
The Role of Islamic Entrepreneurship in Bermuamalah

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ARTICLE INFO

Keywords:
Entrepreneurship,
Islamic

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ABSTRACT

By looking at reality honestly and objectively, people are aware that cultivating an entrepreneurial mentality is an important breakthrough and cannot be delayed any longer. We all have to think to look and go in that direction. In Islam, both in terms of concept and practice, entrepreneurial activity is not a strange thing, in fact this is what the Prophet, his wife, friends, and also the scholars of the country often practice. Islam does not only talk about entrepreneurship (although in terms of independent work and hard work), but directly puts it into practice in real life. Educational institutions through their practitioners must be more concrete in preparing learning activity programs that can really encourage the growth and development of an entrepreneurial spirit from elementary school to university.

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INTRODUCTION

The low level of growth in Indonesia's national economy is reflected in the level of national gross income per head (GNP per capita) of the Indonesian population, which is influenced by various things, including the problem of development funds that are not yet high, and also because of socio-cultural factors, the Indonesian people are not yet ready to meet the demands of development. .

The field of entrepreneurship today has become a powerful phenomenon in the middlepublic. The resilience of the entrepreneurial sector, some of which consists of the micro, small and medium sectors, has been tested because of its ability to survive even in difficult economic conditions.

Currently it has become a trend for entrepreneurs, we can see many people opening businesses in this field of culinary and services. This is very helpful for the government in reducing unemployment and creating jobs and is a good effort to build the Indonesian economy.

Recently, it has become clear that young people prefer building their own businesses or entrepreneurship rather than working for a company. They provide new innovations to the products they release. As in the culinary field, they create traditional food into modern food. Today's entrepreneurs tend to be more creative and innovative. From this it can also be seen that the mentality of today's young generation is to dare to take risks whatever happens. This happens because the main problem of entrepreneurship has not been touched optimally by the government, but from here the mentality of the entrepreneurial spirit becomes stronger and dares to take any risks that may occur.

Entrepreneurs who are very much needed in Indonesia are not only able to produce products, but must have the ability to create world-quality products. This is what the government needs to pay attention to so that it actively encourages entrepreneurs to meet certain product quality standards such as the Indonesian National Standard (SNI).

Islam is a religion that encourages its adherents to do business to meet their needs. There are entrepreneurial principles explained in Islam. The Indonesian population, who are predominantly Muslim, of course, in entrepreneurship should pay attention to the entrepreneurial provisions taught by Islamic sharia. Based on this, this journal will discuss what exactly is meant by

entrepreneurship, how to become a successful entrepreneur, and adhere to the syar'i system and have an entrepreneurial spirit as has been applied by the Prophet.

METHODS

The data collection method is a valid means of obtaining the data required for its intended purpose and use. In this study, a descriptive qualitative methodology was used because the researcher wanted to highlight and describe the facts that occur in the development of fintech that complies with sharia principles in Indonesia. This study uses the technique of merging data through documentation. Documents can be text, images, or important quotes from various sources. Information about the subject or variable is collected through notes, transcripts, books, newspapers, magazines, inscriptions, minutes of meetings, agendas and other sources. The method used in this research involves collecting all available data in a timely manner, including news about the Islamic fintech phenomenon in Indonesia,

RESULTS AND DISCUSSION

History of Entrepreneurship

Entrepreneurship has historically been known since it was introduced by Richard Castillon in 1755 Abroad, the term entrepreneurship has been known since the 16th century, while in Indonesia it was only known at the end of the 20th century. Some entrepreneurial terms such as in the Netherlands are known as *ondernemer*, in Germany they are known as *unternehmer*. Entrepreneurship education was pioneered in the 1950s in several countries such as Europe, America and Canada. Even since the 1970s many universities have taught entrepreneurship or small business management. In the 1980s, nearly 500 schools in the United States provided entrepreneurship education. In Indonesia, entrepreneurship has only been studied in certain schools or colleges. In line with developments and challenges such as the economic crisis,

The history of entrepreneurship can be divided into several periods:

a. Early Period

Entrepreneurial history starts from the early period driven by Marcopolo. In his time, there were two parties, namely the passive party and the active party. Passive parties act as owners of capital and they take advantage of the active parties. While the active party is the party that uses the capital to trade, among others, by circumnavigating the oceans. They face many risks, both physical and social, but the benefits are 25%.

b. Middle Period

Entrepreneurship developed in the middle period, at this time the entrepreneur was attached to an actor and someone who managed a big project. They are no longer exposed to risk but they are using the resources provided, which are usually provided by the government. The types of entrepreneurs that stand out include people who work in the architectural field.

c. 17th century

In the 17th century, an economist, Richard Cantillon, emphasized that an entrepreneur is a risk taker, by looking at their behavior, namely buying at a fixed price but selling at an uncertain price. This uncertainty is called facing risk.

d. 18th century

Continuing in the 18th century, an entrepreneur is not attached to the owner of capital, but is attached to people who need capital. Entrepreneurs will need funds to advance and realize their

innovations. At that time distinguished between owners of capital and entrepreneurs as an inventor.

e. 19th century

Meanwhile, in the 19th and 20th centuries, the entrepreneur was defined as someone who organizes and manages companies to increase personal value added.

f. 20th century

In the 20th century, innovation is firmly attached to today's entrepreneurs.

