

Entrepreneurship in al qur an

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QURANI PERSPECTIVE of ENTREPRENEURSHIP

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ABSTRACT

Al Quran, the main source of Islam, contains with *aqidah*, shariah, history and ethics that regulate the human behavior and their way of life as the individual as well as social creature. It also provide lesson on how human fulfill their need through entrepreneurship. However, there are still many Muslim who categorized under cultural poverty due to misunderstanding of verse or hadist of Economy. This paper is library research based focusing on literatures that discussed Quranic perspective of entrepreneurship. The data obtained is analyzed through Content Analysis to identify its specific characteristic. The result showed that Al Quran gives a lot of motivation to the people becoming independent in term of economy through entrepreneurship. Besides, Al Quran also teaches the entrepreneur to involve Allah in entrepreneurship hence it resulted on benefit in the world and in the hereafter.

Keyword :al-Quran, entrepreneurship, motivation, world, hereafter

A. Introduction

Islam is a universal religion that organizes and guides all aspects of human life, both the vertical dimension (*habl min al Allah*) and horizontal dimension (*habl min al Nas*). Al-Quran as a major source of Islamic teachings that contains beliefs, Sharia, history and ethics (moral), regulate the behavior and ways of life of human beings both as individuals and as social beings. Universality apparent, especially in terms of transactions, a very wide field, relative and flexible according to the situation, conditions and domicile. This is diametrically different aspects of worship (formal) which is absolute, permanent, constant and unchangeable as was taught by the Prophet.

The link between the formal aspects of worship (in the narrow sense) and mua'amalah is very interesting illustrated in al-Jumu'ah paragraphs 9-10 below:

⁷"O ye who believe, if called upon to perform prayers on Friday, then made haste to remember Allah ye leave economic activity. That is better for you if you only knew.

"If the prayer has been fulfilled, then you shall scatter in the land ¹and seek the gift of (excess) of Allah, and remember God a lot that you prosper".

The above verse contains a wonderful normative teachings as to how should a Muslim on the face of the earth in relation to the implementation of worship and its mu'amalah. The first asserted that the worship (Friday prayers) must be fulfilled when the time has arrived, and all economic activities should be abandoned, so worship finished, man was ordered to immediately mu'amalah back (seek fortune). It shows that the economic activity ordered by the teachings of Islam, as he commanded acts of worship. The balance (equilibrium) between worship and mu'amalah This has always emphasized by Islam.

However, there are many Muslims in Indonesia ¹²are included in the category of cultural poverty. BPS data in 2015 showed that ¹⁶the number of poor people (the population with per capita per month is below poverty line) in Indonesia reached 28.59 million (11.22 percent), increased by 0.86 million compared with the condition in ²2014 by 27, 73 million people (10.96 percent). Cultural poverty refers to the issue of the attitude of a person or society caused by cultural factors, such as do not want to try to improve the level of life, lazy, spendthrift, not creative, despite efforts of outsiders to help him. Meanwhile, the culture of poverty, ⁶a poverty that emerged as a result of the values or culture embraced by the poor, such as a lazy, easy surrender to fate, lack of work ethic and so forth.

B. Motivation doing entrepreneur in the Quran

Quran is the holy book whose main function is as a guide for mankind. This includes giving clues to how humans meet their needs in the field of economics. Quran does not specify in units of practical theoretical economic concepts, but always encourages his people to prosper in the economic field. According to figures from Torrey in Mustaq (1999: 16) that in the Quran there are commercial terms as much as twenty kinds of terminology, which is repeated 370

times. This indicates a presence of a spirit manifestation of a commercial nature in the Qur'an.

Although the Quran does not explicitly provide an explanation related to the concept of entrepreneurship, but many verses in the Quran that motivate people to do business (entrepreneurship), despite the technical language used is different. Among example, in Surah al-Ra'du verse 11 Allah says "... Allah does not change the state of a people so that they change the circumstances that exist in themselves ...". Al-Zuhaily (2011, VII: 135) interprets the verse by explaining that the pleasure or health obtained by a person is due to their own efforts. This verse indirectly motivate people to undertake entrepreneurial activities in order to take their destiny into a better direction to get the pleasure they want.

