



Empire Study of Entrepreneurship in the Concept of Tijarah

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ABSTRACT

Economic activities including production, distribution and consumption are one of the ways humans meet their daily needs. Economic development is inseparable from the three economic activities, development is a multidimensional process that involves fundamental changes in social structures, social behavior and institutions. So, people can participate in the economy by creating full employment opportunities, everyone has the same abilities (equal productivity, equal access), and each behaves rationally (efficient). This study examines the Islamic economic view of the concept of entrepreneurship with an empirical literature approach, to explore the concept of entrepreneurship according to the tijarah concept contained in the Qur'an. In this study it can be understood that Islam views entrepreneurial activities as part of the work recommended in Islam to meet human economic needs. Entrepreneurial activity in Islamic view uses the equivalent of the word tijarah, there are provisions in Islam regarding the limitations that can be carried out in economic activity. Entrepreneurship that is driven by natural values will become an economic activity that will be calculated before Allah, because Allah actually sees and takes into account what is done, including in economic activities

Kata Kunci:

Kewirausahaan,
Tijarah, Iman

ABSTRAK

Studi Empiris Entrepreneurship dalam Konsep Tijarah. Kegiatan ekonomi yang meliputi produksi, distribusi dan konsumsi merupakan salah satu cara manusia memenuhi kebutuhan sehari-hari. Pembangunan ekonomi tidak terlepas dari ketiga kegiatan ekonomi tersebut, pembangunan merupakan proses multidimensi yang melibatkan perubahan mendasar dalam struktur sosial, perilaku sosial dan kelembagaan. Jadi, orang dapat berpartisipasi dalam perekonomian dengan menciptakan kesempatan kerja penuh, setiap orang memiliki kemampuan yang sama (produktivitas yang sama, akses yang sama), dan masing-masing berperilaku rasional (efisien). Penelitian ini mengkaji pandangan ekonomi Islam terhadap konsep kewirausahaan dengan pendekatan literatur empiris, untuk mendalami konsep kewirausahaan menurut konsep tijarah yang terdapat dalam al-Qur'an. Dalam kajian ini dapat dipahami bahwa Islam memandang kegiatan wirausaha sebagai bagian dari pekerjaan yang dianjurkan dalam Islam untuk memenuhi kebutuhan ekonomi manusia. Kegiatan berwirausaha dalam pandangan Islam menggunakan padanan kata tijarah, terdapat ketentuan dalam Islam mengenai batasan-batasan yang boleh dilakukan dalam kegiatan ekonomi. Kewirausahaan yang didorong oleh nilai-nilai alam akan menjadi suatu kegiatan ekonomi yang akan diperhitungkan di hadapan Allah SWT, karena Allah sesungguhnya melihat dan memperhitungkan apa yang dikerjakan, termasuk dalam kegiatan ekonomi.

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INTRODUCTION

In the current Industry 4.0 era, entrepreneurs must be able to adapt to changes in the order of economic strategies that are not limited by space and time. So that the concepts of entrepreneurship also develop according to the development of technology and a virtual-based marketing system.

The Islamic view of entrepreneurship is to remind people to behave in accordance with the Islamic concept, which is a combination of the principle of maximum value (principle of value maximization) with the principle of justice, so that entrepreneurship can provide welfare to the community.

The challenges of entrepreneurs in this era are more oriented to the maximum principle, so that economic inequality in society is getting higher and market distortions are high. Market distortion caused by demand engineering (falsedemand), fraud (tadlis), uncertainty (taghrir) and frequent crime cases such as smuggling of goods, monopolies that lead to hoarding and result in very detrimental to society.

One of the causes of the problems above is that the values that encourage entrepreneurial behavior are not based on spiritual values (faith), so that this paper is expected to describe the concept of business/religious-based entrepreneurship, by exploring the concepts in the Qur'an and Hadith which are expected to become values that encourage behavior in community economic activities.