Definition of Entrepreneurship

The definition of Entrepreneurship comes from the word Dasa Entrepreneur. Entrepreneurship in terms of etymology comes from the word wira and effort. Wira, means warrior, hero, superior human being, role model, virtuous, brave and noble character. Effort, means charity, doing something. In general, entrepreneurship can be defined as how to accept risks to start and run a business, in the sense that this implies how to be an entrepreneur who dares to take risks in starting and running his business. Where there are many possibilities that occur in a business, such as the number of competitors that more or less threaten business performance, the occurrence of unwanted conditions such as losses or management problems that are wrong in acting.

Meanwhile, the definition of entrepreneurship comes from the term entrepreneurship, which is the process of identifying, developing, and bringing a vision to life. The vision can be an innovative idea, an opportunity, a better way of doing things. The end result of this process is the creation of a new business that is formed under conditions of risk or uncertainty.

According to Soeparman Spemahidjaja, Entrepreneurship is an ability to think creatively and behave innovatively which is used as a basis, resource, driving force for goals, strategies and processes in facing life's challenges.

According to John J. Kao, entrepreneurship is an effort to create value through the recognition of business opportunities, appropriate risk-taking management, and through communication skills to mobilize a person, people, money and raw materials or other resources needed for others needed to produce project to run well.

According to Robert D. Hisrich, Entrepreneurship is a dynamic process or the creation of additional wealth created by individuals who dare to take major risks with the terms of fairness, time, and career commitment or the provision of value for various goods and services. new or unique, but the value must somehow be pumped by the entrepreneur with the acceptance and placement of needs, skills and resources.

The definition of entrepreneurship according to the instructions of the President of the Republic of Indonesia No.4 of 1995; "Entrepreneurship is the spirit, attitude, behavior and ability of a person in handling a business or activity that leads to the search for, creating, implementing new ways of working, technology and products by increasing efficiency in order to provide better service and gain greater profits.

So, from the opinions of the experts above, it can be concluded that entrepreneurship is matters or efforts related to creating activities or businesses or business activities on the basis of their own volition and establishing a business or business with their own will and abilities.

1. Characteristics of Entrepreneurship

Entrepreneurs can be interpreted as someone who is talented in recognizing new products, determining new production methods, setting up operations for procuring new products, marketing and managing operating capital.

Entrepreneurs are people who are good at seeing opportunities, passionate, willing to take risks, and innovators who have creative ideas to add value to goods or services.

The following are some of the personality traits of an entrepreneur, namely knowing the desired target, having a good memory, calm in reactions, optimistic in trying, diplomatic in speaking, not rushing in making decisions, being friendly, polite and firm, and knowledgeable.

In addition to the personality as above, the characteristics of an entrepreneur as well showed with the following personal profile:

1) Pursue achievement

Entrepreneurs are characterized by always wanting excellent performance. For this reason, they prefer to work with experts when facing problems and tend to think carefully and focus on a long-term vision of the business.

2) Dare to take risks

An entrepreneur is not afraid to carry out work that is accompanied by risks by taking into account the size of the risk. In every opportunity the entrepreneur avoids high risks. They realize that greater achievement is only possible if they are willing to accept risks as a consequence of achieving goals.

3) Able to solve problems

Entrepreneurs are people who have leadership that grows naturally and are generally quicker to identify problems that need to be addressed.

4) Enthusiastic

Entrepreneurs physically always look agile and able-bodied. They are able to work beyond the average working hours that others do when starting a business.

5) Have self-confidence

Entrepreneurs have high self-confidence and do not doubt their skills and abilities. They think that their actions will be able to change the situation and believe that they are leaders themselves.

6) Avoid giving up easily

Entrepreneurs always avoid giving up easily in forming independent personalities, so they often experience difficulties in forming strong emotional bonds with the consequence of not having close relationships with friends or family members. They avoid emotional connections that can interfere with business success.

7) Looking for self-satisfaction

Because entrepreneurs are motivated by a need for self-achievement, they often have little interest in organizational structure. They view the organizational structure as an obstacle in fulfilling desires.

2. Islamic Entrepreneur

Tracing the meeting point of other concepts of knowledge about entrepreneurship that are relative to absolute Islamic values. Often finds its own difficulties. For this reason, there are two ways to find it.

The point of contact is, first, a search based on Islamic history relevant to the problem of entrepreneurship. And second, looking for links to Islamic teachings originating from the Al-Qur'an and As-Sunnah with existing entrepreneurship concepts.

