



COURSE: AT TAAJIRAH  
THE FEMALE BUSINESSWOMAN

LOCATION IGTV

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Part One: Introduction

# **CHANGING MIND-SETS**

Growing up in a home where a small business was an integral feature of our home cultivated within me an intense appreciation for hard work, assisting the less fortunate and understanding that no matter how big or small your business is, that you are endeavour to be true to the word “Tujaar” as referenced in the hadith of Nabi

التاجر الصدوق الامين مع النبيين والصدّيقين والشهداء

*“The entrepreneur that is completely trustworthy and extremely truthful will be with the prophets, the truthful and the Martyrs on the Day of Qiyamah.”*

A Muslim female trader who incorporates the hustle of a successful business with the deep sense of spirituality that is imperative whilst navigating the waters of the entrepreneurial world.

Our focus in part one is to understand that mind frames as well as the manner that we focus our thoughts and words have an overall impact on the kind of ideology that is incorporated in our business spaces.

First and foremost, we must change our ideology of:

“I have to work because life is hard”

To

“Alhamdulillah. I am able to work, able to create workspaces of creativity and spirituality”.

Gratitude is the key factor in rescinding ourselves from: “*I run a small business*” to the sense of confidence, pride, and integrity in running a business that is a means of Khair, Barakah and Rizq for many people.

Let us take the example of Ummul Mu’mineen Zainab Bint Jahsh ؓ. In the spectrum of business, we have been given two sterling examples: Khadija ؓ was a successful businesswoman whilst Zainab ؓ was a successful artisan selling her wares. Often we separate our Iman from our business and we find that it is difficult to understand that being a business women has such rewards and ranks - if done according to the Sunnah. . The reward mentioned in the above hadith -which will be discussed later in greater detail- is that those traders who are honest and trustworthy will be raised on the Day of Qiyamah with the martyrs, the extremely truthful ones and the Pious.

So let us dive into the life of Zainab bint Jahsh ؓ. She was described in the following manner: She was **extremely pious, she stood up excessively at night in tahajjud, and she fasted consecutively** and was famously known for the **vast amounts of charity she distributed and was always looking for different avenues of Khair**. The fascinating fact of her life is that she was an artisan. Her job was to tan the skin of animals and thereafter sew them up into different items. Taking the profits from the trade she would give them away in the form of charity.

Famously Rasulallah ﷺ said regarding her:

” اسرعكن لحاقا بي اطولكن بدا“

“The one with the longest hands amongst you, my wives, will be the quickest to meet me after my death.

She was the first to pass away after the death of the Holy Prophet ﷺ thus making the Sahaba ﷺ realise that the “longest hands” was a testament to the constant charity that she gave

Aisha ﷺ describes her saying:

- I have never seen a woman better in her Deen than Zainab ﷺ
- More fearful of Allah.
- More truthful in her speech.
- More close in her relationship with family
- One who gave so much in charity
- More ruthless against her own nafs so that she was able to give so much of her wealth in charity and in so doing own gain closeness to Allah.

To understand her intense love for charity, prior to her death she said: “I have prepared my own kafn so if Umar ﷺ sends me a kafn give one of them as sadaqah and if you are able to, give my pants in charity as well.

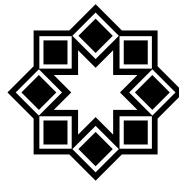
In highlighting her life we need to understand that as Muslim Women, doing business is a beautiful way of gaining complete closeness to Allah by creating avenues of so much khair:

- Being able to give Sadaqah
- Service to Your family
- Job opportunities
- Facilitating loans for those in need

It all begins with a shift in mind frame, moving away from a sense of martyrdom, the feeling of resentment we women sometimes feel when working. The goal is to shift the intention and mind frame to one of intense gratitude.

Shukr – Creates Ziyada (an increase)

Complaining – Brings the punishment of Allah.



Part Two:

***Balancing  
your Ibadah  
and business***

As a Muslim Businesswoman “At Taajirah”, it is imperative to understand the importance that we place in our personal ibadah in relation to our business. Firstly, we acknowledge in totality that when our business transactions falls under the banner of the following ethics as laid out by Allah ﷻ and His Rasul ﷺ It is in essence a form of ibadah.

- الصدوق - Extreme Truthfulness
- الامين -Extremely Trustworthy
- التقوى -Fearful of Allah
- الصدق -Honesty

The focus will be to strive in creating business that reaches this level of Ibadah. In the world that we currently inhabit our phones have become the central point of business transactions. In so doing there tends to be no cut off point between our business life and our spiritual life.

