



## Entrepreneurial Model In The Community Muslim Entrepreneurs In Indonesia

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### ABSTRACT

The current development is that approximately 1.4 billion of the world's population live on less than USD 1 per day, and since 50% of the poorest people are in Muslim countries, one of the solutions is to increase successful Muslim entrepreneurs to be encouraged and able to color other Muslims. Therefore, this study aims to create a conceptual model through a literature review and descriptive-qualitative approach. It is used to determine the indicators of successful Muslim entrepreneurs and the expected factors needed to provide positive and significant effects. Meanwhile, four factors and indicators were identified, each of which is considered to influence successful Muslim entrepreneurs. Furthermore, the results obtained are conceptual papers and hypotheses that require testing to ensure their veracity. It was also used to generate new validated constructs for individuals and communities of Muslim entrepreneurs. Therefore, this conceptual model is expected to motivate new research in the future and has also been enhanced as a pioneer trying to build a model of successful Muslim entrepreneurs. Finally, a conceptual model was created that is an initial contribution to addressing poverty among the Muslim population in the world.

### ABSTRAK

Perkembangan saat ini adalah sekitar 1,4 miliar penduduk dunia hidup dengan pendapatan kurang dari USD 1 per hari, dan karena 50% masyarakat termiskin berada di negara-negara Muslim, maka salah satu solusinya adalah dengan meningkatkan pengusaha Muslim yang sukses agar terdorong dan mampu. mewarnai umat Islam lainnya. Oleh karena itu, penelitian ini bertujuan untuk membuat model konseptual melalui tinjauan pustaka dan pendekatan deskriptif-kualitatif. Hal ini digunakan untuk mengetahui indikator keberhasilan wirausahawan muslim dan faktor-faktor yang diharapkan dapat memberikan pengaruh positif dan signifikan. Sementara itu, diidentifikasi empat faktor dan indikator yang masing-masing dianggap mempengaruhi kesuksesan wirausahawan muslim. Selanjutnya hasil yang diperoleh berupa makalah konseptual dan hipotesis yang memerlukan pengujian untuk memastikan kebenarannya. Hal ini juga digunakan untuk menghasilkan konstruksi baru yang tervalidasi bagi individu dan komunitas pengusaha Muslim. Oleh karena itu, model konseptual ini diharapkan dapat memotivasi penelitian-penelitian baru di masa depan dan juga ditingkatkan sebagai pionir dalam upaya membangun model wirausahawan

muslim yang sukses. Akhirnya terciptalah sebuah model konseptual yang merupakan kontribusi awal dalam mengatasi kemiskinan di kalangan penduduk Muslim di dunia.



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## INTRODUCTION

Recent economic growth and the current economic situation continue to experience unfavorable growth, especially in the area of the Muslim community's willingness to develop social welfare programs to be better and important to solve social problems, especially those that plague developing countries such as Indonesia. One of the initial recommendations given by the Indonesian government is to encourage collaboration between strong institutions from various government and private organizations. These institutions should adopt the concept of pre-socialization into the research field as a whole to help entrepreneurs to develop various products and services at low prices and quality (Saefuddin, 2012).

A well-known corporate entrepreneur stated that the time has come for entrepreneurs to incorporate Islamic social justice into current jihadi business practices through social justice and business ethics. Entrepreneurs are relationships between individuals and groups that are frequently discussed in the Qur'an, particularly in the context of business. A social entrepreneur is a business entity with social activities that has achieved success without receiving financial gain as a result of the project (Adib and Muin, 2014).

