

Entrepreneurship Perspektif Qur'an and Hadith: The Hand Above is Better than the Hand Below

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Abstract

This study aims to analyze the foundations of the Qur'an and Hadith in shaping the concept of entrepreneurship from an Islamic perspective. The main focus of this research is on Surah At-Taubah verse 105, Surah An-Najm verse 39, and the Hadith of the Prophet Muhammad stating that "the upper hand is better than the lower hand." This research employs a literature research method by examining various scientific sources such as journals, books, and relevant academic articles published within the last ten years. The findings indicate that Islam provides a strong foundation for entrepreneurial activities through values of hard work, responsibility, and independence. Surah At-Taubah verse 105 emphasizes the importance of working professionally and responsibly, as all actions will be accounted for before Allah. Surah An-Najm verse 39 highlights that human beings will only obtain what they strive for, encouraging productivity and discouraging dependency. The Hadith further strengthens this concept by emphasizing the virtue of giving rather than receiving, reflecting economic independence and social responsibility. This study concludes that entrepreneurship in Islam is not merely profit-oriented but also emphasizes blessings, ethics, and social welfare.

INTRODUCTION

The development of the global economy and digital transformation has positioned entrepreneurship as a strategic element in improving societal welfare. Entrepreneurial activities are not merely oriented toward profit generation but also reflect an individual's ability to create innovation, generate employment opportunities, and contribute to social development. From an Islamic perspective, entrepreneurship is viewed as part of worship that is integrated with spiritual values, ethics, and social responsibility. These values are derived from the Qur'an and Hadith, which provide comprehensive guidance in conducting economic activities in a lawful and just manner (Khairani et al., 2025; Hidayat, 2018).

The Qur'an strongly encourages human beings to work and strive optimally. The command of Allah SWT in Surah At-Taubah verse 105 serves as one of the normative foundations in building an Islamic work ethic:

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“And say, Work, for Allah will see your deeds, and [so will] His Messenger and the believers. Then you will be returned to the Knower of the unseen and the seen, and He will inform you of what you used to do”.

The content of this verse emphasizes that every human activity, including entrepreneurship, must be carried out earnestly, professionally, and responsibly. The dimension of divine supervision serves as a moral foundation that encourages entrepreneurs to maintain integrity and quality in every economic activity (Inayah et al., 2026).

The concept of effort and outcome in Islam is also emphasized in Surah An-Najm verse 39, which states:

“And that man will have nothing except what he strives for.”

This verse highlights a fundamental principle in entrepreneurship, namely the relationship between effort and results. The values of hard work, independence, and individual responsibility are essential in shaping an entrepreneurial mindset. Every economic achievement is inseparable from consistent and sustained effort, thus Islam rejects passivity and dependency on others (Romadhon, 2020; Latief et al., 2025).

Teachings on economic independence are further reinforced by the Hadith of the Prophet Muhammad (peace be upon him) narrated by Sahih Bukhari and Sahih Muslim:

“The upper hand is better than the lower hand.”

This Hadith conveys a moral message emphasizing the virtue of giving over receiving. This concept forms the ethical foundation of Islamic entrepreneurship, encouraging individuals to be productive, independent, and socially responsible. Business activities are not solely oriented toward personal interests but are also directed toward benefiting society through fair wealth distribution (Kade & Johariah, 2023).

The reality of entrepreneurial practices in the modern era shows challenges in integrating spiritual values and ethics into business activities. Some business actors remain focused solely on profit without considering principles of honesty, justice, and social responsibility. This condition highlights the need to reinforce the normative foundations derived from the Qur'an and Hadith as guidelines for sustainable entrepreneurship. The integration of religious values and modern business practices becomes key in creating an ethical and inclusive economic system (Albar et al., 2024; Ratten & Tajeddini, 2018).

