

Business and Commerce in the Qur'an

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“O ye who believe! Eat not up your property among yourselves in vanities; but let there be among you traffic and trade by mutual good-will”. Surah Al Nisa' (4), Aayah 29.

If you look for the exact equivalent of the words “business” or “commerce” in the classical Arabic language, you will not find them. Modern dictionaries do list words that represent these concepts, but the words they use are really something else.

Some may be puzzled by the absence of words in Arabic for professions for which ancient Arabs are so famous. But we should not be surprised because the common usage of these words, and their respective connotations, has relatively recent origins. What is interesting is that most of us no longer think of the origins of these words.

Business means anything that keeps you busy. Commerce originally meant social interaction or intercourse between two individuals. Even in our modern connotations of the words, we seldom think of limitations on such enterprise except that they should be in a “free” market and be expected to obey some undefined business ethics. We are led to believe that such ethics are flexible, to say the least; after all, we are told that business and politics are “dirty” businesses.

The religious framework of business is very different. One talks about trade, buying, selling, and transactions that deal with things and services of physical and spiritual value. Transactions must follow all rules of justice and equity and be fully understood by the parties involved. There must be full disclosure of the qualities and quantities of the merchandise. The rules for such transactions are based on the Qur'an, the traditions and practices of the Prophet and his companions and are laid out in the books of jurisprudence.

In this piece, we want to introduce the reader to a few words used in the Qur'an.

1. ***Ishtira***. Purchasing, Buying, Exchanging.

This word, in its various forms is used in the Qur'an about 25 times. The context is always otherworldly and spiritual. The pursuit of the momentary gains and worldly comforts and conveniences should never be at the expense of the ultimate success in the hereafter. Typical examples are in Aayat 174 and 175 of Surah Al Barqara (2).

174. *Those who conceal God's revelations in the Book, and purchase for them a miserable profit, they swallow into themselves naught but fire; God will not address them on the Day of Resurrection, nor purify them: grievous will be their penalty.*

175. *They are the ones who buy error in place of guidance and torment in place of forgiveness. Ah! What boldness (they show) for Fire.*

2. **Bai'**. **Selling, Buying from (committing to a transaction).**

This word, in its various forms appears in the Qur'an about 11 times. In some places, it refers to worldly trades but considers them less important than the real reason for our being.

Surah Al Baqara (2), Aayah 282 "...but take witnesses whenever ye make a commercial contract."...

("The commercial contract" is the translator's rendering for one form of the above word).

In Surah Ibrahim (14), Aayah 31, we read:

Speak to my servants who have believed, that they may establish regular prayers, and spend (in charity) out of the Sustenance we have given them, secretly and openly, before the coming of a Day in which there will be neither mutual bargaining nor befriending.

In one form, the word is used in extending and accepting fealty. As an example, the Prophet is told in Surah Al Mumtahana (60), Aayah 12:

O Prophet, when believing women come to thee to take the oath of fealty to thee, that they will not associate in worship any other thing whatever with God, that they will not commit adultery (or fornication), that they will not kill their children, that they will not utter slander, intentionally forging falsehood, and that they will not disobey thee in any just matter, then do thou receive their fealty, and pray to God for their forgiveness (of their sins): for God is Oft-Forgiving, Most Merciful.

3. **Tijarah**. **Trade, Transaction, "Commerce"**.

I placed the quotation marks on the word commerce, because Yusuf Ali, whose English translation I am using here, translates tijarah with this word in one place out of about 9 occurrences of tijarah or its variances in the Qur'an. Curiously, however, that place is Surah Fatir (35), Aayah 29 where the context is not commercial. He translates this Aayah, and Aayah 30 as follows.

29. Those who rehearse the Book of God, establish regular Prayer, and spend (in Charity) out of what We have provided for them, secretly and openly, hope for a Commerce that will never fail.

