



ICOEN THE 2ND
INTERNATIONAL CONFERENCE
ON ENTREPRENEURSHIP 2015

 **UNIVERSITAS CIPUTRA**
CREATING WORLD CLASS ENTREPRENEURS

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Proceeding

1

**The 2nd
International Conference
on Entrepreneurship 2015**

Scale Up Entrepreneurial Organization

August 27th - 28th, 2015

Universitas Ciputra, Surabaya, East Java, Indonesia



FOREWORD

Welcome to the 2st International Conference on Entrepreneurship (2015 ICOEN, INDONESIA)



On behalf of The Distinguished Managing Director of Ciputra Group, The Excellence, Rector of Ciputra University, Keynote Speakers, Conference Co Host, Organizational Committee, Steering Committee, and The Honorable Presenters and Participants.

It is my great pleasure to welcome you to this International Conference on Entrepreneurship (ICOEN) 2015 in Indonesia.

The conference is held on August 27th and 28th, 2015 moreover. It attracts educators, researchers, and entrepreneurs which related with scientific disciplines of practitioners.

On this occasion, let me give special thanks to the Keynote Speakers (1) Prof. Annie Koh, Ph.D, VP for

Office of Business Development Singapore Management (2) Edward Rubesch, Ph.D, Director of International MBA Program Thammasat University Bangkok, Thailand (3) Mohd. Shawahid Haji Othman, Ph.D, Professor of Faculty of Economics and Management, Universiti Putra Malaysia (4) Harun Hajadi, M.B.A, Managing Director of Ciputra Group, Indonesia (5) Prof. Michael Frese, Ph.D, Institute for Strategic HR Management, Research & Development Institute of Corporate Development LEUPHANA, University of Lüneburg, West Germany (6) Kim Sung Sup, Ph.D, Director of Small and Medium Business Administration, Republic of Korea (7) Yunita Resmi Sari, M.B.A Director of Small and Medium Enterprises Development Central Bank of Indonesia, and (8) Ir. Antonius Tanan, M.B.A., M.Sc., M.A President of Universitas Ciputra Education Center, Indonesia.

Your contribution to this seminar as reviewers and keynote speakers make this event more meaningful and evaluable. We are also thankful to all reviewers, for their commitment, effort and dedication in understanding the task of reviewing all of the full paper.

We would like to thank to all authors who have submitted their papers to be reviewed, those whose paper were chosen to be presented in the seminar, and those who have submitted manuscripts to be published in proceeding

Last but not least, we would like to express our sincere gratitude to everyone who has contributed and made the joint conference a success.

Best wishes,

2015 ICOEN Organizing Committee Chair

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Graduate School, Ciputra University Surabaya, INDONESIA

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MUSLIM ENTREPRENEUR PROFILE: EXPLORING THE SPIRIT OF ENTREPRENEURSHIP FROM *THE QUR'AN AND THE SUNNAH*

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ABSTRACT

The understanding and implementation of the doctrine contained in the Qur'an has been conducted by Prophet Muhammad saw as a direct recipient of God via Angel Gabriel a.s. The explanation can be, sometimes, in the form of speech, action, and recognition which later called sunnah. Not so with the quality of the Sunnah, it has to be tested in terms of text, content and context, as well as its narrators (isnad). If the text, content, and context are in relevant with the basic values of the Qur'an then the Sunnah can be justified (Ṣaḥīḥ).

Someone who has a creative spirit and has been able to build new innovation out of the ordinary people in general is an entrepreneur.

Entrepreneurship in Islam has been derived from the Qur'an, chapter al-'Alaq: 1-5 and the Sunnah which encourage Muslim to have the three principles, namely the principle of divinity, social, and human dignity. These three principles encourage Muslim to give an excellent service and friendly environment as exemplified by Prophet Muhammad saw.

Keywords: Entrepreneurship, Sunnah, Qur'an, Islam

INTRODUCTION

The Qur'an is believed to be the Word of God to answer and guide human toward a noble life and human dignity of all the time as stated in the Qur'an, chapter *al-Isra'* (17): 70:

"We have honored the sons of Adam; provided them with transport on land and sea; given them for sustenance things good and pure; and conferred on them special favors, above a great part of our creation".

