

INTERPRETATION OF ECONOMIC HADITH ON ENTREPRENEURSHIP AND BUSINESS STRATEGY IN ISLAM

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Abstract

This study examines the economic interpretation of Surah Quraish and its relationship with the principles of modern sharia economic law. Surah Quraysh emphasizes important values in business, such as perseverance, unity, good branding, and a balance between earning a living and worship. The principle of diligence and hard work reflects the importance of halal and independent business in the sharia economy, while unity supports the concept of cooperation in collective economic activities such as sharia cooperatives. Good branding is in line with the values of transparency and trust in Islamic business. The balance between worship and business reflects the principle of maqashid sharia, which is to maintain welfare while adhering to religious values. The principle of after-business tawakal also reflects risk management within the permissible limits, avoiding speculative practices that are not in accordance with the sharia economy. This article concludes that the interpretation of Surah Quraish provides an ethical foundation for modern sharia economic law, emphasizing the balance between material and spiritual goals in achieving prosperity based on Islamic teachings.

Keywords: *Economic Hadith, Entrepreneurship, Business Strategy*

1. INTRODUCTION

According to Astamoen, the word entrepreneurship comes from the French word entrepreneurship which in English translates to to undertake. This term later became a very familiar world term. Meanwhile, entrepreneurship itself, according to Peggy A. Lambing and Charles R. Kuehl in Hendro and Chandra, is defined as a creative effort that builds a value from something that does not exist to exist and can be enjoyed by many people (Adiningrat et al., 2024).

The term entrepreneurship itself in Indonesian is often interpreted as self-employed or entrepreneurial. Self-employed consists of three words. First, hero which means a single human being, a hero, a warrior, a virtuous example, with a big soul, valiant, and having a majesty of character. Second, swa which means alone or independent. Third, sta which means standing upright. Meanwhile, entrepreneurship itself consists of the word wira which has the meaning as above and business which means starting, working, and doing something (Rachman & Tidjani, 2024).

According to Astamoen, there are several characteristics that a person must have in order to be categorized as a good true entrepreneur.

a. Have a vision. A true entrepreneur always has a vision or foresight which is the main goal in his struggle to achieve success. This vision can start from a simple dream or idea that must be realized in reality through hard effort and struggle

b. Creative, innovative, and able to see opportunities. Without creative and innovative ideas, the efforts made by an entrepreneur will be left behind because consumers are always changing and always demanding new things. Therefore, an entrepreneur must be observant to see a new opportunity and have a competitive spirit so that the business he runs will continue to grow with new market segments being worked on.

c. Orientation to consumer satisfaction. Consumers are kings who must be served well in order to be loyal to the products offered by an entrepreneur. When they are not satisfied, they will run to another competitor. Orientation on consumer satisfaction ultimately means an orientation towards profit and growth.

d. Dare to take risks. Risk is something that will always surround us as long as we are alive. Therefore, avoiding risks is not the right attitude. On the contrary, we must face risks and manage them well, because behind the big risks there will be great opportunities and profits. In management science terms, this is known as high risk high return.

e. Be social with a generous spirit. This is what entrepreneurs should uphold so that they do not become materialists who are always profit-oriented. With a high social spirit, employees and the surrounding community will become loyal to him. Great loyalty and support from employees and the community is ultimately very important for the development of a business.

Nowadays, entrepreneurship has a very important role for the economy of a country. In modern economic models, entrepreneurship is included as one of the variables of production factors at the level of land, capital, and technology. In fact, according to an entrepreneur expert from the United States, David McClelland, a country will achieve a level of prosperity and welfare if the number of entrepreneurs is at least 2% of the total population. David McClelland's opinion is the same as Joseph A. Schumpeter's opinion which considers that the source of prosperity lies in the entrepreneurial spirit of the economic actors who architect development (Nasreen et al., 2024).

2. IMPLEMENTATION METHOD

The research method used in this paper is a qualitative method with a descriptive-analytical approach. This research is carried out through literature studies or literature reviews that focus on primary and secondary sources. The primary sources in this study are classical and contemporary interpretations of Surah Quraish and relevant hadith books, while secondary sources include literature on sharia economic law and Islamic economic principles. The first step in this research is to identify and collect data related to verses in Surah Quraish that have relevance to Islamic business and economic principles. Furthermore, an analysis of the interpretations of the verse is carried out to reveal the economic values contained in it. This process involves interpreting key words in Surah

Quraysh, such as perseverance, unity, and security, and linking them to the concept of sharia economic law. Furthermore, it analyzes the relationship between economic values found in the tafsir and the principles in modern sharia economic law. This analysis is carried out by referring to literature that discusses Islamic business ethics, sharia maqashid, and other Islamic economic concepts, so that a conformity between the principles in Surah Quraish and the current application of sharia economic law is obtained. This study also uses triangulation techniques by comparing interpretations from several sources of interpretation and sharia economic literature to obtain a more thorough and objective understanding. The results of this study are presented in the form of descriptions and analyses that relate the principles in Surah Quraish to sharia economic values, resulting in a coherent view of the relevance of the interpretation of Surah Quraish to modern sharia economic law (Sugiyono, 2018).