The *“Truthful business woman”* تاجرة صادقة is able to find a true balance between her duniawi needs and necessities and her ukhrawi needs and desires. The goal is being able to give each one its own right.

Allah Ta’ala speaks in high regard with praise for those who do not allow their business transactions or their selling to prevent them from the remembrance of Allah.

Allah Ta’ala says:

رَجَالٌ لَا تُلِهِمْ بَيْعَةٌ وَلَا بَيْعٌ عَنْ ذِكْرِ اللَّهِ وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ يُخَافُونَ يَوْمًا تَتَقَلَّبُ فِيهِ الْقُلُوبُ وَالْأَبْصَارُ

النور -37

Such men that do not allow business to take them away from the remembrance of Allah and the establishment of Salaah , and giving Zakah. They are fearful of that Day when hearts and eyes will wrecked in fear.

“Here the word تُلِهِمْ is used, meaning that your business does not take you away from your Salah. Allah ﷻ says it does not take you away from the remembrance of Allah ﷻ. Salah referenced here as we know that what when we begin with our work one of the first things we tend to be unmindful about is our Salah.”

In the time of the holy Prophet ﷺ there were two men, one of them was a vendor and would be busy in sales yet as he heard the Adhan, even if the scale to weigh the goods was in his hands, he would put it down and he would not complete the transaction. If the merchandise was on the floor, he wouldn’t even pick it up as his focus was now completely on the fulfilment of the command of Allah ﷻ that is Salah. The second man was a swordsmith, he was an artisan. As soon as the man heard the Adhan he would not complete it even if he had already placed it into the fire – he would remove it so that no work was done during the time of Salaah.

وَالْحَزُونَ يَمْشُونَ فِي الْأَرْضِ يَتَّبِعُونَ مِنْ فَضْلِ اللَّهِ

(المزمل - 20)

“And there are others who traverse the earth seeking the bounty of Allah”

In this verse the fact that the search and effort for halal Rizq is mentioned by Allah together with fighting in the path of Allah which is the pinnacle of ones faith highlights to us the importance of searching for avenues of obtaining halal Rizq as well as having taqwa within all our business dealings.

Allah Ta'ala provides a simple core principle of life as a Taajirah:

⇒ Allah says:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُلْهِكُمْ أَمْوَالُكُمْ وَلَا أَوْلَادُكُمْ عَنْ ذِكْرِ اللَّهِ

“Oh you who believe, do not let your wealth and children distract you from the remembrance of Allah”.

⇒ Mu'aadh bin Jabal (RA) has advised: “Without a doubt we have to earn our worldly Rizq, whilst the reality is that we are more in need of our portion of the aakhirah. Therefore begin with your portion of the akhirah first and give it the utmost of importance, as it will impact your worldly gains and also affect the way you run and systemise your business.

⇒ Allah says:

وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا

“Don't forget that in your work of this dunya it is imperative that there be a portion for the aakhirah because this world is the cultivating lands of the hereafter”.

⇒

لا يَمْنَعُكَ سَوْقُ الدُّنْيَا عَنْ سَوْقِ الْآخِرَةِ

“Don't let the market places of this world prevent you from the market place of the Akhirah.

⇒ Umar (RA) used to advise the businessmen:

اجعلوا اول نهاركم لآخرتكم وما بعده لدنياكم

“Dedicate the beginning of the day for your Akhirah and whatever is subsequent for your dunya”.

⇒ Imam Ghazali (RA) says that the pious predecessors would make the first part of the day and the end of the day for the Akirah and the middle for the dunya.

Further he says:

