

## Islamic Values in Building Economic Independence through Entrepreneurship

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### Abstract

**Introduction to The Problem:** Economic independence is an important aspect in achieving welfare and social stability in society. However, in the realities of modern life, many Muslim individuals and communities still face challenges in achieving economic independence. Unemployment, poverty, and dependence on external aid are still significant problems in many Muslim-majority countries. Based on data obtained from the Central Bureau of Statistics in February 2024, the open unemployment rate reached 4.82%.

**Purpose/Objective Study:** This study aims to explore and analyze the role of Islamic values in building economic independence through entrepreneurship.

**Design/Methodology/Approach:** This research uses a qualitative approach with a descriptive method and incorporates literature study, as well as analysis of relevant data.

**Findings:** The results show that the application of Islamic values not only enhances the reputation and credibility of entrepreneurs, but also promotes sustainable and inclusive economic growth. Moreover, these values assist entrepreneurs in overcoming business challenges with high integrity and ethics. The study concludes that the integration of Islamic values in entrepreneurship has great potential to build economic independence, strengthen local communities, reduce economic dependency, and achieve social welfare. Practical implications of the findings include the need for Islamic values-based entrepreneurship education and training in the modern economy as well as the development of sharia-compliant business models.

**Paper Type:** Research Article

**Keywords:** islamic values; economic independence; entrepreneurship

### Introduction

Economic independence is one of the important pillars in the development of a prosperous and equitable society. In an age of globalization and increasingly complex economic development, the ability of individuals and communities to be economically independent is becoming increasingly crucial. This not only has an impact on improving individual welfare, but also strengthens the nation's economic resilience.

The economy is one aspect of life related to the fulfillment of needs for the community including production, distribution, and consumption of goods and services. Efforts to improve the

standard of living of people individually and in groups as well as the ways that are carried out in social life to meet their needs (Marlinah, 2017). Meanwhile, the Islamic economic system is different from other economic systems because the Islamic economic system is based on Islamic law regarding its views, goals, and strategies (Idri, 2023). As we know that the Qur'an and Hadith of the Prophet Muhammad are the sources of Islamic law (Helim, 2019).

Economic development is not only determined by the formal sector, but also by entrepreneurship, which acts as the main driver of innovation, job creation, and increased economic competitiveness. As the President of the Republic of Indonesia has issued Presidential Regulation Number 2 of 2022 concerning National Entrepreneurship Development which is a breakthrough to accelerate the growth and ratio of entrepreneurship in the country. The existence of this Presidential Regulation serves as a guideline for ministries or institutions, local governments, and other stakeholders in conducting national entrepreneurship development (Sekretariat Kabinet RI, 2022).

In Indonesia, where the majority of the population is Muslim, there is great potential to develop Islamic values-based entrepreneurship that can contribute significantly to economic independence. Islamic values offer a strong ethical and moral framework for entrepreneurs. Islam teaches the importance of a balance between material gains and social benefits, which is in line with the concept of a sustainable and inclusive economy. Therefore, the integration of Islamic values in entrepreneurial practices can not only promote economic growth, but also ensure that such development takes place in a fair and ethical manner.

Several relevant previous studies were found, such as research conducted by Nanda Hidayan Sono, Lukman Hakim, and Lusi Oktaviani (2017) on Islamic work ethic as an effort to improve performance which aims to explore the function and existence of Islamic work ethic. The results showed that the Islamic work ethic as a personality attitude that gave birth to a deep belief that work is not only to glorify himself, reveal his humanity, but also as a manifestation of good deeds so that it has a very noble value of worship. For a Muslim who works is worship, so work to achieve the pleasure of Allah SWT. In the view of Islam, it is a moral obligation for every Muslim community to try as much as possible to implement the teachings of Islam in all aspects of life, including in the livelihood of life (economy) and especially in matters of ethics in work (Sono et al., 2017).

