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# Al-Qur'an Perspective on the Concept of Islamic preneurship in Economic Growth

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#### **Abstract:**

Islamic preneurship has been inherent in the Prophet Muhammad SAW. This has a very big influence on human activities, especially Muslims. Therefore, Muslims must master the practice of Islamic entrepreneurship that has been taught by the Prophet Muhammad SAW. Islamicpreneurship is an entrepreneurial science with a form of activity to lead, establish, take risks, manage, and become a business owner according to Islamic teachings. This research is qualitative library research, which aims to collect data and information contained in literature, such as books, manuscripts, journals, previous research, and documents. The methods and techniques of data collection in this study are to collect literature related to the research and analyzed the theory used. In this case, the author seeks to describe and analyze the al-Qur'an Perspective on the Concept of Islamicpreneurship in Economic Growth. The application of this concept has also been carried out since ancient times at the time of the prophet, as an example of the noblest Apostle, Muhammad SAW by implementing Islamic entrepreneurship based on the nature of Siddiq, Amanah, tabligh, and fathonah. The practice of Islamicpreneurship is inseparable from the values of Islamic rules intending to worship only to get the pleasure of Allah SWT. Islamic preneurship provides direction for business practices that must pay attention to norms, ethics, and all forms of Islamic religious values by holding fast to faith, being able to innovate and create, and aiming to provide benefits. In other words, the concept of Islamic preneurship will significantly affect economic growth.

Keywords: Islamicpreneurship, Entrepreneurship, Al-Quran Perspective, Economic Growth

# 1. Introduction

Indonesia's economy is the largest in Southeast Asia. Based on data on the Gross Domestic Product (GDP) and data on the Balance of Expenditure (KKB) in 2019, Indonesia is the 7th largest economy. Behind this data, it turns out that in practice, Indonesia's post-reform economic order has undergone a drastic change from a democratic economic system to a capitalist economy. This condition is very clear when looking at the economic point of view as something that is needed by the people in forming and improving a qualified economy.

In Indonesia, many high-quality young people play an important role in economic growth. But in reality, many young entrepreneurs also experience failure in their businesses, go bankrupt, and do not foster a high sense of enthusiasm to return to running their business activities. If traced by the Ministry of Cooperatives and MSMEs (Micro, Small and Medium Enterprises 2022) that the percentage of Indonesian entrepreneurship is around 3.47% or only 9.4 million. Indonesian entrepreneurship is considered quite low and needs to be increased again in the business sector.

The study of entrepreneurship as being strongly linked to economic growth has been well established, from a purely economic point of view. Entrepreneurship is at the heart of economic development that transforms opportunities from low economic to rapid economic development if innovation and change can be continuously

adjusted. In other words, entrepreneurship can spur increased productivity and can be a source of innovation for economic growth and development. Research on entrepreneurship was conducted by Sabri (2013). Entrepreneurship is an important basis for economic growth, progress caused by entrepreneurship is experienced by Japan and China, whose progress is seen because they have quite a lot of entrepreneurs.

Indonesia is a majority Muslim population in which there are rules following the Qur'an and Hadith, including rules about entrepreneurship and the recommendation to have a worker's soul, entrepreneurship, not a beggar's soul. This is in line with the words of Allah SWT in QS. at-Taubah 105 about the recommendation to work and work activities are appreciated by Allah, the apostle, and believers. In addition, in QS an-Nisa verse 29 Allah SWT allows them to eat wealth using commerce which has the principle of mutual consent. The verse shows that entrepreneurship is an activity that must be done in a way that is ma'ruf and mutual consent. The existence of Islamic preneurship provides direction for the business and it should be consist of norms and ethics in Islamic values (Ma'ruf and Putri, 2017 p. 8). Besides that, (Naudé, 2010) Entrepreneurship can deeply support in the economic growth. In some discussions about entrepreneurship, one aspect that is closely related to each other is the relationship between entrepreneurial behavior and its relationship with religion. Research on the relationship between entrepreneurship and Islam has been conducted by many previous researchers (Ayob & Saiyed, 2020; MK Hassan & Hippler, 2020). Previous researchers (Ayob & Saiyed, 2020; MK Hassan & Hippler, 2014; Tok & Kaminski, 2019). This research study has also focused on how the behavior of Muslim entrepreneurs based on the Qur'an and Hadith (Boubekeur, 2016; Fathonih et al). Nasution, 2019).

