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# A Philosophical Perspective on The Islamic View of Business in South Africa

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## Abstract

Muslims in South Africa seem to understand business as an enterprise covered with hope than focusing only on profit. The aim of this study is to unveil the uncommonly discussed Islamic financial philosophy in relation to poor South African rural villages. The objectives of this study entail that South African Muslims believe that having to do business with villagers require trust and hope than only focusing on money. This view of business philosophy arouses a question of how to balance hope, trust, and poverty in the rural areas as a businessperson. 10 participants comprised of 5 village members and 5 shop owners were purposively sampled for semi-structured interviews. Data was subject to thematic analysis as critical social theory was used to guide this qualitative study. Findings show that South African Muslims philosophy towards business and finance builds communities with trust. Conclusion entails that Islamic financial philosophy has more potential to help poor communities than other existing philosophies

**Keywords:** Business, Financial Philosophy, Muslims, Islamic view, philosophical perspective

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J I C C R V O L U M E N U M B E R



## INTRODUCTION

In South Africa there is a big Muslim community comprised of members from different countries like India, Pakistan, Bangladesh, Ethiopia, Somalia, and other (Vahed, 2021). The common thing amongst them is that they are all Muslims and Businessmen for whom most of them have come to South Africa to establish shops, supermarkets, hardware outlets, and wholesalers for groceries. Being Muslims, there seems to be an understanding amongst them that they are a portrayal of Islam wherever they go and in whatever they do. They have established Mosques in the towns and townships where they observe the Islamic culture of 5 daily prayers, and next to the Mosques there are small Islamic schools “madaaris” where children and new reverts go to learn prayers, hadith, and the Qur’an. According to Pilo et al (2024) establishment of these madaaris (singular madrasah/ school) is to keep the Islamic culture alive and spreading throughout the country. The belief in Allah (God) the Almighty creator makes Muslims understand that everyone is created to serve all other creatures and establish worship in all their actions (Alhusseini and Kareem, 2022). South Africa being a country with many religious traditions, Muslims feel a need to increase their belief “Imaan” and preach it through actions than mere words. Although Christianity is a dominant religion, but Islam is really increasing day-by-day with the efforts of many Muslims who have established businesses in the rural villages.

In terms of literature, there are some scholars who have written about Islam and humanitarian teachings within it. Scholars like Sulistio et al (2024) have narrated that in the hadith it appears that the Muslim businessmen that were companions of prophet Muhammad (peace be upon him) were forbidden to involve themselves in any chivalrous business dealings. According to Becker et al (2022) a pure hearted businessman is not the one who has more tricks and good sales profile but the one who is known for caring, kindness, respect, and service to humanity. With the establishment of businesses, Muslims continue to create jobs for the South African people, both fellow Muslims and non-Muslims alike because they do not discriminate with regards to whom they employ to be cashiers, advertisers, and delivery men (Syed and Ali, 2021). According to Bradl (2021) trust is very important when hiring someone who will have access to your business, money, and valuable products. At the same time, Leonard and lidskog (2021) argues that since the businessman spends most of his daytime in the shop with those employees, it is mandatory for him to establish trust and respect. In another narrative, Haron (2021) emphasises that creating hope on the desperate people is part of Islam and it is an old culture that has been carried out from the righteous Muslim ancestors. In a country like South Africa that suffers from lot of unemployment and poverty, Muslim businessmen have become more valuable as they create employment opportunities that bring hope to communities that were poverty stricken with no jobs (Vahed, 2021). This means, some studies about Muslim businessmen culture in South Africa have been done but none has directly focussed on the rural Muslim businessmen and their value to the communities. This study then is to fill that gap in research as it will surely contribute to knowledge that has been done on Islamic financial philosophy in relation to South African rural communities.

