



## SHARIA ENTREPRENEUR INTERNSHIP METHOD IN BUILDING MARHAMISM CHARACTER IN ISLAMIC BOARDING SCHOOLS

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### Abstract

The background of this research is that Islamic boarding schools as one type of Islamic educational institution in Indonesia, have been empirically proven to be able to develop students from various aspects, including intellectual, emotional, and religious character formation so that the output of Islamic boarding schools is born that has good knowledge and character. The purpose of this study was to examine the Islamic entrepreneurship apprenticeship method in fostering the character of *Marhamis* in Islamic boarding schools. The method used is the library research method. The method *can* realize ideas and is used to determine the validity of a study, using various techniques. The results showed that the Islamic entrepreneurship apprenticeship method in fostering the character of *Marhamis* in Islamic boarding schools through exemplary methods, advice, habituation, stories, motivation, and persuasion. The hope is that students can become people who have an independent spirit, liberate others, are independent, *entrepreneurial*, empathetic, patient, able to control themselves, work together, and love.

**Keywords:** Method; Businessman; Sharia, Islamic Boarding School.

### Abstrak

*Penelitian ini dilatarbelakangi bahwa Pondok pesantren sebagai salah satu jenis lembaga pendidikan Islam di Indonesia, telah terbukti secara empiris mampu mengembangkan santri dari berbagai aspek, meliputi kemampuan intelektual, emosional dan pembentukan watak religius, sehingga lahir output pesantren yang memiliki pengetahuan dan akhlak karimah atau berkarakter. Tujuan penelitian ini adalah untuk mengkaji mengenai metode magang wirausaha syariah dalam membangun karakter Marhamis di Pesantren. Metode yang digunakan adalah metode pustaka (library research). Metode memiliki kemampuan dalam mewujudkan gagasan digunakan untuk mengetahui keabsahan sebuah penelitian, dengan menggunakan berbagai teknik. Hasil penelitian menunjukkan bahwa metode magang wirausaha syariah dalam membina karakter Marhamis di Pesantren melalui metode keteladanan, nasihat, pembiasaan, kisah, motivasi, dan persuasi. Harapannya adalah agar santri dapat menjadi orang yang memiliki jiwa merdeka, memerdekakan orang lain, mandiri, entrepreneurship, empati, sabar, mampu mengendalikan diri, gotong royong, dan kasih sayang.*

**Kata Kunci:** Metode; Wirausaha; Syariah, Pondok Pesantren.

## INTRODUCTION

Islam directs humans to live their lives through the Qur'an which functions as a guide for humans (*budan linnas*) and guidance for pious people (*budan lil muttaqin*). In addition, there is a sunnah of the Prophet Muhammad that should be used as an example for his people to pass the days with commendable morals. In the Qur'an al-Jumuah verse 9, it is explained that scattered on the earth to seek the grace of Allah SWT. The verse implies that humans must try and not be lazy in seeking the grace of Allah SWT. The verse also implies that in Islam it is forbidden to be lazy and only beg humans, actually asking only Allah SWT through faith and good deeds.<sup>1</sup>

Prophet Muhammad SAW is *uswah hasanah* for Muslims. Since his youth, he has been doing entrepreneurial activities. Together with his uncle Abu Talib, in the Mecca area and even outside the area to several other countries. He is known as a professional, honest and reliable trader so that his business partners are satisfied and mutually benefit.<sup>2</sup>

Talking about Islam in Indonesia must be closely related to Islamic boarding schools. As the oldest educational institution in Indonesia, pesantren has a uniqueness that other educational institutions do not have, especially educational institutions from the West.<sup>3</sup> Islam, which is the majority in this country, has established many Islamic boarding schools in Indonesia. The presence of pesantren is not only limited as a place to study. But more than that, pesantren has another role that is no less important. Even during the colonial period, the role of the santri was very strong in fighting the invaders. During the pre-independence period, figures such as H. O. S. Tjokroaminoto, KH. Mas Mansyur, KH. Hasyim Asy'ari, KH. Ahmad Dahlan, Ki Bagus Hadikusumo, KH. Kahar Muzakkir had a great influence in realizing Indonesia's independence.<sup>4</sup>