3. RESULTS AND DISCUSSION

3.1 Overview of Surah Quraysh

لَا إِلَهَ إِلَّا قُرَيْشٌ الْفِهُمُ رَحَلَةُ الشَّيْءِ وَالصَّيْفِ فَلْيَعْبُدُوا رَبَّ هَذَا الْبَيْتِ الَّذِي أَطْعَمَهُمْ مِنْ جُوعٍ وَآمَنَهُمْ مِنْ خَوْفٍ

"Because of the custom of the Quraysh, (i.e.) their habit of traveling in winter and summer. So let them worship the Lord (owner) of this house (the Kaaba), who has given them food to quench their hunger and secure them from fear" (Quraish: 1-4)

Surah Quraish is a Makkiyyah surah that has four verses. According to az-Zuhaili, the Quraysh tribe are tribes that are still in the lineage of Nadhar bin Kinanah who was one of the grandfathers of the Prophet Muhammad (saw). They have been the managers of the Kaaba and the rulers of Mecca for generations. According to Amiruddin, to organize and manage Mecca, the Quraysh tribe created fifteen ministerial-level departments that take care of different fields. The fifteen departments are as follows.

1. *As-Siqayah* is the department that deals with the issue of drinking water (zamzam water).
2. *Ar-Rifadah* is a department that deals with the consumption and accommodation of pilgrims.
3. *Al-Imarah* is the department that deals with the issue of the maintenance of the Kaaba.
4. *As-Sidanah* is the department that holds the keys to the Kaaba or things that are secret.
5. *An-Nadwa* is the department that deals with constitutional issues.
6. *Al-Musyawah* is a department that deals with deliberative issues.
7. *Ash-Asyraq* is a department that deals with the problems of life and property.
8. *Al-Qubbah* is the department that deals with war accommodation.
9. *Al-Ainnah* is the department that handles the cavalry, which is the elite army of the Quraysh tribe.
10. *As-Sifarah* was a department that dealt with treaty issues with other tribes.
11. *Al-Aisir* is the department that handles the holy arrow for the drawing in front of the idols.
12. *Al-Amwal al-Muhajjarah* is a department that deals with the issue of property that will be used as a holy house and idols.
13. *Al-Iqabah* is the department that deals with the issue of war flags.
14. *Al-Khizanah* is the department that deals with the issue of the country's treasury.
15. *Al-Qiyadah* is the department that deals with strategy and leadership in the war

The establishment of departments with different tasks above gives an idea of the progress of the Quraysh in terms of managing and governing the cities they control. This is one of the gifts that Allah has given them. The virtues and other great gifts given by Allah SWT to the Quraysh tribe have been explained in a hadith narrated from Ummi Hani. The Prophet (saw). Said

فضل الله قريشاً بسبع خصال لم يعطها أحد قبْلَهُمْ، وَلَا يُعْطَاهَا أَحَدٌ بَعْدَهُمْ فَضَّلَ اللهُ قريشاً أتي مِنْهُمْ فَإِنَّ النُّبُوَّةَ فِيهِمْ، وَإِنَّ الْحِجَابَةَ فِيهِمْ، وَإِنَّ السَّقَايَةَ فِيهِمْ، وَنَصَرَهُمْ عَلَى الْفِيلِ، وَعَبَدُوا اللهَ عَشْرَ سَبْعِينَ لَا يَعْبُدُهُ غَيْرُهُمْ، وَأَنْزَلَ اللهُ فِيهِمْ سُورَةَ مِنَ الْقُرْآنِ لَمْ تُنَزَلْ فِي أَحَدٍ غَيْرِهِمْ، ثُمَّ تَلَا رَسُولُ اللهِ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ بِسْمِ اللهِ الرَّحْمَنِ الرَّحِيمِ الْإِيلَابَ قريشِ إِيْلَافِهِمْ رَحْلَةَ الشَّتَاءِ وَالصَّيْفِ، فَلْيَعْبُدُوا رَبَّ هَذَا الْبَيْتِ الَّذِي أَطْعَمَهُمْ مِنْ جُوعٍ وَأَمَنَهُمْ مِنْ خَوْفٍ

