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# The\_Concept\_of\_Mabbalu\_Nabi .pdf *by*

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## **The Concept of "Mabbalu Nabi" Among Traders of Bugis Bone: an Analysis of The Motives and Its Relevance to The Principles of The Prophet's Trade**

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### **Abstract**

*Bugis Bone traders have a term known as "mabbalu' nabi." The term meaning is identified with "mabbalu' nabi" because the goods are sold at a capital price or even below, then the term "mabbalu' prophet" is a term of sale and purchase that does not include concern profit (profit). Such a concept of buying and selling is irrelevant to the motives of buying and selling in economics. This problem has never been investigated by researchers before. This study is the first study to examine the conception, motives, implementation, and relevance of the term "mabbalu' nabi" version of the Bugis Bone merchants with the Prophet's trade principles. The results showed that the conceptions and motives of the "mabbalu' nabi" by Bugis Bone traders varied. Some were in line, and some were out of the Prophet Saw's trading principles consistent professional trader who did not confuse business affairs with afterlife affairs.*

**Keywords:** "mabbalu' nabi," Bugis Bone, Islam, traditional trade, local wisdom.

### **Konsep "Mabbalu Nabi" di Kalangan Pedagang Bugis Bon : Analisis Motif dan Relevansinya dengan Prinsip Perdagangan versi Nabi**

#### **Abstrak**

*Pedagang Bugis Bone memiliki istilah yang dikenal dengan "mabbalu' nabi". Istilah tersebut maknanya diidentikan dengan "mabbalu' rugi" karena barang dijual dengan harga modal atau bahkan dibawahnya, maka istilah "mabbalu' nabi" merupakan istilah jual beli yang tidak mementingkan keuntungan (laba). Konsepsi jual beli seperti itu tidak relevan dengan motif jual beli dalam ilmu ekonomi. Masalah ini belum pernah diteliti oleh peneliti sebelumnya. Penelitian ini merupakan penelitian pertama yang mengkaji tentang konsepsi, motif, implemenntasi, dan relevansi istilah "mabbalu' nabi" versi pedagang Bugis Bone dengan prinsip-prinsip perdagangan Nabi Saw. Hasil penelitian menunjukkan bahwa konsepsi dan motif dilakukannya "mabbalu' nabi" oleh pedagang Bugis Bone bervariasi, ada yang sejalan dan ada pula yang keluar dari prinsip-prinsip perdagangan Nabi Saw sebagai pedagang profesional yang konsisten tidak mencampurkan urusan bisnis dengan urusan akhirat.*

**Kata kunci :** "mabbalu' nabi," Bugis Bone, Islam, pedagang traditional, lokal wisdom.

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## A. Introduction

For a long time, the Prophet Muhammad worked as a trader, both independently, and with the capital of other merchants. It is famous in Islamic history that when the Prophet Muhammad (PBUH.) collaborated with the capital owner of a wealthy and respectable woman, Khadijah. In carrying out his business, the Prophet was praised by Khadija because it was carried out honestly, trusted (*amanah*), and responsible so that he got quite a lot of profit. He benefited more than his uncle Abu Talib had gotten while working for Khadijah. Because of this, Khadijah was happy and interested to marry him.<sup>1</sup> The Prophet Muhammad, in addition to being known as an honest and trustworthy (*amanah*) known as a generous person, likes to give to people who need help. Therefore, the Prophet's charity nature was also applied when he worked as a seller in the form of selling goods at the price of capital or below the price of capital to help buyers. If you want to buy those, you are the one who needs help. Then there is the possibility of buying and selling like that which came to be known as the "*mabbalu' nabi*" version of the Bugis Bone traders.

Based on preliminary studies by interviewing several Bugis Bone traders, almost all said they had heard the term "*mabbalu' nabi*." They also claimed to understand the purpose of the term. Their conceptions (understanding, thoughts) about the term "*mabbalu' nabi*" are, in principle, the same; sale and purchase carried out by selling goods at a capital price or even below the capital price. However, it still needs to be further investigated for other conceptions caused by differences in their educational levels.

The motives that encouraged them to buy and sell in this way *amanah*) were found in the meantime two motives. Firstly, it mainly intends to help underprivileged buyers, their families, or close friends. Secondly, it is done to avoid higher losses due to goods not sold, so that they can be damaged, especially items that cannot stand for long time storage. A "*mabbalu' nabi*" transaction can occur because of one of the two motives or both. Next, we will examine the possibility of other motives that encourage the "*mabbalu' nabi*" by Bugis Bone traders.

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<sup>1</sup> Muhammad Al-Ghazaly, *FiqhusSirah* (Bandung: PT Al-Maarif), p. 1985.

If the conception of the "*mabbalu' nabi*" is identified with "*mabbalu' rugi*" because the goods are sold at a capital price or even below, then the term "*mabbalu' nabi*" is a buying and selling term that is not concerned with profit (profit). Such a conception of buying and selling is not relevant to the principles of buying and selling in economics. Therefore, in principle, the sale and purchase of importance are the benefits derived from the difference between the sales price and the purchase price, where the selling price must be higher than the purchase price. If the opposite occurs, it will result in losses. Even the selling price must be determined after calculating the costs incurred, including transportation costs and labor costs.

