



## Entrepreneurial Concept in Islamic Perspective

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### Abstrak

Kewirausahaan yang dijiwai dengan nilai-nilai Islam dapat menjadi roh atau semangat dalam usaha menuju keberhasilan sehingga akan dicatat sebagai bentuk penghambaan kepada Allah SWT dalam pelaksanaan tugas sebagai khalifah-Nya di bumi. Tujuan dari penelitian ini adalah untuk menganalisis konsep kewirausahaan dalam perspektif Islam. Metode penelitian ini menggunakan jenis penelitian Studi Kepustakaan dengan pendekatan deskriptif. Sumber data penelitian ini terdiri dari 5 buku dan 25 jurnal tentang Kewirausahaan dalam Islam. Hasil penelitian adalah pemilik bisnis yang merangkap sebagai manajer yang mampu memanfaatkan peluang bisnis, memperhitungkan berbagai resiko dengan mengorganisir dan mengelola bisnis serta menerima pendapatan dengan bentuk uang atau dengan bentuk lainnya. Perhatian pebisnis (pengusaha) terhadap konsumen dewasa ini semakin besar disebabkan persaingan dalam bisnis semakin ketat dan adanya anggapan bahwa konsumen adalah segala-segalanya atau disebut dengan raja dan harus dilandasi dengan sebaik-baiknya.

**Kata Kunci:** *Konsep Wirausaha, Perspektif Islam*

### Abstract

*Entrepreneurship that is imbued with Islamic values can become a spirit or spirit in an effort to achieve success so that it will be recorded as a form of servitude to Allah SWT in carrying out his duties as His caliph on earth. The purpose of this research is to analyze the concept of entrepreneurship in an Islamic perspective. This research method uses a type of literature study research with a descriptive approach. The data source for this research consisted of 5 books and 25 journals on Entrepreneurship in Islam. The results of the study are business owners who also act as managers are able to take advantage of business opportunities, take into account various risks by organizing and managing a business and receive income in cash or in other forms. The attention of business people (entrepreneurs) to consumers today is getting bigger due to increasingly fierce competition in business and the assumption that consumers are everything or are called kings and must be based on the best.*

**Keywords:** *Entrepreneurial Concept, Islamic Perspective*

## Introduction

Descriptions of the results of studies on Islamic views related to entrepreneurship are still rare, so this topic is still appropriate and important to discuss. The rationale that becomes an argument for the importance of the title of this paper is that someone who runs a business must base it on faith and piety. The independence of life and the success that has been achieved and the process of achieving it that requires the outpouring of a lot of hard work if it is not accompanied by faith and piety, can distance a person from his God (Maulana, 1970).

Even though success can be seen directly, for example, increasing prosperity from an economic standpoint, without being accompanied by an increase in faith and piety, everything becomes less meaningful for his life. Because humans in life remain as caliphs of Allah and His servants who are in charge of prospering the earth and its welfare (Yuliana, 2017).

Entrepreneurship that is imbued with Islamic values and becomes the spirit of all efforts towards success, its ups and downs will still be recorded as a form of servitude to Allah and the performance of duties as His caliph on earth. Entrepreneurship is essentially a business mentality that never gives up, is patient and steadfast in facing challenges in its business, so that the business can achieve success. Entrepreneurship can also be interpreted as a soul or mental attitude that has expertise, ability, or skills in changing something to become more efficient and bring benefits or profits. There are hardly any verses from the Qur'an and hadith that state directly about entrepreneurship (Tinggi et al., 2021). But the contents of the verses and hadiths that substantively explain the importance of the mental or entrepreneurial spirit above are found. Because of that, these verses and hadiths need to be explored, analyzed, and rephrased in the current language and context. Based on the background above, the purpose of this research is to analyze the concept of entrepreneurship in an Islamic perspective.