"Allah has blessed the Quraish with seven things that were not given to a person before them and after them. First, Allah bestowed the Quraish with my presence from their class. Second, prophethood emerged among them. Third, the position of hijabah (the key keeper and manager of the Kaaba) is in them. Fourth, the position of al-siqayah (handling drinking water for pilgrims or zamzam water) is also on them. Fifth, Allah helped them defeat the elephant army. Sixth, they worshipped Allah for ten years while apart from the fact that they still did not worship Allah (i.e. in the Mecca period) Seventh, Allah sent down one surah about them in the Qur'an. Then the Messenger of Allah recited Surah Quraish until it was finished." (HR ath-Thabrani and al-Hakim)

Broadly speaking, surah Quraish explains the immense pleasure of Allah SWT bestowed on the Quraish tribe. Allah SWT has united them in love and strength. Allah SWT has also given them ease in doing business so that they can freely expand their business to other countries. In addition, no less valuable than all, Allah SWT has placed them in Mecca and made them the worship of the Kaaba which is none other than the center of worship in the Arabian peninsula. Therefore, they lived in peace and tranquility in Mecca as previously explained (Aulia et al., 2024).

As explained above, Allah SWT has bestowed virtue on the Quraysh tribe by mentioning their *success stories* in terms of commerce in the Qur'an. This shows that there are a lot of valuable lessons that we can learn from their *success stories* in doing business. By knowing the business strategy they do, it is hoped that we will be able to replicate it in our daily lives (Muhammad Aqib Ali, 2024).

3.2 Economic Interpretation Verse 1

There are two important keywords contained in the first verse of this Quraish surah The first is *Iilafi* which is a mashdar form of the allafa recitation . According to az-Zuhaili in his book Tafsir al-Munir *allafa* means to look at and pursue something, while according to Sayyid Thanthawi in his book Tafsir al-Washith means to look at and get used to something.

From this interpretation, we get an idea of the persistence and perseverance of the Quraish tribe in running a business. Those two things turned out to be the key to the success of their business. Their business success is not obtained in an instant way, but requires a long process full of challenges. In addition, Thanthawi's interpretation of *allafa*, which means to get used to something, explains to us that the spirit of *entrepreneurship* does not just appear. However, the spirit of *entrepreneurship* is a process of learning and habituation.

In the world of education, the most effective learning is when it is carried out from an early age. This is supported by the research of Collin and Moores who concluded that *the act of entrepreneurship is an act patterned after modes of coping with early childhood experience*. Sages have also said *many greatmen started as newspapers boys*. Therefore, in order to produce reliable human resources who are able to strengthen the Indonesian economy, *entrepreneurship* skills need to be taught to students from an early age. In this case, existing schools should not only teach hard skills in the form of standard theory, but also must teach students *soft skills*, especially in terms of *entrepreneurship* which is sometimes more needed in facing the real world after graduating from school.

The Prophet (saw) who is an *uswah hasanah* (good example) for us has actually taught this. His managerial expertise in managing all lines of life, including in business, was acquired since he was a child. According to Syafi'i Antonio, the managerial skills and leadership of the Prophet (saw). One of them was obtained from herding goats when he was a child. Shepherds must be able to direct their cattle to the pasture and control them so that they do not get lost. They must also protect their livestock from disturbances such as predatory animals and thieves (Islamic, 2024).

As for the expertise of the Prophet (saw). In the field of business, he earned it since he joined his uncle in trading in Syria at the age of 12. After the internship with his uncle, he saw. Then started his own business at the age of 17. He continued to run the business until he received the revelation (around the age of 37). Thus, he saw. Engaged in the business world for approximately 25 years. This period was a little longer than his apostolic period which lasted 23 years.

Second, the *Quraish* phrase according to al-Qurthubi in his book *al-Jami'li Tafsir Al-Qur'an*, the *Quraish* phrase has several meanings.

1. Unite or assemble

This understanding is based on the history that the *Quraish* tribe was initially scattered in various areas other than Mecca. They were then united by Qushal bin Kilab in Mecca. With their unity in Mecca, they finally became a large, strong, and respected tribe by other tribes in the Arabian Peninsula.

The valuable thing we can learn from here is the importance of unity for entrepreneurs. The entrepreneur association here can be in the form of associations, associations, cooperatives, business incubator centers, and so on. Unity is one of the most important things in the business world, especially for entrepreneurs whose business scale is still small. With this unity, they have a strong bargaining and are not easy to play with by big businessmen.

