

ISLAMIC ENTREPRENEURSHIP BASED ON THE CONCEPT OF HONESTY

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ABSTRACT

Islamic entrepreneurship is an aspect of life that grouped into the problem of mu'amalah. This study aims to elaborated entrepreneurship in an Islamic perspective with the concept of honesty which has implications for strengthening Islamic values in entrepreneurial activities that can bring people closer to Allah swt. This study used library research with descriptive analysis method. All data collected by reviewing various books, literature, notes, including research that has not been or has been published to look for some references relating to Islamic entrepreneurship and the concept of honesty. It is known that the concept of entrepreneurship of the Prophet Muhammad was carried out by means of shiddiq, amanah, tabligh, fathonah according shariah principle as human representation to prospering the earth. The concept of entrepreneurship as solely because of Allah swt.

Keywords: Entrepreneurship, Islamic Business, Islamic Values, Concepts of Honesty

INTRODUCTION

Based on the *Global Entrepreneurship Index Report*, countries such as the United States, Switzerland, Canada, and the UK are firing on the top ten counts *Biggest entrepreneurship*. While from Asia, Hong Kong and Taiwan occupy the ranks of 13 and 18. Meanwhile, Indonesia occupied the rank of 94. Positioning these far in the under the rest of ASEAN countries such as Singapore, Malaysia, Thailand, and the Philippines respectively ranked 27, 58, 71, and 84. One interesting fact about entrepreneurship, on 2018 in developed countries on average 14 percent of the total working age population is an *entrepreneur*, while in Indonesia only reached 3.1 percent. It designed a task the low level of entrepreneurship in Indonesia (Zuraya, 2019).

In fact, according to Bank Indonesia Data global financial industry potential and Sharia finance predicted to translucent US \$6.38 trillion at 2021 (Waringin, 2019). These is a great opportunities to develop the Islamic enterprise at various fields in Indonesia.

The role of entrepreneurial is not just to increase the income but also to trigger and support the change of community and business structures. On that things the Government can act as motivator and facilitator. The government will move as a protector in marketing technological outcomes and other social needs.

Based on the viewpoint of Islamic religion, Islam does not hate the end of human inanimate in seeking property during they are not blind in loving treasures and the world exceeds his love of the creator. Islam encourages man kind to carry on his duty as Caliph on earth. It is mean to prosper the Earth and bring it in a better direction. Work and strive to include entrepreneurship, an integral part of human life. Religions and entrepreneurial activities have complex and interdependent relationships (Fauzan, 2014). According to Islamic view, the demands of work is a necessity for every Muslim to be fulfilled for daily life needs. One is the way to fulfill that need among other things through business activity (Wignjosoebroto, 1999).

According to Islamic Economics, business is a symbol of worldly affairs is also regarded as an integral part of the things that are investing in the hereafter. That is, if the orientation of business and the investment efforts of the hereafter is intended as worship and is totality of obedience to Allah swt, then business by itself should be in line with the moral conventions which are based on the hereafter. Even in Islam, the sense of business itself is not limited to world affairs, but it also encompasses all of our activities in the world that are intended for worship for profit or the reward (Aziz, 2013).

Conducting business is one of the human effort to obtain sustenance to achieve the success and happiness of the world and the hereafter, when executed correctly and fervent. Two sources will be used as a guide Business ethics in Islam, that is Qur'an and hadith (Hashim, 2012). The Holy Qur'an and Hadith contains various instructions and Prohibitions to Allah swt. One of them

is the instruction in It. Qur'an revealed Allah SWT revealed to the Prophet Muhammad saw by bringing goodness and righteousness. The Purpose Revelation a The Qur'an as a guide (Hudā), life-street lighting (bayyināt), differentiator between right and wrong (furqān), Healer of Soul (syifā), advice or admonitions (Mauīdzah) and source of information (bayān). Doing Business In accordance Sharee'ah is a one part of rulings a very taughtin the Qur'an and Hadith. A picture of someone who achieves success is people. The person who leads to all acts of kindness, encourages to the right and prohibits to the wrong, whether in conducting daily activities or exercising Business (rulings).

The success of a business depends on many things, such as the willingness to work hard to achieve goals, honesty in every word and deed, keeping promises, having a leadership spirit, recording and Bookkeeping is neat in business, patient in the face of obstacles and challenges, not easy to despair and not forget always pray to Allah SWT. It has all been arranged in the Qur'an and hadith. These the implementation of Islamic entrepreneurship values that have been arranged in the Qur'an and Hadith affects the success of a person in business (Rimiyati, 2016).

