## Entrepreneurship Integration in the Islamic Higher Education Curriculum and Its Benefits for Muslim Communities

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#### **Abstract**

Entrepreneurship integration in the Islamic higher education curriculum is a concept of curriculum development that is designed in harmony with the aspirations and needs that arise in society. Thus, the conceptual reference to curriculum development is expected to produce graduates who have competencies in the academic and entrepreneurial fields, have an entrepreneurial spirit by implementing entrepreneurial values and giving hope for alternative jobs outside their academic path. So that Islamic higher education graduates can compete in the job market, have quality and expertise, work ethics, creative and innovative ideas in their lives. This study used a qualitative research with a primary focus on curriculum studies in Islamic Higher Education through the identification of problems and needs based curriculum development entrepreneurship. The final result of this research is the design of entrepreneurship integration in the Islamic Higher Education curriculum. The benefits of entrepreneurship education in the development of Muslim communities can be a spirit of expanding employment, encouraging economic power, the emergence of Muslim entrepreneurs and fostering a work ethic for Muslim communities.

**Keywords:** entrepreneurship education, Islamic higher education curriculum, muslim communities

#### A. INTRODUCTION

One of the problems faced by countries emerging is the number of people living in poverty. Therefore, poverty reduction a priority in the implementation of economic development. For Indonesia, the reduction of poverty is one measure of the success of development. Considering the number of the world's population in poverty, it is natural for poverty become an international problem. It proved, the PBB has set Millennium Development Goals (MDGs), where one of the goal is to reduce poverty. as a high-level conference participants millenium of PBB, Indonesia seriously to reduce the number of poor people to reach 50 % by 2015.

Indonesia is a country that seriously pursue poverty reduction. Efforts have been made since the 1970s, even before the MDGs, through Presidential Instruction program Villages until now with the National Program for Community Empowerment (PNPM). The challenges that occurred in the Global era were

increasingly depletion of the quality of Indonesian human independence. The crisis that hit Indonesia multidimensional causes the nation's culture increasingly faded, namely the occurrence spiritual moral degradation, the spirit of trying and working is getting weaker, creativity that is increasingly dwarfed and leads to a negative direction. Through Individual development is expected as a whole the community will experience "self empowering" to be more creative and innovative (Mulyani, 2011, p. 3). In this context Indonesian seriousness in reducing poverty outlined in the general objectives of the National Development Program in the economy in the form of accelerating economic recovery, gradually improving economic growth, control inflation, lower unemployment and reduce the number of poor people (UU RI No.25, 2000).

In the context of higher education, a lot of the problems arising in respect of the above, including the number of higher education graduates who are unable to be absorbed in the world of work. The data reinforced the information obtained from the Daily Voice Updates that in 2005 the number of unemployed graduates as many as 183 629 people and in 2006 reached 409.890 graduates do not have jobs, in 2007 to 740,000 and the beginning of 2009 surged near the one million unemployed bachelor (Tias, 2009,p.2). While the data collected by Kompas states that the overall unemployment rate in the range of 10.8% to 11% of the labor that goes on unemployment, including approximately 1.100.000 college graduates (Winarno, 2013). Another Proplems facing higher education is the lack of competence of its graduates so that the output of higher education do not have the competence expected and needed by society and have low competitiveness in the world of work. The above conditions also supported by the fact that the majority of college graduates tend to be more as a job seeker rather than creators of jobs (Ulya, 2017, p. 16). This is likely due to a learning system that is applied in various universities at this time more focused on how to prepare the students to quickly pass and get a job, rather than graduates who are ready to create jobs. In addition, the entrepreneurial activity is still relatively low. Generally, college graduates choose to work in large companies or work in government agencies or become civil servants. Jobs in the sector is deemed to provide a lucrative income at the same time is quite high social status in society.

Low competence of graduates of the College of Higher Education make seem only able to produce SI or S2 degree holders but the quality of output of higher education is still low because it does not have competence in accordance with the expectations of society and the world of work. Universities have often stuck with efforts to provide theories to multiply the quantity of students without any attempt to evaluate and analyze how much education products are absorbed in the world of work (Ruwiyanto, 1994, p. 3). Based on some of the problems in higher education shows the gap between das sein and das sollen (between reality and expectations). So that Higher education it is time to evaluate and look for alternative solutions (Ulya, 2017, p. 16).