2. Attempt or work

The name *Quraish* means to try or work because they have been eating from the hard work of their own hands by trading. We can see their hard work and effort in navigating the hot and risky desert in order to expand trade to Yemen and Syria (Syria). Eating from the effort and hard work of one's own hands is something that the Prophet (saw) highly recommends. In a hadith it is explained, *أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ سُئِلَ أَيُّ الْكَسْبِ أَطْيَبُ ؟ قَالَ: عَمَلُ الرَّجُلِ بِيَدِهِ، وَكُلُّ بَيْعٍ مَبْرُورٍ*

"Actually, the Prophet Muhammad (saw) was asked about the best work. He replied, "The best work is the work of a man who is done using the labor of his own hands and every sale and purchase in a good way." (HR Ahmad and ath-Thabrani)

As explained in the meaning of the phrase, the success of the *Quraysh* business is not something they get with *Instan*. However, that success is a process of their hard work, perseverance, and seriousness in running a business. This is what should be a concern for entrepreneurs, especially for beginners. They must be aware from the beginning that to a success requires a hard struggle and perseverance in carrying out what they aspire to. Thus, the failures and obstacles that befall him are not used as an obstacle that can destroy his dreams. However, these failures and obstacles are considered a process and challenge that must be conquered to achieve success in achieving dreams. In a proverb it is said *that the winner sees an answer for every problem, the Loser sees a problem in every answer*. In another proverb, the winner says, "It may be difficult, but it's possible, the loser says, "It may be possible, but it's too difficult."

3. Researching

This third opinion is based on the routine of the *Quraish* tribe as the manager and ruler of the Kaaba who always researches the needs of the Kaaba pilgrims. As mentioned earlier, the Kaaba is the center of worship in the Arabian Peninsula so that the Kaaba is always crowded with pilgrims

who want to worship there. As the party that manages the Kaaba, the Quraish tribe always researches the needs of the pilgrims.

In the business world, foresight in seeing customer needs is a vital thing. A product that we produce will not be accepted by consumers when the product is not in accordance with their needs and desires. In marketing, we know the philosophy that *customer is the real boss*. Thus, an *entrepreneur* must always be oriented towards customer satisfaction.

In the modern era like today, the desires and needs of the market are changing very quickly. Therefore, an *entrepreneur* must not be slow in seeing the needs and desires of the market because he will be defeated by his competitors who quickly see the opportunity. This is where the important role of a research on market desires is absolutely needed.

4. A very powerful marine animal

This fourth naming is based on the majesty that the Quraish tribe has had so far. For the Quraish tribe, the name *Quraish* is nothing but brand *equity*. The *brand* is further strengthened by the position they have among Arabs. The Quraysh tribe is the ruler and manager of the Kaaba (Baitullah) which is the center of worship of other tribes in the Arabian Peninsula. According to az-Zuhaili, the Arabs nicknamed the Quraish tribe by the term *Ahlulloh* (family of Allah). *The labeling* that the Quraish tribe receives from the Arabs in the marketing world is known as *the term master brand*. Where according to Carl McDaniel, a *master brand* is defined as a *brand* that is so dominant in people's minds that they will quickly think about the *brand* when the *brand owner* is mentioned. *The master brand* in the form of *Ahlullah* (the family of Allah) then made the Quraish tribe a highly respected tribe in the Arabian Peninsula so that they were always safe on their way abroad in the context of trade expansion (Bidaula et al., 2024).

Like the Quraish tribe, a *brand* for an *entrepreneur* is a very important thing. In fact, according to Hermawan Kertajaya, an Indonesian marketing expert, *brand is everything*. According to Kertajaya, a *brand* is nothing but an indicator of the *value* offered to a customer. *Brands* are also an asset that is able to create *value* for customers by strengthening their satisfaction and loyalty. *Brand* is one of the factors that greatly determines the success of a business. Levi's, Coca-Cola, and Mercedes Benz are some examples of *brands* that have succeeded in making their products dominate almost all markets in the world (Samsidar et al., 2024).

The concept of *branding* itself has actually been taught by the Prophet (peace be upon him) before being appointed as an apostle. He was known as al-Amin which later became a kind of *master brand* for him. *The master brand* in the form of *al-Amin* is what makes a big businessman named Khadijah trust him to run his merchandise. *The al-Amin brand* is also a capital that greatly supports the success of the business he runs.

3.3 Economic Interpretation Verse 2

In this second verse, there are two interesting sayings for us to ponder. *First, rihlah* means traveling. The Quraysh who live in the desert country rely heavily on commerce as their main livelihood. The business they do is not only domestic, but also cross-border such as to Syria and Yemen. A valuable lesson from lafazh here is the courage to expand your business overseas. Thus, the market for the products we produce is not limited to domestic, but must be global. Therefore, with a high *spirit of entrepreneurship*, globalization, and free trade are no longer a scary thing but an opportunity to expand in order to expand the market.

