

eTIJARI

INSPIRING MILLENNIAL ENTREPRENEURS

POINTS TO PONDER

Digital Entrepreneurship and Da'wah Opportunities



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Pandemic COVID19 has made significant changes to the world. It restricts people's movement due to the infectious nature of SAR-CoV-2 virus. Despite worldwide restriction imposed to curb the spread of this deadly virus, people continue their living by being creative and making use of the resources they have at their disposal. Digital economy for example, is becoming a new game changer in businesses today. People are becoming more creative and making use of the advancement of technology to develop software applications that can connect people and businesses easily. It is clearly visible now that even after two years of being under multiple lockdowns, entrepreneurship activities have taken a new shape. Focus is now more towards digital economy.

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For Muslim entrepreneurs such changes in the business landscape should be seen as another opportunity not to be missed. Apart from realigning their businesses towards digital economy, it provides them with a whole new spectrum of *da'wah* opportunities. From the Islamic point of view, *da'wah* or the propagation of Islam to others must be participated by all able Muslims which include the entrepreneurs themselves. In this regard, Muslim entrepreneurs should see the changes in the business landscape today as opportunities for them to go beyond entrepreneurship. The open sky concept for businesses should also be used by Muslim entrepreneurs to expand their roles, starting from capitalizing the vast opportunities in digital economy in maximising profits to embedding Islamic values and principles. The dual role of Muslim entrepreneurs is the way forward.

In a value-based higher education institution, young entrepreneurs and entrepreneurs-to-be among IIUM students must be taught and guided to shoulder the responsibility of *entre-da'ie* (entrepreneur-daie). They must be able to portray and practise the exemplary code of conduct of Muslim entrepreneurs. Inculcating *adab* in business as proposed by the IIUM Rector (e-Tijari, May 2021) must be the way forward and a new *jihad* to all aspiring young entrepreneurs among IIUM students. At AHAS KIRKHS, we are ready to champion this new field of *jihad*. The brand new elective course on Digital Entrepreneurship will equip our students in becoming holistic Muslim entrepreneurs as aspired by the Dean of the Kulliyah (e-Tijari, March 2021).

eTIJARI Editorial Board wishes all readers happy EID MUBARAK 1443 HIJRAH!

Biz Quote

"Marketing is no longer about the stuff that you make, but about the stories you tell."

-SETH GODIN-

الانخراط في الأعمال التجارية لدى طلبة الجامعات

غالبًا ما تُعد مجالات المعرفة الأكاديمية كافية لمتخري الجامعات الجدد من أجل القبول والالتحاق بالمهن العملية المختلفة في القطاعات الحكومية أو الخاصة. غير أن هناك متطلبات ضرورية ومهمة تُطلب توفرها في الخريجين وبشكل متزايد من اكتساب المهارات والقدرات التي تزيد من قبولهم في التوظيف، كاسترجاع المعلومات ومعالجتها؛ والاتصال والعرض. والتخطيط وحل المشكلات، وخبرة المهارات التجارية وغيرها.

يتأثر نمط حياتنا اليوم وبشكل كبير بالنزعة الاستهلاكية، وبالتالي فإن ارتفاع تكلفة المعيشة اليومية تزداد يوما بعد يوم مما يؤدي إلى انتشار الفقر في طبقات المجتمع خاصة الطبقة السفلى في جميع أنحاء العالم. ويعد الطلبة من أهم عناصر الطبقات الاجتماعية المتأثرة سلباً بسبب تكلفة غلاء المعيشة. ويمكننا القول بأن الطلبة في هذه الأجواء المتردية الغير مستقرة مطالبون بتنمية المهارات التجارية من أجل البقاء على قيد الحياة ومواصلة العيش خاصة في هذه الظروف الصعبة والقاسية في الحياة الجامعية.

في الحقيقة والذي يغفل عنه الكثيرون من الناس أن هناك الكثير من فوائد الانخراط في الأعمال التجارية خاصة بالنسبة لطلبة الجامعات. حيث يمكنهم من رفع مستوى كفاءة انضباطهم التعليمي، لأن العمل يعلمنا الانضباط في الحياة، والطالب إذا أراد النجاح عليه أن ينضبط ويعمل بجد واجتهاد من أجل النجاح.

وبالفعل نجد أن بعضاً من طلابنا وطالباتنا الجامعيين قد بدأوا في ممارسة الأعمال المتعلقة بالتجارة من أجل كسب المال وتوفيره حتى يتمكنوا من شراء متطلبات الحياة من كتب وأطعمة وملابس، ودفع الرسوم الدراسية. من ناحية أخرى، ونجد أن ممارسة التجارة يفيد أيضاً العقل وذلك بتدريب الفكر ووضع خطة استراتيجية مناسبة لبناء حياة آمنة مستقرة.