Social Entrepreneurship is a phenomenon of great concern today because it is very different from traditional social enterprises that focus only on material gain and individual well-being, with implications on the well-being of society (Rahdari, A., Sepasi, S., & Moradi, M, 2016). Global awareness of social enterprise accelerated when Muhammad Yunus won the Nobel Peace Prize in 2006 as social enterprises saw the crisis as an opportunity to develop a new type of business that benefits the surrounding community. In Indonesia, social enterprise has long been promoted through formal seminars and lectures on social enterprise, due to the establishment of social entrepreneurship study centers on several campuses, the presence of organizations concerned with the development of social entrepreneurship such as Asoka Indonesia, and the formation of the Indonesian Entrepreneurship Association (AKSI) on November 16, 2009. This phenomenon shows that many parties believe that social entrepreneurship is one of the solutions needed to overcome social problems that occur in Indonesia. (Utomo, 2014).

Islamic social enterprise is the only muamalat initiative that is considered important by the general public (*fardu kifayah*) (Yusoff, S. H., Shah, N. R., & Mahyudin, M. K. 2018). The implementation of Islamic social enterprise is very important because it fosters a positive relationship between man and his Creator (Allah SWT) (*hablum-minallah*), man and man (*hablum-minannas*), and man and nature. Examine how social enterprises that adhere to sharia law in matters of religion, daily life, intelligence, and military operations are affected. The results show that there are several factors that encourage Islamic mass organizations to carry out social activities to seek blessings and knowledge from Allah SWT in this world and age, to meet the needs of themselves and society, to cultivate a strong sense of faith and piety in themselves, to help solve social problems, and as a catalyst for social economic change, to help youth gain social entrepreneurship skills, to increase network cooperation with social business practitioners, to monitor the performance of young people, and to understand the purpose and social responsibility towards society.

## RESEARCH METHOD

The type of research used in this paper is to use literature studies obtained from various sources of literature. This research is descriptive qualitative which means describing a research subject. In this case, the development of entrepreneurship in the Muslim entrepreneur community in Indonesia. The nature of this research is descriptive, meaning to describe and interpret the findings or observations about the community of entrepreneurs who are increasingly experiencing extraordinary developments. The research method used is Normative Juridical with descriptive analytical research specifications.

## RESULT AND DISCUSSION

### Concept of Social Entrepreneurship

Many definitions of social entrepreneurship exist across different fields, ranging from for-profit to non-profit, public sector, and a combination of all. According to Bill Drayton, founder of the Ashoka Foundation, there are two main components of social entrepreneurship. First, there is a social innovation that can improve the existing system in the general society. The second is the creative and business-minded individual who is behind the ingenious humor in question. Hulgard (2010) provides a more thorough definition of social entrepreneurship, describing it as "social entrepreneurship practiced by individuals or organizations engaged in social innovation that typically aims to advance economic goals.

The comprehensive definition above provides an understanding that social entrepreneurship consists of four main elements: social value, civil society, innovation, and economic activity (Palesangi, 2013).

1. Social Value. This is the most distinctive element of social entrepreneurship, creating tangible social benefits for society and the environment.
2. Civil Society. Social entrepreneurship generally comes from the initiative and participation of civil society by optimizing the existing social capital in the community.
3. Innovation. Social entrepreneurship solves social problems in innovative ways by combining local wisdom and social innovation.
4. Economic Activity Successful social entrepreneurship generally balances social and business activities. Business/economic activities are developed to ensure the independence and sustainability of the organization's social mission.

### Islamic Entrepreneurship

According to the conventional view, business related to Islam can be seen as a variety of business activities that are not limited in quantity, ownership of property (goods/services) including profits, but are limited in terms of how it is done and how it is used. (There are halal and haram laws) (Zaroni, 2007). The above statement can be interpreted that Islam obliges every Muslim, especially those who have the desire to work, to obey. According to what Karim said, Al-Shibani defined al-kasb (work) as seeking the acquisition of wealth through various halal means. In economics, these activities are included in the production process.