THEORETICAL BACKGROUND

A. The Nature of Entrepreneurship

The word entrepreneur is a word of France. The word *Entreprendre* in france is the meaningful verbs have meaning to do. The word is a composite of the word *entre* (Latin word) meaning between, and *prendre* (Latin word) meaning to take the word *Entreprendre* can be interpreted as people Who dare to take the risk with heavy difficulties and started with something new (Barnawi and Arifin, 2012).

According to Riyanti (2003), the word entrepreneurial is merged from the word *Wira* (Valiant, Mighty) and *Usaha* (effort). So entrepreneurial means a strong person or mighty in business. Meanwhile, according to Suryana (2003) Entrepreneurship is creative and innovative capabilities that are made basic, tips, and resources for finding opportunities to succeed (Suryana, 2009).

According to Machfoedz (2004), an entrepreneur is an independent person in pursuit of achievement, he dares to take the risk of starting to manage the business in order to earn profit. Meanwhile, according to Kasmir (2008), simply the meaning of entrepreneurs is a person who dare to take the risk to open a business on various occasions dare to take risk of mental meaning And dare to start the business, without being overwhelmed with fear or anxiety in uncertain conditions (Wijayanti, 2018).

Next, according to Alma (2008) the term entrepreneurship comes from a translation of entrepreneurship which means an ability in creative thinking and innovative attitudes that serve as the basis, resources, energy Objectives, tips and processes in the face of life's challenges (Musfiaily and Soim, 2016).

As Zimmerer and Scarborough define entrepreneurs is someone who creates a new business by taking risks and uncertainty to achieve profit and business growth by identifying opportunities and combining the resources needed to establish them (Ahmad, 2009).

Andrew J Dubrin states entrepreneurship is a person who founds and operates an innovative business) which means someone who founded and runs an innovative endeavor. In addition to it was, John J. Kao defines the entrepreneurship as an effort to create value through the introduction of business opportunities, appropriate risk management, and through communication and management skills to mobilize people, money and raw materials or resources necessary to produce the project to be carried out well (Basrowi, 2011).

Based on the definitions that have been exposed above about entrepreneurship, it can be concluded that entrepreneurship is an effort to create and grow new enterprises by managing Resources, using creative and innovative ways to create a result that has value benefits for building or improving the community's economy. Entrepreneurial Spirit encourages one's interest to establish and manage business professionally. The entrepreneurs in his mind are always trying to find, utilize, and create business opportunities that can provide benefits.

B. Islamic Perspectives of Entrepreneurship

Islamic religion is an integral religion that governs all human affairs so that Islam sees important empowerment of people and see that work or entrepreneurship is an integral part of Islam. Islamic History notes that Entrepreneurship has been done since a long time, during Revelation The Prophet Adam as to the The earth. His son, Habil entrepreneurial with planting and Qobil entrepreneurial by shepherding livestock. Many of the Prophet's histories mention their activities in entrepreneurship, some of them entrepreneurial in the agriculture, livestock, crafts, and trade business sectors. The most obvious example is the Prophet Muhammad SAW, initially he was involved in the business by nurturing and selling sheep, then helped his uncle's business and finally managed Khadijah business.

Rasulullah saw gained entrepreneurial spirit since he was 12 years old. At that time his uncle Abu Thalib took a business trip in Syam State which included Syria, Jordan and Lebanon at present. An orphan who grew up with his uncle was forged to grow into an independent entrepreneur. At the age of 17, Muhammad was assigned full authority to manage the entire business of his uncle. When the age of

20 years is the hardest time in business travel for Rasulullah SAW. He must compete with senior players in regional trade. But then the golden point of entrepreneurship Muhammad SAW reached when the age between 20-25 years.

Muhammad SAW was successful and wealthy figure of businessman. Among the information about his wealth before the prophetic is the amount of dowry paid when married with Khadijah Binti Khuwalaid. It is said that he handed over 20 young camels as dowry. In another story, plus 12 Uqiyah (ounces) of gold. A very large amount if converted to our current currency. The Prophet Muhammad taught to conduct entrepreneurship and transactions are done honestly, fairly and not make the consumer disappointed. Allah SWT spoke in the QS ar-Ra'd/13:11:

لَهُ مَعْقَبَاتٌ مِنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ إِنَّ اللَّهَ لَا يُعَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُعَيِّرُوا مَا بِأَنْفُسِهِمْ ۗ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَّ لَهُ ۗ وَمَا لَهُمْ مِنْ دُونِهِ مِنْ وَالٍ

Translation :

For man there are angels who always take turns, in advance and behind them, they guard it on the commandments of Allah swt. Indeed, Allah does not change the state of a tribe so that they change the circumstances of themselves. And when Allah swt wills the ugliness of a tribe, no one can resist it; And there was no protector for them except him.

