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ENTREPRENEURSHIP AS A SOCIAL AND ECONOMIC ACTIVITY IN THE ISLAMIC ECONOMY: A DESCRIPTIVE ANALYSIS

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Abstract

The religion of Islam, not only points to the relationship of the devotee with the Almighty Creator Allah and the worships that the devotee is obliged to but also includes the regulatory principles for all aspects of life itself. Therefore, it would be a correct inference to say that the verses in the Holy Qur'an as the source of the religion of Islam, and the Sunnah which are thought to express the actions and sayings of the Prophet Muhammad as the prophet of the religion of Islam have drawn the framework of Islamic economic structure for social and economic activities as well. On the other side, the phenomenon of entrepreneurship, which is one of the fundamental dynamics of social and economic life, is among the subjects of interest of researchers interested in the Islamic economy as Islam encourages entrepreneurship. In this context, in the study, where the qualitative analysis method was adopted and descriptive analysis technique was used, since they contain the basic values on which the religion of Islam has built, the principles of entrepreneurship in the Islamic economy are interpreted based on the Holy Qur'an and the Sunnah. According to the findings, which are detailed by taking into account the business functions such as i) supply, finance, and accounting ii) production and service iii) marketing iv) human resources v) research and development as well as vi) social responsibility vii) consumption, saving, and investment themes, it is concluded that the religion of Islam has some binding principles on entrepreneurship regarding all these themes.

Keywords: Islamic Economy, Islam, Entrepreneurship, Islamic Entrepreneurship.



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İSLAM EKONOMİSİNDE SOSYAL VE İKTİSADİ BİR FAALİYET OLARAK GİRİŞİMCİLİK: BETİMSSEL BİR ANALİZ

Müslümanlar, İslam dininin kulun yüce yaratıcı Allah ile olan münasebetine ve yükümlülüğündeki ibadetlere işaret ettiğine ve hayatın her alanını düzenleyici detayları kapsadığına inanmaktadırlar. Bu yönüyle İslamiyet, insanlara yaşam biçimlerine hitap edecek şekilde rehberlik eden ve kapsamlı değerler sunan bir dünya görüşü ve yaşam biçimi olarak görülmektedir. Nitekim yine Müslümanlar, İslam dininin kutsal kitabı Kuran-ı Kerim'in, "mânâ, işaret veya hüküm içeren, kısa veya uzun cümleler" olarak ifade edilebilen 6000'den fazla ayet ve "ayetlerden oluşan belirli bölümler" olarak ifade edilebilen 114 sure halinde MS 600'lü yıllar boyunca 23 yılda Allah tarafından Cebrail adındaki melek aracılığıyla İslam dininin peygamberi Hz. Muhammed'e vahiyler halinde iletildiğine inanmaktadırlar. Hz. Muhammed'in davranışları ve sözleri olduğu kabul edilen Sünnet ise Hadisler aracılığıyla günümüze kadar ulaşmıştır. Daha açık bir ifadeyle Sünnet, Hz. Muhammed'in Müslümanlarca uyulması gerekli sayılan davranışları ve herhangi bir konuda söylemiş olduğu sözleri olup bir rivayet zinciri ile kendisine isnad edilen bu davranış ve sözler, sözlü kültür ürünleri olan Hadisler aracılığıyla aktarılmıştır. Bu nedenle İslam dininin referans kaynağı olarak Kur'an-ı Kerim'in ve Sünnetin hayatın her alanında olduğu gibi sosyal ve iktisadi faaliyetlere ilişkin İslami ekonomik yapının da çerçevesini çizmiş olduğunu söylemek doğru bir çıkarımdır.

[Türkçe geniş öz çalışmanın sonunda yer almaktadır.]



Introduction

There has been no indifference to continuously changing economic activities in any period. Especially in the last century, new technological transformations brought shifts to new systems, and economic activities remained at the center of the attention of those interested in economics (Ertuğrul, 2020). Thus, the transformations in economic relations and the increasing importance of the science of economy have resulted in the comparability of the Islamic economy with other economic structures as well. The main factor in this process is the belief that the phenomenon of religion has a strong function as almost a social institution that determines the framework of all kinds of relations in human life including economic relations. Indeed, religion has had an effect in every field and every period, from the daily lives of people to their work values, from production and consumption forms to spending habits (Anderson, Dodd, & Scott, 2000; Eren, 2012; McCleary & Barro, 2006).

Of course, the relationship between religion and economic activities should not be considered unique to the religion of Islam. As a matter of fact, such a relationship is regulated by several orders, prohibitions, and recommendations especially in the context of other heavenly religions (Eskicioğlu, 1999). In addition to covering, on one hand, the relationship between the devotee and Allah, and on the other hand, the worship of the devotee, the religion of Islam also reveals a world view which includes a comprehensive system of values that will guide all aspects of life (Kutub, 1989). Such that, the verse “With Him are the keys of the unseen, the treasures that none knoweth but He. He knoweth whatever there is on the earth and in the sea. Not a leaf doth fall but with His knowledge: there is not a grain in the darkness (or depths) of the earth, nor anything fresh or dry (green or withered), but is (inscribed) in a record clear (to those who can read).” (Quran 6:59) is a clear claim of the fact that everything will be understood through understanding the Holy Qur’an which is mentioned as “a clear record”. Therefore, in the relationship between the devotee and Allah, the basic guides are the Holy Qur’an and the Sunnah since they contain the values on which the religion of Islam has been built.

At this point, it is essential to make a short statement about the Holy Qur’an and the Sunnah. The holy book of the Islamic religion, the Holy Qur’an, was conveyed to the prophet of the Islamic religion, the prophet Muhammad, in revelations through the angel called Gabriel by Allah for 23 years during the 600’s. It consists of more than 6000 verses (short or long sentences containing a meaning, sign, or sentence) and 114 suras (certain chapters of verses). The Sunnah, which is claimed to be the words and behaviors of the prophet Muhammad in the face of events was conveyed through Hadiths. In other words, Hadiths are verbal culture products consisting of words and behaviors attributed to the prophet Mohammad.