Islamic economic production, particularly activities related to the halal and haram nature of certain goods or services and their methods of consumption (Abdullah, M. A., & Azam, M. S. E, 2020). Islam mandates that every object, including human beings, has a value in order to bring about the value of benefit. According to what Al-Syaitibi said, benefit can only be achieved by pursuing five different aspects of daily life: religion, soul, reason, offspring, and property (Arifin, Z, 2021). In the Islamic tradition, producing goods is part of the commandment "Imaratul Kaun", which calls for the creation of a universe for every creature. In view of this fact, Al-Shibani explains that work, which is the main input of production, has a very important value in daily life because it enables one to perform worship to Allah SWT; consequently, maintaining the integrity of one's work is obligatory. This is based on the Quranic verse 10.

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

*"Meaning: When the prayer has been performed, then scatter ye over the earth; seek the bounty of Allah and remember Allah much that ye may prosper."*

### Islamic Social Entrepreneurship

Al-Kaaf (2002) states that in Islamic economics, the terms "entrepreneurship" and "muamalah" are used interchangeably:

1. Maddiyah, mu'amalah is a strategy carried out by business people whose work has a connection with material existence and the heart. In Islam, this is what is called economics.
2. Muamalah Al-Adabiyyah is a type of mu'amalah that deals with morality and norms and cultural order at the point where there is a sense of humanity in a particular environment. This situation is what is called social in Islam.

The existence of economic and social cannot be separated, based on this understanding. Economic activities are likely to have an adverse impact on local environmental conditions. For example, any process of mass mobilization to create a society with a high level of economic activity will also negatively impact the social climate. Conversely, there is evidence that increased productivity can change people's beliefs and lifestyles, making it another observable aspect from a social perspective (Nurfaqih & Fahmi, 2018). According to these findings, any economic or social differences between the two parties are unlikely to be resolved.

Economic activities are likely to have an adverse impact on local environmental conditions (Qiu, Y., Chen, X., & Shi, W, 2020). For example, any process of mass mobilization to create a society with a high level of economic activity will also negatively impact the social climate. The provision of salaries/wages to employees by Entrepreneurial Institutions is one example of an economic indicator, while the increase in income that can improve the quality of life and citizenship of the population is another indicator that can be seen from a social point of view (Chowdhury, F., Audretsch, D. B., & Belitski, M, 2019).

Based on the aforementioned data, Entrepreneurial Activity is an impenetrable economic strategy (Kithusi, A. N. N, 2015). According to current practice, entrepreneurship initiatives are based on the need to be able to bridge the economic and social spheres in terms of business ownership and commitment to the business. This is in line with what the Prophet told the Companions when he first made the pilgrimage to Medina; they worked hard to create a stable and crisis-proof environment. The Prophet continuously conducted economic activities while considering the pervasive impact on the people of every fair and voluntary gesture. Every aspect of daily life should have the goal of promoting *maslahah* within the context of Islamic law. Social entrepreneurship is an essential component to solving social and economic problems (Defourny, J., & Nyssens, M, 2017). Because social entrepreneurship as a whole adheres to the principles of virtues taught in Islam, such as the principle of helping people in need by providing assistance without expecting rewards and without expecting profits on a scale equal to the assistance provided (*ikhlas*). Many Muslims in Indonesia already understand social *fiqh*.

The majority of the population today uses classical *fiqh* to resolve religious issues. There are not many cases where the use of traditional *fiqh* rules is appropriate, but there are some new cases that must be resolved with caution and adherence to Islamic law. The study of *fiqh* emphasizes that no law is infallible, except that which arises from *qath'i* evidence. Therefore, in studying social law, one must adhere to the principle known as "*al-muhafadzah ala al-qadim al-shalih wa al-akhdzu bi al-jadid al-ashlah*" which can be translated as "meeting the needs of the present while also studying the future in light of the past." One of the new concepts that social law aims to use is social entrepreneurship. Although still in its infancy in Indonesia, social entrepreneurship has been widely adopted there. Enterprise for social good. Although it is still in its early stages of development in Indonesia, social entrepreneurship has begun to be widely used in Indonesia (Maksum, I. R., Rahayu, A. Y. S., & Kusumawardhani, D, 2020). Social entrepreneurship is one of the alternative solutions to social problems such as unemployment, economy, education, gender, health and environment.