Islamic boarding schools as one type of Islamic educational institution in Indonesia, have been empirically proven to be able to develop students from various aspects, including intellectual, emotional, and religious character formation so that the output of Islamic boarding schools is born that has good knowledge and character. The success of the pesantren in shaping the character of the santri is because the education of the pesantren students is housed in the boarding school under the guidance and supervision of the kyai, the existence of the kyai's authority and example as the leader of the pesantren and the religious atmosphere in learning at the pesantren. In addition, the pesantren education process places more emphasis on aspects of aqidah, worship, and morals with a distinctive educational approach, such as ukhuwah, obedience, exemplary, simplicity, independence, freedom, sincerity, and plurality.<sup>5</sup>

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<sup>1</sup> Fikri Maulana, "Pendidikan Kewirausahaan Dalam Islam," *IQ (Ilmu Al-Qur'an): Jurnal Pendidikan Islam* 2, no. 01 (2019): 30–44.

<sup>2</sup> Elfa Yuliana, "Kewirausahaan Dalam Perspektif Islam," *Jurnal Ta'dib* 15, no. 2 (2017): 29–44.

<sup>3</sup> S. B. Husain, *Sejarah Masyarakat Islam Indonesia* (Surabaya: Airlangga University Press, 2017).

<sup>4</sup> Muhammad Anwar Fathoni and Ade Nur Rohim, "Peran Pesantren Dalam Pemberdayaan Ekonomi Umat Di Indonesia," *Conference on Islamic Management, Accounting, and Economics (CIMAE) Proceeding* 2 (2019): 133–40.

<sup>5</sup> Fifi Nofiaturrahmah, "Metode Pendidikan Karakter Di Pesantren," *Jurnal Pendidikan Agama Islam* 11, no. 2 (2017): 201–16, <https://doi.org/10.14421/jpai.2014.112-04>.

For this reason, in line with the demands of the development of community needs and the times, according to Suwito<sup>6</sup> that pesantren in the future will be directed at developing: (1) the role of pesantren as a place (*tafaqqub fi al-din*) by its history and doctrine, (2) the role of pesantren as "agents of community development" agents of community development in various aspects of social, economic, political, cultural life, including science and technology. As an Islamic educational institution with a distinctive model, several Islamic boarding schools have taken part in shaping the totality of personality, both concerning issues of the world and the hereafter.

Pesantren is an inherent institution and an integral part of the social system of the Indonesian Muslim community. The social role played by pesantren continues to survive and still provides a lot of color in the life of the Muslim community. The resources owned by pesantren are very strong social capital to carry out its role as an institution that is tasked and responsible for forming a civil society idealized by Islam. The increasingly widespread practice of sharia entrepreneurship during the Indonesian Muslim community is part of a social engineering process to restore the glory of Islamic civilization. Through a set of resources they have, Islamic boarding schools have enormous potential in developing sharia entrepreneurship.<sup>7</sup>

Islamic boarding schools with various strategic potentials, deserve to be the locomotive of sharia entrepreneurship. On the other hand, the progress of the development of sharia entrepreneurship in Indonesia needs the role of Islamic boarding schools. This is because until now pesantren is still the largest and most influential Islamic educational institution as well as a center for the formation of legitimate ulama and da'i in the community. Moreover, the products of sharia entrepreneurship are the wealth of pesantren, which are excavated from fiqh muamalah in the yellow book which is the hallmark of pesantren. The students should understand more about sharia entrepreneurship than others because they struggle with sharia science every day.<sup>8</sup>

