DIALOGUE OF THE QUR’AN AND SCIENCE: Tracing the Integration-Interconnection of the Verses of the Qur’an with Health Sciences at the Faculty of Health Sciences University of ‘Aisiyah
M. Nurdin Zuhdi

UNMISSED FEMALE BABY IN THE QUR’AN: Critical Study of the Story of Maryam from A Literary Psychology’s Perspective
Fathurrosyid

AL-WĀQI ‘AL-IJTĪMĀ’ĪYYAH IN THE REVIEW OF THE QUR’AN (ISLAMIC LAW)
Abidin

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Editorial Preface

This issue (Vol. 15 Issues 1) of HUNAFA: Jurnal Studia Islamika offers eight articles covering topics from Qur’an studies. The issues cover economic, education, science, law, and health from Qur’an perspectives.

The first article is by Abidin Abidin at Institut Agama Islam Negeri Palu and this article is titled *Al-Wāqi’ Al-Ijtimā‘iyyah in the Review of the Qur’an (Islamic law)*. This article discuss about al-Wāqi’ al-Ijtimā‘iyyah review of Islamic law. The author addresses problem of how al-Wāqi’ al-Ijtimā‘iyyah views Islamic law. The study found that the nature of al-Wāqi’ al-Ijtimā‘iyyah is a social fact that contains real events that actually exist or occur as a result of human interaction with other human beings, good or bad, empirical or idea, written (text) or habits (contextual), both that happened in the past and now associated with Islamic law in the sense of jurisprudence is not a worship whose nasal passages ẓannī al-dalālah and qaṭī al-dalālah.

The second article in the issue is titled *The Philosophy Of Iqra` on Islamic Education*. The article is by Ahmad Wahyu Hidayat Universitas Islam Negeri (UIN) Sunan Kalijaga Yogyakarta. This article examines the meaning of *iqra`,* any verses about *iqra`,* and how philosophy *iqra`*in Qur’an.

The third article is by Dwi Noviatul Zahra and Muhammad Iqbal Fasa from Universitas Islam Negeri (UIN) Sunan Kalijaga Yogyakarta. The article discusses the concept of *ta‘āwun* (cooperative learning) in the Qur’an. The concept is discussed based on the verses of al-Mā‘idah verse 2, al-Naḥl verse 125, al-Anfāl verse 73, al-‘Aṣr verses 1-3, and al-Taubah paragraph 71.

The fourth article is by Fathurrosyid from Institut Ilmu Keislaman Annuqayah (INSTIKA) Guluk-Guluk. The article is titled *Unmissed Female Baby In The Qur’an: Critical Study Of The Story Of Maryam from A Literary Psychology’s Perspective*. The article discusses the psychological construction of Maryam in the Qur’an from the perspective of literary psychology.
The fifth article is titled *A Thematic Analysis of al-Ţanb in Qur’an* by M. Ilham Muchtar Universitas Muhammadiyah Makassar. The article discusses the concept of *al-Ţanb* in Qur’an which presents *al-Ţanb* as an act which can harm oneself or others and to call sin against God and fellow human beings. *Al-Ţanb* also means sin as the result of an act that violates the teachings of religion and will follow the perpetrator until the Day of Judgment.

The sixth article is titled *Dialogue of the Qur’an and Science: Tracing the Integration-Interconnection of the Verses of the Qur’an with Health Sciences at the Faculty of Health Sciences University of ‘Aisyiyah*. The article investigated the forms of integration-interconnection of Qur’anic verses and health sciences at Faculty of Health Sciences of Universitas ‘Aisyiyah Yogyakarta. The article found that there are two forms of integration-interconnection of Qur’anic verses and health sciences at Faculty of Health Sciences, namely: Formal integration and Non-Formal Integration.
The seventh article is titled *Contextual Analysis of Qur’an Verses in Entrepreneurs* by Suharto Suharto from Universitas Islam Negeri (UIN) Raden Intan Lampung. The article presents the contextual analysis of Qur’anic verses related to entrepreneurship concept. This article offers the characteristics of business in Islam, namely intentions based on worship, the foundation of Qur’an, sunnah on the basis of belief (ταυΰηδ), purpose of the balance of profit world and hereafter (Falāh), orientation maximization maslaha, high working ethos, character business performer honest (ṣidq), be responsible, trustworthy, tablígh, professional (faṭānah).

The last article is titled *Munāsabah: Understanding, Postulate, Method of Discovery, Distribution and Application in the Interpretation of Qur’an* by Sumanto from STAI Ma’arif Kota Jambi. The explains munāsabah which is also musyākalah (likeness). It means between verses with other verses have relationships and likenesses, which means the terms are closely related to the science of causality. This cannot stand alone without the help of understanding of the verse before or after the terms.