It has been mentioned in many literatures states that the Prophet's success in getting huge profits is not solely due to selling goods at prices higher than his capital, but also because the Prophet in buying and selling always practices the principles of honesty, trustworthiness, and responsibility. Thus, benefits in an association can be achieved, and the emergence of *mudharat* can be prevented.<sup>2</sup>

Thus, it is necessary to further examine the relevance of the conception of "*mabbalu' nabi*," as mentioned above, with the principles of the Prophet Muhammad's buying and selling. The term carries the Prophet's name, so his understanding affects the image and reputation of the Prophet, if the meaning of "*mabbalu' nabi*" understood by the community is proper. In a sense, being relevant to the sunnah of the Prophet, then it is natural to rely on the Prophet, but if the meaning of "*mabbalu' prophet*" which is understood by the community is terrible, in the sense of irrelevance of the sunnah of the Prophet, then there must be an effort to correct it.

The urgency of the research is to put the problem in its place, so that the term "*mabbalu' nabi*" does not seem to carry a bad brand image of the Prophet's reputation, namely that the term "*mabbalu' nabi*" means, "lost sell" because merchandise is sold at the price of capital or even below the price of capital. If there is an error in the meaning of the Bugis Bone trader regarding the term

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<sup>2</sup> Rizal Darwis, "Imam Malik's Views on Theory of Problem in Islamic Law: An Explorative Study" *Jurnal Al-Ulum*, Volume 19 Number 1 June 2019. <https://doi.org/10.30603/au.v19i1.841>, p. 203.

"mabbalu' nabi," this research is the first step to reorient the image and personal reputation of the Prophet Muhammad.

Many problems can arise and need to be clarified concerning the principles of the sale and purchase of the Prophet Muhammad S.A.W. if they are relevant to the concept of "mabbalu' nabi" version of the Bugis Bone trader are: Firstly, the problem of disclosing the "mabbalu' prophet" conception of the Bugis Bone trader version. This problem can be answered after conducting field research. Secondly, the issue of disclosing the principles of the sale and purchase by the Prophet Muhammad himself. To answer this problem requires a thorough study by examining the history (*riwaayat*), related traditions, and opinions of scholars (*fuqaha*). Thirdly, after the two problems mentioned above are formulated, the next problem is whether the relevant evidence is proven. This third problem requires methodological analysis.

#### **B. History and Legacy of The Prophet Muhammad's Trade**

The principles of buying and selling the Prophet Muhammad can be explored in three ways. Namely, first, it is through the history (history) of the gait of the Prophet's trade. Second, it is through the Prophet's traditions that relate to the principles of buying and selling. Third, it is through the opinions of Islamic scholars (*fuqaha or ulama*).

Much literature outlines the behavior of the Prophet Muhammad while working as a merchant. In general, the books of *Sirah Nabawiyah* (the life history of the Prophet) quoted the history of the trade of the Prophet, but his description of the problem is minimal, only revolving around the time the Prophet worked (trading) with his uncle Abu Talib and his wife, Siti Khadijah. The limitations of the historical record of the Prophet Muhammad S.A.W.'s trading activities are recognized by Mohammad Hidayat in the book of *Fiqih Perdagangan Bebas* (Free Trade Fiqh), that the side of the life of the Prophet Muhammad S.A.W. What is less highlighted is his career as a trader and entrepreneur. In literature and stories around his youth, the Prophet was widely portrayed as *al-amin*, *al-shiddiq*, and had followed his uncle to trade in Sham and Syria. For more than twenty years, Muhammad Saw has been active in the field of entrepreneurship. He was known in



Yemen, Syria, Basrah, Iraq, Jordan, and trading cities in the Arabian Peninsula. However, in-depth descriptions of his trading experience and skills scholarly remains lack observation<sup>3</sup>. However, several records were found which could help - albeit very limited - to formulate the principles of the Prophet Muhammad's trade.

After the death of his grandfather, Abdul Mutthalib, Muhammad lived with his uncle Abu Talib, a merchant like many other Quraysh leaders. It is mainly because trading is the primary source of income for the residents of Makkah. Muhammad was only 12 years old when he first traveled to Syria with his uncle.<sup>4</sup>

Although the Prophet did not have the money to do his own business, he received much capital from wealthy widows and orphans who were unable to run their capital. Thus, the Prophet has a vast opportunity to do business by running other people's capital, both with wages and profit-sharing as partners. Khadijah was one of many wealthy women in Mecca who ran her business through agents based on various types of contracts. Because Muhammad was famous for being diligent and confident since childhood, he gained an excellent reputation as an adult. He is known for his honesty and integrity. The inhabitants of Makkah themselves called the Prophet as "the honest man" (*al-siddiq*) and trusted (*al-amiin*). Not surprisingly, Khadijah also considered him a trustworthy and profitable partner, so he sent him several trade trips to various markets in the north and south. Sometimes by giving salary and it was not frequently paid based on profit sharing as a partner.<sup>5</sup>

In the stage of Islamic history, it is noted that before being appointed as an Apostle, Muhammad Saw worked as a merchant to the Khadija. Even when he was 25 years old, Muhammad Saw was trusted by Khadijah to appear to lead the trade caravan. He sailed the desert to Sham's land via *Wadl' al-Qura'*, Madyan, and DiarThamud and other areas, which he had once crossed with his uncle Abu Talib

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<sup>3</sup> Mohammad Hidayat, "Etika Bisnis Internasional Nabi Muhammad" in Ali Yafieet *al-Fiqih Perdagangan Bebas* (Jakarta: Teraju Mizan, 2003), p. 11.

<sup>4</sup> Afzalurrahman, *Muhammad Sebagai Seorang Pedagang* (Jakarta: Yayasan Swarna Bhumi, 1997), p. 5.

