

MICRO ENTERPRISES MANAGEMENT BASED ON ISLAMIC PARADIGM**Syafrida Hani¹, Azuar Juliandi², Irfan³, Elizar Sinambela⁴**

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Email: syafridahani@umsu.ac.id**Abstract**

This study aims to describe how Micro Enterprises management is based on the Islamic paradigm. This is related to the Micro Enterprises Strategy to Obtain Allah's Pleasure. The results of the study are expected to contribute to minimizing the problems faced, including limited human resources, capital, low ability to manage finances, lack of innovation and mastery of information technology. the main goal in developing the Islamic economy and in accordance with the objectives of the Islamic maqashid. Likewise with business management in Islam which aims to manage natural resources and all of their contents so that they can be utilized and benefit others, managed and processed properly and not contrary to Islamic law. Business management in Islam should be based on 1) the principle of monotheism and organizational commitment; 2) principles of organizational science and learning; 3) moral principles and personality of members of the organization; 4) principles of worship and work practices; 5) the principle of mardhatillah and performance

Keywords: *Islamic Management, mardhatillah, Muslim entrepreneur***How to cite:**

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INTRODUCTION

Islamic management has a foundation through faith (tauhid) and commitment, supported by good character and personality, by constantly developing self-improvement skills through the learning process. MSME empowerment needs to be carried out in a comprehensive, optimal and sustainable manner through the development of a conducive climate, providing business opportunities, support, protection and business development as wide as possible, so as to increase the position, role and potential of MSMEs in realizing economic growth, equity and improvement people's income, job creation, and poverty alleviation, in accordance with the provisions of Law of the Republic of Indonesia no. 20 of 2008 concerning MSMEs. Even though micro-enterprises are declared businesses that are capable of supporting the economy in crisis situations, during the Covid-19 pandemic since the beginning of 2020, the development of micro and small businesses has also been affected by being stagnant and even having a negative impact, so they need to adapt to the conditions that occur. Micro and medium enterprises have an important role in the economic development of every country, and can enhance people's social and economic empowerment and poverty alleviation. According to data from the Ministry of Cooperatives and SMEs, the growth of micro, small and medium enterprises in Indonesia has continued to increase, in 2019 there were 65,465,487 with a market share of 99.99% and specifically Micro Enterprises data, a market share of 98.67%. something that becomes material for thought, even something that is perceived can also be said to be science. In Islam, science has an important position, knowledge comes directly from God, and the main source of knowledge is the Koran, because the Koran came from God and was conveyed to Rasulullah Muhammad SAW through the intercession of the angel Gabriel. Sources of knowledge in Islamic tasawur are the

Koran, Hadith, ijma of the Ulama and qias. The Koran comes from God, and the hadiths are the words, behavior of the Prophet Muhammad, while the consensus of the scholars and qias are the results of the scholars' ijtihad. The main thing related to knowledge is the revelation of the verses of the Koran Surah Al Alaq verses 1-5, the verses that were first revealed and related to knowledge and instruct humans to iqra' or read. At the time of the appointment of Rasulullah Muhammad SAW as a prophet and apostle. QS Alaq (96; 1-5).

Discussion

This study obtained data from Muslim entrepreneurs who run micro and small businesses and presented in table 1 to collect information about the perceptions of Muslim entrepreneurs in building an Islamic management model. In accordance with the results of the data codification, the answers of the informants were grouped into the concepts of monotheism, vision and mission, trustworthiness, honesty, transparency and carrying out Islamic values and for the benefit. From the statements of the informants it can be explained that the concept of monotheism in business management is related to the belief in the Koran and sunnah as a guide in running a business, and that the presence of Allah's supervision in every business activity will prevent business fraud. The importance of establishing a vision and mission is needed as an initial determination to achieve success in achieving long-term company goals. Amanah means a form of management responsibility and maintaining consumer trust as the basic capital in business.

**Tabel 1. Codification of Concepts
Islamic Micro Enterprises Management**

Draft	Informant Perception
Tauhid	<ul style="list-style-type: none"> - Fear of cheating - here is supervision from Allah - The business concept is carried out in accordance with the Islamic teachings of the Koran and Sunnah - Fear Allah do not commit fraud
Vision	<ul style="list-style-type: none"> - Must have long term goals for future success - Long term goals, but don't make a vision because you don't understand, the important thing is today - Determine the way to success
Amanah	<ul style="list-style-type: none"> - Trust is the basic capital in business - Responsibility for work means carrying out the mandate - generate consumer confidence
Transparency	<ul style="list-style-type: none"> - Openness and transparency, to gain trust - Honesty to gain trust - Work thoroughly according to targets and expectations to gain trust
Instilling Islamic values	<ul style="list-style-type: none"> - ust be in every move and step in trying - The enthusiasm and actions taken are directed towards the target as rahmatan lil alamin - Running a business in accordance with Islamic rules so that the business gets blessings - Rasulullah's business activities are used as an example, understanding maqashid sharia in business practices