I hope the articles presented in this issue adds further empirical evidence to the growing body of research that examines topics such as the role of Qur’an and the implementation of its verse within economic, education, heath, law and other aspects of human life contexts.

*Nurdin Nurdin*

*Editor-in-Chief*

*HUNAFA: Jurnal Studia Islamika XV, 1*
CONTEXTUAL ANALYSIS OF QUR’AN VERSES IN ENTREPRENEURS

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Abstract. Implementation of business today can not only use the approach of textual analysis that is in the Qur’an alone, but must enter into the context of contextual analysis in order to interpret the problem in depth so as to form a behavior, which then becomes a habit, to the ultimate culture, and finally into a solid civilization. Based on this, this paper tries to discuss more deeply related to the contextual analysis of Qur’anic verses in entrepreneurship. The end of this article offers the characteristics of business in Islam, namely intentions based on worship, the foundation of Qur’an, sunnah on the basis of belief (tauhīd), purpose of the balance of profit world and hereafter (falāḥ), orientation maximization maslahah, high working ethos, character business performer honest (ṣidq), be responsible, trustworthy, tablīgh, professional (faṭānah). Capital sourced from Ḥalāl property, business scope comply with sharia corridor rules, Free implementation maysir, gharar, ribā, ẓulm, baṭil, zakāt is an obligation, taxes and CSR is an obligation, vertical business relations (creator) and horizontal (gratitude), final destination of the fulfillment of maqāṣīd al-syarī’ah (religious, soul, intellectual, descent, and wealth).

Abstrak. Pelaksanaan bisnis dewasa ini tidak bisa hanya menggunakan pendekatan analisis tekstual yang ada pada Qur’an semata, melainkan harus masuk kedalam ranah analisis kontekstual agar dapat memaknai permasalahan secara mendalam sehingga membentuk suatu perilaku, yang kemudian menjadi kebiasaan, menuju kebudayaan hakiki, dan akhirnya menjadi suatu peradaban yang kokoh. Berdasarkan hal tersebut, tulisan ini mencoba untuk membahas lebih mendalam terkait analisis kontekstual ayat-ayat Qur’an dalam berwirausaha. Akhir dalam tulisan ini menawarkan karakteristik bisnis dalam Islam, yakni niat berdasarkan ibadah, landasan Qur’an, sunah atas dasar keimanan (tauhīd), tujuan keseimbangan keuntungan dunia dan akhirat (falāḥ), orientasi maksimalisasi maslahah, etos kerja tinggi, karakter pelaku bisnis jujur (ṣidq), bertanggung jawab (amanah), tablīgh, profesional (faṭānah), modal bersumber dari harta halal, lingkup bisnis mematuhi peraturan koridor syariah, implementasi bebas maysir, gharar, riba, ẓulm, bathil, zakat merupakan suatu kewajiban, Pajak dan CSR merupakan suatu kewajiban, hubungan bisnis vertikal (Pencipta) dan horizontal (asas silaturahmi), tujuan akhir terpenuhinya maqāṣīd al-syarī’ah (kebutuhan agama, jiwa, akal, keturunan, dan harta).
Keywords: contextual analysis, Quran, entrepreneurship

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Introduction

In today’s business developments, business activities can be done in various ways in order to achieve corporate profit targets. As a result, any way then considered legal as long as the business goals can be created. The dominance of the western economic system have largely been abolished Islamic values, beliefs, and ideas about business and trade.

Free practice value applied to most entrepreneur cause disparities between levels of society, especially the middle class. Someone in authority to oppress the weak free. Exploitation of Natural Resources, deception, abuse of power increasingly prevalent. Complicated phenomenon that occurs with the development of contemporary business today resulted in the lack of fairness in business.

Based on this, the business activities should be integrated with the Islamic realm. Orientation of business (entrepreneur) which envisions a secular should be in line with the vision and mission of the creation of man. Orientation on Islamic business contains four components, namely: the target yield, growth, sustainability, and blessing. Entrepreneurial activity is worship that would encourage the Muslim to become entrepreneurs in order to succeed both in this world and hereafter. Even so, there

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are Muslim businessmen who do business regardless of the lawful or unlawful in Islam.⁴

On the contrary, there is a Muslim businessman who do illicit things and made unlawful business activity by making an analogy to the verses of the Qur’an. Such as prohibiting business activities in Islamic Banking and Islamic Financial Institutions. Implementation of today’s business can not just use the existing textual analysis of the Qur’an alone, but must be entered into the realm of contextual analysis in order to interpret the problem in depth so as to form a behavior, which then becomes a habit, toward the intrinsic culture, and eventually became a strong civilization. Based on this, this paper will discuss more in-depth contextual analysis related verses of the Qur’an in entrepreneurship.