<sup>5</sup> *Ibid.*, p. 7.

when he was 12 years old.<sup>6</sup> Historical evidence shows that every time he met with exciting merchandise he brought, he always honestly said the cost of goods and the cost of carrying it. He was honest about the profits derived from his merchandise. Each interested person feels treated like a friend, full of confidence, and completely open. Each interested person then becomes a customer. This is the primary key of the Prophet Muhammad in trading: "prioritizing finding customers rather than chasing big profits"<sup>7</sup>

The trading principles of the Prophet Muhammad's model inspired a prominent management expert, Peter F. Drucker. Fourteen centuries later, Peter described management as "there is only one valid definition of business purpose: to create a customer." That is, "there is only one legitimate definition of business goals, namely creating customers." Creating customers is indeed a step forward rather than just chasing profits. The Prophet Muhammad, who obtained the title al-Amin, had pioneered and become a "role model," and the scientist Peter F. Drucker appeared to provide a framework and scientific justification.<sup>8</sup>

Profit is only possible in an innocent (*luminous*) and uninterrupted manner, and if the customer feels satisfied with his needs. In a more appropriate phrase, if customer desires - based on needs - are satisfied. A thirsty person will need to drink anywhere. However, one wants fresh, natural jug water as a thirst release, while another wants sweet iced tea, or cola, or cendol ice, and so on. The needs are the same, but the desires are different. Well, traders always try to create new desires rooted in the patterns of needs that have been present since humans are present.<sup>9</sup>

The Prophet (PBUH) built himself into a professional trader who had an outstanding reputation and integrity. In addition, he also managed to carve his name among the business community in particular and the Quraysh in general, since before being employed by Khadijah. In history, it was noted that the initial capital of the trade carried out by the Prophet was honesty (*al-Siddiq*) and trust

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<sup>6</sup>Ahmad S. Adnanputra, "Nilai-Nilai Islam dan Budaya Korporat" in *Nilai dan Makna Kerja dalam Islam*, Firdaus Effendi (Jakarta: Nusa Madani, 1999), p. 113

<sup>7</sup>" *Ibid.*

<sup>8</sup>*Ibid.*, p. 113 - 114.

<sup>9</sup>*Ibid.*



(*amanah*), so that consumers' sympathy for the Prophet increased. This is reflected in the advantages he achieved in a relatively short period, without avoiding the business ethics prevailing in the traditions of Arab society that are adapted to Islamic principles.<sup>10</sup>

His skill as a trader has brought profits, and none of the types of businesses he manages are disadvantaged. He also led trade expeditions four times for Khadijah to Syria, Jorash, and Bahrain in the east of the Arabian Peninsula. Not only was Muhammad once doing a Khadija business transaction in return for a young camel for each trip to the trading cities around Yemen.<sup>11</sup>

Based on the description above, it can be stated that Islam in its historical context has taken a long journey that cannot be separated from an economic system, as was commonly carried out by the Prophet Muhammad from childhood with his uncle Abu Talib until he was an adult both carried out independently and with work same with other parties.

Two things need to be noted here, namely first; Throughout the search of library data, the author did not find historical records that the Prophet had sold his merchandise at the price of capital or below the price of capital. Nor was it found that the Prophet granted his merchandise to people who were not well off, both as a whole and by giving a discount.

Secondly, the Prophet had worked as a trader since the age of 12 years until the age of forty years, meaning that the Prophet had worked in a sword for around thirty years, so it was natural that the Prophet was called a professional trader. However, even though the Prophet had worked as a trader for quite a long time, but during the search for references, the author did not find any historical record that the Prophet had experienced a loss in trading. What was found was that the Prophet was always profitable, even if infrequently classified as huge profits; as a result, the Prophet was called an accomplished trader who outperformed other traders. Historical accounts record that the key to the success of the Prophet was that the Prophet consistently adhered to the principles of honesty (*al-Siddiq*), trust (*amanah*), and justice (*al-adl*), both towards his trading

<sup>10</sup> Mohammad Hidayat, *op.cit.*, p. vii-viii.

<sup>11</sup> Afzalurrahman, *op.cit.*, p. 9.

partners and consumers. These three principles are the basic principles that can still be developed or translated into several other detailed principles and implementation of the three main principles.

### C. The Haditz and Traditions Relate To The Principles Of The Sale And Purchase Of The Prophet Muhammad

Many traditions related to the principles of buying and selling of the Prophet Muhammad. The traditions can be seen in the following pieces of evidence.

First, the existence of the principle applies honestly in buying and selling.

عَنْ عَبْدِ اللَّهِ بْنِ دِينَارٍ أَنَّهُ سَمِعَ ابْنَ عُمَرَ يَقُولُ ذَكَرَ رَجُلٌ لِرَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَنَّهُ يُخَدِّعُ فِي الْبَيْعِ فَقَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَنْ بَايَعْتَ فَقُلْ لَا خِلَافَةَ فَكَانَ إِذَا بَايَعَ يَقُولُ لَا خِلَافَةَ<sup>12</sup>

Meaning: *It was from Abdullah bin Dinar that he heard Ibn Umar r.a said: A man was telling the Messenger of Allah that he was cheated in selling. So the Messenger of Allah said: Who will sell and buy with you say to him: No fraud! Since then, when buying and selling, he will say No fraud! (HR Muslim).*

عَنْ عَبْدِ اللَّهِ بْنِ الْحَارِثِ رَفَعَهُ إِلَى حَكِيمِ بْنِ حَزَامٍ رَضِيَ اللَّهُ عَنْهُ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ الْبَيْعَانِ بِالْجَوَارِ مَا لَمْ يَتَفَرَّقَا أَوْ قَالَ حَتَّى يَتَفَرَّقَا فَإِنْ صَدَقَا وَبَيَّنَّا بُورِكَ لَهُمَا فِي بَيْعِهِمَا وَإِنْ كَتَمَا وَكَذَبَا مُحِقَّتْ رُكَّتُهُمَا<sup>13</sup>

Meaning: *From Abdullah bin Harith from Hakim bin Hizam r.a he said: The Prophet said: Sellers and buyers are allowed to think while they have not separated. If they are honest and make an explanation of the goods being traded, they will get blessings in their buying and selling. If they deceive and conceal, what must be explained about the goods being bought and bought will be erased (Narrated by Bukhari).*

Second, there must be a principle of avoiding buying and selling goods that are forbidden by Allah.