من الفوائد الذي يوفره العمل التجاري أيضاً فتح العديد من الفرص الاقتصادية التي لم تكن موجودة في المجتمعات من قبل، وتساعد أيضاً على بناء اقتصاد الدولة وازدهارها. والانخراط في التجارة تجعل الناس أكثر حيوية ونشاطاً وقوة جسدياً وعقلاً.

لذا يمكننا القول بأن الانخراط في الأعمال التجارية المناسبة مهم لطلبة المعرفة لأن العلم تمارس بالعمل. فالتجارة تُعد إحدى الوسائل الحافزة والمشجعة لدى طلبة المعرفة .

وهناك العديد من أشكال التجارة التي لا تتطلب لرأس مال ضخم وكبير، بل وأحياناً لا تتطلب على الإطلاق إلى رأس المال، وهي مناسبة جداً للظروف الحالية التي يمر بها طلبة الجامعات، كممارسة الأعمال التجارية عبر الإنترنت. فأغلب الطلبة يمارسون هذا النوع من التجارة لأنها لا تحتاج إلى قضاء الكثير من الوقت. وهذا النوع من التجارة مناسب جداً لهؤلاء الطلبة الغير المتفرغون ولا يجدون الوقت الكافي في ممارسة التجارة بصورة متواصلة.

أما بالنسبة لهؤلاء الطلبة الذين يملكون وسائل المواصلات كالسيارة أو الدراجة النارية فيمكنهم القيام بخدمات النقل أو التوصيل، والأموال التي يكتسبونها منها يمكن صرفها في الأقساط الشهرية، إضافة إلى تكلفة صيانة السيارة أو الدراجة النارية. وهناك الكثير من الأعمال التجارية المختلفة التي يمكن لطلبة الجامعة اختيارها وممارستها بشكل جدي وفعلي.

الأهم من ذلك كله، يجب أن يدرك الطالب الذي يقوم بالأعمال التجارية أن يكون مستعداً للتضحية بأوقات فراغه خاصة وقت استراحته، ويجب عليه أيضاً أن يجتهد في العثور على سبل فهم عالم التجارة من غير كلل أو إهمال، وينمي من خبراته.

أخيراً يمكننا القول: إن العمل التجاري الذي يمارسه الطالب قد يتحول من مجرد البحث عن المال، إلى وظيفة حقيقة ناجحة ثابتة في حياته المستقبلية. لكن عليه أن يتنبه دائماً بأن يجعل التحصيل العلمي في المرتبة الأولى، ولا ينشغل بالتجارة دائماً ويجعلها جلّ اهتمامه في الحياة، حتى لا يهمل دراسته ويتدنّى مستواه التعليمي، فالعلم يحصن الفرد من الجهل، ويحميه من الفقر، ويكسبه احترام الناس!

ARTICLE OF THE DAY

STUDENTS' INVOLVEMENT IN ENTREPRENEURSHIP ACTIVITIES

Secretariat Arabic Language &
Literature, AHAS KIRKHS



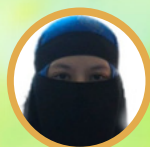
FATIMAH AZZAHRA
ZAINUL ALAM



UMMU AFIAH
RADEN

REFLECTIONS FROM THE REVELATION

QUR'ANIC INJUNCTION ON BUSINESS ZAKAT



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Zakat is one of the most important injunctions that is mentioned many times in the Qur'an in various linguistic forms and styles. *Az-zakat* الزكاة alone is mentioned 28 times in 28 verses/ayat. The verses are in Surah al-Baqarah: 43, 83, 110, 177, 277, Surah al-Nisa': 77, 162, Surah al-Maidah:12, 55, Surah al-'Araf:156, Surah al-Taubah: 5, 11, 18, 71, Surah Maryam: 31, 55, Surah al-Anbiya': 73, Surah al-Haj: 41, 78, Surah al-Nur: 37, 56, Surah al-Naml:3, Surah Luqman: 4, Surah al-Ahzab: 33, Surah Fussilat: 7, Surah al-Mujadalah :13, Surah al-Muzammil:20, and Surah al-Bayyinah:5. All these verses come together with the command to establish الصلاة (prayer) except in Surah al-'Araf:156.