The curriculum change quickly and dynamics to response the development society (Qomari, 2016, p.99). In this context, Islamic Higher Education necessity to develop curriculum-based entrepreneurship by providing entrepreneurship education is integrated in the curriculum is based on the following considerations:

First, the Islamic Higher Education is an institute of Islamic higher should always be responsive to the needs and development of society. Critical examination and evaluation of the curriculum is a necessity to develop a curriculum that not only formulated the mastery of Islam, but also willing to clean up in order to develop a curriculum that is ideally suited to the needs of general society.

Second, the growth of the entrepreneurial spirit in developed countries is very high, while in Indonesia is still quite small. Therefore, Islamic Higher Education must change its vision, from the conventional to be more anticipatory. That is not just dropping Islamic Higher Education graduates get high scores but also must have appropriate qualifications and competencies required by the community and the world of work. Integrating entrepreneurship education in the education curriculum may be a strategy to reposition the college into a qualified Islamic Higher Education. In fact, Hendro states that in other countries, such as Singapore, Malaysia and America have made education entrepreneurship become compulsory subjects (Hendro, 2011, p. 12).

Third, to foster entrepreneurship mentality and improving entrepreneurial activity so that more college graduates into job creators. Zubaedi stated that the success of entrepreneurship education can make the scholars who are of productive

age group able to be independent by creating their own work and not depend on others as well as large companies (Zubaedi, 2012, p. 257).

Fourth, to provide job skills for students. The job skills a plus for graduates Islamic with Education because entrepreneurship education (entrepreneurship) competence of its graduates not only can be absorbed within a company or a PNS (civil servant), but is expected to earn a good livelihood in accordance with educational outcomes have been achieved independently (Mulyani & et. All, 2010, p. 16). Because to achieve success, academic knowledge alone is not enough to be a future supplies, but also be supported with job skills. So that the entrepreneurial skills into an ability to manage, empower and internalize academic knowledge in overcoming the problems, difficulties and challenges that ultimately led to creativity and innovation. As stated by Ciputra that entrepreneurship is not only interpreted as business skills, more important than that entrepreneurship is an attitude of creative, innovative and willing to take decisions thus becoming character of the Indonesian nation (Ciputra, 2009).

Fifth, entrepreneurship education can suppress the level of educated unemployment. Based on BPS data that 2008 unemployed with college education last reached 6,936,417 people or about 7% of the total unemployed (BPS, 2010). Thus, through entrepreneurship education can create a mindset on every graduate to not only focused on looking for work alone but to create jobs more attractive precisely because by creating jobs proved to generate greater revenue compared to a career or looking for work as an employee. Therefore, entrepreneurship becomes a matter that must be given in college. With the entrepreneurial learning is expected to reduce high levels of unemployment, especially among the educated (bachelor and diploma).

Sixth, entrepreneurship education can help a country to have the resilience in the economic field. In Indonesia, the impact of the economic crisis in 1997 still feels and long to be able to rise again. One contributing factor is not the number of entrepreneurs in the population of Indonesia. Developed countries generally have more entrepreneurs from developing countries and poor countries. The United States has 11,5% of the total population, Singapura7,2%, Malaysia > 3 % and Indonesia is only 0,18%. Though historically and consensus, if a country wants to

advance entrepreneurs must have at least 2 % of the total population (Kompas, 2008). Entrepreneurship has long been considered a significant factor for socioeconomic growth and development because it provides millions of job opportunities, offers a variety of consumer goods, and generally increases national prosperity and competitiveness. Due to this positive impact of entrepreneurship, recent decades have seen a tremendous rise in entrepreneurship education at various universities and colleges around the globe (Karimi, 2010, p. 35). Therefore, to improve the country's economy, cooperation between the state, universities and industry is needed. The collaboration includes resolving the trade imbalance, increasing productivity, so that university research meets the needs of industry, and promoting the commercialization of knowledge-driven through research (Fairweather, 1988, p. 6). Cooperation between the state, universities and the industrial world is expected to provide entrepreneurship education to the community and in the future can be a spirit of improving the country's economy.

## B. URGENCY ENTREPRENEURSHIP EDUCATION IN ISLAMIC HIGHER EDUCATION

Education is a conscious effort to mature and change behavior. Educational activities are planned, organized, monitored and evaluated to be able to achieve its intended purpose. Humans have a variety of potential which can be developed through education. With education, intellectual competence, social competence, emotional competence and moral competence can be established and developed. In addition, the education, knowledge, attitudes and skills can be improved.