Therefore, there is an Islamic history that must be emulated as uswatun hasanah throughout the world, namely the Prophet Muhammad SAW, he was a businessman from a young age who always held fast to religious values. Among them have inherent in him the nature of Siddiq, Amanah, fathonah, and tabligh.

Islamic preneurship has been inherent in the Prophet Muhammad SAW. This has a very big influence on human activities, especially Muslims. Therefore, Muslims must master the practice of Islamic entrepreneurship that has been taught by the Prophet Muhammad SAW. Islamic preneurship is an entrepreneurial science with a form of activity to lead, establish, take risks, manage, and become a business owner according to Islamic teachings. In this research will be discussed about al-Qur'an perspective on the concept of Islamic preneurship in economic growth.

#### 2. Method

This research is library research, which aims to collect data and information contained in literature, such as books, manuscripts, journals, previous research, and documents. This research is descriptive-analytic, namely research that describes systematically, factually, and accurately a particular problem regarding the characteristics or certain factors. The primary data sources in this study were books related to Islamicpreneurship. At the same time, secondary sources are books, literature, and supporting journals on research topics and previous research on the topic of discussion. The methods and techniques of data collection in this study are to collect literature related to the research and analyzed the theory used. While the method used is qualitative research, namely research on research that is descriptive and tends to be analytical. And using the inductive method, which is a method that departs from specific knowledge or concrete events to draw generalizations or general things. In this case, the author seeks to describe and analyze the al-Qur'an Perspective on the Concept of Islamicpreneurship in Economic Growth.

## 3. Results

### 3.1 The Concept of Islamic preneurship

Islamic preneurship comes from two words; Islamic which means Islamic values and entrepreneurship which is business (Poerwadarminta W.J.S, 2009: 98). Thus, Islamicpreneurship is also called Islamic entrepreneurship. According to the term, Islamicpreneurship is an effort to encourage business practices that spread Islamic values from all forms of activity, this is due to the existence of humans as caliphs on earth and created by Allah to always worship Him (Ma'ruf Abdullah, 2013: 45).

Islamic preneurship is also stated as islamic preneurship is a viable development strategy capable of rendering significant contributions to confront these challenges, and further advance the well-being of the Muslim nation at large meaning that Islamic entrepreneurship is a viable development strategy capable of making significant contributions to confront these challenges and further to advance the well being of the Muslim nation in general (Basrowi, 2011: 27). Providing the context of worship to business activities or bermu'amalah carried out in a way that is following Islamic teachings.

Islamic preneurship must be accompanied by the existence of soft skills (physical abilities), hard skills (spiritual abilities), and Islamic values (Islamic values) which become the basic foundation of every business activity (Alma Buchari, 2014: 65). So, the existence of soft skills and hard skills will be good, if balanced with mastery, understanding, and awareness of Islamic values that are carried out in the form of good business.

On this basis, in the Qur'an, it is commanded to always work and all forms of activity will be appreciated by Allah, the Messenger, and believers, as in QS. at-Taubah verse 105: Meaning: And say: "Work, and Allah and His Messenger and the believers will see your work, and you will be returned to the One Who knows the unseen and the manifest, and He will tell you what you have done".

From the verse, it is explained that Allah motivates His servants to continue to do charity sincerely, and earnestly, and do not need to pursue the praise of others. Because Allah SWT sees these deeds, while the Prophet SAW was alive also saw, them as well the believers. Allah SWT knows human intentions and deeds both hidden and open (M. Quraish Shihab, 2017: 354). Thus, all humans will return to Allah to account for their actions.