Among the studies related to this research is disclosed by Anwar<sup>9</sup> where the results of his research are known that the Da'wa of the Indonesian Boarding School Cooperation Agency (BKSPPI) in developing a Islamic boarding school-based economy implements several work programs with the steps taken including: 1) Restoring the personality of the pesantren as a standard for the guidance and development of the *pesantren*; 2) Giving birth to continuing staff, coaching and teaching pesantren in the form of scholars, and zu'ama who are *tafaqqub fiddin*; 3) Exploring sources of Islamic boarding school financing, realizing productive businesses, issuing waqf assets and utilizing the potential of human beings around the pesantren; 4) Improving the implementation of education and adding skills/honesty subjects in the fields of agriculture, animal husbandry, fisheries, carpentry, crafts, economy, and society; 5) Improving the needs and equipment of the pesantren so that as a whole they

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<sup>6</sup> Choirul Fuad Yusuf dan Suwito, *Model Pengembangan Ekonomi Pesantren* (Purwokerto: STAIN Pres, 2010).

<sup>7</sup> Marlina, "Potensi Pesantren Dalam Pengembangan Ekonomi Syariah," *Jurnal Hukum Islam (JHI) Volume* 12, no. 1 (2014): 117–34.

<sup>8</sup> Rusmini, "Peran Pesantren Dalam Pengembangan Ekonomi Islam," *E-Jurnal Inzqab*, 2017.

<sup>9</sup> Ahmad Saifudin Anwar, "Pengembangan Kerjasama Ekonomi Syariah Berbasis Pesantren," *MALLA: Jurnal Ekonomi Islam* 10 (2018): 1–14.

become qoryah thoyyibah who are uswatun hasanah; 6) Realizing and perfecting the organization of pesantren management based on their personality, carrying out administration, especially in the field of providing education and wealth.

Another study revealed by Zaenal<sup>10</sup> states that Islamic economic education in Indonesia is very important because of the rapid growth of the Islamic finance industry. So the introduction of the Divine economy in the younger generation, namely in the period before the important lectures were carried out. The concept of integrating Islamic economic education with student cooperative extracurriculars is an effective strategy to create a young generation of Muslims who understand Islamic economics. The focus of this research is how to conceptualize the integration of sharia economics in a high school-based Islamic boarding school environment through extracurricular activities that synergize with Islamic boarding school cooperatives.

Another study also revealed by Badruzzaman<sup>11</sup> states that Islamic Boarding Schools with various hopes and predicates attached to them lead to three main functions that are always carried out, namely: First, as a center for a cadre of religious thinkers (Center of Excellence). Second, as an institution that prints human resources (Human Resource). Third, as an institution that has the power to empower the community (Agent of Development).

Previous research did not specifically examine the effect of a method in increasing sharia entrepreneurship in Islamic boarding schools. Through this article, the author examines the Islamic entrepreneurship apprenticeship method in building the character of Marhamism in Islamic boarding schools. So that research can add insight into Islam which is used as a comparison for future research. Practically, this research is useful for practicing scientific studies and as a life experience about the Islamic entrepreneurship apprenticeship method in fostering the character of Marhamis in Islamic boarding schools. Also for the community to participate in developing sharia entrepreneurship in Islamic boarding schools.

## METHOD

The method used in this paper is the library research method. This method can realize ideas and is used to determine the validity of a study, using various techniques. In this study, the author uses the library research method to search in-depth data on the theme under study to find temporary answers to problems found at the beginning of the study by searching, collecting, and analyzing data sources which are then processed and presented in the form of a library research report based on written works include research that has not been or has been published.

Sarwono<sup>12</sup> states that the library research method is studying various reference books and the results of previous studies that are similar and useful to get a theoretical basis on the

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<sup>10</sup> Mohammad Zainal and Ahmad Ghufroon, "Upaya Peningkatan Ekonomi Pondok Pesantren Melalui Pendidikan Ekonomi Syariah Bagi Generasi Pemuda Muslim Di Madura Dengan Ekstrakurikuler SMA," *Dinar: Jurnal Ekonomi & Keuangan Islam* 7, no. 1 (2020): 62–72.

<sup>11</sup> Deden Fajar Badruzzaman, "Pemberdayaan Kewirausahaan Terhadap Santri Di Pondok Pesantren" (UIN Syarif Hidayatullah, 2019).