The main purpose of this study is to explore the Islamic financial philosophy that is accompanied by ethics of humanitarian service that has made South African Muslim businessmen more successful over the years. The main question of this study is, is it a helpful culture for a businessman to profusely focus on being competitive and profit making without much care of how the community is doing? The sub-questions are (a) is it Islamic financial philosophy that makes the South African Muslim businessmen successful in rural communities or personal characters? (b) what are the tenets of the Islamic financial/ business philosophy? (c) can the Islamic financial/ business philosophy be embraced by any businessman from any



tradition? (d) do Muslims get any training for exhibiting the qualities that they show in the running of their established businesses in South African rural communities/ villages? (e) do Muslim businessmen believe that there is a greater goal beyond business profit if they become of service to humanity as they do in South African rural communities? From these sub-questions, the objectives of this study are (i) to explore the utility of Islamic financial philosophy that has made Muslim businessmen thrive in South African rural communities, (b) to explore the foundations/ tenets of the Islamic financial/ business philosophy, (c) to explore whether other businessmen from different traditions other than Islam can embrace and apply the Islamic financial philosophy for their success or not, (d) to assess whether Muslims get any pre-exposure training for doing business the way they do or it is just an emergent nature that comes with the Islamic culture, and (c) to find out if Muslims have a bigger goal to achieve beyond their business profits through their humanitarian service that is evident in the case of South African rural communities/ villages.

## LITERATURE REVIEW

Jannah (2023) argues that Muslims commonly avoid the term heaven or paradise but rather prefer to use the terms “Jannah” as it appears in the Quran although the meaning is the same. From that understanding, the Islamic faith enjoins all Muslims to strive harder through all situations of life to reach Jannah (Zaidah, 2022). According to Alfarisi et al (2023) the Sunnah refers to the character and behaviour promoted by prophet Muhammad and his companions in many years ago. In other words, one can understand “Sunnah” as the tradition or culture passed on to generations in search for holiness and qualification for entering Jannah. Since life and existence is made of contradictions, Jahannam can be simply understood as the opposite of Jannah in a sense similar to what hell is explained to be (Abd El-Rahaman, 2023). According to the narrations by the Islamic books of tradition, Jahannam is a furnace of burning fire where sinners/ wrongdoers will suffer burning and excruciating pain after death (Zekkour and Imamuddin 2024). Given that Jahannam is associated with such a pain and unbearable punishment, all Muslims deem it mandatory on them to do good, call towards good deeds, and forbid all kinds of iniquities (Abd El-Rahaman, 2023). According to Athi'ullah et al (2023) all Muslims believe in the afterlife and preparing for it more than the life of this world. Within African philosophy and ethics, Ubuntu seems to be aligned to the Islamic traditions because it also argues that no person can exist as an Island, rather everyone lives well by doing good to fellow human beings (Ewuoso & Hall, 2019). Ubuntu can be explained as humanity in a sense that Ubuntu is a Nguni word that speaks of care, kindness, inclusivity, respect, dignity of being a person, and having human value (Ntshangase, 2025). Scholars of African philosophy like Ntshangase (2025), Ewuoso and Hall (2019) argue in their works that Ubuntu is a principle which arguably emphasizes that being a human being requires one to understand that the community development is everyone’s duty. In fact, Ngubane and Makua (2021) clearly argue that Ubuntu demands that all people must be self-encouraged to help in community development regardless of what kind of occupation they have. Hadith is the book of sayings and observed deeds of prophet Muhammad (the founding leader of Islam) which serve as powerful traditional precedent for the life of Muslims (Sulistio et al, 2024). According to scholars like Aliyah et al (2020) a life of a Muslim rotates around prayers and seeking holiness through doing good for humanity in all ways possible and that is why they see profit in this world when conducting business as not the ultimate goal of life.

## METHODS

This study was written as a proposal that was submitted to the Turfloop Research Ethics Council, a board that is responsible for issuing an ethical clearance for studies to be conducted. The ethical board carefully considered this study and issued an ethical clearance certificate with the reference number TREC/804/2024: PG as a signal to the researcher that the study can proceed. With the ethical clearance certificate, the researcher went to two villages in the Eastern cape province where he met with the community leaders and requested permission to conduct the research among community members. Since the community leaders are part of the village it was easy for them to give a letter of consent that the study can be conducted in their communities. It was easier to get the permission to conduct the research in both villages because the researcher swore on oath that this study has no potential harm upon the participants and safety procedures like anonymity of participants, respect of their privacy, respect of their rights and dignity, and there will be no damage to animals as well as land. In terms of data collection, this study adopted semi-structured interviews which made it easier for the researcher to get direct views from both sides of the Muslim businessmen and the community members who are the clientele to those businesses.