In addition, Allah gives the belief in man to be the caliph on this earth not only merely think of the hereafter, but man is given responsibility by Allah swt to maintain and manage what Allah has made it to them to fulfill his needs through some efforts, one of them with entrepreneurship namely entrepreneurial. In the Al Quran Surah Al Qashash verse 77, Allah swt said:

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ ۚ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا ۚ وَأَحْسِنْ ۚ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ ۚ وَلَا تَبْغِ الْفَسَادَ فِي الْأَرْضِ ۚ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ

Translation :

And look to what Allah swt has conferred on you (the happiness) of the Land of the Hereafter, and do not forget your divide from earthly pleasures and do well (to others) as Allah swt has done good, to you, and do not You do damage to the earth. Indeed, Allah does not like those who do harm.

Allah swt also commanded man to work and seek the sustenance that Allah swt has provided on the face of the earth. The word of Allah SWT in Surah al-Jumu'ah verse 10 and Surah al-Mulk verse 15. Those becoming entrepreneurship is one of the forms to fulfill Allah swt's command in the obligation to seek sustenance. All things require effort and hard to find it as well as looking for sustenance, it takes effort to get it.

In addition to the Qur'an, the Hadith Dijelas Kan. Prophet Muhammad saw said in the Hadith "attempting to make halal income is obligatory, in addition to a number of other tasks that have been obliged" (HR. Baihaqi)

Rasulullah saw also said "*no food is better than eaten from the sweat of your own*" (HR. Bukhari).

In addition, from Anas ibn Malik said, Rasulullah saw. said: "*It is not the best among you, someone who ignores his worldly affairs for the end of his affairs, and not even someone who ignores The end of his affairs for his earthly affairs, so he got both simultaneously. Surely the world is a means or a way to go to the hereafter, and you shall never be a burden to others.*" (HR. Ad-dailami and ibn 'asakir).

Based on the Qur'an and Hadith above, work and entrepreneurship is very important. The concept of entrepreneurial in Islam is known as *tija>rah* (trading or transacting). The concept of entrepreneurial in Islam that refers to the concept of entrepreneurial prophet Muhammad saw that need to be imitated and applied by Muslims are : (1) *Shiddiq* means to say true and Honest. An Islamic entrepreneur must be able to say right, act right or silence (if unable to say and act properly). It means that either the leader or the employee in an effort must behave properly in every decision and action, honest with the consumer, competitors so that the business is executed In the governance of the principle of truth. Hal is related to the transaction with the customer/customer, providing the correct information, explaining Advantages/Advantages of goods. If there is a deficiency or defect in the product, it is conveyed to prospective the buyer.

(2) *Amanah* (Trustworthy). Amanah establishes a high level of credibility and a full attitude of responsibility to each Muslim. The nature of Amanah plays a fundamental role in economics and business, because without credibility and Responsibility, Economic and business life will not survive. The duty of Man is Allah swt's mandate. The implications of this point of view are the slightest recognition of human deeds, good or bad, to keep the attention of Allah swt and will get a reply that returns to itself. Anymust be held accountable. People are free to choose the wrong way, as well as Street a very is right. As his consequently If man does good, he is rewarded and a good life (Soemitra, 2015).

(3) *Tabligh*. The ability to convey, effective communicating ability. An effective entrepreneur is a deguction of communicating communications. The obligation of all the prophets to convey to man what is received from Allah swt is a revelation that concerns the law of religion (Yabo, 2017). Entrepreneurs should be able to deliver Ideas and Its business products, promotes product excellence with a compelling and precise target, and is able to communicate itto make easily understood by anyone who listened to it.

(4) *Fathōnah* is a business intelligence. Things that is intended is an Intelligent businessman able to understand, internalize and know the task and responsibility of his business very well. Entrepreneurship based on Shariah, Allah swt wants people to be intelligent in addressing life. Allah swt has provided and facilitates this nature for mankind. Allah swt has also endowed mankind with the potential of various abilities to manage and govern nature.