This study focuses on analyzing the Qur'anic and Hadith foundations in shaping the concept of Islamic entrepreneurship, particularly through Surah At-Taubah verse 105, Surah An-Najm verse 39, and the Hadith on the virtue of giving over receiving. The research questions include how the concept of work is understood from the Qur'anic perspective, how these verses are relevant in forming entrepreneurial values, and how the Hadith serves as an ethical basis in entrepreneurial activities. The objective of this study is to deeply analyze the concept of entrepreneurship in Islam based on normative sources and to examine its implementation in the modern economic context, so that it may serve as a guideline in developing productive, ethical, and socially oriented business practices (Salsabila et al., 2021).

METHODS

This research employs a literature review method to examine theories, concepts, and previous studies that are relevant to the research problems and aligned with the research topic. A literature review, also known as library research, is a systematic process of collecting, reading, analyzing, recording, and processing various sources of information obtained from libraries and other credible academic resources. According to (Ayubi, 2025; Faisal et al., 2024; Fuqoha et al., 2025) library research is a series of activities related to methods of collecting library data, reading and recording information, and processing research materials (Candra et al., 2025; Jeri, et al., 2025; Efendi et al., 2025).

Through this approach, researchers are able to obtain comprehensive theoretical and conceptual information without conducting direct field observations. Furthermore, Sujarweni (2014) explains that a literature review plays an important role in developing concepts and theories that serve as the foundation of a research study. Therefore, this research focuses on identifying, reviewing, comparing, and synthesizing relevant literature to build a strong theoretical framework and provide a deeper understanding of the issues being investigated. The literature used in this research includes books, scientific articles, journals, research reports, and other academic sources that are considered relevant to the research topic (Mardoni et al., 2025; Afrinal et al., 2025; Jeri et al., 2025).

The collected literature is critically analyzed to identify important concepts, theoretical perspectives, relationships among variables, and findings from previous studies. The results of the literature review are then synthesized to formulate a comprehensive understanding of the research problem and to support the development of arguments and conclusions. This method is considered appropriate because it enables the researcher to explore existing knowledge, identify research gaps, and provide a theoretical basis for further discussion. By utilizing relevant and credible sources, the research is expected to contribute to the development of knowledge and provide a clearer conceptual understanding of the research topic. Thus, the literature review serves not only as a method of collecting research materials but also as an essential analytical process for constructing a systematic, logical, and academically grounded research framework.

RESULT AND DISCUSSION

Entrepreneurship in the Perspective of Surah At-Taubah Verse 105

The foundation of entrepreneurship in Islam is rooted in the concepts of deeds, work, and responsibility as contained in the Qur'an. Surah At-Taubah verse 105 serves as a primary foundation in constructing an Islamic entrepreneurship paradigm that is not only oriented toward material outcomes but also toward spiritual and moral values. Business activities are viewed as part of righteous deeds that encompass both worldly and hereafter dimensions. This value positions entrepreneurship as a means to attain blessings in life through productive work that aligns with Sharia principles (Khairani et al., 2025).

The command of Allah SWT in Surah At-Taubah verse 105 states: *"And say, Work, for Allah will see your deeds, and [so will] His Messenger and the believers. Then you will be returned to the Knower of the unseen and the seen, and He will inform you of what you used to do."*

The meaning of this verse shows that work is a direct command from Allah SWT with broad implications for human life. Every economic activity, including

entrepreneurship, is under divine supervision, which demands integrity, professionalism, and responsibility in its implementation. Awareness of Allah's supervision becomes an intrinsic motivation for entrepreneurs to maintain the quality of their work and avoid practices that deviate from Islamic ethical values (Inayah et al., 2026).

The concept of “i‘malū” (work) in the verse contains a strong dimension of productivity. Islam does not encourage passivity or dependency on others but requires individuals to actively create economic value through lawful efforts. This principle aligns with modern entrepreneurship concepts that emphasize creativity, innovation, and the courage to seize opportunities. Productivity in Islam is not only oriented toward the quantity of output but also toward the quality of processes that adhere to honesty and justice (Hidayat, 2018).

