

# Building Entrepreneurship Values Based on Shariah Economic Perspective

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**Abstract:** This research aims to explore the efforts to grow the spirit of entrepreneurship as everyone needs to do it these days. It is caused by an urgent need for someone to get out of economic difficulties. The study was a qualitative approach in the form of library research with qualitative descriptive data analysis. The results of the study showed that shariah economics will reach the goal of life, namely the goal to achieve fallah and masalahah. An entrepreneur thinks of long-term good fortune in both the world and the hereafter and does not only look at the material but also looks at the spiritual. Entrepreneurs will feel the satisfaction of achieving something and fulfilled the needs of life in a balanced way between the world and the hereafter.

**Keywords:** Entrepreneurship Values, Business, Islamic Economics.

## Introduction

The role of entrepreneurs for the state is to open up new types of businesses and new job opportunities. Entrepreneurship is a process of identifying, developing, and bringing a vision forward in life ([Hindardjo et al., 2022](#)). It means that entrepreneurs have an important role with the ability to create and provide products that have added value through the courage to take risks, creativity, and business innovation as well as being able to organize well in finding and reading opportunities in the market ([Marwiyah et al., 2022](#)). One of the indicators that influence the economic growth and development of a nation can be seen in the growth of entrepreneurs in each country ([Reza, 2022](#)). Referring to the ratio of the international standard, to achieve a good per capita income, a country requires 2 percent of the total population to become an entrepreneur ([Rosad, 2019](#)).

Quoted from the press release of the Ministry of Cooperatives and SMEs of The Republic of Indonesia number 70/Press/SM.3.1/II/2022 dated February 16, 2022, the ratio of Indonesian entrepreneurship in 2020 has reached 3.47 percent or around 9.6 million people of the current total population of Indonesia which is 276.4 million people. Even though the ratio of entrepreneurs in Indonesia has exceeded international standards, Indonesia still needs to boost its growth with a target of 3.95 percent in 2024 to encourage the strengthening of the domestic economic structure and catch up with the achievements of neighbouring countries such as Singapore which has reached 7 percent and Malaysia which is in second place at 5 percent. According to Muhammad Darwis, as quoted from the Governor of Bank Indonesia Agus Martowardoyo that 57 percent of Indonesia's economic growth is contributed by entrepreneurs, and 98 percent of the workforce is also created by the same group. Therefore, building an entrepreneurial paradigm and creating an entrepreneurial culture must be a strategic plan with full awareness by both the government and the community.

Indonesia is a country with the largest Muslim population in the world with a total of 237.5 million people as of December 31, 2021, or equivalent to 86.9 percent of the country's population which reached 273.3 million people at that time ([Indonesia, 2018](#)). With a very large number of Muslims, ideally, it can describe a large number of Muslim entrepreneurs because if you look at the history of the entry of Islam into the country, it was brought by Muslim traders or entrepreneurs from Gujarat and Persia. However today, the number of Muslim entrepreneurs is relatively small. Jusuf Kalla assessed that there is an imbalance in the number of Muslim entrepreneurs compared to the total population of Indonesia. He added that with a large Muslim population and more than a million mosques, the potential for economic development is wide open. This phenomenon will raise several questions such

as Where Are Indonesian Muslim entrepreneurs? Do Muslims in Indonesia not have an entrepreneurial spirit? Do Muslims not have dreams of becoming an entrepreneur? These questions sound common to our ears but deserve the attention and attention of Muslims in this country. Starting in terms of education that teaches and instils an Islamic entrepreneurial spirit, as well as from the government side by issuing policies that encourage the growth of entrepreneurs, including Muslim entrepreneurs in Indonesia.

As previously studied by Veni Reza, most economists today agree that entrepreneurship is an important factor to stimulate economic growth and employment opportunities in the society. In developing countries, successful small businesses are a key engine of job creation, income growth, and poverty reduction. Therefore, government support for entrepreneurship is an important strategy for economic development. One of the big challenges faced by Muslimpreneurs today, especially with the increasingly open world economic system including Indonesia and Asian countries, namely globalization and the development of communication and information technology, making the business climate more challenging, and competitive, and requiring precise strategies to win the market (Reza, 2022).