In this respect, it would be fair to say that the Holy Qur’an and the Sunnah have drawn the framework of Islamic economic structure regarding social and economic activities. For this reason, nowadays, the studies that cover the scope of the Islamic economy are frequently included in economic literature, and Islam’s perspective on social and economic life and the way it deals with the problems are being discussed to be understood fully.

On the other side, undoubtedly, the phenomenon of entrepreneurship, which is accepted as one of the basic dynamics of social and economic life can also be evaluated from the Islamic point of view. Accordingly, the impact of religion on entrepreneurship is nowadays being considered as one of the

most interesting topics.

In this regard, first of all, in addition to being employed by others for a fixed wage, Islam recommends people to engage in entrepreneurship activities with the advice to use all the resources available on earth and create opportunities with these resources (Altuntepe, 2019). However, Islam encourages the Muslim entrepreneur to engage only in ethically and religiously accepted business activities. Moreover, the religion of Islam considers every activity of all Muslims as worship, without discriminating between men and women in condition that they obey religious rules (Hamid & Saari, 2011). The following verse can be seen as evidence of this fact: "If any do deeds of righteousness, - be they male or female - and have faith, they will enter Heaven, and not the least injustice will be done to them." (Qur'an 4/124). As can be seen, the common aim of Islamic disciplines, that focuses to regulate life by covering every aspect of it, is to embody the rules and provisions that will put into practice the moral values envisaged by the religion of Islam (Ongan, 2008).

In this study, in the literature review section, first, the framework of the Islamic economy then, the framework of entrepreneurship is drawn. Next, entrepreneurship in the Islamic economy is put forward in line with the data in the literature. In the research section, the methodology and the findings obtained through the analysis are given in detail. Thus, as being one of the social and economic activities, the interpretation of the principles of entrepreneurship, in the context of the Islamic religion is the original value of this study. It is believed that this study will be a guide on one side for researchers in the related literature and on the other side for practitioners in the relevant field. Furthermore, it is thought that the study will contribute to ensuring both worldly and otherworldly peace at the individual and social level as a result of the proper implementation of the Islamic economy by revealing that it has a set of distinctive principles compared to other economic structures.

A. Literature Review

In this part of the study, the Islamic economy, entrepreneurship, and entrepreneurship in the Islamic economy are explained respectively.

1. Islamic Economy

It is undoubtful that the religion of Islam, which introduced regulations on all aspects of life, has no regulations on economic issues that constitute an important part of human life. With the following verse as "...This day have I perfected your religion for you, completed My favor upon

you, and have chosen for you Islam as your religion...” (Qur’an 5/3), it is reported that the set of rules that has been sent to the people through the prophets since the creation of the universe has been concluded with the Holy Qur’an and that people should behave accordingly (Zaim, 2014). Besides, besides being understood from other verses as well, the importance given to the economic system in the Islamic religion is also clearly understood from the longest surah in the Holy Qur’an, Baqara, with 286 verses which are all about trade, mutual agreements, and lending. Moreover, in the Sunnah, the issue of the economy has kept its importance and the prophet Muhammad is being told to have advised his companions by emphasizing the economic system in his Farewell Sermon (Küçük, 2017).

Accordingly, the economic model of Islam, which is called the Islamic economy, will have emerged theoretically when the orders, prohibitions, and recommendations brought by the religion of Islam are interpreted through the Holy Qur’an and the Sunnah. Although with the emergence and spread of the religion of Islam, the Islamic principles naturally took place in the lives of Islamic societies, as a result of the Industrial Revolution and with globalization, the practices of these principles were hampered. So, keeping in mind that there is an accelerated effort in the last 50 years in terms of reviving the Islamic economy, it is essential to briefly discuss the period from past to present by focusing on the capitalist economy and socialist economy before focusing on the Islamic economy.

Indeed, although it has affected the countries at different levels, the Industrial Revolution is considered to be one of the most important changes and transformations in human history. It is not only related to industrialization. As a process reflected in social and political institutions, it has also influenced the transformation of the social structure (İlhan, 2019). The economic and social system, which has been in existence since the Industrial Revolution is capitalism whose mainstay and indispensable elements are to produce more, to gain more, and to grow continuously (Çayiroğlu, 2014). Capitalism thus reveals an economic system that always tries to increase the amount of production and sales, and which is based on capital accumulation to make large investments. The capital accumulation provided by allocating the largest share of earnings to capital very often results in the insufficiency of the wages of the labor force for subsistence (Küçük, 2017). Capitalism, which has become a way of life with this understanding, has commodified life and even values by intervening in almost all areas of them. Thus, many things, including cultural products, have become trade commodities (Çayiroğlu, 2014). Capitalism, in its

understanding, has even envisioned a human model. Accordingly, the human model predicted by capitalism is “homo-economicus” who accepts himself/herself as an economic entity, arranges all his/her thoughts and behaviors according to his/her economic interests, and makes rational choices to maximize his/her benefits and profits (Nyborg, 2000).

As such, in capitalism, where every means to maximize profit is tolerated, utilitarianism and personal interests have become the main purpose of life, while social aid and solidarity have weakened and the balance in income distribution has been disrupted. In such conditions, entrepreneurs and capitalists have exploited the masses to obtain large capitals. A majority of people on the other side, who had to work at low wages in difficult conditions, have been forced to continue their lives in the struggle for subsistence (Çayıroğlu, 2014). Thus, capitalism, whose foundation is based on inequality and the accumulation of capital in certain hands, has failed to ensure the welfare of the societies.