Likewise, in a letter al-Tawbah verse 105, Allah gives motivation entrepreneurship to his word: "And Say: Work you, then Allah and His messenger and the believers will see your work it, and you will be returned to (Allah) Who Knows be unseen and the real, and preached unto you what you used to do".

The above verse explicitly orders people to work hard. Suma (2013: 61) suggested that the paragraph above is also well informed about the importance of ratings Allah, His Messenger assessment, and assessment of the believers towards achievement (work) a person. All the achievements were in time in the Hereafter, will be informed and shown transparently what it is, either hidden or apparent. The meaning of the above paragraph is also confirmed by the words of the Prophet, "Verily work to find fortune that halal is an obligation after the obligatory worship" (HR.Tabrani and Baihaqi).

In another verse, Allah says in Surah al-Najm verses 39-40: "And that man can have nothing but what he strives for. and that such efforts will be seen (him)". It gives motivation in humans that business has been done, including entrepreneurship, there would be the result. Al-Razy (1981, XXIX: 16) analyzes the verse of the Arabic grammar, sentence that uses the word madhi (past) "which has earned". This showed the Quran motivation for people to do business in the spirit of charity, including entrepreneurship. Use the form madhi provide an

understanding that the results would be known and felt after running the business by working hard.

Working hard is the essence of entrepreneurship. The principle of hard work, according to Wafiduddin in Aprijon (2013), is a real step which can result in success (sustenance), and must go through a process full of challenges (reziko). In other words, people who dared to pass the risk will have the opportunity rizki great. Words have meaning winged rizki, sustenance once reziko (read: risk).

In the history of the Prophet Muhammad, his wife and most of his friends are traders and foreign entrepreneurs. He is a practitioner of economic and figure of a model for the people. Therefore, it is actually not strange to say that mental entrepreneurship spirit inherent in Islam itself. Even in the early days of Islam, it can be said that Islam is the religion of the merchants, as Islam spread throughout the world at least until 13th century AD, by Muslim traders.

In another verse, the Qur'an also gives motivational entrepreneurship with economic empowerment starting from a smaller scope, the family. This is in accordance with God's Word in al-Qur'an-Nisa '(4) Paragraph 9: "And let them fear of God those that are likely to leave children weak that they worry about their welfare, let them devoted to God and let them speak true words".

The shape of this empowerment can be done with entrepreneurial development that done by a family, this will create a form of self-reliance economically productive activities. Will eventually realize a family with more increasingly prosperous and independent. Among the indications of this prosperous family is their functional ability in meeting the basic needs so that they can contribute to the needs of society.

The above paragraph in accordance with the public fact that the family environment has an influence on a person's entrepreneurial spirit. In some studies show that parental occupational factor are one of the factor that affect the level of interest and the growth of young entrepreneurs in Indonesia. According to Herdman (2008), the family became the first environment that fosters entrepreneurial mental for the child. Likewise, according to research in Suharti Galloway (2011)

that parents who work as entrepreneurs believed to be entrepreneurial role model that will form the child's interest in entrepreneurship in the future. Suharti also confirmed that students who have a parent with a background of self employment have higher entrepreneurial intentions.

Motivation Quran to do business in the field of economics (entrepreneurship) must be provided also with natural resources on earth. This is in accordance with the word of Allah in Surah al-A'raf (7) verse 10: "Verily, We have put all of you on earth, and we have put you on earth (source) livelihood. so seldom ye thankful ". According Nawawy (1971, II: 363) intended source of livelihood in the preceding paragraph consists of two parts, the first, the resources (raw materials) is initially provided by God such as natural resources, and secondly, the resources that are the result of human effort. Both are a gift of God to be grateful.

Similarly in Surah Al-Mulk (67) verse 15, God says: ¹⁹ "Who has made the earth manageable for you, so traverse its tracts and enjoy a part of his fortune. And unto Him you (again once) are raised. " This verse clearly explains that in doing business in the economic field, man has been given by God related transportation needs. Ibn Kathir (2000, XIV: 75) explains that the verse commanded people to travel to wherever required and scattered in all corners of the earth to carry out a variety of business and trade. All of that is due to the facilities granted by Allah.