In this context, entrepreneurship education required as a preparation of students to face the future. In detail the importance of entrepreneurship education in universities can be analyzed by the following:

## 1. Establish the entrepreneurial character of students

Entrepreneurship education (entrepreneurship) is essential as a preparation for the students to understand the theories and values of entrepreneurship and a wide range of job skills (work skills). The goal may be to shift the mindset of the majority of college graduates who want to become employees of the company and become civil servants (PNS). Armed with skills

enterpreneurial ever gained in college will be beneficial into an ability to manage, empower and internalize academic knowledge in overcoming the problems, difficulties and challenges faced were eventually bring creativity and innovation to create jobs themselves and not depend on always apply for a job, when jobs are not always open at any time. Even if many vacancies sometimes quota is not balanced with college graduates.

Through entrepreneurship education in higher education is slowly entrepreneurial spirit and character will be formed and internalized in every thought and action that will make the student graduates become a person who can always think, behave and act in a creative and innovative in various contexts of life. Because its true entrepreneur is not just trade but the entrepreneurial spirit can be implemented in every aspect of life.

### 2. Open the entrepreneurial mindset of students

Students from the start need to be enlightened about the important benefits to be an entrepreneur by opening mindset that perseverance and seriousness in the study not only focused on one target, which is looking for work only. If this kind of mindset continues instilled in every student, stakes when they pass, then do not get a job according to what they expect, they will feel like a failure and not success (Ulya, 2017, p.17). Once they feel like a failure, then forced to become entrepreneurs. Being an entrepreneur on the basis of necessity will also make the perpetrators of these efforts become less comfortable and less ready with a variety of challenges and obstacles in carrying out its business.

Based on the above, it should be from the beginning the students have started thinking paradigm is oriented on positive things as an entrepreneur. Because being an entrepreneur was not just being a businessman, but a person's ability to open the eyes, ears and sensitivity around us, to see opportunities, even changing problems and difficulties into opportunities and the ability to find the creativity - creativity and innovation in the business world.

## 3. Demands entrepreneurship curriculum development needs in higher education

Education in colleges often offer scientific skills and specific job skills in accordance with the field work is much needed in the community. Thus,

majors and courses that opened adjusted to the level of popularity and the needs of the workforce. Moreover, being a separate point credit for college graduates much absorbed in the world of work. Thus, the majority of college proudly and vying to be the percentage of graduates are absorbed in the world of work is increasing from year to year (Ulya, 2017, p. 17). The pride will be even greater when the graduates are absorbed by the world of work is appropriate scientific expertise appropriate scientific fields selected and occupied the time of the college.

Based on the things above, universities are currently faced with the reality of the limited employment and the high unemployment of educated. Thus, based on the fact that colleges are required to be able to equip students with the knowledge to create jobs, which is the science of entrepreneurship. Bekal entrepreneurship knowledge will be able to open the mindset of every student so that after graduation is not only oriented to look for work, but many other opportunities that create jobs. Being an entrepreneur eventually also will be a strategic choice to achieve success. Thus, based on these things become an entrepreneurial curriculum development needs to be integrated into the college curriculum. The goal is to provide a stock of knowledge, insight, skills, entrepreneurial mindset and a smart strategy to become a successful entrepreneur.

## 4. Following the current trend of college-based entrepreneurship

Associated with the trend of universities, that universities in Singapore, Malaysia, Australia, US and UK have a significant tendency towards a new era, which makes entrepreneurship as a compulsory subject. For example, the role of University Spinoffs in encouraging economic development. University spinoffs are important entities for encouraging local economic development. Researchers have proposed four ways in which spinoffs encourage local economic activity. First, they generate significant economic value by producing innovative products that satisfy customer wants and needs. Second, they generate jobs, particularly for highly educated people. Third, they induce investment in the development of university technology, furthering the advance

of that technology. Fourth, they have highly localized economic impact (Shane, 2004, p. 20).

Entrepreneurship became a trend in universities in the XXI century, so universities should facilitate with several facilities and programs to realize it. Among them by publishing the results of research on entrepreneurship through academic journals, textbooks entrepreneurship, books about on entrepreneurship, biographies autobiographies or of entrepreneurs, compendiums about entrepreneurs and news periodicals about run stories on entrepreneurs (Kuratko, 2005, P.579).