## Method

In this study using the type of research Library Studies (Library Research) with a descriptive research approach. The steps in library research are as follows selecting topics, exploring information, determining research focus, collecting data sources, preparing data

presentation, and compiling reports. Sources of data that are the material for this research are in the form of books, journals, and internet sites related to the topics that have been selected. The data source for this research consisted of 5 books and 25 journals on Entrepreneurship in Islam. The data collection technique in this research is documentation, which is looking for data about things or variables in the form of notes, books, papers or articles, journals and so on. Adapun langkah – langkah strategis dalam penelitian analisis adalah penetapan desain atau model penelitian, pencarian data pokok atau data primer, dan pencarian pengetahuan kontekstual. The strategic steps in analytical research are determining research designs or models, searching for primary data or primary data, and seeking contextual knowledge.

## Results and Discussion

### A. Understanding Entrepreneurship / Entrepreneurship in Islamic Perspective

The word entrepreneur is a loan word from French. In French, *entreprendre*, a verb meaning to do (Maulana, 2019). The word is a combination of the word *entre* (latin word) which means between, and *prendre* (latin word) which means to take the word *entreprendre* can be interpreted as a person who dares to take risks with great difficulties and start with something new.

Ricard Cantilon in 1730, the Oxford French Dictionary dictionary defines entrepreneur as to undertake (run, do, try) to set about (start, determine) to begin (through) and to attempt (try, try) this term is also translated into English namely between take or go between.

The term was known by Richard Cantillon, a French economist of Irish descent in his work entitled: *Essay Sur La Nature Du Commerce En General*, which states that an entrepreneur is someone who pays a certain price for a certain product while making decisions about efforts to achieve and utilize resources and accept entrepreneurial risks (Yilmaz, 2018). Several figures explain the notion of entrepreneurship which includes: Zimmerer and Scarborough define an entrepreneur (Entrepreneur) is someone who creates a new business by taking risks and uncertainties in order to achieve profits and business growth by identifying opportunities and combining the necessary resources to establish them.

Andrew J Dubrin states: Entrepreneurship is a person who founds and operates an innovative business, which means someone who establishes and runs an innovative business. In Indonesian so far the word Entrepreneur has been translated as entrepreneur, the perpetrator is an entrepreneur (Darojah et al., 2018). According to Abdullah Gymnastiar, who is famous for Aa Gym, a preacher and also a successful entrepreneur, he explained that Entrepreneurship is our ability to create or create benefits from whatever is within us and our environment.

From some of the definitions above, it can be concluded that the notion of Entrepreneur has 3 keywords, namely people who can see opportunities, determine the steps of activities and dare to take risks in achieving a benefit. It can be concluded that entrepreneurship is an ability in terms of creating business activities. The ability to create requires continuous creativity and innovation to find something different from what was there before. Creativity and innovation are ultimately able to contribute to society at large.

## B. The Foundation of Muslim Entrepreneurial Concepts and Perspectives

Islamic thinkers place the Qur'an as a source of law, that the afterlife compared to the life of the world is clearly very clear, that life in the hereafter is better and more lasting. As Allah says in Surah Al-A'la: 17:

وَالْآخِرَةُ خَيْرٌ وَأَبْقَىٰ

It means:

"While the hereafter is better and more lasting" (QS. Al-A'la: 17).

Another word says:

أَلَمْ تَرَوْا أَنَّ اللَّهَ سَخَّرَ لَكُمْ مَّا فِي السَّمَاوَاتِ وَمَا فِي الْأَرْضِ وَأَسْبَغَ عَلَيْكُمْ نِعْمَهُ ظَاهِرَةً وَبَاطِنَةً ۗ وَمِنَ النَّاسِ مَن يُجَادِلُ فِي اللَّهِ بِغَيْرِ عِلْمٍ وَلَا هُدًى وَلَا كِتَابٍ مُّنِيرٍ

It means:

"Have you not seen that Allah has subjected to (interest) You what is in the heavens and what is on earth and perfected for you His favors outwardly and inwardly. And among humans there are those who argue about (the oneness) of Allah without knowledge or guidance and without an illuminating Book." (Surah Al-Luqman: 20)

From the verses above it is concluded as follows, namely:

1. Focusing on the afterlife does not mean the hereafter rejects the worldly life.
2. Pursuing the afterlife can be done by doing good to others and not doing damage.
3. Life in the world by enjoying God's grace is a human right both outwardly and inwardly.