**Basic Concepts of the Qur’an Against Entrepreneurship**

In the Qur’an, the term entrepreneur is called to use the term *tijārah* (commerce), *bai’ wa isytara* (buying and selling) and *tadāyantum* (contract of debts). According to al-Rāghib al-Asfahānī, these words have similar meanings, namely the management of the property with the purpose of seeking profit.⁵ Here is the bottom line an entrepreneur in following in the footsteps apostles in business behavior.

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\text{إِنَّ اللَّهَ لَا يُعْتَبِرَ مَا يَقْوَمُ حَتَّى يُعْتَبِرْ فَمَن يَعْتَبِرْ فَلَنَّهُمُّ مَرَدُهُ وَمَا لَهُمۡ مِّنَ دُونِهِۚ}
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For his sake there are angels following one another, before him and behind him, who guard him by Allah’s commandment; surely Allah does not change the condition of a people until they change their own condition; and when Allah intends evil to a people, there is no

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averting it, and besides Him they have no protector (al-Ra`d [13]: 11).

Business implementation in Islam is to carry out business activities in accordance with sharia corridor, stay away from maysir, gharar, usurī, žulm, and get possessions are false. Human being as caliph on earth should be able to manage what is on this earth becomes more useful ways that blessings.

It indicates that, the importance of business (entrepreneur) is implemented on this earth. In a business context, Qur'an gives a clue to the importance of balance between life in this world and hereafter. Here is the basic foundation for the standardization of Islamic business:

وَأَبْتَغُ فِي مَا عَطَاكُ اللَّهُ ٱلۡأَخۡرَىَّ وَلَا تَفْسِدُواْ مَنَّانَكَ مِنَ ٱلۡذِّنِي نَحْصَبُكُمُ ۖ وَأَحْسِنُواْ ۗ كَمَا أَحَسَّنَ ٱللَّهُ إِلَيْكُمْ وَلَا تَنَّبِئُواْ ٱلۡأَرۡضَ إِنَّ ٱللَّهَ لَا يُحِبُّ الَّذِينَ يَفْسَدُونَ

And seek by means of what Allah has given you the future abode, and do not neglect your portion of this world, and do good (to others) as Allah has done good to you, and do not seek to make mischief in the land, surely Allah does not love the mischief-makers (al-Qaṣaṣ [28]: 77).

In carrying out the business activity, there must be limits to avoid reviling someone else. Here is the basic foundation of the prohibition of eating treasure falsehood.

يَا أَيُّهَا ٱلۡمُؤۡمِنُواْ لَا تَفْسِدُواْ مَنَّانَهُمُّ ۗ وَلَا تَحْصُمَواْ ۗ ۚ إِنَّ ٱللَّهَ كَانَ يُحِبُّ ٱلۡمُتَّسَفِينَ ۖ وَلَا تَقۡتُلُواْ إِلَّآ أَن تَحۡصُرُواْ عَن تَرَاجَعٍ ۗ وَلَا تَأۡكُلُواْ مِن مَا ٱلۡمُنَٰبِطِينَ

O you who believe! do not devour your property among yourselves falsely, except that it be trading by your mutual consent; and do not kill your people; surely Allah is Merciful to you. (al-Nisā` [4]: 29)

Based on such an understanding and explanation, then the business meaning in Islam aims to realize the concept of a balance between the horizontal dimension with the spiritual dimension.
The position of the hard work in the business is a part of a person's success, then Islam provides a very high tribute to those who do.

Muslim entrepreneurs should have the confidence and 'taqwa' to God. Ath-Thahawi Ibrahim and Abdul Munim Khallaf states that work is a faridhah (obligation), in which everyone will be held responsible. Ismail al-Faruqi, a Muslim thinkers say that Islam is "a religion of action" (religious acts), when explaining the attitude of Islam on economic enterprises, Faruqi states that: meet the world, space and the values of the activities included in interest religion.6

Islam considers that the purpose of a charitable act is not only oriented to the material (qīmah mādiyah), there are still three other orientations, ie human values (qīmah insāniyyah), moral values (qīmah khulūqiyyah), and the value ruhiyah (qīmah rūḥiyah).7

1. Human Values (qīmah insāniyyah)

With qīmah oriented insaniyah means managing a company or organization can also provide humanitarian benefits through employment opportunities as well as social assistance and others.

