

## Honesty and Conduct

Then what about honesty in business? Do I ever cheat? Am I a 'terrible' payer, making the merchants 'sing' for their money and breaking all promises and lying 'through my teeth', making excuses upon excuses? Do I give charity regularly? Do I give only in good times or even in 'rough and tough' times? How do I treat people who come to my door for charity for Deen work? Do I treat them shabbily or do I deal with them politely? Do I have good customer relations? Am I polite and friendly towards them? Will I gladly grant a refund or exchange? Do I make exorbitant profits? Do I try to 'cut prices to the bone' to 'squeeze out' my opposition from business? Am I trying to maintain a reserve for difficult times or a 'rainy day' or do I 'drain' my business out? Do I try to cut overhead costs as far as possible? Do I try to improve my business by paying more attention, adopting new and good ideas and sound advice of sincere and experienced advisers? How do I treat my workers? Do I respect them and treat them with dignity or with disdain and contempt? Do I pay them a decent liveable wage or do I expect them to live on 'peanuts' while I live in pomp and luxury? Do I allow them reasonable time to fulfil their religious obligations, especially Salaah & Hajj? Do I exploit them? Am I envious or malicious towards my business competitors in anyway? Do I try to harm their business?

**DO I TRY TO FOLLOW THE EXAMPLE OF MY NOBLE PROPHET ﷺ AS A BUSINESSMAN-PAR-EXCELLENCE?**

*Be honest with yourself. Attempt to answer each question as accurately as possible. If you can answer suitably to all or most of the above questions, you are well on your way towards a successful business! Good luck to you! If however, your response is not suitable, then 'call it a day' or act quickly to improve yourself - you may still have one more chance to 'make it'!*



**DARUL IHSAN**  
HUMANITARIAN CENTRE  
GUIDANCE • UBUNTU • EMPOWERMENT

### FATWA

- Q & A • Estate Planning
- Muslim Marriages Tribunal (MMT)
- Dispute Resolution • Research

### EDUCATION

- Madrasah Abraar • Learn the Deen
- Teach the Deen • Basic Islam for Reverts
- Al Ihsan Micro Library

### SOCIAL COUNSELLING

- Counselling Services
- Marriage Workshops • Learner Support
- Mediation • Drugs Awareness Drive (DAD)

### WELFARE & EMPOWERMENT

- General Welfare
- Spiritual Guidance • Bursaries
- Self Help Projects • Feed a Pupil
- Feed a Patient • Feed the Needy
- Disaster Relief • Skills Development
- Kajoor & Blanket Distribution
- Build a Home • Food Gardens
- Food Carts • Sewing Machines
- Caregiver Course
- Al Ihsan Clinic Day
- Al Ihsan Relief (Local & Overseas)

### YOUTH

- Youth Camps • One-day Activities
- Career Guidance • Websites
- Youth of the Ummah (YOU)
- Daughters of the Ummah (DOU)

### PUBLICATIONS

- Masjid Posters • Fanfolds • Enews
- Books • Audio • Al Ihsan Times

### PROGRAMMES

- General & Seasonal Programmes
- Seminars & Workshops
- Jumuah Roster & Speakers
- Azamtu Ahlil Bayt was Sahabah (RA)

### MEDIA

- Media Watch • Letters to the Editor

### BOOKSHOP

- Contemporary Books • Audios

### LITERATURE COLLECTION

- Collection • Sorting • Disposal
- Redistribution

### IT

- e-newsletter
- Social Media
- darulihisan.com • you.org.za
- dou.org.za • allhsan.co.za • dad.org.za
- mmtsa.co.za • alihsanbookshop.co.za

### GENERAL

- Sadaqah Jariyah
- Library & Research
- Marriage Registration
- Assistance to Organisations



### HEAD OFFICE

70 Joyce Rd - Sea Cow Lake  
Durban - South Africa

### BRANCHES

Overport  
98 Overport Drive

Phoenix  
13 Acropolis Road - Starwood

Howick  
38 Midmar Road - Howick West

Johannesburg  
34 Mercury Street - Mayfair West

# BUSINESS IS BAD



By:  
Mufti Zubair Bayat

Published By:



**DARUL IHSAN**  
HUMANITARIAN CENTRE  
GUIDANCE • UBUNTU • EMPOWERMENT

[www.darulihisan.com](http://www.darulihisan.com)

[disc@darulihisan.com](mailto:disc@darulihisan.com)

031 - 577 7868

As the economy bites harder and harder, businessmen all over are crying out: “Business is bad!”, “Things are just not right!”, “It’s getting worse by the day!”, “Never seen such low turnovers!”, “The heavy overheads are killing us!”, “Pavement vendors are bad competition!”, “Chain stores are choking us out of business!”, “I rather close up! But where do I go from here?”. These are some of the exasperated exclamations made by desperate and frustrated Muslim businessmen almost daily in virtually every conversation.