This research will focus on the rapid use of the internet as a medium of communication and transactions carried out at various levels of business, corporate, manufacturing, small and medium enterprises (SMEs), and financial and non-financial institutions, both at local, national, and international levels. This condition requires business actors, especially Muslimpreneurs to make wiser decisions in dealing with these conditions. On the other hand, referring to the lack of participation of Muslims in enlivening entrepreneurial activities at the level of Small and Medium Enterprises (SMEs) and large, it is a challenge for Muslims in particular and for the government to be able to issue policies and programs that can foster growth and development. business climate and significant growth in the number of entrepreneurs as targeted by the government above 2 percent. Especially the growth in the number of Muslimpreneurs qualitatively and quantitatively.

## Literature Review

### Entrepreneurship in Islam

Work is one of the main reasons that enable humans to have wealth. The Holly book also calls on everyone who has the physical ability to work to find a means of living for himself, no one under normal circumstances is allowed to beg or become a burden to relatives and the state. The Qur'an highly appreciates those who strive to achieve and obtain the gifts (all kinds of means of life) of Allah (Mustaqim, 2019). In the view of the Qur'an, work and

charity are what determines one's position and status in life. Work is part of worship and jihad if you are consistent with the rules of Allah SWT, have pure intentions, and do not forget Allah SWT. According to Islam, essentially every Muslim is required to work even though the results cannot be utilized by him and others. A person is obliged to work because work is the right of Allah SWT and one way to get closer to Allah SWT ([Qardhawi, 1997](#)).

Based on the Qur'an Surah Hud: 61, it can be understood that work is a mandate given by God to humans so that this vast universe can be cultivated and processed with the aim of prosperity and welfare of the people. In addition, in the context of the prosperity of Allah SWT, it means that someone who owns land must use his land well (productively) or not let the land be neglected and not productive or utilized. This description gives us an understanding that entrepreneurship in Islam in the academic world has become a standard term in economics religion studies of one's belief in the Supreme Essence in its influence on business success.

According to Slaughter (2010) that universally, entrepreneurship in Islam means a commitment to 6 theological principles: (1) The lordship principle: a clear focus on Jesus Christ as the object of faith; (2) The biblical principle: scriptural truth as the primary source for what we believe and do; (3) The liturgical principle: discovery of new worship forms; (4) The covenant principle: commitment to the integrity of membership; (5) The priesthood principle: equipping the laity for ministry; (6) The leadership principle: spiritual entrepreneurship. When viewed from the context or point of view of Islam, Michael Slaughter's opinion can be interpreted that universal entrepreneurship means entrepreneurship that is committed to the principles of God, the principles of the Holy Book, the principles of worship, the principle of agreement, the principle of Imamah (readiness to serve). and leadership principles. According to Hidayat et al., (2020), entrepreneurship in Islam is the management of religious activities with entrepreneurial patterns and styles that have a strong religious foundation, strong faith, and high devotion. Entrepreneurship in Islam is doing business in worldly affairs which are very closely related to the hereafter and doing business must continue to prioritize what is called religious signs ([Abdul Ghofur, Nur Asiyah, 2015](#); [Rosyad et al., 2022](#)).

## Research Method

The research method suggests technically the methods used in research. This research is library research that relies on data from the library, so the form of this research is descriptive qualitative. Literature studies through scientific journals also sourced from related books, such as Slaughter (2010) book titled 6 Principles for Risking Renewal Spiritual

Entrepreneurs, ([Al-Qardhawi, 2000](#)) with the book Norms and Ethics of Islamic Economics, with the title Kewirausahaan and others as well as several journals, namely Darwis with the research title Entrepreneurship dalam Perspektif Islam ([Darwis, 2017](#)); Meneguhkan Paradigma Pertautan Agama dengan Ekonomi, with the research title Pendekatan Syariah dalam Upaya Membangun Karakter Jiwa Entrepreneurship, Reza (2022) with the research title Islamic Entrepreneurship: Membangun Karakter Wirausahawan Muslim dengan Pengetahuan berbasis Ekonomi, with the research title Membangun Entrepreneurship Dalam Perspektif Ekonomi Syariah. In addition to scientific journals, the documentation also cites free literature obtained from various media on the internet, such as Republika, Ministry of Industry, Ministry of Cooperatives, Data Indonesia, and others ([A'yun et al., 2022](#); [Arno, 2016](#)).