<sup>12</sup>Abi Husain Muslim bin al-Hajjaj al-Qusyairy al-Naisabury, *Shahih Muslim*, Juz 3 (Indonesia: Maktabah Dahlan, n.d.), p. 432.

<sup>13</sup>Al-Asqalany, Ahmad bin Ali bin Hajar, *Fath la-Bary bi Syarh Shahih al-Bukhary*, Juz IX (Beirut: Dar al-Fikr, 1993 M/1414 H.), p. 217.

عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ رَضِيَ اللَّهُ عَنْهُمَا أَنَّهُ سَمِعَ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ غَامُ الْفَتْحِ وَهُوَ بِمَكَّةَ إِنَّ اللَّهَ وَرَسُولَهُ حَرَّمَ بَيْعَ الْخَمْرِ وَالْمَيْتَةِ وَالْخَنْزِيرِ وَالْأَصْنَامِ<sup>14</sup>

Meaning: *From Jabir bin Abdullah (may Allah be pleased with him) that he heard Rasulullah Saw said in the year of victory (fathu) Makkah that indeed Allah and His Messenger forbade the sale and purchase of Khamar, carcasses, pork, and statues (Narrated by Bukhari).*

Fourth, the principle of avoiding buying and selling something unclear (*gharar*)

عَنْ أَبِي هُرَيْرَةَ قَالَ نَهَى رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ بَيْعِ الْخَصَاةِ وَعَنْ بَيْعِ الْغَرَرِ.<sup>15</sup>

*From Abu Hurairah, the Prophet said: The Messenger of Allah forbade buying and selling by throwing small stones (hashah) and buying and selling vaguely potentially deceptive (garar) (HR. Muslim).*

Fourth, the principle of volunteerism in buying and selling.

عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ يَقُولُ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِنَّمَا الْبَيْعُ عَنْ تَرَاضٍ<sup>16</sup>

Meaning: *From Abi Said al-Khudry, he said: The Messenger of Allah said: "actually what is called buying and selling (which takes place) mutual pleasure" (Narrated by IbnuMajah).*

Fifth, the principle of providing convenience and doing good in buying and selling

عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ رَضِيَ اللَّهُ عَنْهُمَا أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ رَجِمَ اللَّهُ رَجُلًا سَمَحًا إِذَا بَاعَ وَإِذَا اشْتَرَى وَإِذَا اقْتَضَى<sup>17</sup>

Meaning: *From Jabir bin Abdullah (may Allah be pleased with him) that the Messenger of Allah said: Allah loves those who provide convenience when he sells and buys and collects their rights (Narrated by Bukhari).*

<sup>14</sup>Al-Asqalany, Ahmad bin Ali bin Hajar, *op.cit.*, p. 225.

<sup>15</sup>Abi Husain Muslim bin al-Hajja, *op.cit.*, p. 435.

<sup>16</sup>AbiAbdillah Muhammad bin Yazid al-QazwinyibnuMajah, *SunanIbnuMajah* juz 1, (Beirut: Dar al-Fikr, n.d.), p. 290.

<sup>17</sup>Al-Asqalany, Ahmad bin Ali bin Hajar, *op.cit.*, p. 229.

Sixth, the principle of avoiding much swearing in buying and selling.

عَنْ أَبِي قَتَادَةَ الْأَنْصَارِيِّ أَنَّهُ سَمِعَ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: إِيَّاكُمْ وَكَثْرَةَ الْحَلْفِ فِي الْبَيْعِ فَإِنَّهُ يُنْقُصُ ثُمَّ يَمْحَقُ<sup>18</sup>

Meaning: *From Qatadah al-Anshary that he heard the Messenger of Allah said: Stay away from many swearing-in buying and selling because he will inherit merchandise and then eliminate his blessings (HR. Muslim).*

Seventh, the principle of avoiding usury in buying and selling

عَنْ جَابِرٍ قَالَ لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَكْلَ الرِّبَا وَمُؤْكَلَهُ وَكَاتِبَهُ وَشَاهِدِيهِ وَقَالَ هُمْ سَوَاءٌ<sup>19</sup>

Meaning: *From Jabir bin Abdullah he said: Rasulullah Saw cursed usurious eaters, who fed it, its authors, and its witnesses. All of them are the same (HR. Muslim).*

#### **D. The Views of muslim Scholars (Fuqaha) About The Principles of Sale and Purchase of The Prophet Muhammad**

Based on the history of the trade activities of the Prophet Muhammad and the traditions that provide instructions in running a business of buying and selling, then according to Syed NawadHaiderNaqvi<sup>20</sup> Five trading principles have been laid down by the Prophet.<sup>21</sup> Namely: the principle of faith (*tawhid*)<sup>22</sup>, the principle of balance (*tawazun*)<sup>23</sup>, the principle of justice (*'adalah*)<sup>24</sup>, The principle of free will (*khiyar*)<sup>25</sup>, And the principle of accountability (*mas'uliyah*). Besides, other scholars added a few more to these five principles, namely: the principle of

<sup>18</sup>Abi Husain Muslim bin al-Hajjaj, *op.cit.*,h. 233.