Another study by Fauziah Nurdin (2020) regarding the views of al-Qur'an and Hadith on work ethic explains that work is an activity carried out by humans to achieve the welfare of life, but if they do not want to work then they will fail to obtain this welfare. Because, success and failure are the result of their own hard work efforts. The characteristic of the work ethic in Islam is to seek the wealth of the world in a halal way and not to beg in meeting the needs of the family. As Rasulullah SAW made work as an actualization of faith and devotion. Allah SWT will not change the fate of man before man himself changes what is in himself (Nurdin, 2020).

Research discussing the phenomenon of work ethic in an Islamic perspective by Misbahus Surur (2018) explains that to achieve a good work ethic, there is a background that underlies the desire to achieve it to the fullest, namely the desire to get the reward of seeking the pleasure of Allah SWT, so that it will be worth worship and some want to get material rewards in the form of money or salary, in order to make ends meet for themselves and their families. But it should be

noted that material goals mean comparable wage rewards, sometimes misinterpreted by getting as much reward as possible which in the end is only used for excessive worldly pleasure. However, Islam views that the achievement of work ethic must be balanced, the insight of harmony, and harmony between the worldly and ukhrawi, between material and spiritual, between inner and outer, between work to meet family needs and worship. So, in addition to success in achieving worldly life, it is also successful in preparing for the afterlife (Surur, 2018).

Research by Nurul Pratiwi, Halimah Basri, Achmad Abubakar, and M. Azka (2023) on the principles of entrepreneurship in QS. Quraisy for the development of sharia-based business strategies. This research shows that the principles can assist entrepreneurs in developing business strategies that are sustainable, ethical, and beneficial to society while maintaining integrity and compliance with Islamic values. The principles in QS. Quraysh provide a strong moral foundation for Islamic businesses, ensuring that they not only generate profits, but also provide positive and equitable social benefits to society (Pratiwi et al., 2023).

The difference between the study in this research and the previous research is that this research focuses on aspects of Islamic values in creating entrepreneurship economic independence which is reviewed from relevant arguments. Because in essence, Islam has offered a guide to life that covers various aspects of life, including in the economic field. Islamic teachings encourage people to work hard in earning a living. The spirit of work and persistence towards success is an example to spur hard work and eliminate the culture of leisure that still affects the majority of people (Kurniati, 2015). Meanwhile, a high work ethic and entrepreneurial spirit are part of the Islamic values contained in the Qur'an and taught by the Prophet Muhammad through various traditions. However, in the reality of modern life, many Muslim individuals and communities still face challenges in achieving economic independence. Unemployment, poverty, and dependence on external aid are still significant problems in many Muslim-majority countries. Based on data obtained from the Central Bureau of Statistics in February 2024, the open unemployment rate reached 4.82% (Badan Pusat Statistik, 2024).

Therefore, it is important to review and analyze Islamic values to build economic independence through entrepreneurship. A deep understanding of these principles is expected to provide solutions and inspiration for Muslims to improve their work ethic and develop entrepreneurship. This research aims to identify, analyze, and explore how Islamic values can be applied in the world of entrepreneurship to build sustainable and equitable economic independence.

## **Methodology**

This research uses a descriptive qualitative approach to understand and analyze Islamic values in building entrepreneurial economic independence based on verses of the Qur'an and traditions of the Prophet Muhammad SAW and explore their implementation in modern economics. The data sources used in this research are secondary data sources, in the form of articles from scientific journals, books related to research studies. The data collection technique uses a literature study, which examines the literature on Islamic values, economic independence, and entrepreneurship. Then, selecting relevant data and presenting it in the form of a systematic narrative and drawing conclusions based on data analysis to answer research questions.