According to K. Marx (2003), one of the pioneers of socialist economics, the worker gets cheap as trade merchandise when he/she continues to produce and contributes to the power and scope of production. In this way, the capitalist model of production transforms labor, alienated from the product, into an object primarily by causing alienation between labor and product. Another alienation in this process, according to Marx (2003) is alienation from the work activity itself. Because working has become an obligatory activity that must be endured to survive beyond the desire of man to create and produce. In the Industrial Period, when capitalism emerged and flourished, the uncontrolled use of the labor of the increasing number of workers and their being forced to work in severe conditions increased the gap between social classes over time, and this gap created the conditions for large-scale workers' resistance and class conflicts (İlhan, 2019).

Socialism, which emerged at this point, argues that individual and social welfare can not be achieved in the capitalist economy. A minority, who owns and exploits labor, can prosper in the capitalist system whereas the working class exploited by capital will have to work continuously under severe conditions. Thus, for the solution of the fundamental problem put forward, the socialist economy proposed a system that embodies completely opposite approaches to capitalism. In this context, according to socialism, which put labor instead of capital based on profit, the interests of the society must have the priority than the interests of the individual; the means of

power and production should be controlled by the society; production should be determined according to the basic needs but not according to the profit; productions should be distributed equally in the society or they should be distributed with the inequalities that the society will justify; individuals should contribute to society in proportion to their abilities and share in total production according to their needs; there should be no private enterprise and private property should be limited (Çayiroğlu, 2014). As it is seen, with these aspects, socialism has ignored many things such as private property, individual enterprise, individual talent, and effort. Therefore, the targeted balance in socialism has not been achieved (Kutub, 1989).

Thus, in recent years, it has been debated whether the Islamic economy will be an alternative system due to the collapse of socialism and the fact that capitalism constantly produces problems and causes crises (Kazancı, 2016). Islamic economy, which is accepted as the form of the application of the orders, prohibitions, and recommendations of the Islamic religion on all issues of the science of economy (Eskicioğlu, 1999) considers the life of the otherworld as well (Efe, 2017). Because, according to Islam, for a faithful Muslim, any work, behavior, and/or practice that is beneficial means worship and pray to Allah. The belief that worldly life is a test to be evaluated in the otherworld constitutes the assurance that the system will always operate in line with ethics (Tabakoğlu, 2005). That is why the Islamic economy asserts that the individual should not act as homo-economicus (Dilek, Küçük, & Özdirek, 2017). On the contrary, the individual should continue his/her activities as homo-islamicus by applying Islamic principles in the economic system (Haneef & Furgani, 2009). Accordingly, an individual should try to regulate his/her feelings of meeting his/her needs, and reasonably maximize his/her benefits within the framework of Allah's orders, prohibitions, and recommendations. Naturally, to act in this way, he/she must have Islamic knowledge and must have put his/her knowledge into practice (Zaim, 1995).

2. Entrepreneurship

The phenomenon of entrepreneurship has started to be defined scientifically with the Industrial Revolution first and entered the literature then. But due to the developing and changing economic and socio-cultural conditions, the perception of entrepreneurship, and accordingly the definitions of entrepreneurship have continuously changed. In this context, one of the earliest definitions of entrepreneurship was made by R. Cantillon at the beginning of the 18th century as the purchase and production of the

inputs and services of the production to be sold at an undetermined price with an emphasis on the “risk-taking” feature of the entrepreneur in entrepreneurship activity (Schumpeter, 1949). Entrepreneurship definitions have been developed over time by drawing attention to other features that the entrepreneurs should have. For example, in the 1900s, J. B. Say highlighted the importance of organizing and managing inputs and emphasized the “managing” feature of the entrepreneurs (Binks & Vale, 1990). In the 2000s, J. A. Schumpeter defined the entrepreneur by identifying with “innovation and dynamism” (Brockhous, 1980). Within the framework of the technological development reached today and the digital applications developed accordingly, entrepreneurship has gained a new feature and has been defining by emphasizing on “digital products or services”, “digital distribution”, “digital workplace”, “digital market” and/or some combination of these (Davidson & Vaast, 2010; Yaghoubi, Salehi, Eftekharian, & Samipourgirl, 2012). At this point, it is worth noting that entrepreneurs can be both a private or a legal personality. Being aware of all these, in this study entrepreneurship is defined as “the combination of idle or unused production tools with a certain risk by a private or a legal personality, and in this process organization and management of all resources efficiently including information, technology, and time with the concern of producing goods and/or services and supplying them to the market.”

Entrepreneurship is important in the socio-economic development of countries, in increasing welfare, and in carrying cultural diversity to the global dimension due to its contributions such as creating added value, providing employment, creating innovation, strengthening inter-sectoral ties, providing social benefits, eliminating income level differences, and fighting poverty (Boone & Kurtz, 2013; Nişancı, Oğrak, & Özmutaf, 2015). Especially, today, in digitalization-based economies, entrepreneurship is accepted as the main actor of development (Boone & Kurtz, 2013; Bogenhold, 2019) It seems possible that the societies use this value effectively will provide their social, political, technological, and information-oriented development faster, and will take place as an important actor in the globalizing world. All of these cause entrepreneurship to be one of the popular concepts in economic literature and remain its popularity in the 21st century.

3. Entrepreneurship in the Islamic Economy

As stated in the introduction part, in every period, religion has had an important effect in every field of life. In this context, it is a common belief that

religion has therefore defined the framework of economic relations (Anderson, Dodd, & Scott, 2000; Audretsch, Bonte, & Tamvada, 2007; Dodd & Seaman, 1998; Eren, 2012; Iannaccone, 1998; McCleary & Barro, 2006; Smith, 1904; Weber, 1963). That is why religion is believed to have an important effect on entrepreneurship, which is one of the important determinants of economic relations, as well (Dodd & Seaman, 1998; Eren, 2012).