The understanding and implementation of the doctrine contained in the Qur'an has been conducted by Prophet Muhammad saw as a direct recipient of God via Angel Gabriel a.s. The interpretation and explanation can be, sometimes, in the form of speech, action, and recognition which later called *sunnah*.

The originality of the Qur'an is never in doubt as its truth has been proven by religionists, spiritualists, and scientists from all the time. With a very broad meaning, it is even believed to be the source of knowledge. On the other hand, it is also positioned as a source of faith, moral

teaching, cultural resources, historical sources, and the law. Regarding with it, Ibn Mas'ud r.a, one of the leading Prophet Muhammad's companions argued;

"Whoso ever wants to learn the ancient and modern science, then meditates on the Qur'an".

Not so with the quality of the Sunnah, it has to be tested in terms of text, content and context, as well as its narrators (*isnad*). If the text, content, and context are in relevant with the basic values of the Qur'an then the Sunnah can be justified (*Sahih*).

The above criteria are supposed to be submitted to place the Qur'an and the Sunnah as the authentic source that have been confirmed as the source of faith, the source of moral teaching, cultural resource, historical source, legal source and source of knowledge. The position is then becoming stronger after the death of the Prophet Muhammad saw., so both are used as a way of life to solve many problems faced by believers, as a measure of its truth and validity. This is because the Qur'an consists of many principles to accommodate the ever-increasing need of the community, as stated in the Qur'an, chapter al-An'am (6):38:

"There is not an animal (That lives) on the earth, nor a being that flies on its wings, but (forms part of) communities like you. nothing have we omitted from the Book, and They (all) shall be gathered to their Lord In the end".

This position is what lies behind the author presenting the principles and ethical of entrepreneurship unearthed from the Qur'an and the good models (*uswah*) that have already existed in Prophet Muhammad saw as a person since his childhood to prophetic. Those all are then used as guideline in the field of economic law of shari'ah (*mu'amalah*).

LITERATURE REVIEW

Definition of Entrepreneurship

The term of entrepreneurship in Indonesian is known as Enterprise. The word is derived from a French language, "entreprendre", which contains "adventurer", "creator", and "business manager". The term was first introduced by Richard Cantillon (1755), and increasingly popular after being used by an economist J.B.Say (1803) to describe those businessmen who are able to change the economic resource from low productivity level to a higher level and even continue to rise.

To avoid a misunderstanding about the meaning of entrepreneurship, the author needs to convey some definitions of some experts, among others are:

1. Peter F. Drucker, a United States thinker, states that entrepreneurship is an activity that is consistently done to convert good ideas into profitable business activities.
2. Suryana said that entrepreneurship is a creative and innovative capability which is used as basis, tip, and resource to reach opportunities of success.
3. Ropke said that entrepreneurship is the process of creating something new (new creation), and making something different from the existing (innovation) to achieve the individual well-being and the values to the community.

Based on the three definitions above, entrepreneurship or Enterprise can be defined as a way of thinking that creates action that has never been done by anyone else. It has a visionary character, responsible, creative, innovative, positive thinking, resistant to life's challenges, as well as capability in capturing and realizing an opportunity to achieve the individual well-being and the values for society.

Principle, Character, and Ethic of Entrepreneurship in the Qur'an.

The definition of entrepreneurship or Enterprise as the opinion of three experts mentioned above can be found the Qur'an, chapter al-'Alaq (96):1-5:

"Proclaim! (or read!) In the name of Thy Lord and Cherisher, who created".

"Created man, out of a (mere) clot of congealed Blood."

"Proclaim! and Thy Lord is Most Bountiful."

"He who taught (the use of) the pen."

"Taught man that which He knew not".

The five verses are the first verses of the Qur'an. The verses are the epistemological basis of the establishment of the Islamic scientific tradition which grow up to now and future. If we understand comprehensively, these five verses consist of some principles, characters and ethical entrepreneurs, namely:

Entrepreneurship Principle

As the understanding of entrepreneurship or Enterprise known today, the basic truth of a way of thinking, action, creative and innovative attitude, and capability in capturing and realizing an opportunity to achieve the individual well-being are in the name of Allah, the Creator.