## Results and Discussion

Economic independence in an Islamic perspective is very important for several reasons, namely: First, to meet the needs of self and family. Islam encourages every individual to work hard and try to meet the needs of himself and his family. Economic independence encourages a person to fulfill this obligation without having to depend on others. Second, to avoid poverty and dependency because poverty can lead to various social and moral problems. Islam teaches its people to work hard and strive so as not to fall into poverty and dependence on others. Third, maintaining dignity and honor, with economic independence, a Muslim can maintain the dignity and honor of himself and his family, because they do not need to beg or depend on the help of others. Fourth, playing a role in the economic development of the ummah. Economic independence encourages individuals to actively participate in the development of society and the ummah as a whole by contributing to education, health and social welfare, all of which are part of social responsibility in Islam. Economic independence in Islam is not just about meeting material needs, but also about maintaining the moral, social and spiritual principles taught by religion.

This study found several findings regarding Islamic values in building economic independence through entrepreneurship which show that Islamic values have a significant role in shaping entrepreneurial behavior and practices. These values not only serve as ethical guidelines, but also provide a competitive advantage for entrepreneurs who apply them with the following explanation.

### 1. Honesty and Integrity

The value of honesty is a good character (Bakar, 2020). Good character according to Islam is defined as a person's commendable behavior manifested in the form of attitudes, speech, and good deeds in accordance with Islamic teachings (Madani, 2021). Honesty builds trust and customer loyalty, which is critical in long-term business. Entrepreneurs who apply the value of honesty in their business tend to gain greater trust from customers and business partners. This trust contributes to increased customer loyalty and a positive reputation that strengthens economic independence. Honesty in business transactions not only builds trust but also brings blessings in business. Honesty and integrity in business create a conducive environment for sustainable economic growth. Honest business practices attract more customers and business partners, which in turn increases business stability and profitability. These values also build a strong foundation for good business relationships. Islam teaches to be honest in QS. al-Mutaffifin verse 10.

وَيْلٌ يَّوْمَئِذٍ لِّلْمُكَذِّبِينَ

Meaning: "Woe on that day to the liars"

### 2. Fairness

Being just is close to piety, Islam requires Muslims to be just and to do good (Taqiyudin, 2019). Justice is important to get a sense of not burdening one party, especially in muamalah or economic activities (Harisah & Arifkan, 2020). The basic concept of muamalah in Islam aims to get the pleasure of Allah SWT which cannot be separated from its moral ethical foundation, namely the Qur'an and Hadis (Rasyid & Badwi, 2023). Fairness and social responsibility in

entrepreneurship can improve a company's image and motivate employees, which in turn increases productivity and efficiency. The application of fairness, whether in pricing, employee salaries or relationships with business partners, shows that fair businesses have more motivated employees. This has implications for higher productivity and sustainable business growth. The word of Allah SWT in QS. an-Nisa verse 58.

﴿ إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۚ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۚ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا ﴾

Meaning: "Verily, Allah enjoins you to deliver the trust to its owner. And when you judge between men, judge justly. Verily, Allah gives you the best teaching. Verily, Allah is All-Hearing, All-Seeing."

### 3. Hard Work

Islamic values that encourage hard work can improve operational efficiency and the quality of products or services produced to contribute directly to increased competitiveness and business success.

حَدَّثَنَا إِبْرَاهِيمُ بْنُ مُوسَى أَخْبَرَنَا عِيسَى بْنُ يُونُسَ عَنْ ثَوْرٍ عَنْ خَالِدِ بْنِ مَعْدَانَ عَنْ الْمُقْدَامِ رَضِيَ اللَّهُ عَنْهُ عَنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ مَا أَكَلَ أَحَدٌ طَعَامًا قَطُّ خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلٍ يَدِهِ وَإِنَّ نَبِيَّ اللَّهِ دَاوُدَ عَلَيْهِ السَّلَامُ كَانَ يَأْكُلُ مِنْ عَمَلٍ يَدِهِ

Meaning: "Narrated Ibrahim bin Musa to us 'Isa bin Yunus from Tsaur from Khalid bin Ma'dan from Al Miqdam. The Messenger of Rasulullah (SAW) said: "No one eats anything better than the food of his own hands. And indeed Allah's Prophet Daud ate the food of his own labor." (HR. Bukhari)

The hadith emphasizes the importance of hard work in earning a living. This study found that the value of hard work in Islam encourages individuals to try their best to fulfill their needs without depending on others. The application of the value of hard work in daily life contributes significantly to economic independence. Individuals who work hard tend to have the ability to create new economic opportunities and contribute to economic growth. In modern times, hard work also includes skill enhancement and continuous education.