RESEARCH METHOD

The approach used in this paper is an empirical approach, namely a search based on existing findings. In this context, studies of the concept of *tijarah* in the science of *fiqh muamalah* are sourced from the Qur'an and hadith. The data collection technique uses a literature review in the form of collecting books, written materials and references relevant to the theme of entrepreneurship and *tijarah*. Furthermore, an analysis of the theory of entrepreneurship is carried out according to the study of the concept of *tijarah*, which is expected to eventually build the concept of entrepreneurship in accordance with the views of the Qur'an and Hadith.

RESULT AND DISUCSSION

Entrepreneurships

Economics is a social science that studies human activities related to the production, distribution, and consumption of goods and services. while economics is the study of the ways in which humans and society determine/make their choices, with or without using money to use scarce productive resources that can have alternative uses, to produce various goods and distribute them for consumption, both for time. now and in the future.

Entrepreneurship is also associated with the term entrepreneurship as a part of science and economic activities carried out in an effort to meet economic needs. The term entrepreneur was born directly or indirectly because of the influence of the term entrepreneurship which is very popular in the private world in developed countries. According to the Webster's dictionary, the meaning of entrepreneur as who organizes, manages and assumed the risk of a business or enterprise, which more or less means is someone who organizes, manages and takes risks for a business or company. Individuals who do or are involved in building a business are called entrepreneurs because of their role in opening a business that affects other variables in the

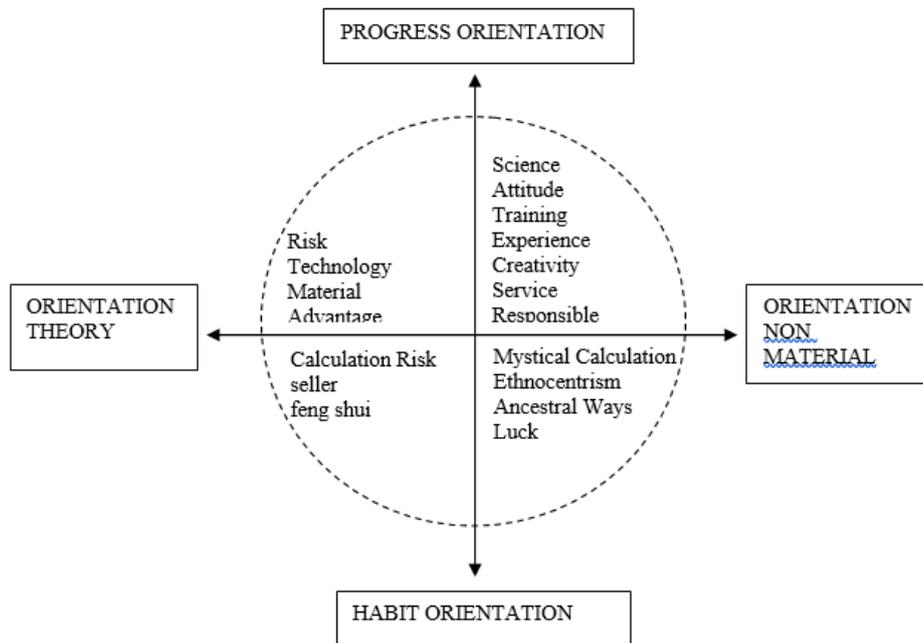


economy, such as job opportunities, new product innovation and so on. As well as people who dare to take business risks based on in-depth economic analysis.

The behavior of entrepreneurs or entrepreneurs is influenced by values. Humans have a value that is something that is used as a standard for their perception of other elements outside of themselves and will try based on these values to achieve goals. A fixed behavior that becomes the behavior of an individual can be called a value system. The character or behavior inherent in an entrepreneur will be the characteristics of entrepreneurship and can be viewed as an entrepreneurial value system.