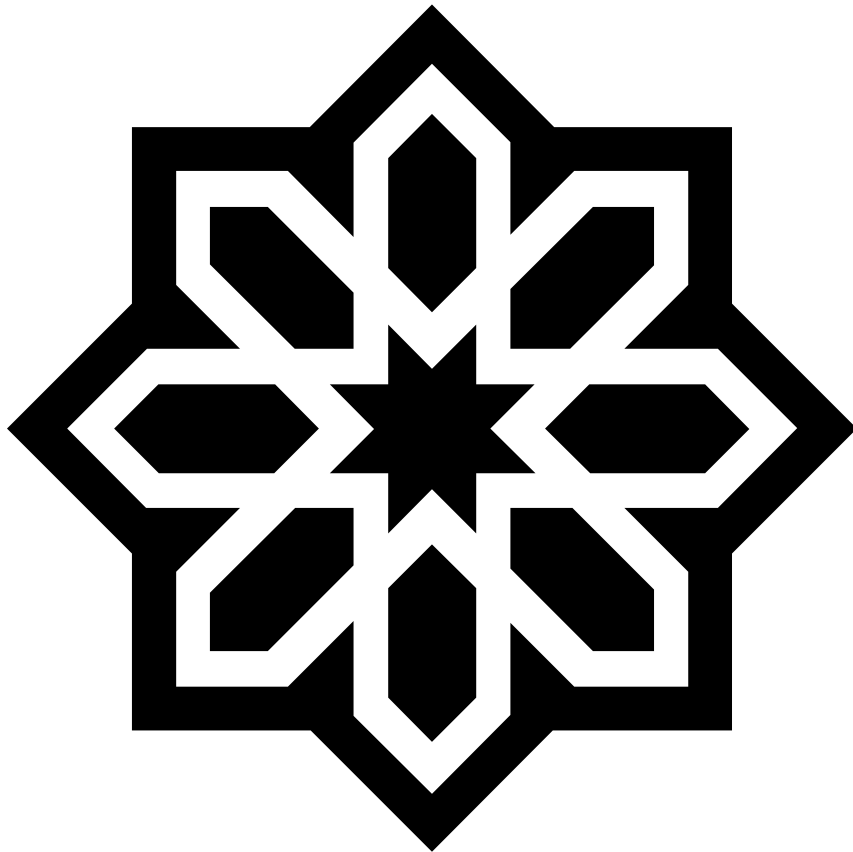
⇒ Don't only suffice on this. In fact, make the dhikr of Allah ﷻ a part of your business and work.

⇒ Most importantly when we use our phones we feel as if it is not an actual marketplace, yet the tests of shopping and desire for more is often cultivated the most online. Nabi ﷺ said:

(مَنْ دَخَلَ السُّوقَ ، فَقَالَ : لَا إِلَهَ إِلَّا اللَّهُ ، وَحْدَهُ لَا شَرِيكَ لَهُ ، أَلَمْ يَلِكْ وَلَهُ الْمَعْنَى ، يُجِيبُ وَيُجِيبُ ، وَهُوَ سَخِيٌّ لَا يَبُوءُ ، يَبْدُو الْحَيْرَ ، وَهُوَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ ، كَتَبَ اللَّهُ لَهُ أَلْفَ أَلْفِ حَسَنَةٍ ، وَمَا عِنْدَ أَلْفِ أَلْفِ سَنَةٍ ، وَرَفَعَ لَهُ أَلْفَ أَلْفِ دَرَجَةٍ ) رواه الترمذي

"He who recites the above Dua when entering the marketplace, Allah will grant him the reward of a million rewards.

Ibn Umar (RA) & Salim (RA) would often go to the marketplace with no reason to purchase or sell but to recite this dua just to attain this reward.





Part Three:

# **Business ethics as A Taajirah**

In a world where likes and marketing can mean everything to a small business, we must create a set of principles through which we deal with buyers, sellers, suppliers as well trolls, especially those people who take out the worst in us.

Many a times we hear people saying, "I don't take nonsense" or "I say it like it is".

The reality is that a Mu'min is never a pushover, yet our beloved Prophet ﷺ has set out our ethics and determined that no matter who we are dealing with, we must deal with them in a way that is pleasing to Allah and in a way that will not allow people to complain against us on the day of Qiyamah.

Let us look at the core principles described in the Hadith:

عن أبي سعيد الخدري رضي الله عنه قال رسول الله صلى الله عليه وسلم:

التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ

رواه الترمذي(1209)

"The entrepreneur that is completely trustworthy and extremely truthful will be with the prophets, the truthful and the Martyrs on the Day of Qiyamah."

فمن أبي هريرة رضي الله عنه أن رسول الله صلى الله عليه وسلم قال: إن الله يحب من بيع من البيع، سمح الشراء، سمح القضاء

أخرجه الترمذي في البيوع، برقم 1240

"Most certainly Allah loves when a business transaction is full of lenience and understanding, when purchasing with lenience and understanding and when somebody fulfils their order with lenience and understanding."