### 4. Social Responsibility

Many Muslim entrepreneurs allocate a portion of their proceeds to charitable and social activities. This not only benefits the community, but also reinforces the company's positive image in the eyes of the public and customers. Entrepreneurs or employees can contribute to activities organized by the surrounding community in the form of financial donations (Dakhoir, 2018). The word of Allah SWT in QS. Saba' verse 39.

قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ مِنْ عِبَادِهِ ۖ وَيَقْدِرُ لَهُ ۖ يَوْمَ أَنْفَقْتُمْ مِنْ شَيْءٍ فَهُوَ يُخْلِفُهُ ۖ وَهُوَ غَنِيٌّ

خَيْرُ الرُّزْقَيْنِ

Meaning: “Say (Prophet Muhammad), “Verily my Lord expands sustenance to whom He wills among His servants and constricts it.” Whatever you spend, He will repay. He is the best provider of sustenance.”

#### 5. Economic Independence

Independence is the state of a person who can determine themselves expressed in one's actions or behavior and can be assessed, including the behavior of being able to take the initiative, being able to overcome problems, having self-confidence, and being able to do something on their own without the help of others (Basit & Widiastuti, 2020). It is intended that individuals can have life skills to help themselves and not depend entirely on others (Mustaan, 2020).

The value of independence in trying is in accordance with the opinion in Anggi Jatmiko's research which explains that no matter how small the effort made, it is better than humans asking for other humans. Allah SWT will fulfill the needs of man himself as long as he tries his best (Anggi Jatmiko, 2022). The impact on economic independence is that businesses run based on Islamic values tend to create fair employment and treat employees well. This has a positive impact on the overall economic independence of the community. The integration of Islamic values enhances business sustainability by creating positive long-term relationships with all stakeholders, including customers, employees and local communities. Islam encourages its followers to be independent in life by working or entrepreneurship in the right way.

حَدَّثَنَا عَلِيُّ بْنُ مُحَمَّدٍ وَعَمْرُو بْنُ عَبْدِ اللَّهِ الْأَوْدِيُّ قَالَا حَدَّثَنَا وَكَيْعٌ عَنْ هِشَامِ بْنِ عُرْوَةَ عَنْ أَبِيهِ عَنْ جَدِّهِ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ لَأَنْ يَأْخُذَ أَحَدُكُمْ أَحْبْلَهُ فَيَأْتِيَ الْجَبَلَ فَيَجِيءَ بِحُزْمَةِ حَطَبٍ عَلَى ظَهْرِهِ فَيَبِيعَهَا فَيَسْتَعْنِيَ بِثَمَنِهَا خَيْرٌ لَهُ مِنْ أَنْ يَسْأَلَ النَّاسَ أَعْطَوْهُ أَوْ مَنَعُوهُ

Meaning: “Ali ibn Muhammad and Amr ibn Abdullah Al Audi both said: Waki' narrated from Hisham ibn Urwah from his father and grandfather, who said: Rasulullah SAW said: “If one of you takes a rope and carries it to the mountain, then he comes with a bundle of wood on his back, then sells it so that he can fulfill his needs, it is better than begging people, whether they give or not.” (Ibn Majah)

This hadith teaches self-reliance in meeting economic needs. Economic self-reliance is one of the essentials in Islam, which not only improves individual well-being but also reduces social burdens. Economic self-reliance reduces dependence on external aid and minimizes social risks. In Muslim societies, economic self-reliance can be strengthened through various entrepreneurship and skills training programs supported by Islamic values. This is in line with sharia principles that encourage individuals to be productive and self-reliant.