This research relies on documentation from various media and literature so that the objects of this research are documents, media information, and literature that examines entrepreneurship from the perspective of Islamic economics. The type of data used is secondary data, namely utilizing documentation data and other archives related to the problems studied ([Moeloeng, 2006](#)). Data was collected in the form of documentation and references. The author analyses the data using qualitative descriptive analysis, which is a method used to describe or analyse a research result but is not used to make broader conclusions using deductive and inductive methods.

## Result and Discussion

### The Meaning of Entrepreneurship

The term entrepreneurship is also known in Indonesian as kewirausahaan. Entrepreneurship is a term that has a meaning related to courage, creativity, and innovation ([Arif Rahman Hakim, 2019](#); [Dirsa et al., 2022](#)). A person who carries out the process of creating something new so that it can add value to the economy is called an entrepreneur, while the process of establishing an entrepreneur's business is called entrepreneurship. In general, entrepreneurship is a process of applying innovation and creativity in creating something different and having value and the ability to face life's challenges by seeing opportunities from various risks and uncertainties to achieve profit and growth ([Widjanarko & Hariyani, 2022](#)). The word entrepreneurship comes from the French, namely entrepreneur which means to do in the sense of someone who carries out activities to organize and regulate. The definition of entrepreneurship according to the opinion of experts is quite diverse, both in terms of business activities (objects) and business actors (subjects).

**Table 1 Definition of Entrepreneurship According to the Experts**

Richard Cantillon (1725)	Entrepreneurs as people who face different risks from those who provide capital. This definition is how a person deals with the risk of uncertainty.
Blaudeau (1797)	Entrepreneurs are people who take risks, plan, control, organize and own.
Siswanto Sudomo (1989)	Entrepreneurship is everything related to an entrepreneur who has the attitude of being willing to work hard and sacrifice, dare to do with all his power and effort, and dare to take all risks to realize his ideas and ideas.
Eddy Soeryanto Soegoto (2009)	Entrepreneurship is an effort made by someone based on creative and innovative treatment to produce work that has a selling value, to provide benefits to others, and be able to create jobs.

Although until now there is no exact terminology about entrepreneurship, in general, it has almost the same meaning, namely referring to the nature, character, and characteristics of someone who has a strong will to realize innovative ideas in the business world and can develop them tough ([Dwi Rorin Mauludin Insana et al., 2017](#); [Isroani et al., 2022](#)).

## Entrepreneurship from Islamic Perspective

Islam is a universal and comprehensive religion. The universality of Islam includes aspects of aqidah, sharia, and morals. In the aspect of sharia, Islam has concepts and guidelines in the social and economic order of life ([Rasimin et al., 2022](#)). As a big religion, Islam clearly has a positive view of entrepreneurs or entrepreneurs. In the view of Islam, a Muslim or a follower of Islam is strongly encouraged to make efforts to seek sustenance or income. In the Qur'an a surah Al-Jum'ah (62): 10 Allah SWT says which is translated: When the prayer has been fulfilled, then you are scattered on the earth; and seek the bounty of Allah and remember Allah much so that you may be successful. The verse explains that Allah commands mankind to try or make an earnest effort by calling on humans to "spread" on earth to seek God's gifts that He has bestowed on this earth ([Kementerian Agama, 2012](#)).

Islam is very concerned about the importance of working and trying to fulfill the needs of human life, even Allah SWT will judge the quality of life and the piety of His servants not only for his loyalty in serving himself to the aspects of monotheism and mahdhah worship, the function of worship ([Hindardjo et al., 2022](#)). But also based on his muamalah activities, to actualize himself as khalifah fil ardh. Islam does not separate entrepreneurial activities from religion. Islam has rules and principles for carrying out entrepreneurial activities which are described in the Qur'an and operational instructions as obtained from the Hadith. Entrepreneurs show their entrepreneurial activities not only to make profits but to fulfill social obligations (fardu kifayah) ([Hindardjo et al., 2021](#)). Choosing to do business in a way that is regulated by Islam means putting forward the Qur'an and Sunnah as basic guidelines that have global and specific principles ([Azzery, 2022](#)). The application of Islamic sharia law through ijihad to meet human needs that develop along with the times and technology ([Hidayat, Mahardiko, et al., 2020](#)). Doing business according to Islamic law always considers the values that guarantee the success and sustainability of a business, because business for Muslims is a series of worship.