In addition, a charity in the term islamic preneurship is the same as the course of commerce which prioritizes the value of mutual consent in running it. As Allah SWT says in QS. an-Nisa verse 29:

Meaning: "O you who believe, do not eat each other's wealth by unlawful means, except by way of a mutually beneficial trade between you. And do not kill yourselves; surely Allah is Merciful to you". (QS. an-Nisa: 29).

It is explained from the verse that it is forbidden to eat wealth from haram ways, namely usury, and gas, except from the results of commerce based on mutual consent and pleasure (Jalaluddin As-Suyuthi, 1997: 343). Islamicpreneurship confirms that in commerce, business or business must prioritize the principle of voluntariness with one another. This is intended so that every Muslim entrepreneur or entrepreneur can practice this principle following the teachings contained in the Qur'an.

The basic concept of Islamic entrepreneurship can be seen from the history of the life of the Prophet Muhammad whose life was always based on the values of the Qur'an. Rasulullah SAW builts the spirit of entrepreneurship with the spirit of Integrity, Loyalty, Professionality, and Spirituality (Juliana, 2020: 10). First, integrity is acting consistently between what is said and behavior according to religious values and community norms. As inconsistency is something that Allah SWT hates which is illustrated in QS. as -Saff verse 3:

Meaning: "It is a great hatred in the sight of Allah that you say what you do not do". (QS. as-Saff: 3).

Second, loyalty is showing or providing consistent support to any individual or group. Entrepreneurs must have a high loyal attitude and it is something that needs to be considered and fostered so that it does not decline. As is known, forms of loyalty in entrepreneurship are by providing the best services, products, and facilities. Third, professionalism, namely the ability to place a position as a business actor. A good business is if the business actor has a professional attitude towards a business that is undertaken and can be fair and honest in every business that is run. Regarding this, every believer must have this trait so that the business will progress

and run smoothly.

Fourth, spirituality is having a close relationship with God who has created it, namely Allah SWT as in QS. al-Jumu'ah verse 10, "When the prayer has been completed, then scatter you over the earth and seek the bounty of Allah and remember Allah a lot so that you will be lucky". It is explained from the verse that when going to seek the bounty of Allah, it should be preceded by praying and being ordered to remember Allah in every activity (M. Quraish Shihab, 2017: 675). The four values have a very important role for entrepreneurs to be able to improve the economy of the people. Therefore, islamic preneurship is explained as the management of religious activities through patterns and patterns of entrepreneurship with a strong religious foundation, belief, and piety. In this case, business is no longer only serving worldly affairs but is closely related to the afterlife so businesses must continue to prioritize religious values.

# 3.2 The Characteristic Islamic preneurship

Islamic preneurship illustrates that Islam has a broad and universal concept, and can be applied according to everyday life. A Muslim has an interest in business because of several background problems, one of which is an unstable economy. With the foundation of Islamic values applied in every business run, the economic system can run stably and well. Therefore, Islamic preneurship means five fundamental theological principles (Burhan Bungin, 2013: 23), namely:

- 1. The principle of divinity, which is to believe that everything on earth is created by Allah and everything, belongs to Allah, and all gifts can be taken advantage of.
- 2. Biblical Principles (Qur'anic values), which are based on the values of the Qur'an and are not allowed to violate the context of Islamic values such as fairness, honesty, humility, shura (discussion), and istigomah.
- 3. The principle of Worship, namely work that is intended and carried out as worship to obtain the pleasure and blessings of Allah SWT.
- 4. The principle of agreement, namely the contract/pledge from both parties with no sense of mutual harm to each other.
- 5. Imamah principle (readiness to serve), which can serve and facilitate well (Idris, 2015: 53).