## Community

Building a strong Muslim economic community is essential. Among the reasons why it is important for Muslims to be entrepreneurs are as follows:

1. Entrepreneurship Describes Economic Empowerment.
2. Representing the Economic and Business Interests of Muslims.
3. Educating and Training the Young Generation's Leadership Spirit.
4. Making a person economically independent.
5. Creating a Productive, Not Consumptive Generation.

## Entrepreneurial Intention

Entrepreneurial intention is a subdomain of entrepreneurial cognition which is one of the theoretical approaches from the field of entrepreneurial psychology (Husna, 2020). Intention, which is described in the form of entrepreneurial interest and intention, is a cognitive condition that initiates action decisions, especially because entrepreneurship is a deliberate behavior that requires planning (Krueger, 2003). On that basis, entrepreneurial intention was initially understood through the lens of social psychology, namely the theory of reasoned action and planned behavior. Entrepreneurial intention is the result of a positive attitude towards entrepreneurial activity, support from social norms, and self-belief in having the competence to become an entrepreneur. (Krueger,2003).

## Entrepreneur and Muslimpreneur

As stated about the definition of entrepreneurship, which is explained in two aspects, namely; as a business actor (subject) and business activities (object). The word entrepreneur comes from Francis from the word *entrependre* which means undertaking (English), meaning doing (something, activity). The various definitions and theories presented do not only define entrepreneurship to define entrepreneurship as a component of a business. impact on the economy. Based on the various kinds of evidence presented regarding the definition of entrepreneurship above, it can be concluded that an entrepreneur is a person who runs a business and has the initiative to develop it in an innovative and creative way and minimize the risk of failure. Who is capable of becoming an entrepreneur? There is not just one clear profile. Successful businesses exist across industries, financial thresholds, genders and races. They differ in terms of education and character. But research shows that the most successful entrepreneurs say that the characteristics of an entrepreneur are creativity, dedication, determination, flexibility, leadership, passion, confidence, and smartness. (Holden, 2007).

According to Jorg Freiling's research, how to risk innovation in an uncertain and unstable world where risk can destroy potential innovation gains immediately. Managerial frameworks based on entrepreneurship theory (specifically entrepreneurial functions) help manage the complex interactions between innovation and uncertainty to explain economic performance. Now, the discourse on the entrepreneurial function refers to market/industry and personal levels (traits).

## Engagement Factors of Muslim Successful Social Entrepreneurs

According to Timothy (2011); Janssen (2011); and Sascha et al. (2014); Mohd Adib et al. (2014); the factors of successful social entrepreneurs in this social entrepreneurship activity include :

- a. Fulfilling the social goals, mission and vision by conducting social activities towards the community with the aim of controlling and eradicating social problems.
- b. Awareness of faith and piety in the individual entrepreneur itself which makes an important factor that influences to carry out Islamic social entrepreneurship.
- c. Helping to solve the problems that young people face innovatively in their efforts to understand and deepen their interest in commerce and at the same time contribute social benefits to society and the environment.
- d. Being an agent of change to the social economy and promoting the field of social

- entrepreneurship as a hybrid business model that returns profits for social welfare as a catalyst for improving the standard and quality of life. helping young people gain social entrepreneurship skills through real practical training with existing social entrepreneurs
- e. Enhancing cooperation networks with social business practitioners within and outside the country
  - f. Monitoring the achievements of young people through social entrepreneurship programs “*Venture Accelerator*,” “*Business Builder*,” dan “*enhancement*”.
  - g. Understand the meaning of social responsibility, environmental friendliness and cultural friendliness.