The data was collected through semi-structured interviews in which the questions stated in the introduction of this study were verbally related to the participants. Responses from those questions were recorded with an Adnroid phone and re-played to the participants so that they confirm the validity of the recording. Participants were also given liberty to use their home language which is isiXhosa which was then translated to English for the purposes of this study after the confirmation of the recording by the participants. Using the home language, isiXhosa was the best way to simplify the data collection through interviews because English would have become a language barrier to the process of acquiring personal experiences from the village people. Protection of participants personal details in South Africa is enforced by law in line with the Protection of Personal Information Act (POPIA) no 36067 of 2013, so the researcher had to comply with this law as its infringement might lead to serious legal actions (Jones, 2022). It is against that background that anonymisation of participants in this study was considered necessary at all times/ throughout the process of data collection, recording, and presentation. Participants were also given assurance that the data collected for this study will only be used in this study and nowhere else.

Significance of this study is marked by the fact that it is the only study that seeks to unravel the Islamic financial philosophy that has made Muslim South African businessmen flourish in the South African rural communities. Its contribution to literature will help enlighten the global community about the humanitarian Islamic culture and its successes witnessed by South African Muslim businessmen and the rural community members. The purposive sampling of 10 participants for whom 5 are Muslim businessmen while the other 5 participants are rural community members from the two villages was meant to get experiential views of both the shop owners and the clients/ buyers. This is a strategy to avoid bias provision of experiences as the study must be reliable, trustworthy, and authentic for both academics and exotic readers. Usage of indigenous language (isiXhosa) during semi-structured interviews was another strategy to strengthen the trustworthiness and validity of the study because the use of a foreign language would limit the participation from the rural community members. The audio recording of responses from the participants was to save time and accommodate even those participants who cannot read and write as some participants were old people who did not get a chance to go to school and gain literacy. It is hereby stated that participants were purposively sampled, that refers only to the situation that all participants in this study had to be either a rural businessman or a community member who has a live experience of interacting with Muslim shop owners in

those two rural communities.

To further strengthen the issues of reliability, validity, trustworthiness, this study adopted the triple layered interpretations approach. According to Ntshangase (2024) the triple layered approach is made of three levels of interpretation which include (a) textual interpretation which analyses text/ words as they are, (b) contextual interpretation which analyses the spatial setting/ context at which the phenomenon occurs, and (c) substantive interpretation which examines the relevance of the research around the phenomenon being studied. This is an addition to the thematic analysis of data which helps in drawing themes from what the participants relate to the researcher during the semi-structured interviews. The limitations of this study thereof include (a) lack of funding, (b) lack of time as the researcher had to wait at the shop and interact with busy participants, and (c) lack of incentives for participants who openly volunteered to share their personal experiences during semi-structured interviews. The next section here seeks to present the theoretical and conceptual perspectives that guide the processes adopted by this study.

This study adopts critical social theory (CST) as its lens to navigate the issue of Islamic financial philosophy that has led to flourishing Muslim businesses in the rural communities of South Africa. Since this study believes every community can change as Vieira (2023) argues like Heraclitus that the only thing that is dynamic in the world is change itself, this study adopts critical social theory as its theoretical framework. According to Giroux (2023) CST stresses ideas of emancipation, development, and transformation acquired through a fair process of respectful deliberations. Collins et al (2021) narrate that emancipation of any nation from barriers to success cannot be possible until that nation gets ready to transform its people. At the same time Cherubini (2024) argues that although development in any nation is always desirable, but if victims of oppression do not show interest in transformation it becomes impossible to develop. In other words, this theory's conceptual framework interlinks emancipation, transformation, and development as processual elements acquired through respectful interactions. In the South African context, this theory aligns with the studies around the exploration of how to mix business practices with the community culture and maximise the benefits thereof. As scholars like Barros et al (2023) would argue, emancipation hereby refers to being freed from any factors that serve as the barrier to the flourishing of businesses in rural communities. According to Green (2022) any nation that fails or does not change its mindset towards progress cannot develop to its full potential because it lacks the necessary mindset for achieving the desired quality.