2. Morals Values (qīmah khulūqiyyah)

Qīmah khulūqiyyah implies that, good moral becomes a necessity that must appear in every activity of the managers of the organization.

3. Value ruhiyah (qīmah rūḥiyah)

Qīmah rūḥiyah means the act was intended to draw closer to Allah.8

According to the Islamic view, there are four foundations in developing business activities, that is the truth, honesty, openness,

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8 Ibid., 188.
and expertise. As the behavior of the Prophet in the business that is promoting the values of honesty (ṣidq), hold the mandate, passing (sermons), and intelligence (faṭānah).9

Through a holistic philosophy and concept, personality Muslim entrepreneurs should be based on religion that serves as a fundamental interpretation of human behavior to ensure that the change will not deviate them from the teachings of Islam. Personality Muslim entrepreneurs should be different from a western perspective because they not only have to have universal characteristics that cross the boundaries of race, culture or geography, but also need to combine these characteristics with a spiritual element.10

The Qur’an gives a clue to the importance of balance between life in this world and hereafter. Humans as caliph fil ard should be able to manage what is on this earth becomes more useful. It indicates that, the importance of business (entrepreneur) is implemented on this earth.

O you who believe! take care of your souls; he who errs cannot hurt you when you are on the right way; to Allah is your return, of all (of you), so He will inform you of what you did. (al-Taubah [5]: 105)

The argument was explained that, God commanded his people to work, and God will reply to all what has been done. God will judge and reward to those deeds. Another term than the reward is a reward or wages or compensation. Work for God’s sake with a variety of righteousness and beneficial, both for individuals and for the general public, then Allah will give reward to charity

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9 Veitzal, dkk, Islamic Management, 47.
was undertaken. The obligation to do business or work for Muslims also stated clearly in the Qur’an as explained in the following verse:

وَمِن رَحمَتِهِ جَعَلَ لَّهُوَ جَعَلَ لِتَسۡكُنُواْ وَٱطۡبَقَۡلِهِۡ جَعَلَ لَّهُوَ وَلَعَلَّكُمۡ تُشۡكُرُونَ٧ۢ

And out of His mercy He has made for you the night and the day, that you may rest therein, and that you may seek of His grace, and that you may give thanks. (al-Qaṣaṣ [28]: 73)

God made the dark night so that when it is used as a rest period. A night’s rest is used as its medium to prepare physically to face the work in the afternoon. Instead, make a light lunch time so it can work on various matters of livelihood to pick sustenance.11

Religion has a major impact on human behavior, social interaction, and social relationships. Implementation of Islamic values-based business not only focus on profit but benefit earthly world and the hereafter (falāḥ).12 Based on the basic concept of entrepreneurship in the Qur’an can be concluded that, business is the foundation of worship of a servant to the creator (God), in order to be useful to mankind (maṣlahah), which then get welfare of the world and the hereafter (falāḥ).

Contextual Study of Qur’an Verses in Entrepreneurship

Verse al-Ra’d mean in verse 11 is God not going to replace something that exists in the form of a delicious and health, comfort and safety, to divert it from them except by a change in their own.13 However, in Tafsir Al Misbah, interpretation in the verse effect on a people in social activities and not the individual.14

14 M. Quraish Shihab, Tafsir Al Misbah (Jakarta: Lentera Hati, 2005), 473.
In the letter al-Qaṣaṣ paragraph 77, has described the philosophical basis of Islam in practicing business activity is the creation of a balance between profit and Hereafter (falāḥ). Thus, in the business process targets to be achieved is the maximization of profit targets and maslahah. Some lessons can be learned that the story of Qārūn who have wealth, but fell because unjust deed. Here is wisdom in the story of Qārūn:16

1. Prohibition in making mischief on the earth with injustice, arbitrariness, and behave badly towards others.
2. Prohibition was lifted up because abundant treasure
3. Suggested seeking the pleasure of Allah and the hereafter against property owned
4. Prompts to do good for others
5. Implementation of welfare balance and Hereafter17

In al-Nisā` verse 29, explained in depth, that Allah calls to people who believe that do not take possession of others with how false, that is by stealing, cheating, usury, gambling, and other acts that are forbidden , Here is the context in Surat an-Nisa verse 29:

In the above verse, which called upon the people of faith (āmanū) because that would be aware, unwilling to submit, willing to change, willing to follow the rules that are faithful. If we claim to believe, but we still doubt about the truth of the Islamic economic system, as we are still in doubt regarding illicit transactions with usury and conventional banks, then our faith is unquestionable. That’s why God calls those who believe firmly, so that they are aware to not submit.