<sup>12</sup> Jonathan Sarwono, *Metode Penelitian (Panduan Bagi Mahasiswa Untuk Mengenal, Kuantitatif Dan Kualitatif* (Yogyakarta: Graha Ilmu, 2006).

problem under study. Meanwhile, according to Sugiyono<sup>13</sup> library research is a data collection technique by reviewing various books, literature, notes, and various reports related to the problem to be solved. Based on this, this study uses library research to find some references related to the Islamic entrepreneurship apprenticeship method in building the character of marhamism in Islamic boarding schools.

## **RESULTS AND DISCUSSION**

### **Apprentice Method**

The method from Greek (Methodos) means way or way. In general, a method is defined as a way of doing something. In particular, the learning method can be interpreted as a unique way or pattern in utilizing various basic principles of education.<sup>14</sup> In addition, the method is also a variety of techniques and other related resources so that the learning process occurs in the learner.<sup>15</sup>

The definition of internship according to Chandra Suharyanti, as quoted by Effrisantri.<sup>16</sup> is a learning activity in the field that aims to introduce and grow students' abilities in the real world of work. Meanwhile, according to Sumardiono<sup>17</sup> internship is a learning process from an expert through activities in the real world. Danim in Susantiningrum states that apprenticeship is a learning technique that involves individual observation of work and determining feedback to improve performance or correct errors. Thus, it can be understood that the apprenticeship method is a way or way of a learning activity carried out to gain experience in contributing and working in real life.

### **Sharia Entrepreneur**

Entrepreneurship is often equated with the word "Entrepreneur" or some call it entrepreneurship. The two equivalent words seem different, but not very significant. Entrepreneurs are people who dare to open jobs with their strength, but also benefit the community because they can absorb workers who need work.<sup>18</sup> Simply put, another definition states that an entrepreneur is a person who dares to take risks to open a business on various opportunities.<sup>19</sup> So according to Tarmudji, an entrepreneur is someone who is strong-willed in a business who should be an example.<sup>20</sup>

Quraish Shihab as quoted by Maulana states that the word entrepreneur has many equivalent words. In English, it is often paired with the words buying and selling, commerce, a trade which means buying and selling, commerce or trade.<sup>21</sup> In essence, entrepreneurship or

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<sup>13</sup> Sugiyono, *Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif, Dan R&D*, (Bandung: Alfabeta, 2013).

<sup>14</sup> Ni Made Sueni, "Metode, Model Dan Bentuk Model Pembelajaran," *Wacana Saraswati* 19, no. 2 (2019): 1–16, <https://jurnal.ikipsaraswati.ac.id/index.php/wacanasaraswati/article/view/35>.

<sup>15</sup> Zainal Aqib, *Model-Model Media, Dan Strategi Pembelajaran Konstekstual (Inovatif)* (Bandung: Yrama Widya, 2013).

<sup>16</sup> Yulia Effrisanti, "Pembelajaran Berbasis Proyek Melalui Program Magang Sebagai Upaya Peningkatan Soft Skills Mahasiswa," *Jurnal Ekses* 10, no. 1 (2015): 28–41.

<sup>17</sup> Sumardiono, *Apa Itu Homeschooling* (Jakarta: PT. Gramedia, 2014).

<sup>18</sup> Ma'ruf Abdullah, *Wirasaba Berbasis Syariah* (Banjarmasin: Antasari Press, 2011).

<sup>19</sup> Kasmir, *Kewirasahaan* (Jakarta: Raja Grafindo, 2006).

<sup>20</sup> Tarsis Tarmudji, *Prinsip-Prinsip Wirasaba* (Yogyakarta: Liberty, 2003).

<sup>21</sup> Maulana, "Pendidikan Kewirasahaan Dalam Islam."

business is an interaction between two parties in a certain form to gain benefits. However, in this interaction, good management is needed to minimize the possibility of risks that will arise.