Muslims must play an active role in upholding Islamic economic justice, and this role must be supported by the foundation of entrepreneurial practice (Kasmir, 2012: 18). A Muslim entrepreneur, must be able to build an Islamic system in managing his business, because its foundation is based on prophetic traits, namely:

- 1. *Shiddiq* (true and honest in word and deed). An entrepreneur who always behaves honestly and correctly in all forms, whether honest with himself, customers, shareholders, partners, or competitors. This can increase the trust of a group and business in him.
- 2. Amanah (credible and reliable in carrying out orders from Allah SWT). Entrepreneurs must be reliable and trusted to achieve a better life. By relying on company management, using rights properly, not harming the rights of others, transparency of transactions, optimal task performance, and maintaining honesty to avoid various frauds.
- 3. *Fathonah* (intelligent in thinking so that it can manage an affair well). An entrepreneur must have intellectual intelligence, wisdom, insight, and understanding of how to run a business properly and correctly. In addition, in a situation of intense competition, it can optimize the potential of its intelligence in managing a company that is creative, and intelligent, and can create a better future.
- 4. *Tabligh* (communicative and able to convey Islamic mandates both orally and in writing). Entrepreneurs must be able to convey everything that Allah SWT wants, have good communication skills, convey the right language through neat speech, and precise reasoning, and know how to build good communication and business relationships (networks).

In the context of Islamic studies on entrepreneurship, the behavior of the Prophet Muhammad SAW must be considered in the discussion of business actors. In this context, it can be understood that the practice of Islamic entrepreneurship must at least understand the basic values of entrepreneurial ethics as practiced by the Prophet Muhammad SAW (Segaf Al-Djufri Salim, 2006: 34). For example, not trading in haram goods, motivating entrepreneurship for means of worship, seeking a balance between the world and the hereafter, and profits are

partly given to the poor as a right in the form of zakat and alms. (Ramadani, et al, 2015) Entrepreneurship from a religious perspective is important because religion directly shapes the thoughts and actions of human actions (Ratten et al., 2017) which then affect the way a person does business. This means that Islamic entrepreneurship has implications for business success if it absorbs the values of Islamic teachings in it, namely the Qur'an and Hadith.

The importance of entrepreneurial ethics can thus be understood from three perspectives. First, ethics is used according to religious norms and values as guidelines for individuals and groups to regulate business behavior. Second, ethics is a set of Islamic principles and moral values. Third, ethics in studying the science of good and bad (Nawab Haider Naqwi Sayed, 2003: 23).

From this perspective, the ethics of Islamic entrepreneurship in the application of Islamic business is the behavior of how businesses and processes can run following the guidance of the values and teachings of Islam, to create habits in every business that is run by prioritizing Islamic values. The existence of Islamic entrepreneurship gives value to the direction of the business, which must pay attention to ethics, standards, and all the values of Islam. Related the ethical standards of Islamic entrepreneurship can at least be seen from several things, namely:

1. Islam prohibits business transactions that contain elements of *maisyir* (gambling) which will lead to speculation. As the word of Allah QS. al-Baqarah verse 219:

Meaning: "They ask you about alcohol and gambling. Say: "In both, there is a great sin and some benefit to man, but the sin of both is greater than the benefit". And they ask you about what they spend. Say: "That which is more than is necessary." Thus Allah explains His verses to you that you may think." (QS. al-Baqarah: 219).

The verse contains the word الْمَيْسِر which means gambling, which is commonly used for betting in the jahiliyyah period until the arrival of Islam, so, therefore, Allah SWT prohibits doing such actions, because it can lead to speculation, which is difficult to account for the truth (Quraish Shibab, 2017: 436). With this, every islamic preneur must be careful in starting, pioneering, and running his business to comply with religious signs.

- 2. Some rights and obligations must be understood by every business activity in every contract so that the parties realize the same obligations. That is, if there is profit or loss, it can be shared between the parties to the business contract.
- 3. The principle of justice, avoiding fraud and helping each other so that all forms of business activity become mutually empowered properly.
- 4. Having the value of blessings to achieve happiness in this world and the hereafter. In this case, it can turn all forms and series of businesses into a form of worship to get closer to Allah SWT, so that in practice entrepreneurs are encouraged not to fight each other and take other people's rights that do not belong to them.

The practice and idea of Islamic entrepreneurship promoted by several Muslim rulers is a new idea in the concept and practice of business after the previous concepts of entrepreneurship, technopreneurs, and social entrepreneurship (Sudrajat, 2012: 41). This provides a significant picture of the practice of good Islamic entrepreneurship according to the principles contained in the Qur'an and community norms.