#### 6. The Spirit of Entrepreneurship

Entrepreneurship is the spirit, attitude, behavior and ability of a person in handling a business or activity that leads to efforts to seek, create and implement new ways of working, technology and products by increasing efficiency in order to provide better services to obtain better profits (Hamzah, 2021). Entrepreneurship significantly contributes to economic development, through job creation, poverty alleviation, and long-term societal welfare (Fajri, 2021).



Based on the analysis of literature and arguments related to entrepreneurship, it is found that some of the Prophet's companions were successful in various fields of business. This entrepreneurial spirit is rooted in hadiths that encourage Muslims to take initiatives and optimally utilize economic opportunities. The spirit of entrepreneurship in Islam provides a strong impetus for Muslims to be innovative and creative in earning a living. Support to entrepreneurship can take the form of providing access to finance, business training and mentorship from successful entrepreneurs. By optimally utilizing resources and opportunities, Muslim communities can achieve greater economic independence. These findings are in line with research conducted by (Sukirman, 2017) which explains that strengthening the entrepreneurial spirit will have an impact on strengthening entrepreneurial behavior.

The results show that Islamic values can be applied in entrepreneurship to build economic independence and create long-term positive impacts, both for individuals and institutions or communities with a summary of the analysis in the following table.

**Table 1.** Analysis of Islamic Values in Building Economic Independence through Entrepreneurship

No	Aspects	Value	Analysis	Explanation
1.	Islamic values	Honesty ( <i>siddiq</i> )	Increase consumer and business partner trust	Honesty as a key element in Islamic business that drives customer loyalty and good business reputation
		Fairness ( <i>'adl</i> )	Fair pricing practices and equal treatment of employees	Justice creates a healthy and fair business environment to avoid exploitation and discrimination
		Trust	Enhance entrepreneur's reputation and credibility	Conducting business with trustworthiness can build trust among stakeholders
		Hard work and perseverance	Encouragement not to give up in the face of business challenges	Hard work is considered a form of economic <i>jihad</i> that leads to business resilience and sustainability
		Blessings	Following sharia principles is expected to bring blessings and success	A business or venture that is run in accordance with sharia to gain blessings and increase long-term prosperity
2.	Influence on economic independence	Economic independence	Long-term blessings and prosperity	The application of Islamic values can encourage economic independence for comprehensive welfare

	Community empowerment	Involvement in social activities and empowerment of local communities	Entrepreneurs play a role in community development so that they can contribute to local economic development
	Islamic financial management	Using the Islamic financial system	Islamic financial system helps in more transparent and fair financial management
3. Implementation strategy	Education and training	Provide education and training on sharia-based entrepreneurship	Education and training can increase entrepreneurs' awareness and skills in applying Islamic values.
	Islamic business model development	Develop business models that are in accordance with Islamic principles	Business models based on Islamic values can encourage economic independence and blessings.
4. Long-term impact	Economic stability	Promote greater economic stability through ethical business practices	Consistent Islamic business practices can foster a stable and sustainable economy
	Social welfare	Contribute to the social and economic well-being of local communities	Positive impact on community welfare through economic empowerment and social responsibility

## Conclusion

The conclusion of this study found that Islamic values such as honesty, justice, trustworthiness, hard work and perseverance, and blessings play an important role in shaping ethical and responsible entrepreneurial behavior. The application of these values not only improves the reputation and trust of entrepreneurs in the eyes of consumers and business partners, but also promotes more sustainable and inclusive economic growth. Entrepreneurs who apply Islamic values are more likely to overcome business challenges with integrity and commitment to ethics, which in turn creates a more just and harmonious business environment. The implementation of Islamic values in daily life can improve the well-being of individuals and society. This research also emphasizes the importance of Islamic values-based entrepreneurship education and training to strengthen the understanding and implementation of sharia principles in business. In addition, the development of business models that comply with Islamic values is identified as an effective strategy to build economic independence and social welfare among Muslim communities. Overall, the article concludes that the integration of Islamic values in entrepreneurship has great potential to create a self-reliant and equitable economy that provides not only economic but also social benefits to society at large.



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