Thus, from the views of the above experts regarding entrepreneurship, the researcher can conclude that entrepreneurs are people who can see and take advantage of opportunities, people who dare to take risks in running their businesses and are independent in pursuing achievements so that they are exemplary. In the Qur'an surah al-Jum'ah verse 10, Allah SWT ordered Muslims not to be lazy after carrying out Worship but was ordered to spread over the earth and carry out activities seeking Allah's grace, which reads:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

When the prayer has been performed, you will be scattered on the earth; and seek Allah's bounty and remember Allah a lot so that you are lucky.<sup>22</sup>

The verse very clearly gives a signal for humans to work hard and live independently. Working hard is the essence of entrepreneurship. The principle of hard work is a real step that can produce success (sustenance) but must go through a process full of challenges (risk). In other words, people who dare to take risks will get a great chance of sustenance.<sup>23</sup>

Shihab interprets the verse that the Koran has a concern for the sustainability of the human economy.<sup>24</sup> After performing Friday prayers, Muslims are not ordered to be lazy, but Muslims are ordered to seek Allah's mercy by scattering on this earth. Allah SWT allows to work and try to find the world's sustenance after praying, as His word recommends that a Muslim should not be lazy in looking for sustenance to meet his life needs because the commandment to finish praying is scattered on the face of the earth looking for sustenance which is expressed in the form of sustenance. *amr* or command, has an immediate meaning, as it is widely discussed in the science of *ushul fiqh*, except that it is time to rest, and rest time is used for prayer at the same time. So, after praying, you need to rest and recover your energy to be enthusiastic about working the next time.

Furthermore, in the hadith explained about the motivation for entrepreneurship, the Prophet Muhammad himself has stated:

تِسْعَةُ أَعْشَارِ الرِّزْقِ فِي التِّجَارَةِ

“That nine out of ten doors of sustenance are through the door of trading”

In other words, through this trade route, the doors of sustenance will be opened, so that the gift of Allah SWT radiates from it.<sup>25</sup> In another hadith narrated by Ibn Umar RA said: Rasulullah SAW took my shoulder and said: Be in the world like a stranger or a traveler, and Ibn Umar RA said: If you are in the evening do not wait for the morning, and if you are in the morning don't wait for the afternoon, and use your healthy time before your illness and use your life for your death (Narrated by Bukhari).<sup>26</sup>

<sup>22</sup> Departemen Agama RI, *Al-Quran Dan Terjemahnya* (Semarang: Proyek Depag RI, 2010).

<sup>23</sup> Zakiyah Darojah and Dita Kartika Dewi, “Peran Kewirausahaan Dalam Pertumbuhan Ekonomi Islam Di Indonesia,” *Maliyah: Jurnal Hukum Bisnis Islam* 08, no. 2 (2018): 70–105.

<sup>24</sup> M. Quraish Shihab, *Tafsir Al-Misbah Pesan, Kesan Dan Keserasian Al-Quran* (Jakarta: Lentera Hati, 2002).

<sup>25</sup> Viethzal Rivai, *Islamic Business and Economic Ethics* (Jakarta: PT. Bumi Aksara, 2012).

<sup>26</sup> Ibnu Hajar Al-Asqalani, *Fathu Al-Bari Juz 10* (Qahirah: Daarul-Bayan Li at-Turats, 1987).

Thus, based on the verses and hadiths above, it can be described that in general, Islam has ordered its people to become entrepreneurs. Islam invites all Muslims to become entrepreneurs in their lives by being given rules that must be followed by all Muslims that come from the Qur'an and Hadith. Because the Qur'an and Hadith are the sources of the values, attitudes, behavior, and ethics of a Muslim in entrepreneurship.