عن إسماعيل بن عبيد بن رفاعه عن أبيه عن جده رضي الله عنها أنه خرج مع رسول الله صلى الله عليه وسلم إلى المصلى فرأى الناس يتبايعون فقال: "يا معشر التجار فاستجابوا لرسول الله صلى الله عليه وسلم، ورفعوا أعناقهم وأبصارهم إليه، فقال إن التجار يعثون يوم القيامة فجأراً، إلا من اتقى الله وبر وصدق"

رواه الترمذي وقال حديث حسن صحيح،

The holy prophet ﷺ addressed a group of businessmen saying: "Oh group of businessmen", so they responded to the prophet (SAW) and raised their necks and eyes to him. He then said: "most certainly the business man/women will be raised on the day of Qiyamah as transgressors (sinners) except those who:

1. Fear Allah
2. Are pious
3. Are truthful

أَدْخَلَ اللَّهُ عَزَّ وَجَلَّ رَجُلًا كَانَ سَهْلًا مَشْرِيًّا وَيَانِعًا، وَقَاضِيًا وَمُتَّقِنًا؛ الْجَنَّةَ.

صحيح النسائي 4710

Uthman ibn Affan reported: The Messenger of Allah ﷺ, peace and blessings be upon him, said, “Allah Almighty will admit a man into Paradise who was easy in his buying and selling, in his paying debts and seeking repayments.”

The businesswoman At Taajirah stands for :

ت = تقوى – Fearful of Allah

ا = امينة – Trustworthy

ج = جسورة – Courageous

ر = رحيمة – Merciful

ت = تائبة – Repentant

Imam Qurtubi ر.ه.ه. says that Allah ﷻ has made the rank of the mujahid and the ones who strive to earn halal Rizq to spend on himself and his family equal. This highlights the extreme level of taqwa one has to have in business dealings.

The Basic Core Ethics of a Muslim Trader Are:

1. Trustworthiness
2. Extremely truthful
3. Lenient & understanding
4. Fearful of Allah
5. Pious
6. Courageous
7. Always asking Allah for Taubah.

Other extremely important qualities are :

- ◆ Beneficence – Concern for well-being and safety of clients
- ◆ Non-maleficence – Refrain from causing intentional harm
- ◆ Confidentiality – Respect client's rights and opinions

- ◆ Social Justice – provide service in a fair and equitable manner
- ◆ Veracity – Truthfulness
- ◆ Fidelity – loyalty

Ethics specific to the online world:

- ◆ عن جابر بن عبد الله رضي الله عنه أن النبي صلى الله عليه وسلم قال: " المجالس بالأمانة إلا ثلاثة مجالس سفك دم حرام أو فرج حرام أو اقتطاع مالٍ بغير حقٍ " (4869) رواه أبو داود

The Prophet (ﷺ) said: Meetings are confidential except three: those for the purpose of shedding blood unlawfully, or committing fornication, or acquiring property unjustly.

Based on this hadith, scholars say recording a private conversation, screen grabbing private messages or forwarding prices to other businesses of the same merchandise with the intention of undercutting prices etc. are against the nature of this Hadith.

- ◆ Treat every individual as a separate, sometimes we get so many messages that we respond in anger to one unsuspecting person because we are aggravated.
- ◆ ان الله يقول أنا ثالث الشريكين ما لم ينخ أحدها صاحبه فإذا خانه خرجت من بينها رواه ابو داود

The Messenger of Allah (ﷺ) said:

Allah Most Clearly states I am the third (person) in any transaction between two people so long as they do not deceive each other. When one of them deceives the other, I remove Myself from their transaction.

Understand that in every direct message, every like, shares and private conversations- Allah is the third party, so long as there is no deception.

- ◆ Try not to look at what other people are doing online. Sometimes unconsciously we see ideas and then forget and incorporate those ideas into our own work. Be mindful that people have worked hard to earn their Rizq. They have put in their time and effort ,try to focus your mind and energy into creating work that is pleasing to Allah and is a reflection of who you are as a person.

Part Four:

**Understanding  
Barakah and  
how to gain it  
in your  
business**

The concept of Barakah is one that defies logic. We constantly ask for Barakah and repeat it so often without fully comprehending the full weight of this gift from Allah ﷻ. Daily we repeat the Dua for Barakah.

- In our salaam we say: السلام عليكم ورحمة الله وبركاته
- In our Salah we say: اللهم بارك على محمد وعلى آل محمد
- In our Dua in Qiyaam we say: وبارك لي فيما اعطيت
- At the time of marriage we say: بارك الله لكما وبارك عليكما وجمع بينكما في خير

In each day we are asking for Barakah. Barakah in our homes ,in our Rizq ,in marriage and even barakah upon the Holy Prophet (ﷺ) and His family.