#### 4. Discussion

Islamic preneurship in empowering people and Islamic preneurship in Economic Growth

Economic growth is the process of changing the country's economic conditions towards a

Economic growth is the process of changing the country's economic conditions towards a better state on an ongoing basis. In addition, good economic growth is measured by the increase in Gross national product (GNP) of both goods and services in a country and is also measured by the prosperity of its people. The process of

increasing GNP is also influenced by the application of a good entrepreneurial spirit. In terms of fiscal economic development, the production of goods and services, the number and quality of infrastructure, the number of schools and the number of economic activities in the community are real examples of a country's economic growth.

According to the Islamic economic point of view, economic growth cannot be separated from economic development. In other words, economic growth will facilitate economic development if it is carried out in full synergy. Deeply, economic growth is not only focus on goods and services but also economic growth gets more emphasis on the development of quality human resources for both *ad-dunya* and *ukhrowi* purposes. This means that,t economic growth is not only support material success but also preparation for the afterlife is an important part of understanding good economic growth. Good economic growth is directly supported by the number of entrepreneurs who have a good entrepreneurial spirit as well (Zakiyah et al, 2018, p. 245). In other words, the increasing number of entrepreneurs and entrepreneurship will significantly affect economic growth, including Islamic entrepreneurship.

Islamicpreneurship is inseparable from religious norms and community morals in running it. As prospective Muslim entrepreneurs, we must try to pay attention to the norms of entrepreneurship. To rebuild the entrepreneurial spirit of Indonesian Muslims, there are three basic ideas in Islam, among others:

First, Muslims have had a strong entrepreneurial spirit and ethos since birth. The Prophet Muhammad SAW and most of his companions were entrepreneurs who became role models throughout the world. With the spread of Islam in the 13th century AD, it was practiced by Muslim traders who imitated the behavior of the Prophet Muhammad SAW. The teachings of Islam teach its followers to encourage entrepreneurship, so the entrepreneurial spirit of Muslims should be a part of their lives, leading its followers to work hard, and not forget to give alms.

Secondly, the economic conditions of Muslims in the country of Indonesia have been in a slump for a long time, so it is necessary to revitalize entrepreneurship for Muslims. We need to be concerned about this condition regarding the phenomenon of the decline of Muslims in the economic field.

Third, the development of Islamic economics in the form of banks and Islamic financial institutions that are currently growing rapidly must be accompanied by an increase in Islamic entrepreneurship. Fostering a high entrepreneurial spirit, especially in the younger generation, has a positive impact on the progress and recovery of the nation's economy, as well as on banking and financial institutions themselves (Wijayanti, 2018: 11). There are several important points that every Islamic preneur must be mastered, namely:

1. Based on Faith (Religious Oriented)
Faith is needed by humans so that Allah SWT can accept devotion. All forms of work and practice will not be accepted by Allah without being based on faith. In OS, an-Nisa verse 136:

Meaning: "O you who believe, continue to believe in Allah and His Messenger and in the Book which Allah sent down to His Messenger and the Book which Allah sent down before him. Whoever disbelieves in Allah, His angels, His books, His messengers, and the Last Day, then indeed that person has gone astray as far as possible." (QS. An-Nisa: 136).

It is explained from the verse that Allah SWT commands His believing servants to practice all the laws of faith and its branches, pillars, and all supports. In line with this, QS. at-Taubah verse 105 explains that Allah knows what is unseen and real, meaning that Allah knows how a person's faith in Him and his actions is carried out based on other than Allah SWT (As-Syaukani, 2011: 567). This is included to perfect

the thing that has been perfect in the heart and confirmed in the form of action.