When the subject is handled in terms of the religion of Islam, it is seen that the researchers have not reached a consensus on the aspect of the effects of Islam on entrepreneurship. Accordingly, some researchers (McClelland, 1961; Weber, 1963; Perkins, 2003) argue that Islam does not encourage entrepreneurial activities and even deters individuals from entrepreneurship by claiming that economic growth is hindered in religious economies, and at the same time, there is not enough incentives and motivation to be able to take action (Hassan & Hippler, 2014). Those who say otherwise (Mebroi & Mosbah, 2020; Wilson, 2006; Zapalska, Brozik, & Shuklian, 2005) claim that Islam supports productive entrepreneurial activities in line with its attitude that supports economic growth.

Although this dualist approach in the literature is taken into consideration, it is seen that, in general, the religion of Islam considers working as an honorable activity by giving considerable importance to the value of labor in economic growth (Faizal, Ridhwan, & Kalsom, 2013; Ratten, Ramadani, Dana, & Gerguri-Rashiti, 2017). Work in this sense can either be a paid work or an entrepreneurial activity that offers employment opportunities for others as well. As a matter of fact, it can also be said that besides encouraging entrepreneurship, Islam has almost a compulsory attitude towards it. To support this, there are several verses and hadiths some of which are as: "That man can have nothing but what he strives for" (Qur'an 53/39); "...Never will I suffer to be lost the work of any of you, be he male or female..." (Qur'an 3/195); "The income earned through one's labor, and the income from every purchase without cheating is halal and pleasant." (Rûdânî, Vol: 2, Hadith No:4569).

Besides, work is regarded as sacred as long as it is considered as a means of worshiping to Allah and performed in halal focus. Accordingly, the Muslim entrepreneur should consider gaining the mercy and blessings of Allah both in this world and in the otherworld, and should not perform his/her entrepreneurship activities for profit only (Faizal, Ridhwan, & Kalsom, 2013). When approached from this point of view, entrepreneurship

activities seem to be valuable in terms of being the source of the sustenance of both the individual and his/her employees, and being an instrument in fulfilling responsibilities that Allah has imposed as a Muslim. For this reason, an entrepreneur should believe in Allah and seek wealth to fulfill all the teachings of Allah.

B. Methodology

Based on the assumption that religion has an effect on economic relations and drawn the framework of entrepreneurship as well, in this study, the principles of entrepreneurship in the Islamic economy are tried to be interpreted. Meanwhile, it is worth noting that the purpose of this research is not to reveal the Islamic economy completely. This can only be the subject of a book-level study as a result of more comprehensive research.

In this context, the qualitative analysis method was adopted and a descriptive analysis technique was used to analyze the principles of entrepreneurship in the Islamic economy. Thus, first, by considering today's modern basic business functions, seven themes were predetermined as i) supply, finance, and accounting ii) production and service iii) marketing iv) human resources v) research and development vi) social responsibility vii) consumption, saving, and investment. Then, to support these themes, the Holy Qur'an and the Sunnah were analyzed. Finally, the findings obtained are revealed and the conclusion is made.

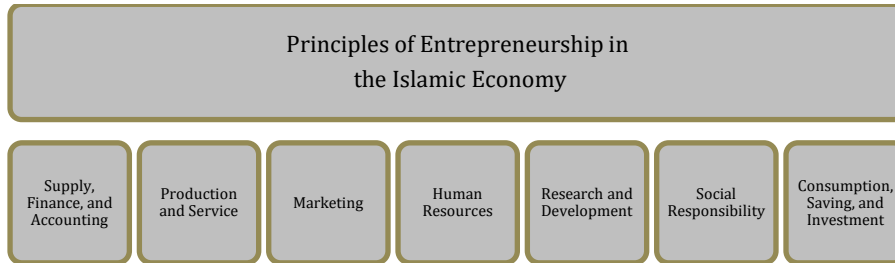
Accordingly, the research question has been determined as "Are there principles regarding entrepreneurship in the Islamic economy?". The sub-research questions determined are as follows: i) Are there principles related to supply, finance, and accounting regarding entrepreneurship in the Islamic economy? ii) Are there principles related to production and service regarding entrepreneurship in the Islamic economy? iii) Are there principles related to marketing regarding entrepreneurship in the Islamic economy? iv) Are there principles related to human resources regarding entrepreneurship in the Islamic economy? v) Are there principles related to research and development regarding entrepreneurship in the Islamic economy? vi) Are there principles related to social responsibility regarding entrepreneurship in the Islamic economy? vii) Are there principles related to consumption, saving, and investment regarding entrepreneurship in the Islamic economy?

C. Findings

In this section, to interpret the principles of entrepreneurship in the Islamic economy, the themes mentioned in Figure 1, which are predetermined by considering the modern business functions, and the

findings obtained to support these themes are given.