These divines principle are based on the purpose of the creation of man is a servant of God as stated in the Qur'an, chapter al-Dhâriyât (51): 56;

"I have only created Jinns and men, that They may serve Me."

who receives mandate to be the guardian and preserver of the universe as stated in the Qur'an, chapter al-An'âm (6): 165;

"It is He who hath made you (His) agents, inheritors of the earth: He hath raised you In ranks, some above others: that He may try you In the gifts He hath given you: for Thy Lord is quick In punishment: yet He is indeed Oft-forgiving, Most Merciful."

and the Qur'an, chapter al-Baqarah (2): 30

Behold, Thy Lord said to the angels: "I will create a vicegerent on earth." They said: "Wilt Thou place therein one who will make mischief therein and shed blood? whilst we do celebrate Thy praises and glorify Thy holy (name)?" He said: "I know what ye know not."

On this basis, then the universe is humbled and prepared to be managed and utilized by human as stated in the Qur'an, chapter Luqman (31): 20;

"Do ye not see that Allah has subjected to your (use) all things In the heavens and on earth, and has made His bounties flow to you In exceeding measure, (Both) seen and unseen? yet there are among men those who dispute about Allah, without knowledge and without guidance, and without a Book to enlighten them!"

for the sake of human's welfare over the individual and community life to reach success in this world and on the day of judgment as stated in the Qur'an, chapter al-Baqarah (2): 29;

"It is He who hath created for you all things that are on earth; Moreover His design comprehended the heavens, for He gave order and perfection to the seven firmaments; and of all things He hath perfect knowledge".

and the Qur'an, chapter al-Qaşaş (28): 77;

"But seek, with the (wealth) which Allah has bestowed on thee, the home of the Hereafter, nor forget Thy portion In This world: but do Thou good, As Allah has been good to thee, and seek not (occasions for) mischief In the land: for Allah loves not those who do mischief."

The divine principles in entrepreneurship will encourage an excellent service that is providing the best service in order to give satisfaction to anyone else. As narrated by al-Bukhari from Jabir Ibn 'Abdullah, Prophet Muhammad saw said:

"Narrated by Jabir Ibn Abdillah r.a. That indeed the Messenger of Allah has said: 'God grants mercy to a buyer, seller and tolerant judge'".

The divine principle also spawns a social attitude that always pay attention and care to the need of others as stated in the Qur'an, chapter al-Mâidah (5): 2;

"O ye who believe! help ye one another In righteousness and piety, but help ye not one another In sin and rancour: fear Allah. for Allah is strict In punishment."

who need empowered economically, as well as spiritual as stated in the Qur'an, chapter al-Bayyinah (98):5;

"And They have been commanded no more than this: to worship Allah, offering Him sincere devotion, being true (in faith); to establish regular prayer; and to practise regular charity; and that is the Religion right and straight".

and the Qur'an, chapter al-Dhâriyât (51):19;

"And In their wealth and possessions (was remembered) the right of the (needy,) Him who asked, and Him who (for some reason) was prevented (from asking)".

The divine principle also spawns a friendly attitude toward the environment since whatever is done is always taking care of the natural resources in the future, so it will never have to exploit the natural resources that result in damage and destruction, but prosper it as stated in the Qur'an, chapter Hûd (11): 61;

"To the Thamud people (We sent) Salih, one of their own brethren. He said: "O My people! worship Allah. ye have no other god but Him. it is He who hath produced you from the earth and settled you therein: then ask forgiveness of him, and turn to Him (in repentance): for My Lord is (always) near, ready to answer."

The second principle stated in the second verse is the social principle. Entrepreneurship or Enterprise, according to that verse, shall not come to true without the involvement of other parties. Because of that, the entrepreneurial thinking always involves another party as a source of inspiration for the unique creation and innovation to create new thing that can be used largely without harming others as stated in the Qur'an, chapter al-Qaşaş(28): 77 and the Qur'an, chapter al-Baqarah (2): 29;

"It is He who hath created for you all things that are on earth; Moreover His design comprehended the heavens, for He gave order and perfection to the seven firmaments; and of all things He hath perfect knowledge".