In connection with the verses and conclusions, working and trying, including entrepreneurship, can be said to be an inseparable part of human life in this world towards the hereafter. (Rudhy Dwi Chrysnaputra & Wahyoe Pangestoeti, 2021). Because his existence as caliph fil ardh is intended to prosper the earth and bring it to a better direction, says Allah in the Qur'an letter Hud: 16.

أُولَٰئِكَ الَّذِينَ لَيْسَ لَهُمْ فِي الْآخِرَةِ إِلَّا النَّارُ ۗ وَحَبِطَ مَا صَنَعُوا فِيهَا وَبَاطِلٌ مَّا كَانُوا يَعْمَلُونَ

It means:

"Those are the people who have nothing in the hereafter, except hell and vanish in the hereafter what they have worked for in this world and what they have done is in vain" (QS. Hud: 16)

The meaning of the verse above is that humans are made world inhabitants to dominate and prosper the world. In a fact that entrepreneurial activity is a field of life that has not developed satisfactorily among indigenous people or the Indonesian Muslim community. Many psychological factors shape the negative attitude of society towards the entrepreneurial profession (Patricia, 2021).

1. Old images attached to people who are active in this field include aggressiveness, expansiveness, unfair competition, stinginess, and unstable sources of income.
2. This attitude of disinterest in entrepreneurial activity is also triggered by an understanding that is too shallow towards religious teachings.

This alarming condition due to tradition and understanding ultimately makes a person less concerned with entrepreneurship, and in turn causes our country to be very left behind when compared to developing countries such as Singapore, Japan, Hong Kong, Korea and even Malaysia.

There are at least two reasons why entrepreneurship needs to be developed in Indonesia, with a predominantly Muslim population (Sara & Fitryani, 2020):

1. The reality of a number of existing facts is that there are still very few that are accommodated in employment opportunities, so that the opening of new employment opportunities is a necessity in empowering Indonesian people.
2. The Prophet Muhammad, who is a good role model for Muslims, was a tenacious, honest, trustworthy and professional trader. In fact, his credibility and personal integrity as a trader received recognition, not only from Muslims, but also Jews and Christians.

### C. Principles of Muslim Entrepreneurs

As a consequence of the importance of entrepreneurial activity, Islam emphasizes the importance of developing and upholding an entrepreneurial culture in the life of every Muslim. Muslim entrepreneurial culture is religious in nature, different from other professional cultures which do not make religious considerations the basis (Kamza et al., 2021). Thus, a Muslim entrepreneur will have basic characteristics that encourage him to become a creative and reliable person in running his business or carrying out activities in the company where he works. (Darajah et al., 2018). These basic properties include the following:

1. Always like and be aware of provisions and changes. Determinations are found, among others, in the concept of faith. QS. Ar-Ra'ad: 11

لَهُ مَعْقِبَاتٌ مِنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ  
يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّى  
يُغَيِّرُوا مَا بِأَنْفُسِهِمْ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَّ  
لَهُ وَمَا لَهُمْ مِنْ دُونِهِ مِنْ وَالٍ

It means:

"For man there are angels who always follow him in turn, in front of him and behind him, they take care of him at the command of God. Indeed, Allah does not change the condition of a people until they change the condition of themselves. And when God wills evil against a people, then no one can reject it; and there is never a protector for them other than Him" (QS. Ar-Ra'ad: 11).