Figure 1: Principles of Entrepreneurship in the Islamic Economy



3.1. Principles Related to Supply Finance and Accounting

The first theme determined by the research framework is “supply, finance, and accounting”. In general, it is essential for an entrepreneur to comply with the orders, prohibitions, and recommendations of Islam in all supply activities, to obtain financial resources legitimately, and to record them following Islamic principles. In this regard, the use of ways such as gambling, theft, fraud, embezzlement, interestism, usury and smuggling are prohibited, except for the halal and legal sources (Zuhayli, 1994). The verses and hadiths below are clear proofs that these are forbidden as a phenomenon that disrupts the economic order:

- “Those who swallow usury cannot rise up save as he ariseth whom the devil hath prostrated by (his) touch. That is because they say: Trade is just like usury; whereas Allah permitteth trading and forbiddeth usury. He unto whom an admonition from his Lord cometh, and (he) refraineth (in obedience thereto), he shall keep (the profits of) that which is past, and his affair (henceforth) is with Allah. As for him who returneth (to usury) Such are rightful owners of the Fire. They will abide therein.” (Qur’an 2/275).
- “Allah will deprive usury of all blessing, but will give increase for deeds of charity: For He loveth not creatures ungrateful and wicked.” (Qur’an 2/276).
- “Those who traded by placing their goods on the market were surrendered, and those who engaged in black market were cursed.” (İbn Mâce, Ticârât, 6, Hadith No: 2153).
- “Even if the person who stocks a food item for forty days then distributes it as charity, this deed cannot be atonement.” (Rûdânî, Vol: 2, Hadith No: 4756).

As a capital, a person's savings, the debt received from the family or

relatives, the partnership made, and the financial support obtained from Islamic financial institutions or non-interest institutions are recommended. Here are some of the related verses and a hadith:

- “Who is he that will loan to Allah a beautiful loan, which Allah will double unto his credit and multiply many times? It is Allah that giveth (you) Want or plenty, and to Him shall be your return.” (Qur’an 2/245).
- “If the debtor is in a difficulty, grant him time Till it is easy for him to repay. But if ye remit it by way of charity, that is best for you if ye only knew.” (Qur’an 2/280).
- “...The best of you pays off your debt in the best way.” (Sahîh-i Buharî, Vol: 1, Hadith No: 1066)

Regarding accounting, it is recommended to give priority to mandatory expenditures such as labor costs, management costs, zakat, debts, without being distracted by the honesty and integrity focus:

- “...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: let not the scribe refuse to write: as Allah Has taught him, so let him write...” (Qur’an 2/282).
- “Give full measure when ye measure, and weigh with a balance that is straight...” (Qur’an 17/35).

3.2. Principles Related to Production and Service

The second theme determined by the research framework is “production and service”. With a general statement on this matter, although the economic enterprises aim to achieve satisfactory profit, it is a basic and binding constraint to produce and serve halal products according to halal methods and use the sources considered as halal in all processes. Besides, having an understanding of healthy and clean products and services for humanity is also important. The word “tayyibat”, which is used in the meaning of “clean and pure things” in the Holy Qur'an, emphasizes the necessity of them (Mevdudi, 1996). Thus, it is understood that halal things intend that they are clean and legitimately earned. To serve this cycle, it is undoubtedly inferred that producing and/or serving clean and legitimate things are recommended:

- “...Enjoy (all) things good and pure, and work righteousness: for I am wellacquainted with (all) that ye do.” (Qur’an 23/51).
- “...Eat of what is on earth, Lawful and good(169); and do not follow

the footsteps of the evil one, for he is to you an avowed enemy.” (Qur’an 2/168).

3.3. Principles Related to Marketing

Another theme determined to explain the principles of entrepreneurship in the Islamic economy is “marketing”. In this respect, it is also a general principle that things that are forbidden and accepted as haram in the religion of Islam should not be marketed. It is recommended that all kinds of information about the product and service be presented transparently without uncertainty and cheating. Besides, no one's ignorance or weakness should not be turned into an opportunity and abuse should be avoided (Köse, 2015). Moreover, pricing in a way that does not create victimization and unfair competition is another point of interest. Some of the verses and hadiths regarding these issues can be listed as below:

- “...Eat not up your property among yourselves in vanities: But let there be amongst you Traffic and trade by mutual good-will: Nor kill (or destroy) yourselves: for verily Allah hath been to you Most Merciful!” (Qur’an 4/29).
- “It would not be halal for a Muslim to sell a defective property to his religious brother without explaining his defect.” (İbn Mâce, Ticaret, 6, Hadith No: 45)
- “Oath to the lie increases the sales of the good, but destroys the abundance of earnings.” (Sahîh-i Buharî, Vol. 1, Hadith No: 999).

3.4. Principles Related to Human Resources

Another theme determined by the research framework is “human resources”. First of all, Islam sees rights and justice as the principle of all human relations. For this reason, Islam recommends that the employer behave fairly in management, determine the workload and wages of the employee fairly, and behave to the employees without any discrimination:

- “Allah doth command you to render back your Trusts to those to whom they are due; And when ye judge between man and man, that ye judge with justice...” (Qur’an, 4/58).
- “Your slaves are only your brothers. Allah has entrusted them to you. Feed them from what you eat, dress them from what you wear...” (Canan, Vol. 11, Hadith No: 2).

On the other side, it is recommended that employees should be paid in time without delay:

- “Pay the worker his dues before his sweat has dried up.” (Canan, Vol.

17, Hadith No: 763).

In addition to these, it is also recommended that the employer respect the employee's moral rights. In this regard, the right of the employee to worship may be seen as the top priority of them. Thus, as it will be inferred from the following verse, the employer should provide suitable conditions for the employees who want to fulfill their worships such as praying, fasting:

- “By men whom neither traffic nor merchandise can divert from the Remembrance of Allah, nor from regular Prayer, nor from the practice of regular Charity: Their (only) fear is for the Day when hearts and eyes will be transformed (in a world wholly new).” (Qur’an 24/37).

In the religion of Islam, there are recommendations to meet the need for appreciation as well:

- “Whoever works righteousness, man or woman, and has Faith, verily, to him will We give a new Life, a life that is good and pure and We will bestow on such their reward according to the best of their actions.” (Qur’an 16/97).
- “Who does not thank the people is not thankful to Allah.” (Canan, Vol. 3, Hadith No: 4).

It is worth noting that there are also recommendations for the employee to protect the employer's rights. For this reason, the employee should comply with the terms of the contract, which are arranged following the principles of equity and with mutual consent:

- “... Truly the best of men for thee to employ is the (man) who is strong and trusty.” (Qur’an 28/26).