In addition, there is another interpretation regarding what was put forward by al-Harawi. According to al-Harawi it means diplomatic relations in the context of guaranteeing security for the Quraysh in their trade journeys. According to al-Harawi, there are four diplomatic relations initiated by four brothers from the Quraish tribe, First, diplomatic relations with King Sham (Syria) initiated by Hashim. Second, diplomatic relations with King Habasyah (Ethiopia) initiated by Abdu Syamsy.

Third, diplomatic relations with the King of Yemen initiated by Muthallib. Fourth, diplomatic relations with the King of Persia initiated by Naufal. There are many valuable lessons that an entrepreneur can learn from this interpretation. In today's era of globalization, an *entrepreneur* must be able to build the widest possible network. This is where skills in diplomacy, negotiation, and building good relationships with others are things that an entrepreneur must have. Dr. Walter Doyle Staples said, "*Successful human relations is really the art of making other people feel good about themselves.*" According to Syafi'i Antonio, the trading area that he saw, built during his 28 years as an *entrepreneur* includes Yemen, Syria, Busra, Iraq, Jordan, Bahrain and other trading cities in the santero of the Arabian Peninsula. Even when meeting al-Ashajj, the head of the Bahraini delegation, be- liau saw. Ask al-Ashajj about various things including about the figures as well as the trading cities in Bahrain such as Safa, Mushaqqar, and Hijaz. Al-Ashajj was very surprised to see his very broad insight into the business centers in his area. Al-Ashajj said, "Indeed, you know more about my country than I do myself. You also know more about the cities in my country than I know." (Samsidar et al., 2024)

Second, *ash-shita wash-shoif* (winter and summer). According to Ibn Kathir, in winter the Quraysh made a trade trip to Yemen while in summer to Syria. According to Az-Zuhaili and al-Maragi, the Quraysh traveled to Yemen in winter because Yemen is a hot region. Meanwhile, travel to Syria in summer because Syria is a cold area. In Yemen they get fragrant noodles and spices that come from India and the Persian Gulf. While in Syria they get some much-needed agricultural commodities in their barren country. Some of these interpretations give us an idea of the Quraish tribe's expertise in conducting market segmentation. They identify the regions that their market is destined for based on climate (winter and heat). In the world of marketing, this is known as geographic segmentation. In the era of globalization like today, segmentation continues to develop and is more comprehensive so that it is not based on geography alone. This is because the characteristics of a person living in the same geographical location can be very different, and vice versa. Therefore, the segmentation used by an *entrepreneur* must be more sophisticated. In this case, the segmentation carried out by an *entrepreneur* must also pay attention to demographics or psychographic variables and behaviors that are considered more effective. Through this sophisticated and effective market segmentation, an *entrepreneur* is able to allocate resources very appropriately so that in the end the orientation to consumer satisfaction will be easily achieved.

3.4 Economic Interpretation Verse 3

According to az-Zamakhshari in his book *al-Kasysyaf*, this third verse is closely related to verse one. In this verse, Allah SWT commands the Quraish tribe to worship Him as gratitude for all His blessings, especially the blessings in the form of their success in business. As mentioned earlier, the Quraish gained security during their trade journeys because they were the guardians and rulers of the Baitullah (Kaaba). Therefore, they should be grateful to Allah who is the Lord of the Kaaba by worshipping Him, not to idols or other creatures (Nuralim & Sastrawijaya, 2024). In this verse, Allah SWT teaches us that there is a balance between running a business and worship. For a Muslim *entrepreneur*, the business that is run is not allowed to cause him to neglect to worship. On the contrary, the business that is run should be a supporter for the smooth running of worship or even be able to make a great contribution to da'wah. This is exemplified by Khadijah, a wealthy merchant in Mecca. The results of the business she runs are almost entirely used to support the da'wah run by her beloved husband, Muhammad (saw).

Based on that, Islam does not condemn people to seek as much wealth as possible as long as the wealth is obtained in a halal way. Even rich people are considered better when their wealth is used for da'wah. The Prophet (peace and blessings of Allaah be upon him) said,

نَعْمَ الْمَالُ الصَّالِحُ لِلْمَرْءِ الصَّالِحِ

"The best good treasure is the one that is in the righteous." (HR Ahmad)

الْمُؤْمِنُ الْقَوِيُّ خَيْرٌ وَأَحَبُّ إِلَى اللَّهِ مِنَ الْمُؤْمِنِ الضَّعِيفِ

"A strong believer is better and more loved by Allah than a weak believer." (HR Muslim)

لَا حَسَدَ إِلَّا فِي اثْنَتَيْنِ رَجُلٌ آتَاهُ اللَّهُ مَالًا فَسَلَّطَ عَلَى هَلَكَتِهِ فِي الْحَقِّ
وَرَجُلٌ آتَاهُ اللَّهُ الْحِكْمَةَ فَهُوَ يَقْضِي بِمَا وَيُعَلِّمُهَا