Another important aspect contained in the verse is the concept of accountability. The statement that Allah, His Messenger, and the believers will observe every human action indicates a system of supervision that is both vertical and horizontal. Vertical supervision relates to accountability before Allah SWT, while horizontal supervision relates to societal evaluation of business activities. This concept is relevant to the principles of transparency and accountability in modern business, which require entrepreneurs to operate openly and responsibly (Albar et al., 2024).

The spiritual dimension in Islamic entrepreneurship is also reflected in the belief that every deed will be accounted for in the hereafter. The phrase “and you will be returned to the Knower of the unseen and the seen” emphasizes that all human activities will ultimately return to Allah SWT for judgment. This eschatological awareness distinguishes Islamic entrepreneurship from conventional entrepreneurship. Entrepreneurs consider not only short-term profits but also long-term consequences in the hereafter. This value encourages ethical and sustainable business practices (Khairullah et al., 2022).

The implementation of Surah At-Taubah verse 105 in entrepreneurial practice can be seen through the application of hard work, honesty, and social responsibility. Entrepreneurs who are guided by Qur'anic values strive to run their businesses professionally without neglecting moral aspects. Honesty in transactions, trustworthiness in business management, and concern for societal welfare are key indicators of Islamic entrepreneurship. These values have been proven to build public trust, which is an essential capital for business sustainability (Kade & Johariah, 2023).

The relevance of this verse in the modern economic context is increasingly evident in the digital era, which demands high levels of transparency and accountability. Technology-based business practices require strong integrity to prevent misuse of information or consumer exploitation. The principle of divine supervision in Surah At-Taubah verse 105 can serve as a moral foundation in addressing these challenges. The integration of spiritual values into modern business systems is believed to create a more just and sustainable economic ecosystem (Ratten & Tajeddini, 2018).

The findings of this study indicate that Surah At-Taubah verse 105 significantly contributes to shaping the character of Muslim entrepreneurs who are productive, responsible, and ethically oriented. The value of work in Islam is not merely understood as an economic activity but also as a form of devotion to Allah SWT. This concept provides a new perspective in understanding entrepreneurship as an activity that seeks not only profit but also blessings and collective welfare

(Salsabila et al., 2021).

The formulation of findings in this study shows that the Qur'anic foundation in Surah At-Taubah verse 105 includes three main aspects: the command to work actively, awareness of divine supervision, and responsibility for the outcomes of work. These three aspects form a strong conceptual framework for developing ethical and sustainable Islamic entrepreneurship. The implementation of these values is expected to address various problems in modern business practices that often neglect moral and spiritual dimensions (Latief et al., 2025).

The Principle of Individual Effort and Responsibility in Surah An-Najm 39

The foundation of entrepreneurship in Islam cannot be separated from the principle of effort and outcome as emphasized in the Qur'an. Surah An-Najm verse 39 serves as a fundamental basis in constructing an entrepreneurial paradigm that highlights the importance of hard work, independence, and individual responsibility. This value demonstrates that Islam highly appreciates the process of effort as the primary factor in achieving results, encouraging every individual to be active, productive, and not dependent on others in fulfilling their needs (Romadhon, 2020).

The command of Allah SWT in Surah An-Najm verse 39 states: *"And that man will have nothing except what he strives for."* The meaning of this verse affirms a direct relationship between effort and the results obtained by human beings. This principle forms the foundation of entrepreneurship, which requires hard work, perseverance, and consistency in conducting business activities. Economic success does not occur instantly but is the result of a long process involving maximum effort and appropriate strategies. This value also rejects fatalistic attitudes that rely on fate without real effort (Hidayat, 2018).

The concept of "sa'ā" (striving) in the verse implies sincere, directed, and continuous effort. Entrepreneurial activities in Islam are not limited to merely working but also involve planning, innovation, and wise decision-making. This value aligns with modern entrepreneurship concepts that emphasize creativity and innovation in creating business opportunities. Optimal effort generates added value that contributes to improving both individual and societal welfare (Latief et al., 2025).