للزكاة with the particle ل can be found in Surah al-Mukminun: 4, and it also appears without الصلاة (prayer) as in Surah al-'Araf:156. Meanwhile, zakat زكاة without the particle ل can be found in Surah al-Kahf: 81, Surah Maryam: 13, and Surah al-Rum:39. Contextually, in many translations of the Qur'an (see Tanzil.net) zakat is translated as **charity** except in Surah al-Kahf: 81 and Surah Maryam: 13 it is translated as purity. Zakat زكاة in Surah al-Rum:39 is also translated as charity and appears without الصلاة (prayer). However certain translations, particularly Sahih International, translate الزكاة as *zakah*, reflecting its conceptual meaning and not literal meaning.

Zakat, which is an Arabic word, has several literal meanings such as alms, almsgiving, charity, purity, integrity, honesty, chastity and state or quality of being pure, upright, or righteous. Therefore, the word zakat زكاة or الزكاة is not all translated as charity or referring to zakat as understood in Islamic jurisprudence. In fact, the Qur'an also uses other than zakat زكاة to refer to an annual obligatory contribution of a certain portion of one's wealth upon the full possession and above certain limit as conceptually and terminologically defined in Islamic jurisprudence. However, theologically zakat is directed to purification of one's wealth as well as one's soul.

One of the Qur'anic words used as evidence on the obligation of paying zakat is *sadaqah* صدقة as in Surah al-Tawbah: 3, or its plural *sadaqat* صدقات as in Surah al-Tawbah: 60 - which mentions the eight categories of those eligible to receive zakat -

There are two main types of zakat namely Zakat al-Fitr (or known as Zakat Fitrah in Malay) and Zakat al-Mal (or zakat harta in Malay). Zakat harta or zakat of property has many types including business zakat.

The important evidence on the obligation of business zakat from the Qur'anic verse as quoted by scholars is from Surah al-Baqarah: 267. Allah says:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ

Meaning: "O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth...". (Translation by Sahih International via Tanzil.net).

Imam Ibn Kathir mentioned that Mujahid (-he was one of the leading Qur'anic commentators amongst Tabi'un/Successors-) said that the *sadaqah* -meant in the above verse- is zakat from property obtained through trade. (See Tafsir al-Quran al-'Azim, 1/697). Meanwhile, according to Syekh Ahmad bin Mustafa al-Maraghi, the verse urges us to donate our property, whether it is from our trade or farm, from grain, fruits, and others. (See Tafsir al-Maraghi, 3/39)

Another Qur'anic evidence quoted by scholars regarding business zakat is from Surah Al-Nur: 37 (see: <https://www.zakat.com.my/info-zakat/jenis-jenis-zakat/zakat-perniagaan/>).

Allah says:

رَجَالٌ لَا تُلْهِبُهُمْ تِجَارَةٌ وَلَا يَبِيعُ عَنْ ذِكْرِ اللَّهِ وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ
يَخَافُونَ يَوْمًا تَتَقَلَّبُ فِيهِ الْقُلُوبُ وَالْأَبْصَارُ

Meaning: "[Are] men whom neither commerce nor sale distracts from the remembrance of Allah and performance of prayer and giving of zakah. They fear a Day in which the hearts and eyes will [fearfully] turn about". (Translation by Sahih International via Tanzil.net).

More theoretical and practical evidence on business zakat are mentioned in various *hadiths* of the Prophet Muhammad (PBUH), the sayings and practices of companions and successors, and their detailed explanation can be found in various Islamic jurisprudence compendiums and discussions.

Amongst important points highlighted by scholars on business zakat in the light of Qur'anic injunction, Prophetic guidance and Islamic jurisprudence are its principle, its requirements, and methods of calculation. One of the instructive points can be shared here regarding business zakat:

“.business zakat is **obligatory to be paid when it fulfils the conditions of business zakat as well as reaching the hawl duration (a year) and nisab (amount of property) that obligates zakat. The loss experienced in business is not a reason or 'ilah that make it permissible for a person to neglect zakat.** As for the paid zakat, it will bring blessings and foster the business owned". (<https://muftiwp.gov.my/en/artikel/al-kafi-li-al-fatawi/4249-al-kafi-1633-experiencing-loss-is-it-still-necessary-to-pay-zakat>)

Reflectively, the injunction on business zakat is mentioned by Allah in the Qur'an, and its details can be found in Prophetic *hadiths*, the sayings and practices of companions and successors, and the explanations by scholars which have been recorded in voluminous writings. It is the responsibility of each Muslim entrepreneur and businessperson to understand business zakat and pay zakat according to its rules for blessing and purification of the wealth and soul.

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5. <https://www.zakat.com.my/info-zakat/jenis-jenis-zakat/zakat-perniagaan>

KENT. eTIJARI Success Story

E-commerce Turns Executive into Fashionpreneur

NOR ASHIKIN SALIM
Founder @OmBaqbyhakin



Dreams will become reality when you believe. Because you are strong and so capable of many wonderful things. However, success will come when beliefs turn into consistent actions!