Intelligent man is a man who is good at utilizing nature to fulfill his physical and psychic needs while still expecting Ridha of Allah swt.

Menordinal Soesarsono (1996) in entrepreneurial there are some important elements that must be owned by the person namely (1) element of thought power (Cognitive), is related to the knowledge, intellect, intellectual, logical power that a shopper must have. Islamic religion, placing the activity of thinking on the special level, in the formation of the faith and beliefs of mankind. (2) Elements of Skill (psikomotoric), in the Qur'an and Hadith is already listed about the importance of mastery skills or skills, it is used as a requirement for every Muslim to work. (3) an element of advanced mental attitude (affective), for a Muslim, mental attitude in its essence is the consequence of Tawhid in all activities in life. (4) the element of alertness or intuition, The natural view of Islam, intuition can be interpreted as an advanced part of the thinking and mental attitude to the advancing of a Muslim. Muslim is required to compensate the understanding of Islam he has in living Life by cultivating and raising awareness and training the feeling of power and sensitivity (Bahri, 2018).

There is a recommendation to work, making every Muslim should have a job in accordance with their skills and abilities. The important thing is that the work must be halal not violate any Sharee'ah/Legal Moslem has been set. This is done to keep The blessing of the work being done. Work or otherseek salso has aims to do balancing the world and The hereafter. If they doing business not based on faithwill be obtained is just false happiness.

It is horizontally seen that a Muslim is encouraged to entrepreneurial to develop their own potential/skills and desire by always looking for the most benefits to interests of the crowd. While The motivation of entrepreneurs vertically is that it seeks to be self-devotion to Allah swt. Business of moslem people can be understood as a series of business activities in a variety of forms that are not limited to the amount of property ownership including the profit, which is limited to the way of acquisition and utilization (there are halal and haram rules) (Norvadewi, 2015). Islamic entrepreneurship is an aspect of life that is grouped into the Muamalah problem. The problem is closely related to the relationship that is horizontal, which is the relationship between people who will be accountable later in the hereafter. Islamic entrepreneurship is a worship that will be rewarded when implemented.

C. Concept of Honesty

Honesty is pearl for Muslim. Honesty according Kamus Besar Bahasa Indonesia the word "honestly" means no lying, no cheating/traacherous, while honesty means the nature or circumstances of honesty, sincerity and straightness of the heart (KBBI, 2005). Honesty in Arabic comes from the word *Shadaqa*, *Yashduqu*, *Shidiq/Shidqan* which means true. There are two words that are often associated with the word *Sedeeq* namely al-Shā`diq and al-shiddīq. Al-Shā`Diq

means an honest person, a trusted person or close friend, while al-Shiddiq means a truly honest person, it also means a person who always believes. The opponent al-Sha`diq is al-Ka`zib means a lie, that is to say something contrary to the comfort ofn (Al Arabiyah, 2004).

The word honest originated in Latin *Honestus* (*Honorable mention*) or *Honos* (*honour*) which means honor, purity, reputation (Echols and Shadily, 2003). It can be concluded that honesty is a statement or action that is appropriate to the fact that it can be trusted and influence the success of one. That honesty is in speech, also indeed, as one who commits a deed. Honest is a differentiator between believers and the person who hypocritic. Has a The Nature of honestly is one of the criteria of the person who fear to Allah, as Allah expressed on QS al-Baqarah/2:177.

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَالْمَلَائِكَةِ
وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي
الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَالْمُوفُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ
الْبَأْسِ ۗ أُولَٰئِكَ الَّذِينَ صَدَقُوا وَأُولَٰئِكَ هُمُ الْمُتَّقُونَ

Translation:

It is not to face your face eastwards and Westerners a virtue, but indeed the virtue is faith in God, the next day, the Angels, the books, the prophets and giving his beloved possessions to his relatives, Orphans, poor people, traveler (who needs help) and those who are begging; and (liberating) the servant of the Sahaiah, establishing prayers, and fulfilling charity; And those who keep his promise when he promises, and those who are patient in sorrow, suffering, and in warfare. These are the righteous (his faith); And they are those who are of fear.

The passage states that the character of the righteous is honest and true, true in the sense of their attitude, speech, and actions. He always did the virtue that faith in God, the day of Resurrection, the Angels, the Scriptures, the prophets, charity, to the orphans, the poor, the traveler and the requesters-ask, liberating the servants of the Sahaya, establishing prayers, giving charity, keep the promise when he promises, be patient in sincerity, suffering and in warfare (Shihab, 2017).