3.5. Principles Related to Research and Development

The fifth theme determined to explain the principles of entrepreneurship in the Islamic economy is “research and development”. As a religion of knowledge, Islam always encourages individuals to acquire knowledge and apply what they have learned in their lives. First of all, every Muslim should learn to fulfill his/her responsibilities in terms of both worldly and otherworldly life. Thus, acquiring knowledge and applying it will make Muslims happy in both worlds by enlightening their lifestyles (İlter, 2016). In the Holy Qur'an, people are asked to know the creator, to obtain the information that will bring them to both worlds, and to praise people with knowledge:

- “...Those truly fear Allah, among His Servants, who have

knowledge:(3913) for Allah is Exalted in Might, Oft-Forgiving.” (Qur’an 35/28).

- “...Are those equal, those who know and those who do not know? It is those who are endued with understanding that receive admonition.” (Qur’an 39/9).
- “...Allah will rise up, to (suitable) ranks (and degrees), those of you who believe and who have been granted (mystic) Knowledge.” (Qur’an 58/9).

3.6. Principles Related to Social Responsibility

The sixth theme determined to explain the principles of entrepreneurship in the Islamic economy is “social responsibility”. In general, it is recommended to act with the understanding that human beings are not completely free as they want to benefit from the blessings. As can be understood from the following verses, Allah is the sole owner of the entire universe:

- “... For to Allah belongeth the dominion of the heavens and the earth, and all that is between...” (Qur’an 5/17).
- “To Allah belongs all that is in the heavens and on earth: To Him do all questions go back (for decision).” (Qur’an 3/109).

Therefore, one should not forget that the natural environment is entrusted to him/her. In this context, one should consider maintaining the balance of life, using everything in a certain measure and scale, and not overdoing it. Because, nature has been created for humans with a very delicate balance in itself, and it will meet all needs of people:

- “And We have provided therein means of subsistence,- for you and for those for whose sustenance ye are not responsible.” (Qur’an 15/20).
- “It is He Who has made the earth manageable for you, so traverse ye through its tracts and enjoy of the Sustenance which He furnishes: but unto Him is the Resurrection.” (Qur’an 67/15).
- “There is not an animal (that lives) on the earth, nor a being that flies on its wings, but (forms part of) communities like you. Nothing have we omitted from the Book, and they (all) shall be gathered to their Lord in the end.” (Qur’an 6/38).
- “If a Muslim plants a plant or a tree, whatever eaten from it (by an animal) is a charity for him till the Day of Judgement.” (Muslim, Vol. 2, Hadith No: 1421).

3.7. Principles Related to Consumption Saving and Investment

The last theme determined by the research framework is “consumption, saving, and investment”. First of all, an entrepreneur should use his/her wealth and income only with the permission of the real property owner, knowing that the wealth and income he/she gained is not just the result of his/her work, but the discretion of Allah:

- “...Lord of Power (And Rule), Thou givest power to whom Thou pleasest, and Thou strippest off power from whom Thou pleasest: Thou enduest with honour whom Thou pleasest, and Thou bringest low whom Thou pleasest: In Thy hand is all good. Verily, over all things Thou hast power.” (Qur’an 3/26).
- “Allah doth enlarge, or grant by (strict) measure, the Sustenance (which He giveth) to whomso He pleaseth. (The wordly) rejoice in the life of this world: But the life of this world is but little comfort in the Hereafter.” (Qur’an 13/26).

The religion of Islam does not put a restriction on spending provided that it is halal and waste is avoided:

- “...make not unlawful the good things which Allah hath made lawful for you, but commit no excess: for Allah loveth not those given to excess.” (Qur’an 5/87).
- “... wear your beautiful appare at every time and place of prayer: eat and drink: But waste not by excess, for Allah loveth not the wasters.” (Qur’an 7/31).

On the other side, the Muslim entrepreneur should know that other people and society have the right on his/her property thus he/she has been assigned some duties against Allah's property, like zakat and charity:

- “And in their wealth and possessions (was remembered) the right of the (needy,) him who asked, and him who (for some reason) was Prevented (from asking).” (Qur’an 51/19).
- “The believers must (eventually) win through, Those who humble themselves in their prayers; Who avoid vain talk; Who are active in deeds of charity.” (Qur’an 23/1-4).
- “And let not those who covetously withhold of the gifts which Allah Hath given them of His Grace(483), think that it is good for them: Nay, it will be the worse for them: soon shall the things which they covetously withheld be tied to their necks Like a twisted collar, on the Day of Judgment...” (Qur’an 3/180).

In the Holy Qur’an, it is also stated that the trade of those who work

following the consent of Allah and share their earnings with others is profitable:

- “Those who rehearse the Book of Allah, 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.” (Qur’an 35/29).

There are also several warnings about investment and saving. These warnings are aimed at those who accumulate their goods, capital, and wealth by stinging; increase their wealth by obtaining risk-free interest income; do not spend in charity; do not give their zakat; and do not turn into investments that will be benefited:

- “Woe to every (kind of) scandal-monger and backbiter, Who pileth up wealth and layeth it by, Thinking that his wealth would make him last for ever!” (Qur’an 104/3).
- “... And there are those who bury gold and silver and spend it not in the way of Allah. announce unto them a most grievous penalty.” (Qur’an 9/34).
- “... In order that it may not (merely) make a circuit between the wealthy among you...” (Qur’an 59/7)

Conclusion

Generally, it is accepted that religion affects individual preferences in every field by drawing a frame on people's philosophies of life. The religion of Islam also provides people with a world view full of comprehensive values that guides their way of life through orders, prohibitions, and recommendations. In this context, it is undoubtful that Islam has some orders, prohibitions, and recommendations in the field of economy. As a matter of fact, these orders, prohibitions, and recommendations continue to be discussed under the concept of the Islamic economy today. At this point, the phenomenon of entrepreneurship is one of the issues that continue to be discussed in the context of the Islamic economy, as being one of the basic dynamics of social and economic life, as well.