The dimension of justice in this verse is also very strong, as each individual receives outcomes according to the effort they exert. This principle establishes a fair and proportional economic system where no party is unjustly disadvantaged or favored. Justice in the distribution of results becomes a key value in Islamic economics that distinguishes it from other economic systems. The implementation of this principle in entrepreneurship can encourage healthy and ethical competition (Khairullah et al., 2022).

Awareness that outcomes depend on effort also shapes a resilient entrepreneurial mindset that does not easily give up. Every failure is viewed as part of a learning process that must be experienced to achieve success. This value is highly relevant in the business world, which is full of risks and uncertainties. Perseverance and patience become essential keys in facing these challenges, enabling entrepreneurs to survive and continue growing (Albar et al., 2024).

The implementation of Surah An-Najm verse 39 in entrepreneurial practice is reflected in professionalism, discipline, and commitment to quality. Business actors are required to give their best effort in every activity they undertake. This principle also encourages continuous evaluation and improvement in running a business. The

quality of products and services reflects the level of effort invested, thereby directly influencing consumer trust (Kade & Johariah, 2023).

The relevance of this verse in the modern context becomes increasingly significant with the advancement of technology and globalization. Intensifying business competition requires entrepreneurs to possess a strong work ethic and adaptability. The principle of effort in Surah An-Najm verse 39 serves as motivation to continuously enhance competence and innovation in responding to change. The integration of spiritual values and modern business strategies becomes a crucial factor in achieving sustainable success (Ratten & Tajeddini, 2018).

The Islamic perspective does not only emphasize individual effort but also considers the social impact of economic activities. The results obtained from business are not solely for personal benefit but are also used to help others through zakat, infaq, and charity. This value indicates that entrepreneurship in Islam has a strong social dimension, creating a balance between individual interests and societal welfare (Khairani et al., 2025).

The findings of this study indicate that Surah An-Najm verse 39 significantly contributes to shaping the concept of Islamic entrepreneurship based on hard work, justice, and responsibility. The principle of effort as the primary factor in achieving results motivates individuals to continuously develop and innovate. This value also provides solutions to various economic problems caused by low work ethic and dependency on others (Salsabila et al., 2021).

The formulation of research findings shows that the Qur'anic foundation in Surah An-Najm verse 39 includes three main aspects: the importance of effort as the basis of success, justice in the distribution of outcomes, and the formation of a resilient and independent entrepreneurial character. These aspects form a strong conceptual framework for developing entrepreneurship that is not only profit-oriented but also grounded in moral and social values. The implementation of these values is expected to create a more just, productive, and sustainable economic system (Inayah et al., 2026).

Hadith The Hand Above is Better than the Hand Below as the Spirit of Entrepreneurship

The foundation of entrepreneurship in Islam is not only derived from the Qur'an but is also strengthened by the Hadith of the Prophet Muhammad (peace be upon him), which provides practical guidance in economic life. The Hadith stating "the upper hand is better than the lower hand" serves as a fundamental principle in building economic independence, a spirit of productivity, and the ethics of giving in entrepreneurial activities. This value indicates that Islam encourages its followers to become contributors rather than mere recipients, positioning entrepreneurship as a means to achieve both individual and social welfare (Khairani et al., 2025).

The Hadith of the Prophet Muhammad (peace be upon him), narrated by Sahih Bukhari and Sahih Muslim, states: "The upper hand is better than the lower hand." The meaning of this Hadith emphasizes the superiority of being a giver rather than a receiver. In the context of Islamic economics, being a giver is closely related to an individual's ability to generate income through lawful means. Entrepreneurial activity becomes one of the primary ways to achieve this position, enabling individuals to attain financial independence and the capacity to help others (Kade & Johariah, 2023).

The value of independence contained in this Hadith has strong relevance to modern entrepreneurship. Economic independence encourages individuals not to

rely on others but to create business opportunities on their own. This attitude shapes an entrepreneurial mindset characterized by risk-taking, creativity, and strong perseverance in facing business challenges. Independence also serves as an indicator of success in building sustainable enterprises (Hidayat, 2018).