### Marhamism Character

Buya Hamka in his narration alludes to the ideology of Marhamism (the embodiment of the *marhamah* society) which was popularized by Darwis Thaib in 1947. Darwis is one of the leaders of the Indonesian Muslim Syuro Council (Masyumi) in Bukit Tinggi. According to Buya Hamka, the concept of social justice in the Marhamism idea is more attached and accepted by Muslims than Soekarno's Marhaenism. Unfortunately, the great ideals of Dervish Thaib have not been widely popularized throughout the country, as Dervish's health condition deteriorated and also coincided with the Dutch invasion of Minangkabau (approximately Military Aggression I in 1947).<sup>27</sup> The ideology of Marhamism is taken from the word "Marhamah", which is inspired by Surah al-Balad verses 13-18, as follows:

فَكَرَّبَةً، أَوْ إِطْعَمَ فِي يَوْمٍ ذِي مَسْغَبَةٍ، يَدِيماً ذَا مَقْرَبَةٍ، أَوْ مِسْكِينًا ذَا مَتْرَبَةٍ، ثُمَّ كَانَ مِنَ الَّذِينَ  
أَمَنُوا وَتَوَاصَوْا بِالصَّبْرِ وَتَوَاصَوْا بِالْمَرْحَمَةِ، أُولَئِكَ أَصْحَابُ الْمَيْمَنَةِ

“Releasing slavery (servants), or feeding on the day of famine, (to) orphans who are related to relatives, or poor and very poor people. Then he was among those who believed and advised one another to be patient and advised one another to be compassionate. They (those who believe and advise each other) are the right group”<sup>28</sup>

The word "fakk" is only found once in the Qur'an, namely in the verse that is being interpreted. This word means: to open, to release, to liberate, and to destroy. The word "raqabah", originally meant "neck", then interpreted as a human being shackled (tied by his neck) with a rope. If so, "fakku raqabah" means releasing the ropes (shackles) that bind a person's neck, opening it, or breaking it so that humans gain freedom of movement.<sup>29</sup>

The next verse talks about social justice after the previous verse gives guidance on "humanity". The previous verses give a very bad picture of some people who have abundant wealth but squander their wealth without calculation and only boast. And some distribute their wealth inappropriately so that they forget and even rebuke the orphans and the poor, who need help. To them and every one, this verse urges them to undertake a more difficult climbing journey, to save the weak.

The word "masghabah", according to linguists, is taken from the word "saghiba" which means "hunger accompanied by fatigue", or "thirst accompanied by exhaustion". Mufassir Abu Hayyan as quoted by Shihab argues that masghabah means "a food crisis that hit a

<sup>27</sup> Adistiar Prayoga, "Narasi Keadilan Sosial Dalam Pemikiran Buya Hamka," 1998.

<sup>28</sup> Depag, *Al-Quran Dan Terjemahnya*.

<sup>29</sup> Ahmad Mustafa Al-Maraghi, *Tafsir Al-Maraghi. Cet. 2* (Semarang: Karya Toha, 1993).

society".<sup>30</sup> Orphans need continuous attention and service, even though the person concerned has a lot of wealth. Attention to them must be given, especially to those who "*dza maqrabah*" means orphans who have closeness. The word "*qurb*" in its various forms, is used for the closeness of the place, time, and relationship, both concerning position, maintenance, and power.

The origin of the word "*matrabah*" is "*turaabun*", which means "land". Ibn Abbas interprets the poor condition *dza matrabah* with poor people who have no place to live except on land, or in our current terms, people who live in slum areas, or the homeless. They are people who are looking for a mouthful of rice with difficulty, who need the help of their brother<sup>31</sup>. According to Darwis Ta'ib, who has studied socialism and is one of the important cadres of Bung Hatta, surah al-Balad verses 13-18 is a strong foundation of the teachings of "Social Justice" which comes from revelation. In the surah al-Balad, Allah SWT educates people to deepen their faith and forge the mentality of His servants so that they can take the road that climbs and is difficult.<sup>32</sup>

Based on the explanations of several experts above, the researcher can conclude that the character of Marhamism contained in Surah al-Balad verses 13-18, among others, is as follows: 1) Freedom of Soul, Liberation of others, and Independence. 2) Entrepreneurship and solidarity. 3) Family. 4) Empathy and social spirit. 5) Patience and self-control. 6) Mutual cooperation and love.