Therefore the Qur'an prohibits conducting destructive activities as stated in the Qur'an, chapter al-Baqarah (2): 195:

"And spend of your substance In the cause of Allah, and make not your own hands contribute to (your) destruction; but do good; for Allah loveth those who do good,,.

The third principle stated in the third verse is the human dignity as a potential gift as stated in the Qur'an, chapter al-Isrâ' (17): 70;

"We have honored the sons of Adam; provided them with transport on land and sea; given them for sustenance things good and pure; and conferred on them special favours, above a great part of Our creation".

This verse illustrates that the mindset of entrepreneurial activity comes from the knowledge that is continuously and intensely done based on the individual's experiences without sacrificing the dignity and the environment. Here, science is positioned on the right and

proper place for the sake of one's mindset and society that makes human dignified as stated in the Qur'an, chapter Ali Imrân (3): 191;

"Men who celebrate the praises of Allah, standing, sitting, and lying down on their sides, and contemplate the (wonders of) creation In the heavens and the earth, (with the thought): "Our Lord! not for naught hast Thou created (all) this! glory to Thee! give us salvation from the penalty of the Fire".

and the Qur'an, chapter Hûd (11): 61;

"To the Thamud people (We sent) Salih, one of their own brethren. He said: "O My people! worship Allah. ye have no other god but Him. it is He who hath produced you from the earth and settled you therein: then ask forgiveness of him, and turn to Him (in repentance): for My Lord is (always) near, ready to answer."

This verse encourages human to continuously examine and explore the potential of knowledge obtained either through sense, intellectual, and spiritual experience. This verse also reminds the purpose of various activities that generate scientific welfare, friendly environment and human dignity.

The spirit of the verses above builds entrepreneurship or entrepreneurial principles on the basis of the principles of divinity, social, and dignity to make human dignified. Thus the entrepreneurial spirit aims to bridge between faith and science with the opportunity and marketing ability as stated in the Qur'an, chapter al-Jumu'ah (62): 10;

"And when the prayer is finished, then may ye disperse through the land, and seek of the bounty of Allah. and celebrate the praises of Allah often (and without stint): that ye may prosper".

Character of Entrepreneurship

The early five verses revealed to Prophet Muhammad SAW that has built the above three principles also encourage the character of entrepreneurship, among others; visionary, responsible, positive thinking, creative, innovative, standing the challenges of life, and being able to capture and materialize an opportunity.

If an entrepreneur or businessman follows the instruction of the first verse of chapter al-'Alaq, he will always read, explore, review and analyze a variety of knowledge, experience and behavior ever conducted intensely and continuously based on the three principles, namely the divinity, social, and human dignity. He will also discover new thing to see and build a vision for the future as a form of responsibility to God and as a manifestation of his service in the enforcement of custody and maintenance of the universe.

The meaning of *qara'a* also contains the spirit of consistent and patient toward all the problems faced by developing positive thinking, so that any condition encountered is positioned as something that should likely be potential value for themselves and the public welfare. The three principles are; the divinity, social, and human dignity.

When positive thinking has already been in an entrepreneur or businessman, it will grow creative and innovative spirit in his mindset and will put up with the challenges of life as stated in the Qur'an, chapter al-'Asr (103): 3;

"Except such As have Faith, and do righteous deeds, and (join together) In the mutual teaching of truth, and of patience and constancy".

and the Qur'an, chapter al-Baqarah (2): 153;

"O ye who believe! seek help with patient perseverance and prayer; for Allah is with those who patiently persevere".

and the Qur'an, chapter al-Baqarah (2): 155;

"Be sure we shall test you with something of fear and hunger, some loss in goods or lives or the Fruits (of your toil), but give glad tidings to those who patiently persevere",

and the Qur'an, chapter al-Baqarah (2): 246;