2. Innovative nature, which distinguishes it from others. The Al-Qur'an places humans as caliphs with the task of prospering the earth, and making changes and improvements as Allah's word in the letter Hud: 61

وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ  
اللَّهُ مَا لَكُمْ مِنْ إِلَهٍ غَيْرُهُ هُوَ أَنْشَأَكُمْ مِنَ  
الْأَرْضِ وَاسْتَعْمَرَكُمْ فِيهَا فَاسْتَغْفِرُوا لَهُ ثُمَّ تَابُوا  
إِلَيْهِ إِنَّ رَبِّي قَرِيبٌ مُجِيبٌ

It means:

"And to Thamud (We sent) their brother Saleh" Saleh said: "O my people, worship God, there is no God for you but Him. He has created you from the earth (land) and made you prosperous, therefore ask for forgiveness- Yes, then repent to Him. Verily, my Lord is very near (His mercy) and accepts (His servant's prayer)" (QS. Hud: 61)

3. Strive earnestly to be of benefit to others. There are several hadiths of the Prophet which explain the necessity for a person to be of benefit to others (Maulana, 2019). The various hadiths of Rasulullah SAW are explained below, which means: "The best human is a human who is useful for others".
4. Always like and aware of the provisions and changes. Provisions are found, among others, in the concept of aqidah (Q.S. Al-Anbiya': 125). Meanwhile, changes were made to muamalah issues including improving the quality of life (Q.S. Ar-Ra'd: 11).
5. Character and personality are formed on an ongoing basis, not just for a moment or for himself, or for his neighbors. But also for the longer term, for generations to come. So institutionalization is needed for the employee work system (Wicaksono, 2016). Many hadiths and verses of the Qur'an provide guidance in this regard, among others: "Work for this world as if you will live forever, and work for the hereafter, as if you will die tomorrow." (HR. Bukhari)
6. As for the object of the business venture, it must be lawful, as the words of the Prophet PBUH "Whoever whose flesh grows from what is unclean, Allah forbids his body from heaven." (At-Thabrani)

### D. Muslim Entrepreneur Integrity

The success of a Muslim entrepreneur is independent. That is, excellence is centered on personal integrity (Tinggi et al., 2021). Not from

outside. This will lead to reliability in facing challenges, as well as a guarantee not to be trapped in negative practices that are contrary to regulations, both state regulations and religious regulations. The integrity of the Muslim entrepreneur is in the following characteristics:

1. Piety, trust, remembrance and gratitude. A Muslim entrepreneur has a firm belief in the truth of his religion as a way of salvation, and that with his religion he excels.
2. Moslem entrepreneur motivation is vertical and horizontal. Horizontally, it can be seen in his drive to develop his potential and his desire to always seek the greatest possible benefit for others (Rudhy Dwi Chrysnaputra & Wahyoe Pangestoeti, 2021). Meanwhile, vertically it is intended to serve Allah SWT. Motivating here functions as a driving force, direction setting, and priority setting.
3. Sacred intentions and worship. Islam emphasizes that human existence in the world is to serve Him; (QS. Al-Dzariyat: 56). For a Muslim, running a business is an activity of worship, so he must start with a pure intention. Because with that he will get a guarantee of success from God.
4. Seeing status and profession as a mandate. A Muslim entrepreneur always realizes that his status or profession is a mandate.
5. Self-actualization to serve. Muslim entrepreneurs always try to actualize themselves, serve them (*antum a'lamu bil umuuri dun yaakum*) (Maulana, 2019) serving consumers or people who put their hopes on their work. Trying to always provide the best service to people or institutions that are trying to help advance their business.
6. Developing a free spirit. For Muslim entrepreneurs, it is necessary to have a free-independent spirit. For him His grace and sustenance are very unlimited, so the ways and means to achieve them are very wide.
7. Azan woke up early. Rasulullah saw taught us to start working from the morning. Because at that time the angels came down to share the sustenance from sunrise to sunset.
8. Always trying to improve knowledge and skills. Knowledge and skills, two pillars for the implementation of a business. Therefore, indeed a company based on knowledge of skills on the foundation of

faith and piety is one of the keys to the success of a Muslim entrepreneur.

9. Migration spirit. A Muslim entrepreneur needs to have the spirit of hijrah. Hijrah is a strategy of the Prophet Muhammad, which deserves to be emulated and is very suitable to be applied in the business world. As Allah says in Surah An-Nisa': 100.