<sup>19</sup>*Ibid.*,p. 240.

<sup>20</sup>Syed NawadHaiderNaqvi, *Menggagas Ilmu Ekonomi Islam* (Yogyakarta: PustakaPelajar, 2003), p. 37-49.

<sup>21</sup>Mohammad Hidayat, *op.cit.*,p.21-24 expressed a similar opinion.

<sup>22</sup>Muhammad ImaduddinAbdulrahim, "SikapTauhiddanMotivasiKerja" in *NilaidanMaknaKerjadalam Islam*, Firdaus Effendi (Jakarta: Nusa Madani, 1999), p. 13.

<sup>23</sup>FathurrahmanDjamil, "HukumPerjanjianSyariah", in Miriam DarusBadrulzaman, *KompilasiHukumPerikatan* (Bandung: PT.CitraAditya Bhakti, 2001), p. 250.

<sup>24</sup>GemalaDewi, *Aspek-AspekHukumdalamPerbankandanPerasuransianSyariah di Indonesia* (Jakarta: Kencana, 2004), p. 196.

<sup>25</sup>*Ibid.*p. 44.

willingness (*'an taradinminkum*)<sup>26</sup>, The principle of avoiding tyranny (*la tazlimunawa la tuzlamun*)<sup>27</sup>, The principle of honesty and truth (*al-shidiq*)<sup>28</sup>, the principle of benefit (*mashlahah*)<sup>29</sup>, The principle of mutual benefit (*al-ta'awun*)<sup>30</sup>, the principle of compassion (*al-rahmah*)<sup>31</sup>, the principle of doing good in buying and selling (*ihsan*)<sup>32</sup>, The principle of intelligence (*fathanah*)<sup>33</sup>, and the principle of virtue or truth (*al-haq*)<sup>34</sup>.

Furthermore, ZainulArifin<sup>35</sup> Quoted Metwally's opinion, that the principles of Islamic economics are: 1) the principle of faith, 2) the principle of social responsibility, 3) the principle of voluntary cooperation, 4) the principle of equality, 5) the principle of public interest, 6) the principle of honesty, 7) the principle of Zakat, and 8) the principle of the prohibition of usury.

Meanwhile, Yusuf Qardhawi<sup>36</sup> argues that Islam adheres to the principle of bounded freedom, namely freedom based on justice, religious laws, and ethics. In trade world, there are norms, religious ethics, and humanity which form the necessary foundation for a clean Islamic market, namely: 1) enforce prohibitions on trading illicit goods, 2) be right, trustworthy and honest, 3) enforce justice and forbid interest, 4) applying compassion and forbidding monopoly, 5) upholding tolerance and brotherhood, and 6) adhering to the principle that trade is a

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<sup>26</sup>Ir. AdiwarmanKarim, SE., MBA, MAEP, Bank Islam: AnalisisFiqh dan Keuangan, Edisi II (Cet. I; Jakarta: PT. Raja Grafindo Persada, 2004), p.29.

<sup>27</sup>*Ibid*, p. 30.

<sup>28</sup>*Ibid*, p. 196-197.

<sup>29</sup>Abdullah al-Mushlih and Shalah ash-Shawi, *Fikih Ekonomi Keuangan Islam* (Jakarta: DarulHaq, 2004), p. 19.

<sup>30</sup>*Ibid*, p. 197-198.

<sup>31</sup>Dr. Yusuf Qardhawi, *Norma dan Etika Ekonomi Islam* (Jakarta: Gema Insani Press, 1997), p. 189.

<sup>32</sup>Nurcholish Madjid, "Tafsir Islam Perihal Etos Kerja", in *Nilai dan Makna Kerja dalam Islam*, Firdaus Effendi (Jakarta: Nusa Madani, 1999), p.64. See also Rusydi AM, "Etos Kerja dan Etika Usaha: Perspektif Al-Qur'an", in *Nilai dan Makna Kerja dalam Islam*, Firdaus Effendi (Jakarta: Nusa Madani, 1999), p.65.

<sup>33</sup>*Ibid*, p. 108.

<sup>34</sup>M. Abdul Mannan, *Teori dan Praktek Ekonomi Islam* (Yogyakarta: Dana Bhakti Wakaf, 1997), p. 288 – 295.

<sup>35</sup>Zainul Arifin, *Dasar-dasar Manajemen Bank Syariah* (Jakarta: Alva Bet, 2002), p. 13-15.

