُ مَا يُرِيدُ

Meaning: "O you who believe, fulfill your contracts. Forbidden to you are livestock, except that which shall be recited to you, but not hunting while you are performing the Hajj. Verily, Allah establishes laws as He pleases".

An-Nisa: 29

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ ۗ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۗ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Meaning: "O you who believe, do not eat from one another's wealth by means of false means, except by way of a mutually agreeable trade between you. And do not kill yourselves; surely Allah is most merciful to you".

From Abdullah bin Amru, that Rasullullah SAW prohibited (drinking) alcohol, gambling, selling goods by means of dice or the like (if the picture or choice comes out then a person has the right to buy) and liquor made from grains (wheat grains). (HR. Ahmad and Abu Daud)

CONCLUSION

Humans in their activities as social creatures cannot be separated from the buying and selling trade process. To maintain life, humans need to eat and drink and fulfill their needs so that they can get it through trade, that Allah SWT allows trading buying and selling or doing business the Islamic economic system to be an option, as a middle system that makes morality and morals as its foundation. Business has always played an important role in the lives of all people at all times. This is true for Muslims today. Because of the importance of business, religion encourages them to do business.

Prophet Muhammad was a genuine businessman for a long time. However, contemporary Muslims find themselves faced with a severe dilemma that although they are actively involved, they are not sure whether what they are doing is right or wrong. It is not just the business that confuses them, but rather the new forms, institutions, methods, and techniques of modern business.

In Islam, there are various types of businesses that are allowed and also prohibited in Islam. Forbidden businesses are sinful in the sight of Allah. It may be personally profitable, but it harms other parties. Five things that make a business prohibited are: maisir, gharar, haram, riba and bathil. Business practices that deviate and even harm consumers are violations of Shari'a, where the perpetrators are subject to sanctions in this world and in the hereafter. Unfortunately, the reality we face today is that ideas or thoughts other than Islam in practicing business have entered and taken root in the minds of Muslims. They measure material gain by tangible things and forget that gain and happiness are not necessarily measured by wealth. There are many people who seek sustenance but their hearts are not at peace. This is because the practice of seeking work violates Islamic law. Allahu Ta'ala Musta'an.

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