Entrepreneurial values can be seen from the temperament, character, soul, behavior and standard sizes. Pragmatically, the value of entrepreneurship can be seen in the following figure:

Figure: Business Value System Model



In the figure there are four values with the following orientation and characteristics, they are progress orientation, non-material orientation, habit orientation, and theory orientation. (Suryana, 2013)

Progress Orientation

Entrepreneurs who are progress-oriented to obtain material or profit who have the characteristics of daring to take risks, open to technological changes and able to adapt to change and most importantly prioritize material (gain oriented)

Non-Material Orientation

Entrepreneurs who are oriented to progress, but not to pursue material things. Entrepreneurs with this orientation strive to realize a sense of responsibility, service, positive attitude and creativity

Material Orientation

Entrepreneurs who are material-oriented and based on existing habits, for example calculations with feng shui or other metaphysical dimensions that are believed to be successful in business

Habit Orientation

Non-material oriented entrepreneurs by working based on habits. Entrepreneurs with this characteristic behave in business by relying on experience, taking into account mystical things, ethnocentric and obedient to ancestral customs.

The application of the values above is closely related to the understanding, focus and goals of an entrepreneur. Education (science), belief, experience and ethnocentric are variables that are very dominant in forming a value system that becomes a standard reference in the business behavior of an entrepreneur.

Tijarah

Islam views entrepreneurship as a part of work, in an economic perspective, work is an effort made by someone to fulfill physical and spiritual needs. Islamic teachings strongly encourage people to play a role in business activities. According to the word of God:

وَقُلْ أَعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ إِلَىٰ عِلْمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ

Translation:

And say: "Work you, then Allah and His Messenger and the believers will see your work, and you will be returned to (Allah) Who knows the unseen and the real, then He will inform you of what you have do it". (Q.S. At-Taubah: 105)

The command to work (try) is also contained in the word of Allah in another verse, Allah says: "When you have performed the prayer, then you are scattered on the earth and seek Allah's sustenance and remember Allah as much as possible so that you are lucky".

The Prophet's Hadith also positions it as a motivator for the development of the entrepreneurial spirit, including the Prophet Muhammad. said:

أن أطيّب الكسب كسب التجار الذي إذا حدثوا لم يكذبوا و إذا اتتمنوا لم يخونوا و إذا وعدوا لم يخلفوا و إذا اشتروا لم يذموا و إذا باعوا لم يظروا و إذا كان عليهم لم يمتطوا و إذا كان لهم لم يعسروا.

Translation:

"Indeed, the best income is the income of traders who when they speak they do not lie, when they are given a trust they do not betray them, when they promise not to deny it, when they buy they do not criticize them, when they sell they do not increase their prices, when they owe they do not delay their repayment. and when collecting debts it does not make it difficult for people who are in trouble." (Al-Baihaqi, Ahmad, & Al-Iman, 1986)



Islam has a high entrepreneurial spirit. The Prophet Muhammad in many literatures was an entrepreneur, as well as the companions of the Prophet were entrepreneurs and even traded between countries. In the study of the archipelago, Islam entered Indonesia, and even Southeast Asia through traders who carried out business activities and preached. Thus, Islam encourages its people to become entrepreneurs to fulfill their physical and spiritual needs.

The basis for doing business in economics is very strong in the Qur'an and hadith. Humans were created on this earth to try / work in meeting economic needs. The foundation of this effort is contained in the word of Allah SWT:

كَبِدٌ فِي الْإِنْسَانَ خَلَقْنَا لَفَدٌ

Translation:

Indeed, We have created humankind in 'constant' struggle. (QS. Al Balad :4)

The word "difficult" in Arabic is called kabad, which means that humans were created by Allah in a state that is never free from difficulties (la yanfak min al-masyaq). So working or trying in the economic sector. It is a necessity for humans to improve their welfare and economic standard of living. Based on the Qur'an, entrepreneurship can be defined as an economic effort carried out by consistently following the principles of entrepreneurship by utilizing available resources to increase the added value of products and to gain the pleasure of Allah. This definition comes from the words of Allah:

Translation:

"And the parable of those who spend their wealth seeking the pleasure of Allah and for the strength of their souls, is like that of a garden on a plateau that is watered by heavy rain, so that it produces double fruit. If heavy rain does not water it, then drizzling rain (even sufficient). And Allah is All-Seeing of what you do." (Q.S. Al-Baqarah: 265)

Economic activity in business (entrepreneurs) is a form of work that cannot be separated from human life and is recommended in the Qur'an. The Qur'an mentions the word entrepreneurship or business with equivalent words: at-Tijarah, al-Bai'u, Tadayantum, Isytara, and Fadhl-Allah.