وَمَنْ يَهَاجِرْ فِي سَبِيلِ اللَّهِ يَجِدْ فِي الْأَرْضِ مَرَاغِمًا  
كَثِيرًا وَسَعَةً وَمَنْ يَخْرُجْ مِنْ بَيْتِهِ مُهَاجِرًا إِلَى اللَّهِ  
وَرَسُولِهِ ثُمَّ يُدْرِكْهُ الْمَوْتُ فَقَدْ وَقَعَ أَجْرُهُ عَلَى اللَّهِ وَكَانَ  
اللَّهُ غَفُورًا رَحِيمًا

It means:

*"Whoever migrates in the way of Allah, they will surely find on this earth a wide place of migration and a lot of sustenance. Whoever leaves his house with the intention of emigrating to Allah and His Messenger, then death befalls him (before arriving at the destination), then indeed his reward is fixed with Allah. And Allah is Most Forgiving, Most Merciful "(QS. An-Nisa': 100)*

10. Startup success. Success is often not something you are born with. Because, everyone can develop their courage, and if it is done in earnest, the courage will develop and be effective.
11. Start a business with your own capital, even if it's small. Many people think that money is the main capital for business and must be available in sufficient or large quantities. Indeed, money is needed for business capital, but it is not the only thing in opening a business. However, there are other assets, namely enthusiasm, sincerity, and character as well as skill or creativity.
12. Be honest. Honesty is one of the keys to the success of an entrepreneur because a business will not develop without the help of other people. While the success and longevity of relationships with other people or other parties is very much determined by the honesty of both parties.
13. Likes to make friends. An entrepreneur must often make contact with business partners and even with consumers. Because in an Islamic perspective, hospitality always increases brotherhood ties and will also open up business opportunities.
14. Have a commitment to empowerment. In an Islamic perspective, the success of a person in his business is not absolutely the result of his work, but is the collective work of a number of people associated with him.

15. Paying zakat, infak, and shadaqah (ZIS), must become a culture of Muslim entrepreneurs. According to the Islamic view, it is clear that the assets used to pay ZIS will not be lost, they will even become our savings which will be multiplied by Allah, in this world and in the hereafter.
16. Sunnah fasting. The relationship between business and family is like two sides of a coin, so one cannot be separated from one another. As an entrepreneur. In addition to being a leader in his household. By carrying out sunnah fasting, even getting used to it is a very noble effort and will greatly support the effort.
17. Sunnah prayer. Sunnah prayers such as Sunnah Rawatib, Tahajud, Witr, Fajar and Dhuha Sunnah prayers are also very important to perform, so that the family atmosphere will feel cool and always in a religious atmosphere.
18. Taking care of orphans. As an entrepreneur, caring for orphans is an obligation. Nurturing and nurturing in the sense of providing affection and sustenance.
19. Help the poor. Helping the poor is a very noble job in the sight of Allah and is our savings for the hereafter. If we save for the afterlife, then the world will automatically be achieved. So, in other words, if we want to be enriched by Allah, then we must be willing and courageous to make other people rich, or by helping the poor.
20. Develop an attitude of tolerance and be willing to admit mistakes. Tolerance, tolerance is an important attitude possessed by entrepreneurs. With these characteristics, an entrepreneur is easy to get along with, flexible, good at seeing conditions and situations, firm in holding principles but not rigid in dealing with other parties.

## Conclusion

Business owners who also act as managers are called entrepreneurs (entrepreneurs) are people who are able to take advantage of business opportunities, take into account various risks by organizing and managing a business and receive income in the form of money or in other forms. The attention of business people (entrepreneurs) to consumers today is getting bigger due to increasingly fierce competition in business and the assumption that consumers are

everything or are called kings and must be based on the best.

An entrepreneur can combine a creative and imaginative mind with logical and systematic process skills, this combination is the key to success. More than that, a potential entrepreneur is always a unique chance and opportunity to fulfill needs and desires. Besides that, an entrepreneur cannot be separated from investment or investment for his business. Sharia-based investing is very supportive in Muslim entrepreneurship because there is no fear of fraud and elements of usury in it.

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