The growth of the entrepreneurial spirit in Indonesia is still very small so it does not hurt when universities, especially Islamic Higher Education can follow the trend of college-based entrepreneurship. At least, in addition to showing the uniqueness and character of its own, it can also motivate the birth of home industry and enhancing them so as to trigger the nation's economic growth hit the high unemployment at educated in Indonesia. Because universities can print their graduates, not just as a job seeker, but can print young entrepreneurs with the competence of knowledge, skills, concepts and smart strategy to make its graduates be successful in the future.

# C. DEVELOPMENT OF EDUCATION CURRICULUM IN ISLAMIC HIGHER EDUCATION

### 1. Planning Curriculum Development

Curriculum development is an effort to direct the curriculum at the desired expectations are influenced by the positive things that come from inside and outside with the aim that the educational process will be executed later can produce output which has competence in accordance with the formulation of educational goals. So do let curriculum development is based on the needs of learners in the future. Therefore, let curriculum development anticipatory, adaptive and applicable. The curriculum development process is done through careful planning process through the strategic plan contained in the vision, mission, goals and objectives and clarity of target indicators.

#### 2. The cornerstone of Curriculum Development

This premise is the basis of considerations that must be considered in the development of the curriculum:

### a. Philosophical grounding

The cornerstone of this philosophy includes two things, namely philosophy and educational purposes. In terms of philosophy, the development of a curriculum should be based on the philosophy of a country or way of life of a nation are ideas, ideals, system of values that must be preserved for the sake of the survival of the people, and to maintain and preserve the values and ideals that are corridor teachings of philosophy which must be maintained from one generation to the next through educational institutions.

In the context of Indonesia, the Pancasila as the basis of reference and educational purposes. So that the education system is run is designed to be able to form human beings who uphold and practice the philosophy of Pancasila as the nation of Indonesia.

#### b. Psychological runway

The cornerstone of this psychological study related to psychology and child psychiatry. Psychology study examines how the learning process in a person. This theory is necessary in order to plan and present the curriculum and in terms of determining the teaching materials to be delivered. While the science of the soul of the necessary related to the knowledge of the child's interests and needs in accordance with the level of development of his soul. Thus, in formulating the curriculum should consider something relating to children as learners.

#### c. Sociological runway

The cornerstone of this sociological concerns the role of children in society so that learners should be given the ability and the skills required by the community. So that children need to be equipped with the norms, values, habits, according to the view of society.

## d. The cornerstone of organizational

The cornerstone of this organizational used in conjunction with the pattern of organizing the curriculum. Namely, on the form of presentation of some of the subjects that must be delivered to the child.

## 3. Curriculum Development Approach

Basically there are three approaches in curriculum planning and development, namely:

#### e. Material based approach

Material-based curriculum development is the first priority implemented, because the core of the teaching and learning process is determined by the selection of material and the discussion of curriculum renewal, especially only discussing how material sources can develop in accordance with educational goals.

#### f. Goal-based approach

The preparation of the curriculum with a goal-based approach, meaning that educational goals are listed in a hierarchical manner, starting from the goals of national education, institutional goals to curricular objectives. The hierarchy of objectives is then translated into more detailed and more operational goals in the syllabus, competency standards, basic competencies and indicators of competency achievement.

#### g. Ability based approach

This ability-based curriculum approach is an approach to determine what abilities students must possess after undergoing the educational process in an educational institution so that the process of teaching and learning activities is directed to meet the competencies that must be possessed by graduates of the educational institution.

#### 4. Principles of Curriculum Development

There are several basic principles in developing the curriculum:

a. Systematic and systemic, namely a curriculum that is developed as a whole as a system that is interrelated with other systems in the framework of achieving educational goals.

- b. Partnership, which is a curriculum development process that involves various elements and expertise that are interrelated and regulate the elements and expertise so that they can collaborate and contribute proactively in achieving the objectives of curriculum development.
- c. Development, namely placing the curriculum as an instrument for fundamental changes in realizing national development goals and productoriented that can improve excellence.
- d. Relevance, namely changes in curriculum that are tailored to the needs of development and regional potential as well as the needs of students (Khaeruddin, Junaedi, 2007, p. 45).