Draft	Informant Perception
	<ul style="list-style-type: none"> - Have knowledge and understanding of the Prophet's business behavior, continue to learn and think to be able to minimize risk and business competition - Follow the honest and trustworthy business behavior of the Prophet
Kemaslahatan	<ul style="list-style-type: none"> - Set long-term goals for future success and benefit the people The business concept must be directed and set targets, in order to provide benefits for all nature (rahmatan lil alamin) - The business that is run can benefit other people and the surrounding environment

Informants revealed that the concept of transparency is an attitude of openness, honesty, working thoroughly according to targets to gain trust. The inculcation of Islamic values is something that is important to implement in Islamic management, the embodiment of these Islamic values can be carried out as the Prophet did as an example of a successful businessman, the Prophet's behavior was honest and trustworthy, intelligent and always upgrading skills and abilities through learning, in order to be able to evaluate results and risk analysis in order to be able to face business competition and minimize risks. In every business activity, starting from target setting, production processes or operational activities to decision making, one must comply with Islamic values and understand the principles of maqashid sharia. The purpose of maqashid sharia is for the welfare and benefit of humanity, so that it is in accordance with what is perceived by all informants that the Islamic management model must aim for prosperity and benefit the people and their environment so that it becomes rahmatan lil alamin.

Previous research that has been done outlines alternative concepts that can be used as a reference for building an Islamic management model (as described in Figure 1). It is from this description that the meaning of each element of the Islamic management model is explained in accordance with the business managed by Micro Enterprises management. In accordance with the characteristics of the business and the business concept being run, the management of a micro-enterprise will be very much different from the business run by large companies, even companies that are already at the upper middle level. The concept of Islamic management will be elaborated by incorporating various opinions and expectations from informants, references and literature on management principles in Islam such as the principles of tasawur, maqashid shariah, and the main sources of the Koran and Hadith, then make codification, select the results of coding and confirm with experts to develop management concepts based on the five elements that have been obtained.

The values built from the Islamic management model contain the nature and characteristics of a balance of spiritual and physical aspects (in this case the term physical is used) as a form of balance in the orientation of the world and the hereafter. This model refers to five principles namely; 1) the principle of monotheism and organizational commitment; 2) principles of organizational science and learning; 3) moral principles and personality of members of the organization; 4) principles of worship and work practices; 5) the principle of

mardhatillah and performance.¹ Islamic management has a foundation through faith (tawhid) and commitment, supported by good character and personality, by constantly developing self-improvement skills through the learning process.

Business Management for Benefit

Islamic business management can be defined as business management based on Islamic values by carrying out all business activities to create prosperity for all parties involved, and to achieve the pleasure of Allah. Community welfare (al fallah) is the main goal in the development of Islamic economics and is in accordance with the objectives of maqashid sharia. In setting policies, Islamic economics in an integrated manner involves ethical and moral issues, taking into account the limits of government intervention and market mechanisms, limits on private ownership, fair distribution of income, provision of minimum basic needs and others, which are in accordance with the Shari'a. Likewise with business management in Islam which aims to manage natural resources and all of their contents so that they can be utilized and benefited by others, managed and processed properly and not contrary to Islamic law.

The Concept of Monotheism in Micro Enterprises Management

The relationship with Allah SWT or Hablum minallah involves a vertical relationship between Muslim entrepreneurs and God in terms of ulluhiyah and also rububiyah. Existing attachment is the best internal motivation for Muslim entrepreneurs with their creators who are believed to always be present in good or bad, difficult or calm situations, and help them have high self-confidence. Relations with Allah occur when there are transactions or buying and selling between Muslim entrepreneurs and Allah SWT, because Allah SWT has bought faith, piety and good deeds with the happiness of living in this world and the rewards of heaven in the hereafter for every Muslim entrepreneur who acts according to His demands. In accordance with QS At Taubah (9: 111) which means:

“Indeed, Allah has purchased from the believers their lives and property by giving them heaven. They fight in the way of Allah and then they kill or are killed (that has become) the true promise from Allah in the Torah, Bible and Al-Qur'an. And who is more true to his promise (besides) from Allah? So be happy with the buying and selling that you have done, and that is a great victory.”

Science as a Business Management Development framework

In the perspective of Islamic Micro Enterprises management, knowledge is used to develop management concepts that are in accordance with Islamic law. An Islamic entrepreneur can manage his business in an Islamic manner if he has knowledge of Islamic business management. Managing a business is not just a matter of finances, profits and other worldly needs, while the importance of spiritual matters and the afterlife is forgotten. Building Islamic management must go through scientific studies, sourced from the Al-Quran and Hadith, with observations and support from all parties. Muslim entrepreneurs must continue to upgrade their knowledge to be able to survive in the face of competition.