In line with the objectives of this study, this theoretical framework with its conceptual make up best suits this exploration. This study explores the Islamic financial philosophy which has changed the way in which rural communities interact with businessmen, and to some degree the Islamic financial/ business philosophy seeks to show a different view of how to do business with people. CST in this context seems to question the general competitive way of doing business whereby the focus is only placed on gaining profit at all costs. In some way, the way Muslim businessmen are conducting business with the aim to serve humanity is inspirational towards changing the mindset of other businessmen who aspire to be successful. Among its conceptual tenets, this theory speaks of emancipation which in this case may be interpreted to be referring to emancipation from self-limits that make one focus on financial transactions and profit maximisation when it comes to business. Development speaks to both the business career advancement as well as improving the community with care and kindness towards the rural community members. In other words, this theory may be advisory towards the point that if all businessmen adopt the Islamic financial philosophy more good can be done by businessmen in all communities regardless of how poor they historically were.

## FINDINGS AND DISCUSSIONS

### Findings

These are the findings/ responses from participants and firstly recorded as they are. Since the principle of anonymisation applies, participants are represented by (P) and in parts where their responses converge, they are recorded as P1, P2, P3 and so on followed by the response. As previously stated, the research locale includes two villages namely Madokazana village and Quza village in Eastern Cape province of South Africa.

#### Participant/s profile

Participant (P)	Age	Occupation/ classification	Gender (M/F)	Village
P1	55	Community member	M	Madokazana
P2	60	Community member	F	Quza
P3	68	Community member	F	Madokazana
P4	75	Community member	M	Quza
P5	80	Community member	F	Madokazana
P6	47	Hardware owner	M	Madokazana
P7	50	Supermarket owner	M	Madokazana
P8	52	Shop owner	M	Quza
P9	60	Supermarket	M	Quza
P10	55	Shop owner	M	Madokazana

### Discussion

P1: "I think it is Islamic financial philosophy that makes them be so helpful and friendly to us because it is almost all of them that take care of us when we come to their shops. I may not know their Islamic philosophy because I am not a Muslim, what I know is that it makes them have Ubuntu (humanity). I do not know if the same philosophy exists in other traditions except Islam. Maybe they do get some training. I may just guess that they want to go to heaven when they die."

P2, P3: "It seems like it is their traditional/ religious business philosophy because they seem to be all the same in different villages in terms of care, kindness, and respect. I do not know the Islamic philosophy but from what we see it teaches goodness to all people, especially the elderly. I cannot not know if other businessmen who are not Muslims want to copy this good behaviour of Muslims. They have schools, maybe they do get some training before they start their businesses because they support each other in all things. I cannot say."

P4, P5: "Beyond the personal characteristics of some Muslims there seems to be some Islamic financial/ business philosophy that they are all following. It speaks to kindness, caring, and being friendly towards customers. Being not a Muslim I know very less about Islamic teachings. In this village all shops are owned by Muslims, so I do not have access to businessmen of other traditions. It does look like they get training before starting the business these people. They seem to be seeking friendships beyond profit/ money."

P6, P8: "Islamic financial philosophy speaks to caring and respect than merely chasing money. We I came to this world with nothing and I will die with nothing, so it would not help to rush after money and forget serving humanity. So, it is the Islamic philosophy of humanity, care, kindness, and respect that makes most of us successful in rural communities. The tenets

of Islamic financial philosophy include (a) money is not everything that makes one alive, (b) humanity is all a creation of Almighty Allah, if one fails to serve humanity with care and respect Allah will punish them regardless of how much they have, (c) being different nationalities, races, ages etc does not matter to Allah, we are all the creation to serve. Yes Islamic financial philosophy can be practiced by anyone who will firstly embrace Islam and have its understanding, we are not sure if any other tradition or religion inculcates similar values as Islam. The training that we get is Sunnah, the way prophet Muhammad and his companions conducted business. The goal of all Muslims living on this earth is to die in a state in which Allah is pleased with their deeds and enter Jannah (paradise).”