"Hast Thou not turned Thy vision to the Chiefs of the Children of Israel after (the time of) Moses? They said to a prophet (That was) among them: "Appoint for us a king, that we may Fight in the cause of Allah." He said: "Is it not possible, if ye were commanded to fight, that that ye will not fight?" They said: "How could we refuse to Fight in the cause of Allah, seeing that we were turned out of Our homes and Our families?" but when They were commanded to fight, They turned back, except a small band among them. but Allah has full knowledge of those who do wrong".

and the Qur'an, chapter al-Anfâl (8): 46-47;

"And obey Allah and His Messenger. and fall into no disputes, Lest ye lose heart and your power depart; and be patient and persevering: for Allah is with those who patiently persevere"

"And be not like those who started from their homes insolently and to be seen of men, and to hinder (men) from the path of Allah. for Allah Compasseth round about all that They do".

and the Qur'an, chapter al-Anfâl (8): 66;

"For the present, Allah hath lightened your (task), for He knoweth that there is a weak spot in you: but (even so), if there are a hundred of you, patient and persevering, They will vanquish two hundred, and if a thousand, They will vanquish two thousand, with the leave of Allah. for Allah is with those who patiently persevere".

The patient will also encourage an ability to capture and realize an opportunity.

The creative and innovative nature can be found on the meaning of the word *khalaq*. It is the ability to create a new thing because it has not been thought and done by others. Furthermore, it can also see the potency of the available resource into a valuable and efficient thing in order to prove the actual belief that everything created by God is not in vain.

The positive thinking which is contained in verse *iqra 'wa Rabbuka al-Akram*, is that the analysis of a variety of conditions should emerge attitude and custody action and maintenance of the universe, especially guarding the dignity and glory of human. Dignity is growing stronger based on the value of divinity and social. An entrepreneur or businessman will be able to realize their business opportunity to achieve success in the world and the day of judgment through either individual or collective devotion as the promise of Allah in the Q.S. al-Mujâdah (58):11:

"O ye who believe! when ye are told to make room in the assemblies, (spread out and) make room: (ample) room will Allah provide for you. and when ye are told to rise up, rise up Allah will rise up, to (suitable) ranks (and degrees), those of you who believe and who have been granted (mystic) knowledge. and Allah is well-acquainted with all ye do".

Entrepreneurship Ethics

The principles of entrepreneurship should be the direction for Muslim entrepreneur mindset which are broadly conveyed in five verses of the Qur'an, chapter al-'Alaq, namely the principle of divinity, social, and human dignity. These three principles, if applied consistently, will emerge a visionary character, responsibility, positive thinking, creative and innovative, an

ability to stand the challenges of life, and capability in capturing and realizing an opportunity. In this case, the Qur'an has provided the following guidance:

- a. Maintaining the quality and reputation as stated in the Qur'an, chapter al-Qaṣaṣ (28): 77;

"...But seek, with the (wealth) which Allah has bestowed on thee, the home of the Hereafter, nor forget Thy portion In This world: but do Thou good, As Allah has been good to thee, and seek not (occasions for) mischief In the land: for Allah loves not those who do mischief."

and the Qur'an, chapter al-Baqarah (2): 168;

"O ye people! eat of what is on earth, lawful and good; and do not follow the footsteps of the evil one, for He is to you an avowed enemy".

and the Qur'an, chapter al-Baqarah (2): 267;

"O ye who believe! give of the good things which ye have (honourably) earned, and of the Fruits of the earth which we have produced for you, and do not Even aim at getting anything which is bad, In order that out of it ye may give away something, when ye yourselves would not receive it except with closed eyes. and know that Allah is free of all wants, and worthy of all praise".

- b. Shari'ah-based management and accountability must be consistent with the applicable laws and must ensure the ownership of asset as stated in the Qur'an, chapter al-Baqarah (2): 195;

"And spend of your substance In the cause of Allah, and make not your own hands contribute to (your) destruction; but do good; for Allah loveth those who do good".