## Relationship Between Variables

Entrepreneurial Motivation on Entrepreneurial Attitude

*H1. Entrepreneurial motivation has a significant effect on entrepreneurial attitudes*

Entrepreneurial Motivation and Entrepreneurial Intention

*H2. Entrepreneurial motivation has a significant effect on entrepreneurial intention.*

Financial Support and Entrepreneurial Attitude

*H3. Financial support has a significant effect on entrepreneurial attitudes*

Entrepreneurial Attitude and Entrepreneurial Intention

*H4. Entrepreneurial attitude has a significant effect on entrepreneurial intention*

Market Opportunities and Entrepreneurial Attitude

*H5. Market opportunities have a significant effect on entrepreneurial attitudes*

Market Opportunity and Entrepreneurial Intention

*H6. Market opportunities have a significant effect on entrepreneurial intentions.*

## Indicators of Success

Every Muslim leader should understand the indicators of success that have emerged in this time, so as to motivate them to clarify their goals because their success so far has been more impressive than other businesses, according to them. Now, based on the literature review, four dimensions of success of Muslim entrepreneurs were found, namely business achievement, financial performance, non-financial performance, and achievement of maqashid syariah. Yaacob and Azmi (2012) identified six indicators of success in the business performance dimension i.e. income, asset ownership, savings growth, market growth, in addition to increased profitability and sales.

The following three indicators are used for financial work, according to Salwa et al. (2013), namely return on assets, return on investment, existing assets, profit, and income. The indicators obtained from many experts' opinions show that they are widely used to measure the success of entrepreneurs, including in this case Muslims.

The third dimension of success is non-financial performance, which uses three indicators: customer satisfaction, personality development, and entrepreneurial awareness. It was adopted from Masuo et al. (2001), which was derived from Zinger et al. (2001), Rhodes and Butler (2004), and most recently, Hadi and Borhan (2013). Finally, the fourth dimension of success, achieving Maqashid Shariah, utilizes the opinions of Zuhdi (2014) and Naim et al. (2017), adopted from renowned scholars such as Imam al-Ghazali and al-Syatibi, and fulfilling the daruriyyat and hajiyat. Fulfilling their daruriyyat includes five factors: safeguarding the glory of religion (ad-Din), safeguarding the soul (al-Nafs), safeguarding reason and intellect (al-Aql), safeguarding dignity and posterity (al-Nasb), and finally safeguarding property, (*al-Mal*)

## CONCLUSION

The existence of Muslim entrepreneurs is the solution to poverty, unemployment, and other underlying problems that plague many Muslim-majority countries and the foundation for realizing prosperity in these nations. Therefore, it is imperative to understand the power of Muslim entrepreneurs, as described by the Prophet in Islam, which is why it is important. As a contribution to realizing this goal, this study identifies four factors that contribute to the success of Muslim entrepreneurs: capital, knowledge, personality, and internal factors. In addition, indicators of their success can be based on four other dimensions: business intelligence, financial intelligence, non-financial intelligence, and Islamic legal intelligence.



Based on the four factors and indicators, a conceptual model of successful Muslim entrepreneurship is produced, with results that are in accordance with the normal research cycle referring to Meredith (1993) which consists of description, explanation, and testing carried out continuously. Furthermore, this model can be used for partial and simultaneous testing of factors that have a significant effect on the success of Muslim entrepreneurs. This is in line with the opinion of Swanson and Chermack (2013) who state that the framework aims to balance theory and practice in applied disciplines. In addition, framework theory can provide insight into the content and meaning of this research.

This is demonstrated by identifying a number of factors and indicators that, according to previous literature, undermine the viability of individual Muslim workplaces. Key Factors for Islamic Family Business Success. Abdel Mohsin, MI (2020). A New View On Zakat As A Socio-Financial Tool To Promote The limitation is the use of the literature study method with previous research results, especially journals. Therefore, further research is needed to examine the success of Muslim entrepreneurs by completing the study with background and theory.

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