¹ Juliandi, Azuar, and Muhyarsyah Muhyarsyah. “Islamic Worldview: Landasan Membangun Islamic Management Model.” *Jurnal Riset Sains Manajemen* 1(1), (2017): p.13–26.

Following the Kaizen philosophy to carry out continuous improvement which has also been emphasized by Allah in QS Ar Rad (13; 11), which means: "...Indeed, Allah does not change the condition of a people so that they change the condition that is in themselves. themselves...". Thus making changes for the better is absolute. The learning process to improve themselves and improve the quality of business carried out by Muslim entrepreneurs will spur creativity to create new innovations, so as to be able to face increasingly fierce business competition.

The Nobility of Muslim Entrepreneurs

Business activities will run well if they have been programmed and there are standard rules set as guidelines. Islamic business ethics stems from the purpose of the Prophet Muhammad sent by Allah SWT to perfect morals or ethics. An example of Islamic management behavior is in Rasulullah Muhammad SAW, as stated in QS Al Ahzab (33:21) which means: "Indeed, in (self) the Messenger of Allah is a good role model for you (namely) for those who hope (mercy) of Allah and (the arrival of) the Day of Resurrection and he is many" Then strengthened by the hadith narrated by Ahmad hadith number 23134 which means: "The Messenger of Allah said, "Am I not a good role model for you?"

The noble morals of the Prophet in doing business that prioritizes honesty and transparency and maintaining trust should be a role model for Muslim entrepreneurs, as stated in the arguments above. Muslim entrepreneurs should emulate the behavior and attitude of the Prophet Muhammad shiddiq, amanah, tabligh and fathonah. The intelligence of a Muslim entrepreneur can be seen from his commitment and high integrity in building his business, implementing the norms that apply in society without ignoring Islamic values. The nobility of the morals of Muslim entrepreneurs is evidenced by their ability to maintain trustworthiness, honesty, responsibility, and the main thing is fear of Allah, so that they will avoid actions that will harm themselves and others. Such an attitude will lead to success and gain the benefits of this world and the hereafter.²

Muslim entrepreneurs must avoid committing fraud, usury, being unfriendly to customers, being dishonest, being in arrears, not keeping promises, and cheating.

Doing business is Worship

In the order of the Islamic economic framework, it is built with a focus on the concept of the oneness of Allah (tawhid); vicegerency (caliphate); worship ('worship'); improvement/uplifting (tazkiyah); trust/honesty (trustworthy); cooperation (ta'awun); and justice ('adl)³. Likewise in business activities, although worship is generally associated with ritual activities such as prayer, fasting, pilgrimage and forms of worship that reflect the human relationship with Allah the creator. But actually, worship includes many things that can be reflected as a form of human devotion to achieve the pleasure of Allah. As Allah says in QS Adz Dzariyat (51:56) means: "And I did not create jinn and humans except to serve Me." From this verse it can be interpreted that everything that is done by humans can be worth worship, not just mahdoh worship which immediately gets a reward from Allah and only Allah knows the benefit. Worship which includes ghoiru mahdhoh includes business

² Misbakhul Khoir, "Implementasi Akhlak Nabi Muhammad SAW Dalam Berbisnis," *Qawanin* 3 (1) (2019): p.1–17.

³ Mohamed Aslam Mohamed Haneef, "Islam, The Islamic Worldview, and Islamic Economics," *IJUM Journal of Economics & Management* 5, (1), (1997): p.39–65.

activities, because business activities will provide mutually beneficial benefits for all parties involved. According to Syukri Saleh, worship can be grouped into basic worship, main worship and public worship⁴. Basic worship is related to worship that must be carried out such as prayer, fasting, zakat, pilgrimage and others. The main worship is a practice that is not obligatory but highly recommended to do such as remembrance, alms, infaq. While public worship is worship that can be categorized as fardhu kifayah and for common interests such as munakahat, muamalah.

Yusuf Al Qardhawi has interpreted muamalah which is carried out with business activities as an effort to worship Allah as fardhu kifayah⁵. So the purpose of doing business or doing business is not just prioritizing profits in the form of operating profits and financial performance, but according to Islamic guidelines, doing business is worship that is done to gain the pleasure of Allah. Compliance with Islamic law is worship⁶. Muslim entrepreneurs must balance the allocation of assets and liabilities by considering the welfare of society and the environment.⁷ For example in establishing accounting and financial reporting policies, how to determine accounting methods and principles that are in accordance with sharia requirements, so as to avoid usury and practices that bring harm and harm others.