### **Islamic Entrepreneur Internship Method in Building Marhamism Character in Islamic Boarding**

Schools The Prophet Muhammad before being appointed as an Apostle, was known as a merchant. Even from a young age, he showed his seriousness in getting into the business or business field of entrepreneurship. When the Prophet Muhammad was six years old, the mother of the Prophet Muhammad SAW Aminah died, after his mother died the prophet Muhammad was raised by his grandfather Abdul Muttolib, but only for two years did he feel the love of his grandfather, his grandfather died when he was raised by his uncle Abu Talib while being in the care of Abu Talib, he felt a life that was lacking because of his uncle is a poor man who has many children. At the age of 10 years he helped his uncle earn his living by working as a firewood worker, stone and sand laborer, as well as a goat herder belonging to the residents of Mecca on odd jobs by earning some *viral* (wages or salaries), the effort to help his uncle earn a living by working odd jobs showed that it must be children, in the prophet Muhammad SAW has grown awareness to live independently. He did not want his existence to be a burden to his uncle's family. Prophet Muhammad started his trading career when he was 12 years old and started his own business when he was 17 years old, he continued to work as a trader until he received revelation (he was around 27 years old). This fact confirms that the Prophet Muhammad had been in the business world for approximately 25 years longer than his time lasted for about 23 years.<sup>33</sup>

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<sup>30</sup> M.Quraish Shihab, *Tafsir Al-Misbab* (Jakarta: Lentera Hati, 2002).

<sup>31</sup> Shihab, 2002)

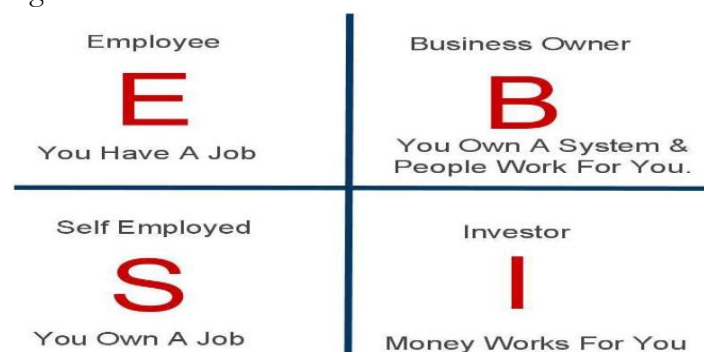
<sup>32</sup> Syech Fathurrahman, "Merdeka Adalah Bebas Dari Belenggu Rezim Kapitalisme," <https://www.bimakini.com/2012/08/merdeka-adalah-bebas-dari-belenggu-rezim-kapitalisme/>, 2012.

<sup>33</sup> Muhamamd Syafi'I Antonio, *Muhammad SAW, The Super Leader Super Manager* (Jakarta: proLMcenter dan tazkia publishing, 2010).



History proves that the entrepreneurial practice of the Prophet Muhammad was always based on polite and ethical principles, the Prophet Muhammad also always showed himself as a professional. The professionalism of the Prophet Muhammad in business is not based on a great love for wealth. For him doing business is part of worship. In business transactions and *muamalah*, he acts honestly and fairly and does not make his consumers and businesses complain. The entrepreneurial principles of the Prophet Muhammad are as follows: 1) Sellers are prohibited from deceiving or deceiving buyers regarding goods sold. 2) When a business transaction is carried out, the seller must stay away from the oath that is excessive in selling against excessive oath in sales even though it may increase sales results will reduce the blessing. 3) The sale of an item must be based on the mutual agreement of both parties (seller and buyer) or with a proposal and acceptance. 4) The seller must not cheat in weighing or measuring an item. 5) In trading, the Prophet Muhammad was very respectful and respect the rights and position of the buyer.