"You should not be jealous (hasud) except for two kinds of people. First, the person who is endowed with wealth and he spends it on the right things. Second, the person who is endowed with knowledge by Allah and he practices and teaches that knowledge." (Muttafaq 'alaih)

Not only that, in several verses related to jihad, Allah SWT always prioritizes the word *amwal* (property) rather than *anfus* (soul or life). One of them is the word of Allah SWT,

إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ آمَنُوا بِاللَّهِ وَرَسُولِهِ ثُمَّ لَمْ يَرْتَابُوا وَجَاهَدُوا بِأَمْوَالِهِمْ وَأَنْفُسِهِمْ فِي سَبِيلِ اللَّهِ أُولَٰئِكَ هُمُ الصَّادِقُونَ

"Indeed, the true believers are the ones who believe in Allah and His Messenger, and they do not hesitate, and they wage jihad with their wealth and soul in the way of Allah. They are the righteous people." (al-Hujuraat: 15)

The mention of the word *amwal* (property) which precedes the word *anfus* (soul or life) in that verse shows how important the role of property is in jihad and da'wah. Especially in the current era, da'wah activities are very difficult to carry out properly if they are not supported by large funds.

If we examine more deeply about the sirah (biography) of the companions of the Prophet (peace and blessings of Allaah be upon him), we will be amazed at the wealth they have. Umar bin Khaththab (r.a.), for example, bequeathed 70,000 properties (agricultural fields). Some even say Umar bin Khaththab ra. Getting passive income from each property is said to be around IDR 40 million per year or IDR 2.8 million from all properties (70,000 x 40 million = 2.8 million). Meanwhile, Uthman bin Affan ra. He has a deposit of 151 thousand dinars plus a thousand dirhams and bequeaths property along the Aris and Khaibar areas and several wells worth 200 thousand dinars (Rp240 million).

Not only Umar bin Khaththab r.a. and Uthman bin Affan r.a., among the other companions who had no less wealth were Zubair bin Awwam r.a., Amr bin Ash r.a., and Abdurrahman bin Auf r.a. Zubair bin Awwam had a fortune of 50 thousand dinars, 1,000 war horses, 1,000 slaves. Amr bin Ash's wealth was 300 thousand dinars. Meanwhile, the wealth of Abdur-Rahman bin Auf exceeds the wealth of all the companions mentioned above. Assuming 1 dinar = IDR 1.5 million, we can imagine how rich the noble companions were. Despite having abundant wealth, the companions lived in modesty and simplicity. Their abundant wealth does not necessarily make them arrogant people and like to live in luxury as we often encounter rich people today. On the contrary, with this great wealth, they can share with other companions and can contribute a lot to the preaching of Islam (Jufri et al., n.d.).

Umar bin Khaththab (r.a.), for example, considered himself extravagant if he ate more than two side dishes in one meal. During the Battle of Tabuk, Umar bin Khaththab (r.a.) donated half of his wealth to war purposes. While Abdurrahman bin Auf ra. in one sitting during the time of the Prophet (peace and blessings of Allaah be upon him) amounted to 40 thousand dinars.

The same is done by Uthman bin Affan ra. He bought a well with clear water from a Jew for 200,000 dirhams, or the equivalent of about two and a half kilograms of gold at that time. He donated the well for the benefit of the people. He also expanded the Medina Mosque and bought land around it. Not only that, he also donated 1,000 camels and 70 horses, plus 1,000 dirhams of personal

donations for the Battle of Tabuk, the value of which is equal to one-third of the cost of the expedition. Even during the reign of Abu Bakr ash-Siddiq r.a., Uthman bin Affan ra. He also gave wheat transported by 1,000 camels to help the poor who suffered in the dry season. Some of these facts need to be an afterthought for all Muslims to be emulated. This is because many Muslims or even countries with a Muslim majority, live in underdevelopment and poverty. As a result, they are often helpless in the face of non-Muslim arbitrariness.

In addition, the mention of names in this verse is not about *the Positioning* that has been carried out by the Quraish tribe as the ruler and guardian of Baitullah. With *its positioning* as Ahlullah (the family of Allah), the Quraish tribe became an honorable and highly respected tribe among the Arabs as previously explained (Ume Kalsoom et al., 2024). *The positioning* carried out by the Quraish tribe is none other than based on the grace given by Allah in the form of Baitullah. The Quraysh who live in barren areas and do not have abundant natural resources, position themselves as traders and service providers. They provide services for other Arab tribes who come to Baitullah which is the center of worship on the Arabian peninsula, such as the service of siqayah (provision of drinking water for pilgrims to the Kaaba) as explained at the beginning. In the current context, the positioning carried out by the Quraish tribe is almost similar to *the positioning* carried out by Singapore. Despite having limited natural resources, Singapore has the busiest port in the world. With its busiest port, Singapore positions their country as a service provider. With *the right positioning*, Singapore has succeeded in building its economy.