Islamicpreneurship based on faith is oriented to bring the goal of the benefit of oneself and the surrounding community. Some of the foundations of faith that are carried out to carry out Islamic entrepreneurship are; First, piety. Taqwa in the concept of Islamicpreneurship is the fear of doing everything forbidden by Allah, namely lying to fellow entrepreneurs, betraying, and other actions that damage the faith. Second, honesty. In the days of the Prophet Muhammad SAW, entrepreneurs were taught to be honest and true, the meaning of the word honest in the context of Islamic entrepreneurship is not to make false contracts in conducting business transactions. Third, trustworthiness. Trustworthiness is an attitude that must be possessed by entrepreneurs so that the business they run can bring trust to others. Fourth, is fairness. The purpose of this fair attitude is not to carry out business activities that bring harm (mudharat) which can harm and damage individual and social life.:

# 2. Able to Innovate and Create (Innovation and Creativity)

Islamic preneurship can develop and run well if it is balanced with innovation and creation that is formed with a neat and attractive presentation. As it is known that humans have been superior by Allah above other creatures, as in QS. al-Isra' verse 70:

Meaning: "And indeed We have honored the sons of Adam, We have taken them on land and sea, We have provided them with good things, and We have favored them with a perfect surplus over most of the creatures We have created."

The verse explains the glory and prosperity of the Bani Adam, above other creatures by empowering the potential of reason, science, and communication (Imam Ali as-Shabuni, 1999: 170). The things that are recommended in every Islamic entrepreneurship can manage the potential that is inherent in every soul, namely the potential of reason, knowledge, and communication.

Every entrepreneur is required to be innovative and creative in finding new ideas to survive during intense competition and to be able to find new solutions that may never have been offered. Many inventions and innovations are born as a way of looking at a new and different relationship between objects, processes, materials, technology, and people.

Creativity is defined as the ability to create something new. Creating something new is not only in terms of the product, but in terms of services, facilities, management, and marketing techniques must be developed into something new so that consumers are interested in the results of the innovation and creativity offered. In line with this explanation QS. ar-Ra'd verse 11 commands "Indeed Allah does not change the condition of a people so that they change the conditions that exist in themselves". It is explained from the verse that Allah SWT commands to be able to change the fate of life with a form of movement from within so that life can bring the desired changes (As-Syaukani, 2011: 654).

# 3. Able to provide benefits (Benefit Oriented)

In islamic preneurship, the most important goal is to provide benefits to others. Everything that is given and done is a form of making human existence useful for others and not expecting replies or praise from others, as Rasulullah SAW said narrated by Imam Ahmad no. 3289, "The best of humans is the most useful for other humans". The hadith illustrates that providing benefits is the most important thing in life. An Islamic entrepreneur is a social entrepreneur, that is, an entrepreneur who runs a business not only to seek profit or wealth but also to be able to solve problems in society. As Muslim, we must understand that Islam encourages people to work hard and help each other to achieve mutual prosperity.

Social benefit is the main mission of Islamicpreneurship, which is to empower local communities by building a solid team. This team strengthens each other to be more effective in achieving socially

beneficial goals. The social functions of Islamic preneurship include channeling passion, empowering the community, creating jobs for others, and becoming a role model for Islamic business people. With strong cooperation built with good innovation and creativity, a goal will be achieved, namely providing benefits for oneself and others (Siswanto, 2016: 43).

#### 5. Conclusion

The concept of Islamicpreneurship is divided into two dimensions, namely vertical as a manifestation of obedience to Allah SWT and horizontally related to relationships with fellow human beings. The application of this concept has also been carried out since ancient times at the time of the prophet, as an example of the noblest Apostle, Muhammad SAW by implementing Islamic entrepreneurship based on the nature of *Siddiq, Amanah*, *tabligh*, and *fathonah*. The practice of Islamicpreneurship is inseparable from the values of Islamic rules intending to worship only to get the pleasure of Allah SWT. Islamicpreneurship provides direction for business practices that must pay attention to norms, ethics, and all forms of Islamic religious values by holding fast to faith, being able to innovate and create, and aiming to provide benefits both for yourself and others. Through this idea, it becomes a motivation and encouragement for Muslim entrepreneurs to increase the gift of goodness in the flow of production of goods, services, and human resources because good economic growth is directly proportional to the application of the values of the Qur'an and hadith in interpreting Islamicpreneurship.

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