Although there has been no consensus between the researchers on how Islamic religion affects entrepreneurship, by giving considerable importance to the value of labor in economic growth, it can be said that Islamic religion has an even a compulsory entrepreneurial attitude in terms of entrepreneurs' creating employment for others besides for themselves. However, undoubtedly, Islam encourages the Muslim entrepreneur to carry out business activities that are only ethically and religiously accepted and

offers a set of principles to guide entrepreneurship.

In this context, this study, in which the principles of entrepreneurship as a social and economic activity in the Islamic economy are analyzed based on the Holy Qur'an and the Sunnah, shows that entrepreneurship in the Islamic economy has a unique set of principles, unlike other economic structures. As a matter of fact, when the findings obtained from the analysis are analyzed under the predetermined themes as i) supply, finance, and accounting ii) production and service iii) marketing iv) human resources v) research and development vi) social responsibility vii) consumption, saving, and investment, it is concluded that Islam has some binding principles related to entrepreneurship regarding all these themes. Thus, the answer to the research question, which covers all these themes, can be summarized as follows: Muslim entrepreneurs should adopt gaining the mercy and blessing of Allah as the main goal in the otherworld with this world, and should not perform the entrepreneurship activities only for individual profit; should stay away from things that are forbidden in Islam and accepted as haram; being aware of their social and environmental responsibilities, should exclude a selfish and accumulating approach, and perform all their activities in a legitimate and halal way according to Islamic principles; should adopt justice as the principle of all human relations, and carry out entrepreneurial activities for the benefit of the entire universe within the framework of honesty and ethics principles.

It would be correct to mention a few limitations when evaluating the findings of this study. First of all, this research does not fully reveal the Islamic economy and entrepreneurship in the Islamic economy. This can only be the subject of a book-level study as a result of more comprehensive research. In the study, with the claim that the Islamic economy has some principles related to entrepreneurship, these principles are interpreted on a basic level and attention is drawn. Also, since the study carries a certain page constraint, the Holy Qur'an and the Sunnah which are given to support these principles, have not been entirely transcribed, but only a limited number of verses and hadiths are presented as a shred of evidence. Therefore, the subject is not limited to the themes, verses, and the hadiths discussed in this study within the scope of entrepreneurship, but can also be interpreted under different themes with further verses and hadiths.

When the study is evaluated in terms of its contribution to literature and practice, it can be said that it offers an important content for researchers in the related literature on the one hand, and practitioners in the relevant

field on the other hand. Thus, the study has a unique value in terms of interpreting the principles of entrepreneurship, which is one of the basic social and economic activities, within the scope of the religion of Islami. At this point, with the awareness that entrepreneurship in the Islamic economy has several unique principles different from those in other economic structures, it is important to put these principles into practice rather than just theoretically interpreting and make the necessary arrangements and improvements in working life by considering the situations that may be encountered in practice. Because the correct understanding of the economy that the religion of Islam has determined and its fruit yield in practice depends on the application of these findings in theory. Thus, entrepreneurs have a great duty to participate in economic activities that will contribute to the progress and development of the Islamic economy with a holistic understanding and to apply these and similar research findings listed in the literature. Only in this way, it is believed that both worldly and otherworldly peace can be reached at the individual and social levels.



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İSLAM EKONOMİSİNDE SOSYAL VE İKTİSADİ BİR FAALİYET OLARAK GİRİŞİMCİLİK: BETİMSSEL BİR ANALİZ

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Geniş Öz

Müslümanlar, İslam dininin kulun yüce yaratıcı Allah ile olan münasebetine ve yükümlülüğündeki ibadetlere işaret ettiğine ve hayatın her alanını düzenleyici detayları kapsadığına inanmaktadırlar. Bu yönüyle İslamiyet, insanlara yaşam biçimlerine hitap edecek şekilde rehberlik eden ve kapsamlı değerler sunan bir dünya görüşü ve yaşam biçimi olarak görülmektedir. Nitekim yine Müslümanlar, İslam dininin kutsal kitabı Kuran-ı Kerim'in, "mânâ, işaret veya hüküm içeren, kısa veya uzun cümleler" olarak ifade edilebilen 6000'den fazla ayet ve "ayetlerden oluşan belirli bölümler" olarak ifade edilebilen 114 sure halinde MS 600'lü yıllar boyunca 23 yılda Allah tarafından Cebrail adındaki melek aracılığıyla İslam dininin peygamberi Hz. Muhammed'e vahiyler halinde iletilmiş olduğuna inanmaktadırlar. Hz. Muhammed'in davranışları ve sözleri olduğu kabul edilen Sünnet ise Hadisler aracılığıyla günümüze kadar ulaşmıştır. Daha açık bir ifadeyle Sünnet, Hz. Muhammed'in Müslümanlarca uyulması gerekli sayılan davranışları ve herhangi bir konuda söylemiş olduğu sözleri olup bir rivayet zinciri ile kendisine isnad edilen bu davranış ve sözler, sözlü kültür ürünleri olan Hadisler aracılığıyla aktarılagelmiştir. Bu nedenle İslam dininin referans kaynağı olarak Kur'an-ı Kerim'in ve Sünnetin hayatın her alanında olduğu gibi sosyal ve iktisadi faaliyetlere ilişkin İslami ekonomik yapının da çerçevesini çizmiş olduğunu söylemek doğru bir çıkarımdır.