What the Quraish and Singaporean tribes are doing is in accordance with what Hermawan Kertajaya said about *Positioning*. According to Kertajaya, *Positioning* is a node and the starting point of strategy formulation. *Positioning* is also a reference for the preparation of differentiation. *Positioning* must reflect the strength and competitive advantage of a country's context, *Positioning* will be a reference in the formulation of economic development strategies and industrialization that are carried out. In addition to the Quraish and Singaporean tribes as described above, one example of another country that has succeeded in terms of *Positioning* is Thailand. He positions himself as *the kitchen of the world*. This *positioning* is very much in line with the abundant natural resources that are the competitive strength of Thailand. With *such a positioning*, Thai agricultural products can dominate the agricultural product market almost all over the world (Hassan et al., 2024).

Indonesia should be able to learn lessons from *Thailand's* success story. *The positioning* carried out by Indonesia should be in accordance with the abundant natural resources it has. Thus, economic development planning and industrialization must always refer to existing natural resources (*resources based economy*). Unlike what is happening today, the existing industrialization does not have a linkage with the wealth of natural resources that Indonesia has.

3.5 Economic Interpretation Verse 4

According to az-Zuhaili, this fourth verse is related to the previous Surah al-Fiil. In this verse, Allah SWT explains two great blessings that have been bestowed on the Quraish tribe. First, the blessing in the form of their success in business so that even though they live in a barren country, their food needs are met. This first blessing is the essence of the recitation of *الذي أطعته من جوع* (which has given them food to quench hunger). Second, the avoidance of Mecca from the onslaught of the elephant army sent by King Abrahah as explained in surah al-Fiil. With the rescue of Mecca from the onslaught, the people of Mecca can live in peace and without fear. This second blessing is the essence of *the recitation of the reaffirmation wa aamanahum min khouuf* (securing them from fear).

The main concept that we can explore from this fourth verse is tawakal. In the previous verses, Allah SWT talks about some of the efforts or efforts that have been made by the Quraish tribe in meeting the daily needs of living in barren areas. In this verse, Allah SWT emphasizes that

although the needs are met in the eyes thanks to their own efforts, in essence it is Allah who feeds them (Akbar et al., 2024).

In the context of this tawakal, humans are only authorized by Allah SWT to try their best. However, in the end, it is Allah who determines their sustenance. Therefore, in order to make efforts to do a business, for example, humans are not allowed to do things that are forbidden by Allah SWT. His business affairs should also not cause him to neglect his worship to Allah SWT. The Prophet (saw). Said

أَيُّهَا النَّاسُ اتَّقُوا اللَّهَ وَأَحْمِلُوا فِي الطَّلَبِ، فَإِنَّ نَفْسًا لَنْ تَمُوتَ حَتَّى تَسْتَوْفِيَ رِزْقَهَا، وَإِنْ أَبْطَأَ عَنْهَا، فَاتَّقُوا اللَّهَ وَأَجْمِلُوا فِي الطَّلَبِ، خُذُوا مَا حَلَ، وَدَعُوا مَا حَرَّمَ

"O people, fear Allah and improve the way you earn sustenance. Because a man will not die, unless he has obtained the sustenance prescribed for him, he will not die in a slow way. Therefore, fear Allah and improve the way you seek sustenance. Take something that is halal and leave something that is haram." (Narrated by Ibn Majah)

Among the implications of the concept of tawakal in business that we can explore from this verse is the courage to take risks (risk taking). The concept of risk taking, which is the main characteristic of an *entrepreneur*, is clearly contained in the phrase *wa aamanahum min khouf* (securing them from fear). In this verse, Allah SWT firmly explains that He is the only one who provides a sense of security. No amount of risk will be able to harm man, except by his will. The Prophet (saw). Said

وَأَعْلَمُ أَنَّ الْأُمَّةَ لَوْ اجْتَمَعَتْ عَلَى أَنْ يَنْفَعُوكَ بِشَيْءٍ لَمْ يَنْفَعُوكَ إِلَّا بِشَيْءٍ
قَدْ كَتَبَهُ اللَّهُ لَكَ وَإِنْ اجْتَمَعُوا عَلَى أَنْ يَضُرُّوكَ بِشَيْءٍ لَمْ يَضُرُّوكَ إِلَّا بِشَيْءٍ قَدْ كَتَبَهُ اللَّهُ عَلَيْكَ

"Know that when mankind gathers to benefit you, they will not be able to do any benefit except what Allah has ordained for you. Likewise when they gather to harm you, then they will not be able to harm you except what Allah has ordained for you." (HR at-Tirmidhi)

Therefore, an *entrepreneur* must dare to face risks and be able to manage them based on the level of ability and knowledge he has. In management science, this kind of thing is often referred to as *calculated risk taking*. Moreover, he must hand over risks that are beyond the reach of their abilities and knowledge to the super manager who has arranged everything, namely Allah SWT. This is in accordance with the opinion of al-Baihaqi who said that tawakal is a person's effort to achieve something according to the knowledge he has, while in his heart he leaves the results to Allah SWT.