Islam views entrepreneurship as all business activities carried out commercially in the context of producing goods or services in a way that does not conflict with the sharia. According to Wijayanti (2018):

- a. Entrepreneurship is considered jihad fisabilillah (strong efforts to do good things in the name of Allah)
- b. Entrepreneurs are considered as good deeds (amal shaleh) because entrepreneurial activities provide income to individuals, and offer job opportunities to the community, thereby reducing poverty, where poverty is one of the social problems.
- c. Entrepreneurship also improves the community's economy. Under Entrepreneurship, it will encourage the creation of a harmonious relationship between individuals and individuals and will help maintain a better relationship between individuals and their God.
- d. Improving the quality of life, and living more comfortably strengthens the socio-economic position of the state, religion, and nation.
- e. Help develop the khairun ummah (the best, most productive, and progressive society)

So, it can be said that the pressing point of the concept of entrepreneurship in Islam is how entrepreneurial activities are carried out by adhering to the basic principles of Islamic economics.

## Entrepreneurship in Economic Sharia Perspective

Nuranisa (2018) explains some of the basic principles of Islamic economics, including unity or Tauhid, balance and alignment or al-adl wa al-ihsan, freedom or ikhtiyar, and responsibility or fardh. Unity directs that every movement carried out in economic and trade activities must be based on the principle of divinity, so that economic actors always feel supervised by God Almighty and work to worship Him. To be an entrepreneur is not just looking for material wealth without regard for values and ethics in doing business. There needs to be an Islamic view (sharia) so that an entrepreneur has character in building a good business. Mustaqim (2019) provides his views on the character of entrepreneurship from the perspective of Islamic economics:

### Discipline

Discipline is an exercise to control oneself, one character, or an orderly and efficient state ([Wijayanti, 2018](#)). That is, discipline provides benefits for a person to be able to control himself in carrying out activities that are following his time, provide a picture of the right character on time when completing work and obey all rules efficiently according to situations and conditions ([Rosyad & Zuchdi, 2018](#)). The problem of discipline has been alluded to by Allah SWT in His words in the Qur'an Surah Al-Asr: 1-3. This verse gives us an understanding of how important self-discipline is. In the context of entrepreneurship, an entrepreneur must have high discipline, accurate commitment to his duties, and work that is comprehensive, namely punctuality, quality of work, work system, and so on. Because discipline is the key to success that will have an impact on the wheels of business.

### Independent

Independence is an absolute trait that must be owned by an entrepreneur. An entrepreneur must have an independent character, namely the attitude not to depend anything on others, such as decision-making, management, and so on. Rasulullah SAW strongly advised his people to be economically independent. The impact of this independence is very broad. People who live independently can walk half "fly" so light. Because people who live independently are not burdened by a debt of gratitude to anyone.

### Realistic

An entrepreneur must have a real or real (not pseudo) thinking foundation in taking actions to develop and advance his business. That means an entrepreneur must always match what he says with his actions.



## Commitment

An entrepreneur must commit himself because commitment is an agreement to do something. That means a commitment to entrepreneurship is a person who is attached to himself and has a strong desire to develop and advance his business in any situation and condition. Usually, an entrepreneur will experience anxiety failing to focus on the business he is running ([Carneiro et al., 2007](#)).

## Honest

Honesty is natural and very necessary for the development of self and society, especially entrepreneurship. Being honest in entrepreneurship is being able to say something as it is. It means entrepreneurs should not lie to consumers or others. Islam has taught firmly that when we trade, we must prioritize honesty. Let alone using materials that contain hazardous substances that can damage health, reducing the dose of scales has also been prohibited in Islam.