30. For He will pay them their meed, nay, He will give them (even) more of His Bounty; for He is Oft-Forgiving. Most Ready to appreciate (service). (Yes! Yusuf Ali uses the word "meed" which is the same as "reward")

Even this most common of the words for trade, is used to draw spiritual and ethical themes. Explicit use for trade however is used when emphasizing rules that are not generally observed. The very long Aayah 282 of Surah Al Baqara (2) talks about defining the terms and conditions of a transaction with a fixed time period and documenting the agreement of the parties in the presence of witnesses who understand the deal and would remember it in case their testimony is needed. A part of this Aayah was translated above. Some other pieces are given here:

O you who believe! When ye deal with each other, in transactions involving future obligations in a fixed period of time, reduce them to writing. Let a scribe write down faithfully as between the parties...Disdain not to reduce to writing (your contract) for a future period, whether it be small or big: it is juster in the sight of God, more suitable as evidence, and more convenient to prevent doubts among yourselves... and let neither scribe nor witness suffer harm. If ye do (such harm), it would be wickedness in you. So fear God; for it is God that teaches you. And God is well acquainted with all things.

Trade and commercial transactions are better for distribution of wealth than the use of brute force for the control of resources. Surah Al Nisa' (4), Aayat 29 and 30 say:

29. O ye who believe! Eat not up your property among yourselves in vanities; but let there be among you traffic and trade by mutual good-will: nor kill (or destroy) yourselves: for verily God hath been to you Most Merciful!

30. If any do that in rancor and injustice, soon shall We cast them into the Fire: and easy it is for God.

4. Fulk. The Ships, Trade, and Passenger-boats.

This word is mentioned in the Qur'an more than 23 times. The word is used in the moral context of telling the story of a prophet or to remind humanity of the power and blessings of God.

In Surah Al Baqara (2), Aayah 164, we read:

Behold! In the creation of the heavens and the earth; in the alternation of the night and the day; in the sailing of the ships through the ocean for the profit of mankind; (here) indeed are Signs for a people that are wise.

Surah Ar Rum (30), Aayah 46 says:

Among His Signs is this, that He sends the Winds, as heralds of Glad Tidings, giving you a taste of His (Grace and) Mercy, that the ships may sail (majestically) by His Command and that ye may seek of His Bounty: in order that ye may be grateful.

In Surah Az Zukhruf (43), Aayah 12, we read:

(the same God) that created pairs in all things, and has made for you ships and cattle on which ye ride.

Read the Aayat 9 through 15 to get a flavor for the full context.

5. ***Kaal and Wazan. Measuring and Weighing (in general, the process that requires comparing equals and equivalents that balance them).***

The word Wazan and related variants are mentioned in the Qur'an about 23 times. The word Kaal is mentioned together with the above 6 times. Some examples are given below.

Surah Al Israa (17), Aayah 35:

Give full measure when ye measure, and weigh with a balance that is straight; that is the most fitting and the most advantageous in the final determination.

Read Aayat 23 through 40 to see the whole context.

Surah Al Mutaffifin (83), Aayat 1 through 3:

Woe to those that deal in fraud, those who, when they have to receive by measure from men, exact full measure, but when they have to give by measure or weight to men, give less than due.

Surah Ar Rahman (55), Aayat 7 through 9 read:

And the firmament has He raised high, and He has set up the Balance (of Justice), in order that ye may not transgress (due) balance. So establish weight with justice and fall not short in the balance.

6. ***Saiyr. To move, To set out, To travel. (A planet is called sayyarah)***

The above word, with its variations, appears in the Qur'an about 26 times. Most of the usage is in the formulation of "tell them to travel", or "why don't they travel?"

Traveling for a purpose, but not a purposeless journey, is highly recommended. The emphasized purpose is learning about others and about the fate of previous peoples and civilizations. What happened to all the great powers of the past? Why were they destroyed? The Qur'an tells us that they were destroyed for their refusal to be God-conscious and for being unjust. But He wants us to see the evidence ourselves and learn about them

Surah Al Mu'min (40), Aayah 82 tells us:

Do they not travel through the earth and see what was the End of those before them? They were more numerous than these and superior in strength and in the traces (they have left) in the land. Yet all that they accomplished was of no profit to them.

Aayah 21 of the same Surah ends with:

... but God did call them to account for their sins, and none had they to defend against God.

Surah Al Hajj (22), Aayah 46 adds:

Do they not travel through the land, so that their hearts (and minds) may thus learn wisdom, and their ears may thus learn to hear? Truly, it is not their eyes that are blind, but their Hearts which are in their breasts.