Thus every Muslim as an individual has equal responsibility to form and produce productive work. The responsibility of this kind not only dimension of humanity alone, but also divine dimension, meaning that all production activities (economic empowerment), each individual is required to be responsible both in the presence of fellow human beings when both live in the world, as well as in the presence of God when in the hereafter later (Manan, 1980: 60).

Motivation in Quran related to entrepreneurship show that the economic empowerment of the people is a condition expected by Islam, which is where the emphasis is to achieve human welfare. The economic aspect is very important, even in *usul al fiqh* it was one of five aspects that are protected, which is famous

with *al-umur al-daruriyah li al-nas*, namely: religion, life, intellect, lineage and property (al-Zuhaily, 1986: 102). This ¹⁵ is in line with the objective of the Shari'ah which is wisdom and human welfare in this world and in the hereafter. The benefit lies in justice, mercy, happiness and wisdom. Ibn al-Qayim (1993: 11) asserts that any action that is contrary to justice, and change grace into trouble, well-being into misery, then it is not related to the Islamic Shari'a.

On the other hand, economic powerlessness is a great danger to the stability of peace, prosperity and security of society, even against one's faith. Moreover, powerlessness is caused by the injustice of the distribution between them, the deprivation of the rights of some people to others, exploitation on helpless communities, then at the moment as it greatly facilitates the instability in the life of society, which in turn will undermine solidarity and love in public. Indeed, in the Quran there is a term of oppressor class (*Mustakbirin*) and the oppressed (*Mustad'afin*) that there is always a conflict between them, but according to Naqvi (1994: 74), this does not mean that Islam legalize social conflict. In this respect the Islamic religion provides rules and regulations for each class in the form of obligations and rights of each. In other words, those who live in the midst of the community should not be leaving the hands, because they have the responsibility of each.

C. Entrepreneurship which balance world and hereafter

Entrepreneurship taught in the Quran is entrepreneurship that could balance the life of this world and the hereafter. That's because the life of the world and the next world is the true identity that must be endured by humans, so live life to meet the needs of both can not be broken. Creating a balance between this world and the hereafter a part in the teachings of Islam to be implemented by the people. In al-Quran surah al-Qasas (28) verse 77, Allah says:

¹ "And look at what God has given to you (happiness) in the Hereafter, and do not forget your share of (enjoyment) in the world and do good (to others) as Allah has done good to you, and seek not mischief on the earth. Allah loves not those who do mischief. "

The above verse clearly commanded people to balance life and the afterlife. Additionally, Ibn Kathir (2000, X:482) interprets the verse that instructs men to use their wealth and pleasures of the world as a means (intermediaries) in the worship of God with various charities that can bring good fortune in world and the hereafter.

Therefore, in Islam wealth is not the ultimate goal in life, but it is a medium for creating the commands of Allah. In the end, came the consciousness in man that whatever is done is to Allah, as Allah says in Surat al-An'am verse 162: "Say: Verily my prayer, my life and my death are for Allah, Lord of the Worlds".

By using the property as an intermediary in order to carry out God's commands, then this will bring peace of life essentials. Therefore, the property is not the main purpose of life but as a way to achieve peace of life in favor of the natural world to the hereafter. This is in contrast to conventional economics that puts mundane as an objective that has nothing to do with God and afterlife at all.

Doctrine balance of the world and the hereafter in entrepreneurship also illustrated beautifully in al-Quran surah al-Jumu'ah (62) verse 10: "When the prayer has been accomplished, then shall ye scattered on the earth; and seek the gift of God and remember God a lot that you prosper". Connected with the verse, Ibn Kathir (2000, XIII: 563) explains that after God forbid buying and selling when the call to prayer echoed on Friday, then after doing the prayer God instructs that people must scattered on the earth to do entrepreneurship in order to meet the needs. This indicates the teachings of Islam which teaches balance of the world and the hereafter.

The balance doctrine of the world and the hereafter shows that the work ethic in Islam is closely related to values that are contained in the Qur'an and al-Sunnah about the "work". According Irham (2012) It is used as a source of inspiration and motivation by every Muslim to perform work activities in various fields of life. The way they understand, appreciate and practice the values of al-Qur'an and al-Sunnah about the impetus for the work that shaped the work ethic of Islam.