## 5. Level of Curriculum Development

Curriculum development generally consists of several levels, namely national level, institutional level, level of study.

## a. National level curriculum development

At this national level, the concept of curriculum development is discussed in a national scope by considering various conditions that exist in Indonesia, both geographical conditions, demographics, customs, language, culture, social conditions and so on. National level curriculum is a curriculum from the center that must be followed by each education unit and its evaluation is also held simultaneously through the evaluation of the National Examination (Mulyasa, 2003, p. 148).

### b. Institutional level curriculum development

At the institutional level curriculum development is carried out at the education unit level or every educational institution in various levels of education. Activities carried out at this institutional level include develop graduates' competencies and formulate educational goals for various types of educational institutions, based on the above competencies and objectives, further fields of study-fields of study will be developed to realize these objectives, develop and identify education staff in accordance with the required qualifications and identify learning facilities needed to provide ease of learning.

## c. Curriculum development at the level of courses

Curriculum development at the level of courses is done by developing a syllabus for each field of study. Activities carried out include, identify and determine the types of competencies and objectives of each field of study, develop competencies and subject matter and classify them according to the realm of knowledge, understanding, ability (skills), values and attitudes, describe the competency and classify it according to the scope and squad and develop indicators for each competency and criteria for achievement.

## D. ENTREPRENEURSHIP INTEGRATION IN ISLAMIC HIGHER EDUCATION CURRICULUM

The curriculum is a program of educational services offered to the public, then it should be seen as self-curriculum of the universities, so that the curriculum to show the character of the college. College curriculum is designed to reflect the identity of the institution as a university qualified and capable of performing tri dharma college in the field of education and teaching, research development and community service. The curriculum must also provide a clear picture of the graduates who want generated and how these educational institutions will realize the expected academic qualification through a variety of learning experiences that exist in the college. In this case, Islamic Higher Education also have to demonstrate the features and advantages compared with other universities. In this context the curriculum is seen as an experience student (Nasution, 2011, p. 8-9). Then, the integration of entrepreneurship education in the Islamic Higher Education curriculum can be implemented in the following ways:

#### 1. Entrepreneurship Education in Vision and Mission

Vision is a picture of a desired future at a college which includes the ideals forward and become a fighting spirit academic community to improve the quality, quality and performance to achieve the desired goals. Thus, in realizing the ideals of the entrepreneurial education planting must explicitly shown in the vision and mission Islamic Higher Education that its operational phase can be measured and realism in the structure of the course, the student

learning experience be measured through specific indicators in the profile graduates.

## 2. Entrepreneurship Education in Interest

After the vision and mission designed to accommodate entrepreneurship education, the next step is to determine the destination. The formulation of objectives must also be in sync with the vision and mission. Given the curriculum is an educational plan that will be given to students to produce graduates in accordance with the aspired, then the purpose of this curriculum should explicitly state what steps do universities in realizing the vision and mission of the college, including how the formulation of objectives to realize entrepreneurship education at the university.

## 3. Entrepreneurship Education in the Graduate Profile

Qualifying Islamic Higher Education graduates can be viewed from various aspects:

## a. Competence entrepreneurial mindset

The entrepreneurial mindset is a must-have competency for graduates Islamic Higher Education become spirit and spirit in initiating, creating and expanding a business. This entrepreneurial mindset includes value-nlai entrepreneurial character that is expected to be internalized in thought patterns, patterns of attitudes and patterns of action possessed Islamic Higher Education graduates. Those values include: independent, creative, innovative, confident, oriented on the tasks, leadership, honest, discipline, responsibility, tolerance, open to criticism, curiosity and motivation (Ulya, 2017, p. 20).

#### b. Competence skills and entrepreneurial skills

In the context of entrepreneurship education, graduates should be competent skill in Islamic Higher Education. Entrepreneurship skill built since students attend a series of courses and learning experiences as well as programs related to entrepreneurship. Competence in terms of skill of entrepreneurship is acceptable graduates through a series of programs developed in educational activities, training and mentoring to develop a spirit of entrepreneurship that is supported by a marketing practice,

preparation of business proposals, understand the business world with the practice of entrepreneurship and undergo apprenticeship in the field, especially studying directly with the industrialized world as well as assistance in units of small and medium enterprises (Ulya, 2017, p. 20). It can later be a provision capability Islamic Higher Education graduates in order to increase competitiveness and innovation in the development of local and global potential added value to community empowerment, and the advancement of the nation.