The word At-Tijarah in the Koran is nine times (Abdul Baqi, 1993), repetition of the word tijarah, six times of which refer to the meaning of economic activity. (Nuruddin, 2015). There is a value that must be carried out by a Muslim entrepreneur in conducting business activities. The values contained in the Qur'an are the values that drive entrepreneurial behavior, the values contained in the Qur'an become the behavioral philosophy of Muslim entrepreneurs who are faithful and devoted, so that trading activities, buying and selling or conducting business activities are always focused on the value of this philosophy. As contained in Surah An-Nisa 'verse 29, where Muslim entrepreneurs prioritize benefit (leaving the vanity way) and fair business deals ('an taraddin minkum) in conducting business activities.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ إِلَّا أَنْ تَكُونَ تِجْرَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Translation:

"O you who believe, do not eat each other's wealth in a false way, except by way of commerce which is carried out with mutual consent between you. And do not kill yourselves; Verily Allah is Most Merciful to you." (Q.S. An-Nisa: 29)



The meaning of *tijarah* includes two meanings, namely: first, the meaning of devotion between humans and their creators, when humans carry out God's commands as servants by performing *mahdah* worship, it is described that human behavior does business with God, and people who obey God's commands are people who benefit in " *tijarah*" with Allah, and is part of the best commerce. Vice versa if someone does not take advantage of God's guidance as a guide to life, he will experience losses in the *tijarah*. Second, the general meaning of *tijarah*, namely business activities between humans (*muamalah*). Prioritizing justice in business is a value contained in *tijarah* (Q.S. Al-Baqarah: 282, An-Nisa: 29, and an-Nur:37) which explains the mechanism of buying and selling, accounts payable, leasing, and other transactions. In the verse there are also accounting values, notary and general discussion of Islamic business.

The motive of entrepreneurial activity is worship, when an entrepreneur carries out business activities he always remembers Allah, enforces prayers, pays zakat. That is, every economic behavior that is carried out must be integrated with worship to Allah SWT and always remember Allah. This value becomes a regulation for Muslim entrepreneurs in conduct business activities in order to always do good and stay away from harmful behavior in all aspects of business activities. (Q.S. An-Nisa: 29)

The purpose of business in the Qur'an is to get two benefits, namely worldly profits and hereafter (*al-falah*). Business in the Qur'an is categorized into three groups, namely: profitable business, losing business and maintaining achievement, reward and punishment. In this case, the Qur'an highlights that all human actions cannot be separated from Allah's supervision, so that the actions taken will have consequences (reward-sins). (Djakfar, 2007)

Furthermore, the Koran also talks about *bai'u*, the word *bai'u* is part of transaction activities in business that must be carried out by an entrepreneur. In Islamic business transactions, it aims to eliminate fraud, disputes or negative impacts resulting from a transaction, so as to obtain halal and blessing profits and benefits. The sale and purchase transaction or contract is an agreement made between the buyer and the seller so that a transaction is known by both parties so that there is fairness in the transaction.

Buying and selling is allowed in the Koran and becomes an economic instrument for entrepreneurs in developing their business. However, the Koran is very clear in distinguishing between buying and selling with interest. Buying and selling are transactions that occur to meet needs and buyers have the ability to buy or meet these needs, while the concept of borrowing and borrowing is based on poverty, due to a person's inability to meet their needs, exploitation of poverty by charging usury in the loan process is strictly prohibited in Islam, This value is found in the Qur'an:

لَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

Translation:

"Those who eat (take) usury cannot stand but like the standing of a person who has been possessed by Satan because of (pressure) madness. Their condition is like that, is because they say (opinion), actually buying and selling is the same as usury, even though Allah has justified buying and selling and forbidden usury. Those who have reached the prohibition from their Lord, then continue to stop (from taking usury), then for him is what he had taken first (before the prohibition came); and its affairs (up to) to Allah. People who return (take usury), then that person is the inhabitants of hell; they abide in it." (Q.S. Al-Baqarah: 175)