P7, P9: “The Islamic financial philosophy is the understanding of Islam itself which is service and submission. Submitting to the laws of Allah and the sunnah of prophet Muhammad is a complete and comprehensive Islamic philosophy. That very philosophy is what guides us, Muslim businessmen towards our success in rural communities here in South Africa. The tenets of Islamic financial philosophy include (a) one must not cheat customers in any way perceivable, (b) one must trade with care, kindness, and respect at all times, (c) no matter one acquires more profit in this world Allah will punish them for having acquired it wrongfully, (d) as Muslims we must serve and care for all other creatures of Allah, and more. No one can practice Islam while being not a Muslim, so I know no businessman who can conduct his business with Islamic principles while continually being not a Muslim. The training is the Quran and Sunnah, beyond those two provisions from Allah and his prophet I do not know any best training anywhere. Since we know that when we die Allah will send angels to question us, we have to do the best of deeds here on earth. So, we expect to have our reward with Allah in Jannah, that is our hope beyond making more profit here.”

P10: “I cannot say a lot in my state of being not much learned, but Islamic Sunnah form the hadith guides us on how to do business with people. So, if we succeed in any business endeavour it is because we follow it and if we fail it is because of our faults in following it. There is no book called Islamic financial/ business philosophy that I know of but the sunnah and hadith has lessons on different aspects of life. Among those there are even good principles that if one follows well success is guaranteed. It is quite rare that a non-Muslim would want to live like a Muslim and still not become a Muslim, so I have no knowledge of any businessman that has even made efforts to learn from Muslims. The greater goal beyond and besides maximising profit is to avoid the embarrassment of having the whole world and go to Jahannam due to greed.”

From these findings it thematically comes out that (a) Muslim businessmen follow Islamic financial/ business philosophy which empowers them which good characteristics of care, respect and kindness towards humanity, (b) Muslim businessmen in South African rural communities are trusted by their clients/ customers, (c) Muslim businessmen do not lose themselves in chasing profits as that is not what they are created for, (d) Muslim businessmen believe that their way of conducting business cannot be practiced by non-Muslims as they will lack the spiritual guidance and be not safe from greed, and (e) Muslims in South Africa view Islam as a complete and comprehensive way of life emanating from the Quran and Sunnah. In other words, Muslim businessmen in South African rural communities believe that doing

business is just one aspect of life from the completeness of life promoted by the creator Allah and prophet Mohammed. Zekkour and Imamuddin (2024) argue that as the Quran and Hadith are recorded in the books, the only way to manifest them is through practicing them and make them be read in a life of a Muslim. A Muslim remains a servant of humanity even when he is a businessman and dealing with the non-believers, in that way even non-Muslims desire to join Islam and be good.

## CONCLUSION

This study shows that contrary to what one would expect that businesspersons are only concerned about making profit, South African Muslims improve communities. As the findings show, South African Muslims believe in the Islamic philosophy of humanitarian unity, trust, and hope. This Islamic philosophy introduces a different financial culture in South Africa because it reduces the idea that money is everything that a businessman needs. South African Muslim businessmen have faced some challenges like any other businessman elsewhere, but they also have made name for themselves in terms of uplifting rural communities. Even those Muslim business owners who are immigrants from other countries, when they come to South Africa they learn to join in to be members of the community. In that way they serve the community members in different ways they can, and that in turn puts them in a better position to spread Islam as village people gain more trust from the Muslims. Even places that had hatred for foreigners in some parts of South Africa, Muslim businessmen do convene and enlighten communities that harmony is always better than conflict. Therefore, this study recommends few points that other businessmen can learn from South African Muslim Businesspeople. Those points are (a) a businessman must learn to be part of the community than merely making profit, (b) building relationships should always be primary and be the core aim of business, (c) being of service should be considered as what grows the business and profit than only financial transactions, and (d) different backgrounds as Muslims and non-Muslims should not matter when it comes to service. With these few points taken into consideration, Islamic financial philosophy thrives in South African rural communities as it would elsewhere if it is applied.

## CONFLICT OF INTEREST

The authors declare no conflict of interest.

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