In the science of entrepreneurship, what the Prophet Muhammad SAW did was a leap from the quadrant of workers moving to the quadrant of business owners and co-workers. investors. Muhammad SAW has applied a theory that was conveyed by Robert T Kiyosaki, namely the cashflow quadrant theory. Uniquely, the theory was only put forward about five centuries later. Another difference, Robert T. Kiyosaki chose to be self-employed by profession as a business network consultant and book writer, not as a trader and business investor on a regional or global scale as shown below:



Picture. 1 Robert T Kiyosaki Cashflow quadrant <sup>34</sup>

Several hadiths provide trade guidelines that show that the Prophet Muhammad knew the ins and outs of the business. He understands strategies for successful trading. He knows the traits and behaviors that undermine or hinder the trading business. More than that, Prophet Muhammad SAW understands various things that damage the market system as a whole. As; scale fraud, hiding defects in goods sold, usury, and *ghoror* (fraud). He has proven that business success can be achieved without resorting to illicit means.

The methods applied by the Prophet in developing his entrepreneurship include the following:

*Define Market:* Segmentation Prophet Muhammad SAW in trading always determines market segmentation first. Thus, he can "read" the market demand for an item or commodity. What he learns is the habits, way of life, and daily needs of potential consumers, namely the

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<sup>34</sup> Ahmad Fihri, "Manajemen Entrepreneurship Muhammad Rosulullah Saw," *Jurnal Manajemen* 53, no. 9 (2013): 1689–99.

community where they trade. As a result, when he came to city A, the things he brought could be different when he came to city B. Then, Prophet Muhammad SAW also never disappointed customers. He doesn't discriminate against customers, whether they be noble elites, ordinary people, or even slaves. Respect for customers is an important point for smooth business.

*Through the Vision of Expansion:* He in trading does not only dwell on one or two markets. The Prophet SAW also expanded his business reach to many areas. That way, the reputation and prestige (branding) of its products are increasingly known to the wider community.

*Determining the Quality of the Goods:* Prophet Muhammad SAW was always honest with the quality of his merchandise, whether there were advantages or disadvantages. All explained to the customers. Never once did he reduce the measure or scale. He also did not do price wars with other fellow traders. As a result, Muhammad SAW as a trader finally found self-branding. Even before he became the Messenger of Allah, the Arabs had called him al-Amin, 'a person who can be trusted.'<sup>35</sup>

Self-branding is what makes it easier for him to do business. In fact, without a penny of capital, he was able to work, namely by selling other people's merchandise. From there, he gets a reward from the profit-sharing process. This is what he did with Khadijah, a successful merchant, also rich before the wedding took place. A wise man said: "When wealth is lost, nothing is lost. When health is lost something is lost. When a character is lost, everything is lost". If the property is lost, it does not mean losing something. When health is lost, then something is lost. If the character is lost, it means that everything is lost.<sup>36</sup>

## CONCLUSION

Economic empowerment of the people based on *pesantren* is important to do because Indonesia, which is currently still in the ranks of developing countries, is intensively eradicating poverty so an effective way is needed to reduce poverty. This *pesantren*-based economic empowerment of people is very appropriate to do while preaching or what is commonly called empowerment da'wa. This empowerment da'wah is not only aimed at improving the welfare of the community but also educating the community. It is hoped that the community's economy will improve along with public knowledge about Islamic teachings, especially Islamic economics. To fulfill the needs of life, the concept of Marhamism which relies on the Qur'an surah al-Balad verses 13-18 can be used as a strong foundation for the teaching of "Social Justice" which comes from revelation. In the surah al-Balad, Allah SWT educates people to deepen their faith and forge the mentality of His servants so that they can take the road that climbs and is difficult.

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<sup>35</sup> Republika, "Melihat Cara Nabi Muhammad Berdagang," <https://www.republika.co.id/berita/q7zpzc458/melihat-cara-nabi-muhammad-berdagang>, 2020.

<sup>36</sup> Eddy Prasetya, "Tiga Hal Pokok Untuk Kembangkan Akhlak Mulia Anak," <http://www.era-muslim.com/berita/nas>, 2021.

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