## Productive

Productive is something that can produce or bring in large or large profits. It means that productive production activities are needed. An entrepreneur is an individual figure who has a productive character, the intention is a mental attitude that holds the view that the quality of life today must be better than yesterday, and tomorrow must be better than today. Productivity with this meaning can be obtained from the ability and willingness to be competent, with sportsmanship, freedom, and a high attitude of professionalism. From the description given by Mustaqim, the success of an entrepreneur is centered on his integrity.

## How to build Entrepreneurship

Today, efforts to become Muslim Entrepreneurs are no longer something that just needs to be done, but it is already something that must be done by every Muslim, especially Muslims in Indonesia. This obligation is more due to the urgent need for all Indonesian citizens to get out of the nation's economic weakness that causes setbacks in various sectors of the Indonesian economy so that the economy becomes stagnant which, if left unchecked, will worsen the country's condition. Before the deteriorating state of the nation's economy, of course, it is necessary to immediately grow or awaken every Muslim in the form of an entrepreneurial spirit. Given the importance of the entrepreneurial spirit, of course, it must be understood what entrepreneurship ([Reza, 2022](#)).

Entrepreneurship is an ability that is full of enthusiasm and courage to create new businesses or develop existing businesses optimally so that they can obtain greater profits. So entrepreneurship in this case is closely related to a person's mental condition or

personality ([Hidayat, Franky, et al., 2020](#)). In connection with these psychological values, every Muslim person should decorate it with positive and innovative habits and there is a kind of strong will to show his personality as a Muslim in the form of performance results and attitudes and behaviors that lead to more optimal results. Thus, his efforts to express something are always based on the spirit to go towards improvement and continuously strive to earnestly avoid things that are not useful or useless ([Hindardjo & Wajid, 2017](#)).

The entrepreneurial spirit also shows a person's attitudes and expectations as a form of attachment to what he wants will happen in the future. It hope to store a spectacular power in the depths of his heart that continues to shine, sparkling, so astonishing to all who pay attention to it. Those who see will be obsessed, captivated, and continue to follow to fulfil these expectations. And those who want to realize their hopes or aspirations have a very strong attitude of fortitude ([Arwani, 2017](#)). Building entrepreneurship is not an easy thing to do. It means that there is a need for process inputs and outputs, this can be done when building good entrepreneurship must have the characteristics that have been analysed above. To build this effort, the best way is to first build a strong character for Muslims as potential entrepreneurs who can compete in the real world. So in the future Muslim entrepreneurs will become stronger and more resilient because they already have a strong character.

## Conclusions

Based on the thoughts above, it can be concluded that to build entrepreneurship in the perspective of sharia economics is to instill disciplined, independent, realistic, committed, honest, creative, and productive character that is to bring blessings and continue to run the business by paying attention to the balance of life-the world and the hereafter. Humans are creatures of God who are mandated as *kholifah-Fil-Ard*, that must be able to process what is on earth. Allah SWT has spread various blessings and sustenance on this earth to be processed creatively and innovatively so that they can provide good benefits for other creatures. Being an entrepreneur is a recommended job if you can create innovations and always work hard and balance the affairs of the world and the hereafter according to what is in the Qur'an and Sunnah. Working hard to fulfill life must obey the existing regulations and work ethics must be applied. Don't work just for the sake of the hereafter, and don't work for the sake of the world only, therefore it is best to work for the needs of this world and the hereafter so that it will not burden others. Taking the results of one's efforts is better because it is a halal job.

There are differences between conventional entrepreneurship and sharia from various aspects, namely: 1) the aspect of motive, where conventional entrepreneurship is a need,

while sharia entrepreneurship is the Qur'an and As-Sunnah, 2) aspects of property ownership, where in entrepreneurship conventional entrepreneurship is individual property, while sharia entrepreneurship is the property of Allah SWT, 3) distribution aspect, whereas conventional entrepreneurship is philanthropy, while sharia entrepreneurship is infaq fi sabilillah. For this reason, the spirit of sharia economics about entrepreneurship can be better understood, it is necessary to continue to conduct studies and research related to entrepreneurship from the perspective of sharia economics and be implemented properly in social life.

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