Prophet Muhammad SAW. Teaches entrepreneurship and transactions to be honest, fair and don't disappoint consumers. Allah SWT says in Surah Ar-Ra'd: 11:

لَهُ مُعَقِّبَاتٌ مِّنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنْفُسِهِمْ ۗ وَ
"For humans there are angels who always follow him in turn, in front of him and behind him, they guard him at the command of Allah. Indeed, Allah does not change the condition of a people until they change what is in themselves. And if Allah wills bad for a people, then no one can refuse it; and there is no protector for them besides Him."

Many think that an entrepreneur who is syar'i will not be successful, in the sense that he is unable to achieve maximum profit. Not that, syar'i entrepreneurs cannot be successful like other entrepreneurs. One proof of a successful entrepreneur is Rahmat Ridlo, a property entrepreneur from Gresik. His success is closely related to the education that his father taught him since childhood and became his guide at work. Rahmat Ridlo's handle is an example of the four characteristics of the Prophet, namely siddiq (honest), amanah (trustworthy), fathonah (intelligent), and tabligh (telling what is). It is these four characteristics that he always holds and becomes a role model in his work.

This was proven by him applying siddiq's nature, namely when he found a lot of fraudulent practices that were routinely carried out by construction workers. He was also honest, did not cover up the existence of fraud that had occurred which in the end he terminated employment contracts with several employees who were proven to have committed theft of company assets. Then trustworthy, he is very trustworthy in carrying out his duties as a leader. This is evident that he proved to everyone including his father who gave him the mandate to manage the company his father founded. He proved that he is capable of managing the property business. Although at first he was less successful after changing the views or mindset and corporate culture. But he did not give up, he rose again with enthusiasm. Ridlo is a fathonah (intelligent) person, this can be seen from the concentration in his business which was once divided which is now starting to return to its maximum again. This is an attempt from him to revive the success of the company which was delayed. He also applies his nature as he is, that is, he is always open and close to employees. He applies this characteristic of tabligh so that between him and his employees there are no things or complaints at work that are hushed up, and also aims for work effectiveness.

The Prophet Muhammad is an example of a successful entrepreneur and is exemplary in Islamic circles. He started his business from the bottom, had experienced difficult times in his life and was finally successful. The Prophet started trading as a child, namely by apprenticing at his uncle's business and at the age of 17 he started his own business. Then it continued until he was 40 years old, but his efforts were accompanied by preaching to rectify the people's business procedures and morality.

Allah SWT says in QS Al A'raaf: 10: "Indeed, We have placed you all on earth and We have prepared for you on earth (source of) livelihood. Very little you are grateful".

Apart from the Qur'an, it is also explained in the hadiths. The Prophet Muhammad SAW said "Trying to earn halal income is an obligation, in addition to a number of other duties that have been required". (HR Baihaqi). In HR. Bukhari,

The Prophet Muhammad SAW said "There is no food that is better than what is eaten from one's own sweat".

Based on the Al-Qur'an and Hadith above, working and entrepreneurship is very important. According to Muslich, (2004) entrepreneurship is an activity carried out by humans to earn income or income or rizki in order to fulfill their needs and desires in life by managing economic resources effectively and efficiently.

The problem of work ethic has become one of the materials for discourse in Indonesian society, because the Indonesian people are considered unable to cultivate a good work ethic,

because of this the Indonesian people cannot progress like other nations in the world. According to the United Nations (UN) statement that a country will be able to develop if it has entrepreneurs as much as 2% of its population.

If we don't build a good work ethic, especially an Islamic work ethic, then our efforts will eventually experience setbacks. This is because if you do not respect time, are not sincere at work, are not confident in the decisions you make, do not have a strong commitment, are not disciplined, are not consistent and also are not consistent. If you do not carry out a work ethic which includes respect for time, consistency, discipline, confidence, creativity, honesty, commitment and istiqamah, then the efforts made will certainly fail. In addition, an entrepreneur must have a leadership attitude, be responsible, and have a strong entrepreneurial spirit.

CONCLUSION

Entrepreneurship is the process of the ability of individuals or groups to create something new and different, run a business with full innovation and apply creativity and innovation in their business. An entrepreneur is someone who has a strong commitment and is ready to work hard to develop his business.

Entrepreneurship is an economic activity that is recommended in Islam. In entrepreneurship, it is recommended that someone follow the example of the Prophet, namely having the characteristics of siddiq (honest), amanah (trustworthy), fathonah (intelligent), and tabligh (conveying what is).

There are several taboos that a Muslim entrepreneur must avoid, namely maysir (turning off the real sector/not producing), immoral (violating social norms), gharar (transactions that are not transparent), haram (transactions that are forbidden by shari'ah), ihtikar (hoarding), dangerous (a form of transaction that endangers the individual).

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