<sup>36</sup>Yusuf Qardhawi, *Norma dan Etika Ekonomi Islam* (Jakarta: Gema Insani Press, 2001), p. 173.



provision (worship) towards the hereafter. Applying these principles in business is to avoid mistakes and neglect that can result in the need to compensate.<sup>37</sup>

Based on the description above, more principles are agreed upon by the jurists (ulama) than those distinguished. It seems that there are opinions that mention more principles, and some are few. However, the opinions of fuqaha that mention less can include additional principles mentioned by other fuqaha. Because there are principles that are more basic in meaning, they can include several principles. For example the principle of honesty, which is a central principle; therefore, every believer must be realized in all his activities including in the assimilation within society<sup>38</sup>. The principle of honesty can be included the principle of truth, the principle of transparency (open), the principle of avoiding speculation, and the principle of trust. Because honest traders are accurate traders, open, do not speculate, and can be trusted.<sup>39</sup>

The principle of monotheism is the most fundamental principle. This principle gave birth to all the other principles. If these principles are to be solidified, they will crystallize into one principle, namely the principle of monotheism. The belief in Allah leads to obedience in carrying out His laws in muamalah. This obedience continues to be maintained from generation to generation by Muslims so that Islamic norms become living laws in society (the existing law).<sup>40</sup>

#### **E. The Concept Of "Mabbalu Nabi" Among The Bugis Bone**

Based on field study, data shows that "*mabbalu' nabi*" among the Bugis in Bone gives us new insights, among others. First, it is about knowledge aspects. Most Bugis Bone traders claim to know the meaning of the term "*mabbalu' nabi*." The percentage comparison of the answers is in table 1:

<sup>37</sup> Asyari Hasan, et al. "The Principles of Law of Negligence as Causes of Compensation in the Sharia Economic Law in Indonesia," *Jurnal Al-Ulum* Volume 19 Number 1 June 2019, <https://doi.org/10.30603/au.v19i1.722>, p. 76.

<sup>38</sup> Muhammad Wahyuddin Abdullah dan Nurul Ainun, "Implementasi Nilai-nilai Islam dalam Manajemen Laba Efisien Perbankan Syariah di Indonesia," *Jurnal Al-Ulum* Volume 17 Number 1 June 2017 <https://doi.org/10.30603/au.v17i1.120>, p. 72.

<sup>39</sup> Abdurrahman Ismail, *Allah Sumber Cinta Sejati* (Cet. II; Yogyakarta: Titian Ilahi Press, 1998), p. 44.

<sup>40</sup> Ahmad Faisal, "Islamic Shari'a in Indonesia: The Struggle between Sacrality and Profanity," *Jurnal Al-Ulum*, Volume 19, Number 1 June 2019. <https://doi.org/10.30603/au.v19i1.699>, p. 45.



Table 1: Knowledge percentage on the term of "mabbalu' nabi."

No	Knowledge about the term of "mabbalu' nabi."	Percentage	Educational Level
1	Know	62,5 %	Tertiary
2	Less Know	37,5 %	Tertiary
3	Do not know	0 %	Tertiary

  

No	Knowledge about the term of "mabbalu' nabi."	Percentage	Educational Level
1	Know	74 %	Non-Tertiary
2	Less Know	21 %	Non-Tertiary
3	Do not know	5 %	Non-Tertiary

Source: The author, 2020.

Second, it is about the source of knowledge. The Bugis Bone merchant's source of knowledge about the term "mabbalu' nabi" is mostly obtained orally, heard from other people or teachers. The source of knowledge can be seen in the following table.

Table 2: Source of knowledge

No	Source of knowledge of the term "mabbalu' nabi."	Percentage	Educational level
1	From other people	57 %	Tertiary
2	From a teacher	43 %	Tertiary
3	From book	0 %	Tertiary

  

No	Source of knowledge of the term "mabbalu' nabi."	Persentase Jawaban	Educational level
1	From other people	47 %	Non-tertiary
2	From a teacher	53 %	Non-tertiary
3	From book	0 %	Non-tertiary

Source: The author, 2020.

Third, it is about the conception aspect. The Bugis Bone merchant's conception of the term "mabbalu' nabi" is varied. However, Bugis Bone traders generally understand the term "mabbalu prophet" in the sense of "selling goods honestly." Not many people understand it by the meaning of "selling goods at the price of capital or under capital." As can be seen in the results of the questionnaire table data.

Table 3: Bugis trader's conception on "mabbalu' nabi."

No	Bugis trader's conception on "mabbalu' nabi."	Percentage	Educational level
1	Selling goods at capital prices	14 %	Tertiary
2	Selling goods at prices below the capital	7 %	Tertiary
3	Sell goods honestly	36 %	Tertiary
4	Selling goods by first notifying the capital, then offered to buyers at prices according to buyers' ability as long as there are still benefits	7 %	Tertiary
5	Selling goods with profits that are not doubled or too high	36 %	Tertiary

No	Bugis trader's conception on "mabbalu' nabi."	Percentage	Educational level
1	Selling goods at capital prices	8 %	Non-Tertiary
2	Sell goods honestly	56 %	Non-Tertiary
3	Selling goods by first notifying the capital, then offered to buyers at prices according to buyers' ability as long as there are still benefits	8 %	Non-Tertiary
4	Selling goods with profits that are not doubled or too high	24 %	Non-Tertiary
5	Selling goods taking into account the condition of the buyer, especially those who cannot afford	4 %	Non-Tertiary

Source: The author, 2020.

However, in the interview, most of the informants stated that "the understanding developed and adopted by most Bugis Bone traders about the term "mabbalu' nabi" is closely related to the "mabbalu' rugi" (selling loss) because it sells merchandise at the price of capital or under capital.

While the term "mabbalu nabi" in the sense of "selling goods honestly (amanah), is rarely reluctant to say never thrown (literally expressed) by traders. Likewise, with the understanding as an application of the good qualities of the other Prophet Muhammad, or as an application from the principles of buying and selling carried out by the Prophet Muhammad. In other words, if there is a thunder (expression) the term amanah in the market expressed by Bugis Bone traders, then it is most likely meant to "sell loss" ("menjual rugi"), with the meaning of "selling

goods at the price of capital," or in other words selling without the profit. This understanding is immediately understood because that is what is usually meant by Bugis Bone traders.