Şu halde İslâm dininin ekonomi ile ilgili getirmiş olduğu emir, yasak ve tavsiyelerin Kur'an-ı Kerim ve Sünnet aracılığıyla ortaya konması ile teorik olarak ortaya çıkmış olan ve bugün İslam ekonomisi olarak adlandırılan bu yapının özelliklerini içinde bulunan zamanın anlayışı ve gerekliliğine uygun olarak yorumlamak da ayrıca önem arz etmektedir. Bu nedenledir ki günümüzde ekonomi literatüründe sıklıkla İslam ekonomisinin kapsamını

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ele alan çalışmalara yer verilmekte, İslamiyetin sosyal ve iktisadi hayata dair bakış açısı ve sorunları ele alışı tartışılıp anlaşılmaya çalışılmaktadır.

Öte yandan sosyal ve iktisadi hayatın temel dinamiklerinden olan ve bu çalışmada “özel veya tüzel kişilik tarafından atıl veya kullanılmayan üretim araçlarının belli bir risk alınarak bir mal veya hizmet üretme kaygısıyla birleştirilmesi ve bilgi, teknoloji ve zaman da dâhil olmak üzere tüm kaynakların etkin bir biçimde örgütlenerek yönetilmesi ile bu süreç sonunda elde edilen mal veya hizmetin pazara arz edilmesi” olarak tanımlanabilen girişimcilik olgusu da İslam dininin girişimciliği teşvik etmesi bakımından İslam ekonomisi ile ilgilenen araştırmacıların ilgi odağında olan konulardandır. Daha geniş bir açıdan bakılacak olursa esasen genel olarak din olgusunun tüm kültürlerde ve inanç sistemlerinde adeta bir sosyal kurum niteliğinde hayatın geneline etki ettiği bilinmektedir. Bu bağlamda İslâmiyet’in insanlara yeryüzünde mevcut olan tüm kaynakları kullanmaları ve bu kaynaklarla fırsat oluşturmaları gerektiği önerisi kapsamında, sabit bir ücret karşılığında başkaları tarafından istihdam edilmenin yanı sıra girişimcilik faaliyetlerinde bulunmalarının da tavsiye edildiği göz ardı edilmemelidir. Öyle ki İslam dini, iktisadi gelişimde emeğin konumuna azımsanmayacak bir önem vererek çalışmanın öncelikli olarak Allah’a ibadet etme aracı olarak görülüp helal odağında gerçekleştirilmesini hükmetmektedir. Bu nedenle bu dünya ile birlikte ahirette de Allah’ın merhametini ve nimetini kazanmayı asıl amaç olarak görüp sadece kâr amacı gütmeyerek girişimcilik faaliyetlerinde bulunmak da helal bir çalışma olarak görülmüştür. Hatta girişimcilik bireyin hem kendisinin hem de çalışanlarının rızıkına kaynak olması ve Allah’ın bir Müslüman olarak bireye yüklemiş olduğu zekât, sadaka, yardım gibi sorumlulukları yerine getirmeye vesile olabilmesi açısından ayrıca değerli görülmektedir. Ancak şüphesizdir ki, İslâmiyet Müslüman girişimciyi yalnız ahlaki ve dini bakımdan kabul gören iş faaliyetlerinde bulunması yönünde teşvik etmekte ve bu doğrultuda girişimciliği yönlendirici bir takım ilke ve esaslar sunmaktadır. Bu şekilde İslâmiyet getirdiği sınırlamalar ile topluma zarar verebilecek faaliyetleri azaltırken hem dünyevi hayat hem de ahiret hayatı için bütüncül faydayı amaçlamaktadır.

Bu çalışmada, öncelikle literatür taraması kısmında İslâm ekonomisi kavramının çerçevesi çizilmekte, daha sonra girişimcilik olgusuna değinilmekte ve nihayetinde İslâm ekonomisinde girişimcilik olgusu ortaya konarak açıklanmaktadır. Araştırma kısmında ise nitel analiz yöntemi benimsenip, betimsel analiz tekniği kullanılarak İslam ekonomisinde girişimciliğe ait ilke ve esaslar İslam dininin üzerinde inşa edildiği temel değerleri içermeleri bakımından Kur’an-ı Kerim ve Sünnet aracılığıyla analiz edilmektedir. Yapılan analiz sonucunda elde edilen bulgular, i) tedarik, finansman ve muhasebe ii) üretim ve hizmet iii) pazarlama iv) insan kaynakları v) araştırma ve geliştirme gibi işletme fonksiyonlarının yanı sıra vi) sosyal sorumluluk vii) tüketim, tasarruf ve yatırım temaları da dikkate

alınarak detaylandırılarak yorumlanmıştır. Buna göre, İslam dininin tüm bu temalarda girişimcilik ile ilgili bir takım ilke ve esasları olduğu sonucuna varılmıştır.

Böylece, sosyal ve iktisadi faaliyetlerden olan girişimciliğe ait ilke ve esasların İslam dininin kapsayıcılığı çerçevesinde ele alınarak İslam ekonomisi bağlamında yorumlanması bu çalışmanın özgün değeri olup, çalışmanın bir tarafta ilgili literatürdeki araştırmacılar için, diğer tarafta ilgili alandaki uygulayıcılar için bir rehber olacağına inanılmaktadır. Ayrıca çalışmanın İslâm ekonomisinde girişimciliğin diğer ekonomik yapılardakilerden farklı kendine özgü bir takım ilke ve esaslara sahip olduğunun ortaya konması suretiyle bunların layıkıyla uygulanması neticesinde bireysel ve toplumsal düzeyde hem maddi hem de manevi huzurun sağlanmasına katkısı olacağı ümit edilmektedir.

Anahtar Kelimeler: İslami Ekonomi, İslam, Girişimcilik, İslami Girişimcilik.