How did I get to where I am now? I remember my entrepreneur skills were first developed when I was 12 years old. Being raised in a middle-income family in the 1990s, I loved to use my own effort to get something that I really want. A memory that is still fresh in my mind – I sold stickers to my schoolmates to collect funds so that I can pay the fee of RM30 for a school trip to Cameron Highlands after we completed our UPSR. Guess what?? I managed to book my seat to Cameron Highlands that time! What a satisfying achievement that was for me as my family couldn't afford to take us on any trip or vacation like other kids experience with their family.

Similar to what I experienced in my childhood, I explored more online businesses by joining dropships of a few products during my university years. The last platform I used as my part-time dropship was of a bakery while I was still holding an executive position in a local oil and gas company. People asked me why I was still looking for a second job to earn money. I did not jump into business for fun or to earn plenty of money, but I just want to challenge myself in doing something out of my comfort zone.

So, how did *OmBaq* begin its journey?

Besides my parents' *doa*, I should dedicate my gratitude to my biggest supporter and soulmate. This amazing husband was sent by Allah the Almighty to encourage me in whatever I am doing.

Other than the B2B business that I joined before, we, husband and wife, started an enterprise called *Hakin Hydropot* in 2017, supplying mostly planting necessities like pesticides, seeds, sand, fertilizers, etc. when we had our first hero. We fought to improve our family income by doing business. Well, each child is after all granted with its own *rezki*.

Alhamdulillah, this small enterprise which has survived for 5 years, finally gained its own followers who love gardening and planting, with four headcounts running its operations. We were even more than happy when we were able to improve our livelihood to fulfil our basic needs like getting the best education for our children, making contributions to our parents, improving our lifestyle, etc.

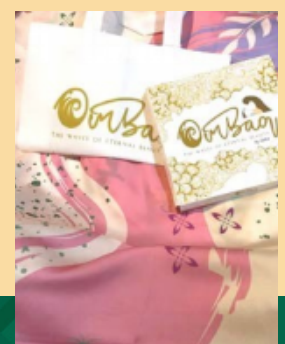
Honestly, *Hakin Hydropot* was initially not my passion. We started together and I end up contributing nothing because I didn't find it as something I would like to do. It's very true that we must have passion to gain excellent results. At the end of 2021, my husband started asking me, why don't we venture into a business that I really like? Then, we brainstormed on a few options and I said I would love to become a founder of my own brand of scarves. Yeah, seriously this is the time for our own brand, not other's. So, we named it *OmBaq* and officially started operating in December 2021.

Alhamdulillah, with Allah's permission, all the planning went very well and we are on the right track. For a start, we did everything on our own, from shooting to making sales online via IG, FB and Shopee. The marketing strategy with our mentor as advisor is still an on-job learning process for us. Within two months, *OmBaqbyhakin* has released 15 designs made of PREMIUM quality fabric, mainly satin and chiffon with EXCLUSIVE designs by a professional designer. Coming up will be our next 15 designs for casual executive and *raya* series. We engage with a professional marketing consultancy to work together for this special release and ensure the best results will satisfy our customers.

Along the journey, *OmBaq* has received tremendous positive feedback from customers who are very happy with our products. My vision is to bring *OmBaq* to the same level as other well-known scarves within the next five years to suit our motto "*The Waves of Eternal Beauty*" with the mission to further expand the products to other varieties of fashion and accessory.

So here I am. I do things that I am passionate about. Sharing work and ideas allow me and my husband to have more time together. Most importantly, through teamwork, we align in every decision and strategy we plan to pursue. I believe *OmBaq* will expand its own legacy.

Therefore, we will open business opportunities for people to join our dropships as agents and stockists so that everyone can improve their earnings just as my husband and I did before, for sure with very attractive benefits and rewards. So, what are you waiting for? Let's grab your *OmBaq* collections or you can be part of our team!



BIZ TIPS

SOME WAYS TO BOOST YOUR BRAND



Know your target market.



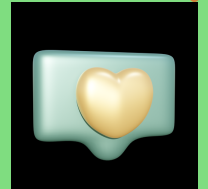
Give out stuff for free.



Display your brand's colors.



Have a long-term vision.



Use social media.



Combine marketing strategies.



Convey a clear message.



Exceed expectations.



Define your goals.



Make a good first impression.

FOLLOW MY BIZ





-  @thetokua_byiqmal
-  @mis.chipss
-  @podeh4life
-  @mentariyainnur
-  @wow_bilis
-  @shakfa_food

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