17 Abdullah bin Muhammad bin Abdurrahman, Tafsīr Ibnu Katsir (Jakarta: Pustaka Imam Syafe’i, 2008), 128.
Al-Bāṭil is not haq (which is not true), that stuff very much. Among sleaze was selling prohibited by the sharia.\(^{18}\) It is not lawful to eat up the property in a way that is not true, unless in accordance with the demands of law and lawful business on a voluntary basis between the two sides.\(^{19}\) By way of falsehood. That all things which Allah or no rights. Namely false religion or a violation of the agreed conditions are met. In this context, the Prophet said, Muslims in accordance with (must keep) the terms of which they agreed, during a not justify the unlawful or proscribe kosher.

Offers to buy (trade) should be based on the sincerity and voluntarily. That is not allowed to practice unjust deed, fraud, coercion, and other things that harm both parties. Therefore, the buyer is entitled to return the goods purchased when he found the goods were not as expected. On honesty, Islamic history has recorded many stories about it.\(^{20}\) Commerce conducted mutual blessing to one another is lawful, if appropriate Shari'a. Among them the Word of God:

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\text{ياَّأَلَّمَن ۱۰۹ِ۱۰۱۰۹۹۱۰۴۹۱۰۵۱۰۹۹۱۰۱۰۱۰۱۰۹۱۰۵۱۰۹۹۱۰۱۰۱۰۱۰۹۱۰۱۰۱۰۱۰۹۱۰۱۰۱۰۱۰۱۰۹۱۰۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰۱۰
immoral deeds against him and eat another man’s treasure is vanity, lead to hostility in business, kill each other, and each other down one another. 21 Abū Qilābah, from Ibn Śābit Ḍaḥṭāk mentioned that Prophet. once said:

من قتل نفسة بشيء عذب به يوم القيامة

Whoever kills himself with something, then later on the Day of Resurrection he will be punished with something.

In the book Ṣaḥīḥain through hadith al-Ḥasan of Jundub ibn ‘Abd Allāh al-Bajlī stated that the Holy Prophet once said:

كان رجل ممن كان قتلكم و كان به جرح سكينا خر به يده فما رفا الدم حتى مات قال الله عز و جل عبدي بادرني بنفسه حرمت عليه الجنة

There used to be a man from among the people before you were hurt, and then he took a knife and cut his veins, and the blood continues to flow till he died. Allah SWT. says, ‘My servant preceded (Permit) my against him, I forbid Paradise for him.’

The meaning do not kill yourself. Both are unacceptable, because people may do business, bankrupt, stress, and suicide. So it means a treasure that we pursue it not to neglect of our goal, our mission as a servant of God, that the treasure that no rights of God, the treasure is not eternal, and the purpose of our life is not for it. Not to justify any means, also do not forget the land that is already rich.

Lessons learned in al-Nisā` verse 29 by Tafsīr al-Aisar are: 22

1. Unlawful taking of property of Muslims, as well as all property is forbidden, whether obtained for stealing, cheating, gambling, or usury. In trading activities, prioritizes noble character of the Prophet. Honesty and trust are the most important his character when trading. This is as the hadith of the Prophet:

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21 Tafsīr Ibnu Katsir Versi Online 1.0, Tafsīr Surat An Nisa, verse 29.
Traders Muslim honest and trustworthy, on the Day of Judgment will be shared with the prophets, the people shidiq, and the martyrs.²³

Reveal that the above hadith, Muslim entrepreneurs always honest and trustworthy (trust). With honesty and spiritual aspect that is always attached to the practices of its implementation, which occurs trade will bring benefits for all parties involved. Traders forbidden to popularize the merchandise to benefit by using false oaths.²⁴

2. Commercial (business) is permissible, even encouraged

It is at once denied the Sufi expert ignorance that prohibits earn (work) on the pretext they fully trust in God in the matter of sustenance.

Prompts in entrepreneurship (entrepreneur) is also contained in the hadith. Here is the basic foundation of an entrepreneur in following in the footsteps Apostles in business.

US Dawud that the Prophet did not eat except from his own hand results.²⁵

There is no one food that is better for someone (other) than what is produced by the work of his own hands.

The hadith explains that, every Muslim is required to conduct work activities. Working in this case being an entrepreneur is to be produced by the fruit of his own works.