Mardhatillah

Business activities carried out in accordance with sharia principles will bring goodness not only to obtain profits in the form of maximum profit as a form of business success. If profit is a worldly goal, then the welfare of the parties that is obtained due to the success of the business being carried out and the pleasure of Allah is another form of profit which becomes the savings for the afterlife. Obtaining the pleasure of Allah SWT should be another objective that is spiritual in nature for a Muslim entrepreneur as a goal to gain success in life in the hereafter which is eternal. For Muslim Entrepreneurs, getting the pleasure of Allah SWT means returning to the nature of human events that always expect His pleasure. According to Nor Hafiza Othman (2012), Allah has placed glory by giving a high position to His servants who seek to prosper this nature, including by involving themselves in various fields of business. In Islam, there is no boundary that separates work to improve the quality of life in terms of economic achievement and other special acts of worship because both are accepted as worship. Graafland, Mazereeuw and Aziza Yahia (2006) once explained that recognition of work as worship has increased the encouragement of entrepreneurs to compete to be involved in various fields that interest them according to their expertise with one goal, namely to get the pleasure of Allah SWT. Yusuf al-Qardhawi (2001) explains that Islam looks up to entrepreneurs who adhere to Islamic teachings so that they are placed on a par with those who fought in the way of Allah SWT and were martyred for it. According to Sharifah Hayaati (2008), to achieve this there are four (4) prerequisites that need to be met by Muslim entrepreneurs, namely: the managed company should be a business that produces halal products; in its implementation it is free from anything that is in the form of immorality; the

⁴ Muhammad Syukri Salleh, "Islamic Development Management Three Fundamental Questions," *Al Hikmah*, (1999).

⁵ Yusuf Al Qardhawy, *Fiqh Prioritas; Sebuah Kajian Baru Berdasarkan Al-Qur'an Dan As-Sunnah*, 1st ed. Jakarta: Robbani Press, (1996).

⁶ Azuar Juliandi, "Budaya Organisasi Menurut Tasawur Islam Di Bank-Bank Syariah Kota", Pualu Pinang: universiti Sains Malaysia, (2016).

⁷ Ros Haniffa, Mohammad Hudaib, and Abdul Malik Mirza, *Accounting Policy Choice Within the Shari'Ah Islami'Iah Framework, Working Paper*, 2004.

results do not bring harm to humans and the natural environment by complying with the law, and the SOP (Standard Operating Procedure) that has been set by the management; the company is run in accordance with the values and regulations set forth in Islam.

Micro Enterprises Strategy To Gain God's Pleasure

Business activities carried out in accordance with sharia principles will bring goodness not only to obtain profits in the form of maximum profit as a form of business success. If profit is a worldly goal, then the welfare of the parties that is obtained due to the success of the business being carried out and the pleasure of Allah is another form of profit which becomes the savings for the afterlife. Obtaining the pleasure of Allah SWT should be another objective that is spiritual in nature for a Muslim entrepreneur as a goal to gain success in life in the hereafter which is eternal. For Muslim Entrepreneurs, getting the pleasure of Allah SWT means returning to the nature of human events that always expect His pleasure. According to Nor Hafiza Othman (2012), Allah has placed glory by giving a high position to His servants who seek to prosper this nature, including by involving themselves in various fields of business. In Islam, there is no boundary that separates work to improve the quality of life in terms of economic achievement and other special acts of worship because both are accepted as worship. Graafland, Mazereeuw and Aziza Yahia (2006) once explained that recognition of work as worship has increased the encouragement of employers to compete to be involved in various fields that interest them in accordance with their expertise with one goal, namely to get the pleasure of Allah SWT. Yusuf al-Qardhawi (2001) once explained that Islam looks up to businessmen who adhere to Islamic teachings so that they are placed on a par with those who fought in the way of Allah SWT and were martyred for it. According to Sharifah Hayaati (2008), to achieve this there are four (4) prerequisites that need to be met by Muslim entrepreneurs, namely: the managed company should be a business that produces halal products; in its implementation it is free from anything that is in the form of immorality; the results do not bring harm to humans and the natural environment by complying with laws, and procedures or SOPs (Standard Operating Procedures) that have been established by management; the company is run in accordance with the values and regulations set forth in Islam. For them, profit or loss is a secondary matter because the more important thing is to get the pleasure of Allah SWT.

Conclusion

In building an Islamic management model, it should be based on 1) the principle of monotheism and organizational commitment; 2) principles of organizational science and learning; 3) moral principles and personality of members of the organization; 4) principles of worship and work practices; 5) the principle of mardhatillah and performance. In doing business, you should follow the example of the Prophet's behavior as an entrepreneur who is successful, honest and trustworthy, intelligent and always upgrades skills and abilities through learning, in order to be able to evaluate results and risk analysis to be able to face business competition and minimize the risk of business processes being able to carry out duties and responsibilities. The answer is in accordance with Islamic principles.

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