It is quite a different view of Baharuddin, (a bag merchant who sells hats and other accessories in the Watampone Central market). According to Baharuddin, the term "*mabbalu nabi*" put forward by Bugis Bone traders is merely a "*lecco-leccoad*" or "*elle' kelle*" or "*bonga-bonga*" which implies "pretentious like a prophet in trading even though he has to lose." According to Baharuddin, the Prophet was known to be honest, helpful, and transparent. Whereas, in reality, it is rare, if reluctant to say, there are no honest traders like the Prophet Muhammad.<sup>41</sup>

Some traders understand that the meaning of the term "*mabbalu nabi*" is to sell goods by notifying the capital, then offering to the buyer so that the buyer's amount of profit will undoubtedly be considered justly and fairly. That way, both parties will be open, willing, and equally satisfied. This conception was expressed among others by Muhajir (fruit trader, plantation products)<sup>42</sup>.

Unlike the case with Muhajir's statement above, according to HKusayeng (shoe and sandals merchant at the Watampone Central market), those traders should not mention (notify) their capital to buyers. He even stated that if there were traders who mentioned the capital, they should not buy the goods<sup>43</sup>. Several other traders expressed a similar statement.

After further investigation, it was found out in the field that the background to the emergence of pessimistic views, as stated by H. Kusayeng above, was because traders often simply stated statements that contained lies. Including what often happens is to mention capital that is not true (a lie). There are words "*hilah*" that are often used by sellers to trick the minds of buyers, among others: "not up to its capital" ("*deenarapionna*"). What is understood by the buyer of the phrase is "not up to its capital," whereas what is meant by the seller is "the item does not arrive at the trunk or the place of origin" because it was already brought to the market. Alternatively, with the words "not up to its capital"

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<sup>41</sup>Baharuddin Yusuf, S.Ag merchant, "Interview," Watampone, 18 September 2019.

<sup>42</sup>Muhajir, Pedagang, "Interview," Watampone, 4 Juli 2019.

<sup>43</sup>HKusayeng, merchant, "Interview," Watampone, 19 September 2019.

("deenarapi'imodala'na"), even though what is meant by the seller is the price (capital and stock) that he has targeted<sup>44</sup>

#### F. Motive of "Mabbalu Nabi"

Based on the results of interviews and questionnaire data, it is found that there are times when traders have the same conception (understanding, understanding) about the term "*mabbalu' nabi*." However, they have different opinions about the motives for doing "mabbalu prophet." For example, Hamzah, HAbdGani, AbdMajid, Dervish, Harun, Abdul Hannan, Huldiyah, HjNikmah, H Jamal, Tamrin, MuliadiNimba Dg Pasore, Aminuddin and DahlanSyuaib, they all have the same understanding that "*mabbalu' nabi*" is by "selling goods at the price of capital." Nonetheless, these merchants have different opinions about the motives for buying and selling. Some informants have different views. According to Hamzah<sup>45</sup>, AbdHannan<sup>46</sup>, Huldiyah<sup>47</sup>, and HjNikmah<sup>48</sup> The dominant motive for doing "*mabbalu nabi*" is to get the afterlife's reward, not to get practical benefits. For example, this is done if you see the condition of buyers who are not or less able or families who deserve to be helped.

There are also informants mentioning other motives. For example, according to AbdMajid<sup>49</sup> and H AbdGani<sup>50</sup> That as an alternative strategy to avoid losses that are more significant. For example, when selling papaya or bananas or other items that cannot stand for a long time. When taken to the market and then not sold, then rather than being taken home, the risk of loss is higher because it can be damaged in the car (the road), or when it arrives at home just like that and rot, it is better to sell their goods at a lower price; consequently, there would be no more losses. Then, according to Darwis<sup>51</sup>, Muliadi<sup>52</sup>, and NimbaDaengPasore<sup>53</sup>, The

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<sup>44</sup>Muhajir, merchant, "Interview," Watampone, 4 July 2019.

<sup>45</sup>Hamzah, merchant, "Interview," Watampone, 4 July 2019.

<sup>46</sup>AbdHannan, merchant, "interview," Watampone, 5 July 2019

<sup>47</sup>Huldiyah, merchant, "interview," Watampone, 7 July 2019.

<sup>48</sup>HjNikmah, merchant, "interview," Watampone, 9 July 2019.

<sup>49</sup>Abd. Majid, merchant, "interview," Watampone, 4 July 2019.

<sup>50</sup>Abd. Gani, merchant, "interview", Watampone, 4 Juli 2019.

<sup>51</sup>Darwis, merchant, "interview," Watampone, 5 July 2019.

<sup>52</sup>Muliadi, merchant, "interview", Watampone, 14 September 2019.

<sup>53</sup>Nimba Dg Pasore, merchant, "interview", Watampone, 16 September 2019.

motive is to help those who are less fortunate, family, or friends, hoping that they will get blessings from Allah so that their trade can increase later.

According to Harun<sup>54</sup> and H Jamal<sup>55</sup>, The motive is as a strategy to keep customers from moving to other traders, as well as to increase the number of new customers. Some goods are sold cheaply (or on its capital), but there are other items already sold profit, which profits can cover the loss of goods sold cheaply earlier. However, a small profit from each item accumulatively will get a lot of profit because many goods are sold—another opinion coined by other merchants—for example, Aminuddin<sup>56</sup>Who has a similar opinion with AbdMajid and H AbdGani, that the motive is as a strategy so that old goods (old stock) can be sold even with the price of capital, rather than staying or stored, it is troublesome for maintenance, and the price will go down because it is out of date, especially apparel goods.