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²³ Al-Maktabah al-Syāmilah, Sunan al-Tirmīzī, vol. 4, 471, hadith no. 1130.
²⁵ Al-Maktabah al-Syāmilah, Kitāb Jāmi’ al-Aḥādīs, jilid 11, 264, hadith no. 10743.
Characteristics of Entrepreneurship in the Qur’an

Work and tried to include entrepreneurship, are an integral part of human life. Because, its existence as caliph on earth intended to prosperity of the earth and took it towards the better. Here are the basic pillars of entrepreneurship in Islam:

1. Mandatory Work (wujūb al-'amal)
2. Combat unemployment (muqt al-buṭālah)
3. Recognition of private property rights (iqrār al-milkiyah)
4. Treasure that God favors (al-māl min ni‘ām Allāh)
5. Empower property for religious and community well being (ja’l al-māl li maṣāliḥ al-dīniyah wa al-ijtimā‘iyat)

Based on this, it can be concluded that, business implementation in Islam is a form of worship of his servants as the obligation to work in the world in order to combat unemployment and poverty with their own business as private property, as the maximization of wealth given by God, in order to provide serious benefits to religion and society. Thus, the purpose of doing business in Islam is to find success and hereafter (falāḥ).

Supports the foregoing discussion, Zulkifli et.al. offer 5 in entrepreneurship Islamic characteristics, namely a sincere intention, is not involved with the practice of usury, avoid scams, justice (al-'adl), and maintain trust.26

1. Sincere intentions

A Muslim businessman must ensure that the real intention is to serve the noble goals and to earn the pleasure of God in every aspect of life.

Surely We have revealed to you the Book with the truth, therefore serve Allah, being sincere to Him in obedience (Az Zumar [39]: 2).

2. Not involved with the practice of usury

The practice of usury is forbidden in Islam is that this practice led to oppression and inequality in society and the national economy itself. This will cause the rich will get richer and the poor will become poorer. The prohibition against usury practices mentioned in the Qur’an as follows:

Those who swallow down usury cannot arise except as one whom devil has prostrated by (his) touch does rise. That is because they say, trading is only like usury; and Allah has allowed trading and forbidden usury. To whomsoever then the admonition has come from his Lord, then he desists, he shall have what has already passed, and his affair is in the hands of Allah; and whoever returns (to it) -- these are the inmates of the fire; they shall abide in it. (Al-Baqarah [2]: 275)

3. Avoiding scams

Employers should be honest and not cheating in business activities. This can lead to disputes between the seller and the buyer, even among fellow business people.

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27Riba are two kinds: nasiah and Fadl. Riba nasiah more payment is required by those who lend. Riba Fadl is the exchange of goods with similar goods, but more numerous because people who exchange so requires, such as the exchange of gold for gold, paddy rice, and so on. Riba is referred to in this paragraph usury doubled nasiah common in Arab society the time of ignorance.

28 That is people who take Riba is not peaceful soul like the devil possessed.

29 Riba is already taken (collected) before going down this paragraph, can not be returned.
Woe to the defrauders; 2. Who, when they take the measure (of their dues) from men take it fully; 3. But when they measure out to others or weigh out for them, they are deficient (al-Muṭaffifin [83]: 1-3.)

4. Justice (al-‘Adl)

God emphasizes the issue of justice in the business world. Fairness in business will ensure justice for all people. In addition, employers will benefit properly and the user will get the goods and services with payment rates should be.

Surely Allah enjoins the doing of justice and the doing of good (to others) and the giving to the kindred, and He forbids indecency and evil and rebellion; He admonishes you that you may be mindful. (al-Naḥl [16]: 90.)

5. Trust

All actions and decisions made in a business that is based on the nature of the trust is required to ensure that it is fair for all businesses either buyer or seller to get right. Fraud and oppression would be avoided if all parties are trustworthy and true. By the nature of the trust, the seller will receive the corresponding goods and the buyer will get the goods or services corresponding to the price paid. Allah says:

O you who believe! be not unfaithful to Allah and the Messenger, nor be unfaithful to your trusts while you know. (al-Anfāl [8]: 27.)

In writing this paper, we add one Muslim businessman characteristics must be carried out according to the teachings of the Qur’an.
6. Pay Zakat

Zakat is an Islamic policy instrument that serves as purify one’s own property. So large zakāt potential to solve the problems of poverty and unemployment. Thus, the velocity of circulation of money not only on the rich only, but pervasive at all levels of society Allah says:

خَذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تَطْهِرْهُمْ وَتَرْزُعُهُمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَدَقَاتَكُمْ لَهُمْ وَاللَّهُ سَمِيعُ

Take alms out of their property, you would cleanse\textsuperscript{30} them and purify\textsuperscript{31} them thereby, and pray for them; surely your prayer is a relief to them; and Allah is Hearing, Knowing (al-Taubah [9]: 103).