The heart goes out to them. A sense of sympathy overcomes the listener. After all what can be done to help them in their desperate plight? After all, these are the very people who have been the mainstay and major support for Islamic activities in this country. For it is they who have generously contributed and supported the building and upkeep of Masjids, Madrasahs and other Islamic organisations in this country and elsewhere. The question remains: How to help them?

### **DUA for our businessman**

For a start, DUA! The most effective and swift help that can be rendered to this stricken community right now is Dua - lots of Dua - vigorous Dua! They need to do this to help themselves and it is also a duty upon the Muslim Ummah as a whole to support their Muslim business brethren through Dua.

Next comes advice and counsel to the business community on how to handle this crisis. This advice must be forthcoming from concerned, wise, experienced and knowledgeable seniors of the Muslim community. A team of Ulama and pious elders along with wise and seasoned businessmen need to undertake a tour of the country or province. They need to arrange sessions of advisory talks for desperate

businessmen. Is there anyone out there prepared to take up this challenge? These people need to be given encouragement and backing. They need to be guided from an Islamic and commercial point of view. Mutual discussions and problem-solving strategies to overcome the crisis need to be jointly explored. The business community ought to show interest in this. They ought to value, take heed and implement the valuable advices given to them.

### **Deep soul searching needed**

Muslim Businessmen also need to do a bit of deep soul-searching as they ‘kill flies’ in the shop. This quiet time is a time for self-reflection. The intention must be to take a long and hard look at the causes of the failings of our businesses. After all, something must have gone wrong somewhere! What went wrong and how? Can it be rectified and how soon? What are the steps to take towards this? Why were our forefathers so successful and prosperous in business? They didn’t have much formal education, but they kept the fires burning. They were faced with heavy odds and obstacles in the process of conducting their little businesses, yet they managed to built up little empires. How did they achieve this? What were the sound principles or golden rules they applied that become a winning formula for success? What is the difference between them and us, their successors? It is impossible to cover all of these issues in detail, but ponder deeply on the following:

### **Intention for business...**

What is my intention for doing business today? Am I here just to ‘make it’ and spend it on myself and my family alone? Am I in it just to enrich myself and be more wealthier and powerful than the next guy? Has greed overpowered me so much that I don’t care if I ‘do others in’ so long as I get rich quick? Do I want to ‘kill’ the opposition

and ‘knock him out of business’ so that I alone have the full market-share to myself?

Have I ever thought of formulating a proper niyyah (intention) in my business venture? What if I made it my intention that I am here to earn Halaal Rizq to support myself, my family, the poor and the Deen of Allah? What if I made it my intention that I am in business to create employment for other people to put bread on their tables for their children? Will this correct intention make any difference to my business? Our Rasul r informs us: “Every act will be judged by its intention!” Good intention - good results. No intention - no results. Bad intention - bad results. Start today by formulating a correct intention every morning before you open shop and see the results for yourself! You will be simply astonished at the difference intention alone can make to the success/failure of your business!

### **Shariah - compliance...**

Do I conduct my business according to rules and laws of Islam? Or do I take what is convenient and leave out the rest? Have I called the Ulama to my shop for Dua and Barkah only? or have I ever seriously thought of calling a learned Aalim to my business to ‘check it out’ and apprise me about what is right and what is not? If I have been advised by the learned Ulama that certain matters in my business contravene the Shari’ah, have I humbly accepted this advice and tried to implement it as best as possible or have I tried to justify my wrongs by thinking ‘what do these Ulama know about business!’ and continue in my un-Islamic business ways? Do an overview of your business and see where you are going wrong! Take the help of the Ulama in this! A lot of interesting things will come up! Make a firm resolve to yourself: I will In-sha-Allah always conduct my business according to the Law of Shari’ah. Then watch the Barakah flowing in!