There is an interesting thing that we need to observe from the arrangement of verses contained in Surah Quraish. Where the first two verses, Allah SWT explains the efforts of the Quraish tribe in achieving success in the business field. Meanwhile, the last two verses of Allah SWT affirm the concept of essence which is the foundation of tawakal. This emphasizes that tawakal must be done after the ma- nusia tries their best to achieve the results they are aiming for. Tawakal that is not accompanied by hard work is nothing but a ridiculous attitude that is not in accordance with the command to strive that has been commanded by Allah SWT and has been exemplified by the Prophet (peace be upon him) in his daily life. Therefore, the concept of tawakal is never contrary to the concept of work ethic which is widely taught in modern management science (Abdur-rauf & Raimi, 2024).

There are so many hadiths that explain that tawakal must be carried out after we try.

عن أنس بن مالك قال جاء رجلٌ على ناقَةٍ له فقال: يَا رَسُولَ اللَّهِ، أَدْعُهَا وَأَتَوَكَّلُ؟ فَقَالَ: " اُعْلِقْهَا وَتَوَكَّلْ "

"Narrated from Anas bin Malik he said, a man came to the Prophet with his camel. Then the man asked the Prophet, 'O Messenger of Allah, did I release this camel and then I put my trust. The Messenger of Allah replied, 'Tie up your camels and trust in Allah.'" (Narrated at- Tirmidhi and al-Baihaqi)

لَوْ أَنَّكُمْ تَوَكَّلْتُمْ عَلَى اللَّهِ حَقَّ تَوَكُّلِهِ لَرَزَقَكُمْ كَمَا يَرْزُقُ الطَّيْرَ تَغْدُو خِمَاصًا وَتَرُوحُ بِطَانًا

"From Umar bin Khaththab, the Messenger of Allah said, if you truly put your trust in Allah, then Allah will give you sustenance like a bird. Where the birds of the day depart in the morning hungry and come in the afternoon with a full stomach." (Narrated by al-Tirmidhi, Ahmad, and Ibn Majah)

In the first hadith, the Prophet (peace and blessings of Allaah be upon him) expressly forbade a person who wants to release his camel for the reason of tawakal. Meanwhile, in the second hadith, the Prophet (saw). It gives an idea of the tawakal attitude of the bird accompanied by his efforts to come out of his nest in the morning to look for food (Zulhilmi, 2024).

4. CONCLUSION

The conclusion of the research on the interpretation of economic hadith on entrepreneurship and business strategies in Islam shows that Islam strongly encourages its people to be entrepreneurial in halal, ethical, and responsible ways. Hadiths that discuss entrepreneurship emphasize the importance of having a clear vision, a creative and innovative attitude, and the ability to manage risks wisely. Islam teaches that an entrepreneur must be able to see opportunities, be oriented to consumer satisfaction, and have social responsibility with a generous spirit. These principles are not only to seek profit but also to make a positive contribution to society. In addition, the hadith also emphasizes that success in business is not only driven by hard work and perseverance, but must also be accompanied by sincere intentions and surrender to Allah (tawakal) after making maximum efforts. Business strategy in Islam views the importance of honesty, transparency, and good reputation as the foundation of relationships with consumers and business partners, as businesses based on these values will generate continued trust and loyalty.

Overall, the study concludes that entrepreneurship in an Islamic perspective is a path to achieving personal and societal well-being, with an emphasis on balancing material achievement and spiritual values. The Islamic business strategy, which focuses on ethics, social responsibility, and balancing worldly and ukhrawi goals, provides a comprehensive guide for Muslim business people to achieve sustainable and blessed success. In conclusion, this study shows that Surah Quraish contains strong and fundamental economic values for Muslim economic actors. These values not only form an ethical framework for conducting business fairly and oriented towards common welfare, but also encourage business actors to integrate material goals with spiritual values. Thus, Surah Quraish makes a significant contribution to sharia economic law, directing economic actors to not only seek worldly benefits but also blessings and benefits for society as a whole. This shows that sharia economic law is not just a financial system, but a holistic guide to achieving balanced material, social, and spiritual well-being .

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