So that it may not be a thing taken by turns among the rich of you. (al-Ḥasyr [59]: 7)

Faizal, Ridwan and Kalsom\textsuperscript{32} states that, Muslimpreneurs characteristics is an important asset to obtain a high achievement in the field of entrepreneurship.

Based on the explanation in a variety of sources in the preceding discussion, it can be concluded based business characteristics comparison of Islam with non-Islamic businesses as follows:

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ISLAMIC BUSINESS</th>
<th>BUSINESS NON ISLAMIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTENTION</td>
<td>Worship</td>
<td>Profit</td>
</tr>
<tr>
<td>BASE</td>
<td>1. Al-Qur’an and Sunnah</td>
<td>1. Constitution</td>
</tr>
</tbody>
</table>

\textsuperscript{30} That is the charity that clear them from stinginess and excessive love to treasure.

\textsuperscript{31} That is the charity that fosters the properties of kindness in their hearts and develop their property.

<table>
<thead>
<tr>
<th></th>
<th>2. On the basis of Faith (Values in transcendental)</th>
<th>2. secularism (Material values)</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIM</td>
<td>World-benefit balance of the afterlife (Falah)</td>
<td>Worldly Gains</td>
</tr>
<tr>
<td>ORIENTATION</td>
<td>maximization Maslahah</td>
<td>profit maximization</td>
</tr>
<tr>
<td>WORK ETHIC</td>
<td>High, work is worship</td>
<td>High, work is worldly</td>
</tr>
<tr>
<td>CHARACTER</td>
<td>Sidiq, Amanah, Tablígh, Fathonah</td>
<td>Professionals in business by value-free</td>
</tr>
<tr>
<td>CAPITAL</td>
<td>Kosher</td>
<td>Halal and Haram</td>
</tr>
<tr>
<td>SCOPE OF BUSINESS</td>
<td>Comply with Regulations Islamic Guidance</td>
<td>Comply with Company Regulations</td>
</tr>
<tr>
<td>IMPLEMENTATION</td>
<td>Free maysir, gharar, usury, dzulm,</td>
<td>free value</td>
</tr>
<tr>
<td>ZAKAT</td>
<td>Compulsory for the sake of alleviating poverty</td>
<td>Not mandatory</td>
</tr>
<tr>
<td>TAX AND CSR</td>
<td>Compulsory</td>
<td>compulsory</td>
</tr>
<tr>
<td>BUSINESS RELATIONSHIP</td>
<td>1. Vertical and horizontal relationships</td>
<td>1. Purely horizontal relationships</td>
</tr>
<tr>
<td></td>
<td>2. principle Gathering</td>
<td>2. Principle Business Partners</td>
</tr>
<tr>
<td>FINAL DESTINATION</td>
<td>Maqoshid fulfillment of Sharia (religious needs, soul, intellect, lineage, wealth).</td>
<td>unmet targets</td>
</tr>
</tbody>
</table>

**Contextual Analysis Verses of the Qur’an in Entrepreneurship**

Business activities must be integrated with the Islamic realm. Orientation of business (entrepreneur) which envisions a secular should be in line with the vision and mission of the creation of man. Implementation of contemporary business must abide by the rules of the Qur’an and Hadith. In al-Ra’d explained that God is not going to replace something that exists in the form of a delicious and health, comfort and safety, to divert it from them except by a change in their own.

In al-Qaṣaṣ there is wisdom in the story of Qārūn. Prohibition in making mischief on the earth with injustice, arbitrariness, and
behave badly towards others, Prohibition was lifted up because treasures are plentiful, Prompts seeking the pleasure of Allah and the hereafter against property owned, suggested do good for others, Implementation of the balance of the welfare of this world and hereafter.

In al-Nisā` verse 29, explained in depth, that Allah calls to people who believe that do not take possession of others with how false, that is by stealing, cheating, usury, gambling, killing each other, and deeds other forbidden.

Islam is a universal religion and rahmatan li al-‘ālamīn. Sources guideline life in Islam is the Qur’an and Sunnah. All activities of life has been arranged in the Koran, including in the context of business. Thus, the development of contemporary business must have a standardization in the Islamic realm.

Standardization In business contained in the following categories: First, doing business transactions in accordance with Islamic corridor, Second, not nonducting business in a manner such falsehood, maysir, gharar, ribā, źulm, fraud, murder. Third, the purpose of a charitable act is not only oriented to the material (qīmah mādiah), human values (qīmah insāniyyah), moral values (qīmah khuluqiyyah), and the value ruhiyah (qīmah rūḥiyyah).