The Qur'an order for man to be honest, sincere, and righteous In all of his life's journey, and it is highly demanded in Sharia business. When fraud and deception are condemned and forbidden, then honesty is not only commanded, but expressed as an absolute necessity. Honest attitude will be seen in the ability to carry out the trust given. The person who honestly is the person who Trust given to him. Dishonesty is the worst form of cheating. Dishonest people will always try to scam others, anytime and anywhere open for him. Qur 'an firmly

forbade the dishonesty. Honesty is not only on speech, but also on deed. As one who does a deed, surely corresponds to that which is in his inner.

According to al-Mishri in Triyuwono and Alimuddin (2011), that there are basically three type deceptions that can be used in trying to happen The benefit of both the merchant and the environment, that is honesty, honesty, and external honesty, as well as inward frankness. Honesty in the intention is a commitment to the creator to implement something according to the one who has been yearned. Businessman who has intended to establish a composition of the use of material on the product will be produced will strive with the most energy to fulfill the established composition.

There are some tyoes of honesty, i.e : (1) honest intention and willpower, niat is everythingbased on motivationsimplyto do hope the pleasure of Allah SWT. Intention or someone's motivation Become a Reject Measure First charity before Allah. Rasulullah saw in a very popular hadith stating that all human charity is determined by his intention. (2) honest in word, honest in speech contained in a hadith of the priest 's history Ahmad Rasulullah saw said: " Take me six things from yourself, undoubtedly I did guarantees for you Heaven Be honest if speaking, If you promise, pledge if you believe, Keep your Pubic, submissive look, and give your hands". (3) honest when promising, honest Muslim will always keep his promises to anyone, even with a young child. God gives the praise of those who are honest in promising like IA commend the Prophet Ismail as very Keep promises his in the QS Maryam/19:54. (4) be honest in the truth, be honest when doing interactions or have you with others. Never cheat, plowingworks by other people, and traitorous to non- Muslims. When making buy and sell transactions not reduce the dose and scales.(5) honest in the appearance of reality, honest person will always present themselves as it is in the true reality. Not pretended become a other people or other cover the something things a very feared can be harm wrong one parties (Iman, 2006).

One of the dishonesty in the business is called *Tadlis* and *Ghisy*. *Tadlis* is a transaction that contains a thing that is not known by one Party (*unknown to one party*). Every transaction in Islam must be based on the principle of willingness between both parties, they must have the same information (*complete information*) so that no party feels deceived or rigged because there is something *unknown to one party*. Term *ghisyin* business is hiding defects of goods and mixing with good stuff with tnot good thing (Karim, 2007).

METHODOLOGY

The study used library research with a descriptive analysis method. Descriptive analysis is a method by which the path collects data, compiles or classifies, analyzes, and interprets it. Methods in search, collecting and analyzing data sources to be processed and presented in the form of research report based on literature review.

According to Arikunto (2006), explaining the study of the literature in the study is a method of collecting data by searching for information through books, magazines, newspapers and other literature that aims to form a foundation of theory.

While Nina (2012) explain the library method as a data-making technique by conducting a study of a variety of books, literature, notes, as well as various reports relating to the problem you want to solve. So in this paper tauthor uses the library method with the aim to find some of the references related to Islamic entrepreneurship and concepts of honesty (Sugiyono, 2012).

RESULTS

Every activity of Muslims in life, both vertically and horizontally, has been governed by provisions to conform the commanded by God. The underlying thing is that the deed is based on Qur'an and Hadith. Islamic Entrepreneurship has an important role in economic development, Implementations achievement a succesful business of Moslem not measured from gains material acquired, but rather than it. The main purpose is to perform a obligations as Calipha who has responsible to prospered The earth in order to Hope Ridha Allah as the way to achieve Joys in the world and The hereafter.

DISCUSSION

This study aims to elaborated entrepreneurship in an Islamic perspective with the concept of honesty which has implications for strengthening Islamic values in entrepreneurial activities that can bring people closer to God. Principles of Honesty is a must foundations after having Tauhid in the Life of Muslims, and inseparable part of the Entrepreneurial. Honesty is related to many issues of Islamic affairs, whether it be creed, morality or Muamalah. Concept of honesty is also related with the main purpose of Islamic Economic to achieve the welfare (*maslahah*).

FURTHER STUDY

This research has a limitation, because it only examines by existing paper or literature review. So the information is limited and it will be different and informative if conducting direct research in the field to find some phenomenon of honesty in Muslim Business community.

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