Another opinion coined by M Dahlan<sup>57</sup>, Who maintains that the motive for doing "*mabbalu' nabi*" is because of the pressure of conditions, there is an element of compulsion, because the seller needs cash for his urgent needs. Therefore, the goods are forced to sell at the price of capital (cheap). For example, to pay debt bills to suppliers of goods (kanpas cars), children's education costs, medical expenses, telephone or water or electricity bills, or other consumption needs, with the hope that tomorrow or the day after tomorrow, there will be goods sold for profit.

H Kusayeng, Atjo, and Syahrudin argued that "*mabbalu' nabi*" is mainly to sell goods by not taking too much or multiplied profits, but with reasonable profits. However, the two of them differed on their motives. According to H. Kusayeng<sup>58</sup>, The motive he did was for the seller and buyer to be both happy (satisfied) that no party felt disadvantaged (cheated). The price of goods is affordable and feasible for buyers, so they are interested in subscribing. At the same time, the seller will be trusted in setting prices, buying, and selling to bring blessings to both parties.

<sup>54</sup>Harun, merchant, "interview," Watampone, 5 July 2019.

<sup>55</sup>H Jamal, Pedagang, "Wawancara", Watampone, 6 July 2019.

<sup>56</sup>Aminuddin, merchant, "interview," Watampone, 18 September 2019.

<sup>57</sup>Drs. M. Dahlan, Pedagang, merchant, "interview", 17 September 2019.

<sup>58</sup>H Kusayeng, merchant, "interview," Watampone, 19 September 2019.

Meanwhile, according to Atjo<sup>59</sup> The motive for doing "*mabbalu' nabi*" is because it follows the Prophet Muhammad traditions in buying and selling. According to Atjo, the Prophet Muhammad had never and disliked buying and selling that attracted multiple profits on one item. Although there is no prohibition in the form of a firm statement, the Prophet did not want to do such a thing, even if it turns out to be more (multiplied), the Prophet will return it. For example, if the capital of goods 1000 rupiahs; then, it is not feasible (may not) be sold for 2000 rupiahs because that has multiplied (2 times), the item must be sold below the price of 2000 rupiahs, for example, it is sold 1900 rupiahs or below it again. Meanwhile, according to Syahrudin<sup>60</sup> It is almost the same as H Kusayeng's opinion. It is just that he added that if the seller takes too much profit (doubled), then it causes anxiety, not peace in the soul. Feel guilty about doing that. So, the motive for doing the "*mabbalu' nabi*" is to get inner peace and blessings.

Bugis Bone traders who have the concept that "*mabbalu' prophet*" is "selling honestly, transparently, and trustfully in addition to agreeing in terms of understanding (understanding), also agreeing in terms of motives do. According to them, the motives for doing the "*mabbalu' nabi*" are to practicing (applying) the teachings of the Prophet Muhammad (Islamic teaching), the latter argument being made by Nursyamsuddin<sup>61</sup>, Muhammad Hayat<sup>62</sup> and Jamaluddin<sup>63</sup> among others.

For more details, the motives for doing "*mabbalu' nabi*" can be seen in the results of the questionnaire data in the table.

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<sup>59</sup>Atjo, merchant, "interview," Watampone, 5 July 2019.

<sup>60</sup>Syahrudin, merchant, "interview," Watampone, 21 September 2019

<sup>61</sup>NurSyamsuddin, merchant, "interview," Watampone, 19 September 2019

<sup>62</sup>Muhammad Hayat, merchant, "interview," Watampone, 22 September 2019

<sup>63</sup>Jamaluddin, merchant, "interview," Watampone, 17 September 2019



Table 4: Concept and Motive

No	Concept	Motive	Educational level
1	They are selling goods at capital prices.	a. To help underprivileged buyers, family, or friends. b. As a sign of gratitude to God for having previously benefited	Tertiary
2	They are selling goods at prices below the capital.	a. To help underprivileged buyers, family, or friends. b. As a sign of gratitude to Allah for having previously benefited	Tertiary
3	Sell goods honestly	a. Because it is forbidden to sell by cheating or lying b. Because it follows the way of buying and selling carried out by the Prophet Muhammad.	Tertiary
4	Selling goods by first notifying the capital, then offered to the buyer at prices according to his/her ability.	a. Karenadilarangmenjualdengancaracurang atauberbohong b. To help underprivileged buyers, family, or friends.	Tertiary
5	Selling at a reasonable profit (not multiple)	a. Because it follows the way of buying and selling carried out by the Prophet Muhammad. b. To help underprivileged buyers, family, or friends.	Tertiary

No	Concept	Motive	Educational level
1	It is selling at a capital price.	a. To help underprivileged buyers, family, or friends. b. As a sign of gratitude to Allah for having previously benefited c. To avoid greater losses d. As a way to increase customers e. Because you need money for urgent needs	Non-Tertiary
2	Selling honestly, transparently, and trustfully.	a. Because it is forbidden to sell by cheating or lying b. Because it follows the way of buying and selling carried out by the Prophet Muhammad c. As a way to increase customers	Non-Tertiary
3	He was selling goods by notifying the capital and then offering it to the buyer according to his ability.	a. Because it is forbidden to sell by cheating or lying b. As a way to increase customers	Non-Tertiary
4	Selling at a reasonable profit (not multiple)	a. As a way to increase customers b. Because it follows the way of buying and selling carried out by the Prophet Muhammad	Non-Tertiary