From the whole discussion, established an Islamic business characteristics, namely intention based worship, corner stone of the Qur’an, the Sunna on the basis of the faith (ταυχίδ), balance interest gains world and hereafter (falāḥ), orientation maṣlaḥāt maximization, high work ethics, character honest business performer (ṣīdq), responsible (trust), sermons, professional (faṭānāh), capital sourced from the estate of halal business scope comply with regulations corridor sharia implementation of non maysir, gharar, ribā, źulm, falsehood, and zakāt is an obligation, taxes and CSR is an obligation, vertical business relations (rreator), horizontal dn (principle gathering), final destination maqāṣid fulfillment of sharia (religious needs, soul, intellect, lineage and property).
If the implementation of Islamic business can be carried out, various problematic today such as unemployment, poverty, crime, and violation of the religion can be eliminated. To achieve this, we need a shared commitment for the realization of the maximization of economic development potential of the people. Thus, the principle ta'awun and formation of entrepreneurial mentality absolutely must be implemented.

**Islamic Business Implementation Model**

In all the above discussion, the authors offer Islamic business implementation model as follows:33

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33 Bid of author in shaping the Islamic business implementation model. Compiled from various sources of relevant references, as well as in-depth discussion.
IMPLEMENTATION ISLAMIC BUSINESS

QUR’AN
- Al-Ra’ d: 11
- Al-Qaṣaṣ: 77
- EMQ: 29

Hadith
- HR Bukhari
- HR. Tirmidhi
- HR Baikhaqi

ISLAMIC BUSINESS STANDARDIZATION
1. Doing business transactions in accordance with sharia corridor
2. Not conducting business in a manner such falsehood maysir, gharar, ribā, zulm, fraud, and murder
3. An objective of the deeds is not only oriented to the material (qīmah mādīah), human values (qīmah insāniyyah), moral values (qīmah khuluqiyyah), and the value ruhiyah (qīmah rūḥiyyah)

CHARACTERISTICS OF THE ISLAMIC BUSINESS
- Based on the intention of worship
- The cornerstone of the Qur’an, the Sunna on the basis of the faith (tauḥīd)
- Balance interest gains world and hereafter (falāḥ)
- Maximization orientation maṣlaha
- High work ethic
- Business Players honest character (ṣidq) responsible (trust), sermons, professional (faṭānah).
- Capital comes from the treasure halāl
- Business scope corridor sharia comply with regulations
- Implementation of non maysir, gharar, ribā, zulm, falsehood
- Zakāt is an obligation
- Taxes and CSR is an obligation
- Vertical business relations (creator) horizontal (principle gathering)
- Final destination maqāṣid fulfillment of sharia (religious needs, soul, intellect, lineage and property).
Conclusion

Interest in the contextual analysis is to interpret the events in depth, in order to establish a behavior, which then becomes a habit, towards the ultimate culture, thus becoming a solid civilization. Contextual analysis in various verses of the Qur’an in al-Ra’d discussion: 11, al-Qaṣaṣ: 77 and al-Nisā`: 29 establish standardization in conducting business activities.

Standardization in Islamic business is divided into several criteria, namely: Doing Business Transactions In accordance with Sharia Corridor. Not Conducting business in a manner such falsehood: Maysir, Gharar, Riba, Dzulm, Fraud, Murder. Third, the purpose of a charitable act is not only oriented to the material (qīmah mādīyah), human values (qīmah insāniyyah), moral values (qīmah khuluqiyyah), and the value ruhiyah (qīmah rūḥīyyah).

Characteristics of entrepreneurship in Islam is: Intention Based Worship, cornerstone of the Qur’an, the Sunna on the basis of the Faith (tauḥīd) Balance Interest Gains World and Hereafter (falāḥ), Orientation Maslahah Maximization, High Work Ethics, Character Business Players must be honest (ṣidq) responsible (trust), sermons, professional (faṭānah), business scope comply with regulations and halal Islamic dorridor, implementation non maysir, gharar, ribā, ẓulm, falsehood, zakāt is an obligation, taxes and CSR is an obligation, relationships vertical business (creator) horizontal (principle gathering), final destination maqāṣid fulfillment of Sharia (religious needs, soul, intellect, lineage and property).

References


Al-Maktabah al-Syāmilah, Kitāb Jāmiʿ al-Āḥādīš, jilid 11, 264, hadith no. 10743.


Tafsir Ibnu Katsir Versi Online 1.0, Tafsir Surat An Nisa, verse 29.