The Qur'an also discusses the term business/economics also in the word fadhlan, and its derivative words. That God provides gifts for humans that need to be sought or cultivated. (Q.S. Al-Jumu'ah: 10) Then the Qur'an talks about the economy with the term "sakhara", which means to subdue, meaning that humans can exploit and control economic resources to meet economic needs in a way that is in accordance with the provisions contained in the Qur'an. As for the resources that are "subdued" for humans, including: seas and rivers with all the resources that exist in the seas and rivers, sun and moon as sources of energy, day and night as human time (Q.S. Ibrahim: 33, Al-'Ankabut: 61, Luqman: 29, Fatir: 13, Az-Zumar: 5), the earth as a natural resource, the resources found in the heavens and the earth. (Q.S. Al- Jathiyah: 13).

Another verse that expressly praises and at the same time commands humans to do business, both distribution and production activities that must be carried out and promoted by believers, and behaves as entrepreneurs motivated by faith.

رَجَالٌ لَا تُلْهِهِمْ تِجَارَةٌ وَلَا بَيْعٌ عَنْ ذِكْرِ اللَّهِ وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ لَا يَخَافُونَ يَوْمًا
تَتَقَلَّبُ فِيهِ الْقُلُوبُ وَالْأَبْصَارُ

Translation:

"Men who are not neglected by commerce and not (also) by buying and selling from the remembrance of Allah, and (from) establishing prayer, and (from) paying zakat. they fear a day when hearts and eyes will be shaken." (Q.S. An-Nur: 37)

The affirmation in the word offers humans to engage in business activities, driven by faith, which is to give sincere faith to God with oneself and property. Implicitly the message of this verse gives appreciation to business activities carried out in full awareness of Allah's rules. and behave as entrepreneurs in accordance with the provisions and laws of Allah, by carrying out economic activities based on the values of Allah's Shari'a, will make an economic actor into an Islamic entrepreneur.

Islamic entrepreneurial behavior is needed in the business world, so that the concept of justice which is the principle of Islamic economics can be realized, Islamic entrepreneurs are not only gain oriented but also for the benefit people. Rules or The guidelines contained in the Qur'an and Hadith will build entrepreneurs who are just and prioritize the benefit of the people. Seeing the phenomenon in the business world, entrepreneurs who are oriented to corporate profits will carry out marketing strategies that only benefit the company without looking at the aspects of the benefit of the people, both from the aspect of labor, wages, resource management and other aspects.

Entrepreneurship is used as a term for people who bear the risk of business ownership by taking advantage of opportunities and aiming for growth and expansion of worldly interests and preparation for the hereafter. (Abdurrahman, 2013) Entrepreneurial behavior must be based on an optimistic, dynamic and creative spirit, trying to create ideas that are needed and desired by consumers and have the ability to do something useful for other people/consumers. Entrepreneurs position themselves as open-minded leaders who rely on networks and business plans.

CONCLUSION

Based on the discussion above, it can be understood that Islam views entrepreneurship activities as part of the work that is recommended in Islam to meet human economic needs. Entrepreneurship activities in the view of Islam use the equivalent of the word *tijarah*, there are



provisions in Islam regarding the limitations that can be carried out in economic activities. Entrepreneurship that is driven by Islamic values will become an economic activity that will be reckoned with before Allah, because Allah sees and takes into account what is being done, including in economic activities.

Tijarah regulates the rules of economic activity (business/entrepreneurship) in an Islamic economic system that adheres to the notion of balance in various aspects. Entrepreneurship that is run must not sacrifice the benefit of individuals and society. In addition, there should be no dichotomy between this world and the hereafter. The prohibition of *tarf* and *israf* and other prohibitions does not mean inviting someone to be stingy. However, it invites to the concept of balance, because the best case is the middle.

An entrepreneur who runs economic activities motivated by faith will give birth to entrepreneurs who expect success in this world and the hereafter. Efforts to realize welfare and distributive justice cannot rely on market mechanisms alone but also on the individual character of economic actors (entrepreneurs).

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