D. Bringing Allah in Entrepreneurship

One indication of merit is how he can bring God in his life. In Muslim history, the Prophet explained: "Ihsan (goodness) is you worship Allah as if you see Him, if you do not see Him, He sees you". This hadith shows that the indication of merit is when worshipping God by presenting the closeness of God and God is in front of him as if he saw him. It thus will bring up feelings of fear and the glorification of God and did not violate his order.

Similarly, in entrepreneurship, Allah says in the Quran surah al-Jumu'ah (62) verse 10: "When the prayer is ended, then disperse in the land and seek of the Bounty (excess) of Allah, and remember Allah much, that you're lucky. " Verse instructs to work for a fortune, but end with a command to reproduce the remembrance of Allah.

Al-Maraghi (1946, XXVIII, 103) explains that the verse contains two lessons. First, the verse commands man to bring the activity of God in the world, so they can discern what is halal and what is haram. Second, the verse states that God brings in all the activities can bring good luck, good world and the hereafter. When someone can bring God in its business activities, it can bring sustainable advantage. That is because Allah is the ability to bring to bear ethics and morals in entrepreneurship.

Entrepreneurship that emphasizes ethics and morality already implies excellent service to the consumer, and could give satisfaction to the consumer. That's because among the factors that influence the choice of the consumer is purchasing on psychological factors which consist of motivation, perception, learning, beliefs and attitudes. As described Armstrong in Anwar (2014) that when making a purchase, consumers are influenced by psychological factors which among them is the attitude of religion, politics, clothes, music, food, and so on. this Attitude describes the evaluation, the feelings, and the tendency of a person who is relatively consistent to an object or idea, and in the end will bring up ratings like it or not.

Therefore, the company is not enough to just provide the product to the consumer, but also must consider how to give the product to consumers. In

addition to giving consumers the desired information should be done honestly and as best as possible, so that it can give satisfaction to the consumer. Satisfied consumers will always buy products sold by the company, as well as effective marketer through positive Word of mouth (Anwar, 2014).

Bringing Allah in entrepreneurship is part of the unity (*Tauhid*) that will awaken people to recognize the existence and oneness of Allah SWT that contain the consequences of the conviction that everything comes from God and turn to Him ended. He is the sole and absolute owner of everything that exists. This belief leads a Muslim to say: "Truly, ¹⁴ my prayer, my worship, my life and my death are merely for the sake of Allah, the Lord of the Worlds (QS. Al-An'am: 162).

Tauhid or belief have an important role in the ²³ economy of Islam, because it will directly affect the way in shaping the personality, behavior, lifestyle, tastes, and preferences of men, including attitudes towards fellow human beings, resources and environment. *Tauhid* would also be a moral filter that gives meaning and purpose in the use of resources, and also to motivate the necessary mechanisms for effective action.

In addition, the views of *tauhid* also produce the oneness of humanity. This could lead someone to avoid all forms of exploitation of human beings. From here it is understandable why Islam not only prohibits the practice of usury and theft, but also fraud even though veiled, but also prohibited from offering goods when consumers accept the same from others (Shihab, 2003: 401).

Follow the basic principles of *tauhid*, Islamic economics is also called *Rabbani* economics who follow the rules of the Divine. With reference to the rules of the divine, every human action has moral and religious values. Every human action can not be separated from values, which are vertically (*habl min Allah*) reflect good morals, and horizontally (*habl min al-Nas*) benefit for humans and other creatures. So, in addition to *Rabbani* economics, Islamic economics is also a human economy, because in Islamic economics human resources become the most important factor. Man became the center of the circulation of the economic benefits of the various existing resources.

E. Conclusion

The exposure above shows that the Quran motivate a lot the people to power in the economy through entrepreneurship that does not harm others. On the other hand, humans are commanded to make entrepreneurship and pleasures of the world as *wasilah* (intermediary) in conducting the worship of God with the various charities that can bring happiness of the world and the hereafter. Moreover, the Quran also teaches that an entrepreneur can bring God in its entrepreneurship. The ability to bring to God in entrepreneurship can bear ethical and moral values of entrepreneurship, which in turn can bring sustainable benefits.

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