In essence the root of Barakah is to become steadfast, firm and to be consistent and have stability. In itself Barakah is growth, an increase and a lot of Khair.

When we speak about Barakah we have to understand that every part of it comes from Allah ﷻ because Allah himself is the most blessed and everything that is attached to Allah ﷻ therefore becomes Mubarak.

- His kalam is Mubarak
- His Prophets are Mubarak
- The Mu'min then becomes blessed when he benefits others.
- His Sacred House is Mubarak.
- Masjidul Aqsa is Mubarak.

Allah Ta'ala has made some of his creation Mubarak. Allah gives them the ability to do a lot of Khair and Allah makes their effect on others a great one. Allah ﷻ allows people to benefit from that person.

Barakah is a favour from Allah ﷻ that comes onto man in unexplainable ways and you will not be able to understand the increase

Barakah is a gift from Allah Ta'ala that supersedes physical means and the logic that we comprehend.

- ⇒ When Allah ﷻ grants Barakah in life, he allows one to spend it in His Obedience or a short lifespan but innumerable amount of good in a few years.
- ⇒ When Allah ﷻ grants Barakah in health, He protects it so that the person is able to do more Khair.
- ⇒ When Allah ﷻ grants Barakah in wealth, he does not increase the amount but allows for growth and increase the means of good that it is used in and grants the person of wealth the ability to spend it in acts of goodness and in many the avenues of obedience to Allah ﷻ.
- ⇒ When Allah ﷻ grants Barakah in children, He himself grants them their piety, their guidance and he makes them pious.

⇒ When Allah ﷻ Grants Barakah in spouses, he makes them the coolness of the eyes of each other.

قال ابن القيم رحمه الله

وكل شيء لا يكون لله فبركته منزوعة فان الله تعالى هو الذي تبارك وحده والبركة كلها منه

Ibn Qayyim (RA) says:

“Any and everything that is *not* done solely for Allah, the Barakah is removed, this is because Allah has made Barakah within himself and every type of Barakah comes from him”.

Allah Ta'ala says:

اني إذا اطعت رضيت

وإذا رضيت باركت

وليس لبركتي نهاية

Most Certainly when I am obeyed I am Pleased

And when I am pleased I send Barakah

And there is no end to my barakah

قال رس ل الله صلى الله عليه وسلم

البيعان بالخيار ما لم يتفرقا فان صادقا وبيننا بورك لما في بيعهما وان كذبا وكنا محمت بركة بيعهما

Two people who are conducting business have the choice in their transaction as long as they have not separated. So, if they are truthful and deal with clarity, Allah ﷻ places barakah for them in their transaction, but if they lie and conceal some part of the transaction- Allah Completely removes the barakah from their transaction.

Part Five:

**Actions that  
bring barakah  
into your  
business**



As a Taajirah some actions remove the Barakah, and some will grant Barakah in ways that you cannot comprehend.

1. كل شيء ما لم يبدأ بيسم الله فهو اقطع  
Always begin with Bismillah and Alhumdulilah for any action, small or big without the name of Allah is deprived of benefit
2. Obedience to Allah ﷻ in your business affairs makes him happy, when Allah ﷻ is happy with you he grants you Barakah.
3. Your intention of doing business , decorating cakes, cutting material etc. always make your intention that your business is of benefit and service to mankind.
4. Truthfulness and clarity in business leads to Barakah. Lies and concealment removes Barakah.
5. Wake up early. Nabi (ﷺ) specifically asked Allah Ta'aalaha to place barakah in the early part of the day. He made dua  
اللهم بارك لأمتي في بكورها  
Nabi (ﷺ) would always send out armies, delegations and business dealings early in the morning. And they found that their business transactions would be much more blessed.
6. Constant gratitude for your business, for the tools to make your business grow for social media marketing that allows for marginal ease of business.
7. Istighfar – Creates Barakah in wealth, children and property.
8. Dua – Ask for Barakah in your time, Barakah in your wealth & health
9. Quran - “This Quran is a reminder full of Barakah that we have revealed”. Simply reciting the Quran daily affects your day to day dealings, your productivity levels and your time.
10. Halal income – Fundamental to achieving Barakah and satisfaction.
11. Giving Charity افق يا ابن ادم ينفق عليك