## 4. Entrepreneurship Education Values developed in Islamic Education

The values of entrepreneurship in this case is the value that such attitudes and actions that can animate the character of a good entrepreneur. The values are as follows: independent, creative, innovative, confident, oriented on the tasks and actions, dare to take risks, leadership, oriented forward, work hard, honest, discipline, tenacious, responsibility, tolerance, open to criticism, curiosity, motivation to advance (Ulya, 2017, p. 20).

## 5. Entrepreneurship Education in Course Structure

In the structure of actual subjects in Islamic Higher Education enough to just load the entrepreneurship courses as basic courses that must be taken by students, considering the entrepreneurial competence profiles of graduates just as other competencies of graduates Islamic Higher Education. To further deepen the process of entrepreneurship in students is through other programs facilitated by entrepreneurship center in Islamic Higher Education. But it should be among the subjects with other subjects not given a separate impression that the values and entrepreneurial mindset can be included in each course, in order to create profiles of graduates as expected. It refers to the concept of interconnection on all subjects in Islamic Higher Education (Ulya, 2017, p. 21).

## E. BENEFITS OF ENTREPRENEURSHIP EDUCATION FOR THE DEVELOPMENT OF MUSLIM COMMUNITIES

In the perspective of Islam, entrepreneurship is an integral part of human life because its existence as a caliph fil ard was intended to prosper the earth and bring it to a better direction. In Islam, the suggestion to try and work hard is the realization of the task of the caliph fil ardl. This is described in QS. Ar-Ra'ad: 11 which means: For humans there are angels who always follow him in turn in front and behind him. They take care of him at the command of Allah. Indeed, God does not change the state of a people so that it changes the conditions that exist in themselves. And if God wants evil against a people then no one can reject it and sometimes there is no protector for them other than him (QS. Ar-Ra'ad: 11). On QS. Ar-Ra'ad: 11 emphasizes the importance of trying, working hard to change a situation. In the context of entrepreneurial education this can be linked to effort and hard work in order to get out of the shackles of poverty.

In addition, in QS. Al-Jumu'ah: 10 explained that "If prayer has been fulfilled, then scatter on the face of the earth and seek the gift of Allah" (Surat al-Jumu'ah: 10). That verse Allah describes the importance of trying to get the gift of Allah. So, looking for rizqi is an obligation for humans to get the gift of Allah.

Entrepreneurship education in Muslim communities has benefits in terms of developing Muslim communities. That is:

First, entrepreneurship education can be a spirit to expand employment, so that it can *reduce unemployment for Muslims*. Second, entrepreneurship education will encourage the development of economic power so that it can withstand a multidimensional crisis. Third, entrepreneurship education can motivate the emergence of Muslim entrepreneurs who will make the Muslim community progress and benefit other members of the community. Fourth, entrepreneurship education can foster a more dynamic work ethic and life and encourage community participation in the development of the nation and state.

## F. CONCLUTION

Curriculum design in Islamic Higher Education has not demonstrated efforts toward the development of entrepreneurship. Though entrepreneurship including being one of the solutions to solve the above problems. Universities have often stuck with efforts to provide theories to multiply the quantity of students without

any attempt to evaluate and analyze how much education products are absorbed in the world of work. This is likely due to a learning system that is applied in various universities at this time more focused on how to prepare the students to quickly pass and get a job, rather than graduates who are ready to create jobs. In addition, the entrepreneurial activity is still relatively low.

Integration of entrepreneurship education in the Islamic Higher Education curriculum is needed as a provision for students to understand entrepreneurial theories and values and various types of work skills. The aim is not only to reduce the educated unemployment rate but also to shift the mindset of higher education graduates who want to become company employees and become civil servants. Entrepreneurial skills provide students with the ability to manage, empower and internalize academic knowledge in overcoming problems, difficulties and challenges they face, which ultimately brings creativity and innovation to create their own jobs.

Islam also teaches its people to be independent, not dependent on others, including independently and economically established so that they can provide more benefits to themselves and others. So, entrepreneurship education also has benefits for the development of muslims, among them is that it can be a spirit of expanding employment opportunities, encouraging economic power, the emergence of Muslim entrepreneurs and fostering a work ethic for muslim communities.

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