The ethical dimension of this Hadith is reflected in the encouragement to give and share with others. Entrepreneurship in Islam is not solely oriented toward personal profit but also toward the distribution of welfare through social activities such as charity, infaq, and zakat. The position of the “upper hand” reflects the social responsibility of an entrepreneur in creating economic balance within society. This value distinguishes Islamic entrepreneurship from purely individualistic business concepts (Khairullah et al., 2022).

The integration of this Hadith with Qur'anic principles can be observed in the encouragement to work and strive to the fullest extent. The spirit of giving cannot be achieved without productive effort. Entrepreneurial activity acts as a bridge between effort and the ability to give, creating a healthy and sustainable economic cycle. This value demonstrates that Islam places hard work and social concern as inseparable elements (Albar et al., 2024).

The concept of the “upper hand” is also closely related to the principle of barakah (blessing) in business. Income earned through lawful and ethical means brings positive impacts not only to individuals but also to the wider community. Barakah in this context includes business sustainability, consumer trust, and contributions to social welfare. This value encourages entrepreneurs to maintain integrity and ethical standards in all business activities (Latief et al., 2025).

The relevance of this Hadith in the modern economic context is highly significant, particularly in addressing challenges such as poverty and social inequality. Entrepreneurship based on Islamic values can serve as a solution to enhance economic independence within society. Business actors are not only profit seekers but also agents of social change who create employment opportunities and improve community welfare (Ratten & Tajeddini, 2018).

The application of this Hadith in entrepreneurial practice can be observed through various aspects, including community-based business development, economic empowerment initiatives, and the implementation of corporate social responsibility. The value of giving motivates entrepreneurs not only to focus on business growth but also to contribute to broader social welfare. Business activities oriented toward public benefit foster harmonious relationships between entrepreneurs and society (Salsabila et al., 2021).

The findings of this study indicate that the Hadith “the upper hand is better than the lower hand” plays a significant role in shaping the character of Muslim entrepreneurs who are independent, generous, and responsible. This value serves as an ethical foundation in conducting business activities that pursue not only profit but also blessings and social benefit. The implementation of these values is believed to create a more just and sustainable economic system (Inayah et al., 2026).

The formulation of findings shows that this Hadith contains three main aspects in Islamic entrepreneurship: economic independence, a spirit of productivity, and social responsibility. These aspects form a strong conceptual framework for developing value-based entrepreneurship in Islam. The application of these values is expected to address various modern economic challenges and promote equitable welfare within society (Khairani et al., 2025).

CONCLUSION

The foundations of entrepreneurship in Islam demonstrate that entrepreneurial activity has a very broad dimension, encompassing spiritual, moral, and social aspects. Surah At-Taubah, verse 105, emphasizes the importance of working diligently and responsibly, as every deed will be monitored and accounted for before Allah SWT. Surah An-Najm, verse 39, reinforces the principle that human results depend heavily on effort. Therefore, Islam encourages hard work, independence, and independence from others. The hadith, "The upper hand is better than the lower hand," ethically affirms that the role of provider is more important, reflecting the importance of economic independence and social concern in a Muslim's life.

The values embodied in the Quran and Hadith shape the character of Muslim entrepreneurs, who are oriented not only toward profit but also toward blessings and well-being. Entrepreneurship in Islam demands integrity, honesty, professionalism, and social responsibility in all business activities. Business activities are viewed as an act of worship, aimed not only at meeting the necessities of life but also at providing benefits to the wider community. The implementation of Quranic and Prophetic values in entrepreneurship is expected to create a just, productive, and sustainable economic system. A balance between effort, results, and social concern is key to building ethical and highly competitive entrepreneurship. This approach provides solutions to various modern economic problems by placing moral and spiritual values as the primary foundation of business activities.

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Author Contribution

Yora Haliza, Syahidil Mubarik: Writing-Preparation of original manuscript, Conceptualization, **Muhammad Fauzi, Faisal Efendi:** Visualization, Methodology, Improve Language, Investigation.

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