- c. Maintaining trust, or honest as stated in the Qur'an, chapter al-Nisa' (4): 58;

"Allah doth command you to render back your Trusts to those to whom They are due; and when ye judge between man and man, that ye judge with justice: Verily How excellent is the teaching which He giveth you! for Allah is He who heareth and seeth all things".

- d. Maintaining and fulfilling promise and should not be impaired as stated in the Qur'an, chapter al-Nahl (16): 91;

"Fulfil the Covenant of Allah when ye have entered into it, break not your oaths after ye have confirmed them; indeed ye have made Allah your for Allah knoweth all that ye do".

and the Qur'an, chapter al-Mā'idah (5): 1;

"O ye who believe! fulfil (all) obligations...

and the Qur'an, chapter al-A'raf (7): 85;

"...give just measure and weight, nor withhold from the people the things that are their due; and do no mischief on the earth after it has been set In order: that will be best for you, if ye have Faith".

- e. Balance, there should be no pressure and impaired as stated in the Qur'an, chapter al-Baqarah (2): 278-279;

"O ye who believe! fear Allah, and give up what remains of your demand for usury, if ye are indeed believers".

"If ye do it not, take notice of war from Allah and His Messenger. but if ye turn back, ye shall have your capital sums: Deal not unjustly, and ye shall not be dealt with unjustly".

and the Qur'an, chapter al-Hadîd(57): 25;

"We sent aforetime Our apostles with Clear Signs and sent down with them the Book and the balance (of right and wrong), that men may stand forth In justice; and we sent down iron, In which is (material for) mighty war, As well As many benefits for mankind, that Allah may test who it is that will help, Unseen, Him and His apostles: for Allah is full of strength, Exalted In might (and able to enforce His Will)".

- f. Maintaining a profit and willingness principle as stated in the Qur'an, chapter al-Nisâ' (4): 29;

"O ye who believe! eat not up your property among yourselves In vanities: but let there be amongst you traffic and trade by mutual good-will: nor kill (or destroy) yourselves: for Verily Allah hath been to you Most Merciful!"

- g. Competitive. It is always trying to give the best service in order to give satisfaction to the public as stated in the Qur'an, chapter al-Baqarah (2): 148;

"To Each is a goal to which Allah turns him; then strive together (as In a race) towards all that is good. wheresoever ye are, Allah will bring you Together. for Allah hath power over all things".

CONCLUSION

Entrepreneurship is a potential mindset owned by every person. Someone who has a creative spirit and has been able to build new innovation out of the ordinary people in general is an entrepreneur. They use more of the right brain rather than the left one in their creativity. They always spur enthusiasm every day, motivate themselves, and smile in all situations. They always see problem as a challenge, there is no word *fail* in his mind but success.

Entrepreneurship in Islam has been derived from the Qur'an, chapter al-'Alaq: 1-5 and the Sunnah which encourage Muslim to have the three principles, namely the principle of divinity, social, and human dignity. These three principles encourage Muslim to give an excellent service and friendly environment as exemplified by Prophet Muhammad saw.

The three principles of Muslim entrepreneur that emerge the devotion in the form of friendly attitude build the 7 characters; visionary, responsible, positive thinking, creative, innovative, standing the challenge of life, and being able to capture and materialize an opportunity.

In order to maintain the seven characters based on the three principles of Muslim entrepreneur then every Muslim must keep and implement the 7 ethics in every temperament, including; every effort must be qualified or have a reputation for excellence, accountable, transparent or honest, balance, profitable, and competitive.

With regard to the principles, characters, and ethics contained in the Qur'an and the Sunnah, a Muslim entrepreneur will always try to establish a good relationship to everyone, enriching knowledge, always maintaining a reputation by more watching and listening, and be sensitive to every opportunity. He would see everything in a positive thinking, change the word "impossible" into "possible", "hard" into "easy", "can not" into "can" and so on.

He thinks about the future of people's live, welfare, and how to help and serve optimally those who are in need, so that he would not waste his time on the unproductive thing as it has been exemplified by Prophet Muhammad saw.

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- Q.S.al-Qaşaş(28): 77.
- That is: the human is occupant the world to be a master and prosperity in the world.
- Q.S.Ali Imrân (3): 191.