

SOCIAL EDUPRENEURSHIP BASED ON THE QURAN: ANALYSIS OF EDUPRENEURSHIP CRITERIA AND MODELS

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Abstrack

The unemployment rate in Indonesia is increasing, especially during the covid-19 pandemic. This unemployment problem has existed before and is difficult to solve because very few Indonesians have the courage to become independent entrepreneurs. Educational background, experience, abilities, business capital and community culture make the courage to become an entrepreneur very low. Islam encourages its followers to become afterlife-oriented entrepreneurs, so that life in this world and the afterlife becomes balanced, therefore social edupreneurship based on the Quran is needed. This article examines qualitatively descriptively how social edupreneurship based on the Quran can become a concept and idea for social entrepreneurship programs carried out by the government for the community. Specifically reviewing the criteria and models of edupreneurship based on the Quran. Social edupreneurship based on the Quran guides muslims to become accomplished and tough entrepreneurs while still practicing the values of the Quran such as justice, community empowerment and being oriented towards mutual prosperity, not just material gain.

Keywords: Social edupreneurship; entrepreneurship; education

Abstrak

Angka pengangguran di Indonesia semakin meningkat, terutama ketika terjadi pandemi covid-19. Masalah pengangguran ini telah ada sebelumnya dan sulit diselesaikan karena sedikit sekali masyarakat Indonesia yang berani untuk menjadi wirausahawan mandiri. Latar belakang pendidikan, pengalaman, kemampuan, modal usaha dan budaya masyarakat menjadikan keberanian menjadi pengusaha sangat rendah. Islam mendorong umatnya untuk menjadi wirausahawan yang berorientasi akhirat, sehingga kehidupan dunia dan akhirat menjadi seimbang, oleh karena itu diperlukan pendidikan kewirausahaan sosial berbasis al-Qur'an. Artikel ini mengkaji secara deskriptif kualitatif tentang bagaimana pendidikan kewirausahaan sosial berbasis al-Qur'an yang dapat menjadi konsep dan ide program pendidikan kewirausahaan yang dilakukan oleh pemerintah kepada masyarakat. Khususnya mengulas tentang kriteria dan model kewirausahaan berbasis al-Qur'an. Kewirausahaan sosial berbasis al-Qur'an memandu

umat islam untuk menjadi pengusaha yang ulung dan tangguh dengan tetap mengamalkan nilai-nilai al-Qur'an seperti keadilan, pemberdayaan masyarakat dan beorientasi pada kesejahteraan bersama, bukan keuntungan materi semata.

Kata Kunci: social edupreneurship; entrepreneurship; education

INTRODUCTION

Labor and poverty are some of the social problems in Indonesia. The unemployment rate in Indonesia is increasing again. In the latest data from the Central Statistics Agency (BPS), the Open Unemployment Rate (TT) in August 2022 was 5.86%, down 0.68% compared to August 2021. Meanwhile, the number of labor force based on the National Labor Force Survey (Sakernas) in August 2022 was 143.72 million people, up 3.57 compared to August 2021. However, there were 4.15 million people or 1.98% of the working-age population affected by Covid-19. Then there was unemployment of 0.24 million people. So that the working population experienced a reduction in working hours due to Covid-19 of 3.48 million people. (Statistik, 2022).

According to Sarnita, based on the Central Statistics Agency (BPS) report, the number of unemployed people in Indonesia was 8.42 million

in August 2022. Thus, the open unemployment rate (TT) in Indonesia amounted to 5.86%. This number has increased compared to February 2022 of 8.40 million people. However, when compared to the same period a year earlier, the number of unemployed people in Indonesia recorded a decrease. Meanwhile, in August 2021, the number of unemployed people in Indonesia was 9.1 million people. When compared to the total labor force of 143.72 million people, the open unemployment rate (TPT) in Indonesia was observed at 5.86% in August 2022. This figure increased by 0.03% points compared to February 2022 of 5.83% (Sadya, 2022).

The problem of unemployment is a problem that occurs everywhere. One of the causes of unemployment is the lack of courage to become an entrepreneur. There are many factors that make people lack the courage to become entrepreneurs, including entrepreneurial programs from the

government that have not been able to form an independent and empowered entrepreneurial mentality in the community and the capitalist economic system that is predominantly used globally. There are three types of economic systems known to the world today, the capitalist economic system, the socialist economic system and the Islamic economic system (Itang & Daenuri, 2017).

Muslim societies should ideally practice the Islamic economic system. The Islamic economic system is similar to the socialist economic system that does not focus on material benefits, because the principles of Islamic economics are based on individual freedom, the right to property, economic inequality within reasonable limits, social security, wealth distribution, prohibition of accumulating wealth, and individual and community welfare (Itang & Daenuri, 2017). The Islamic economic system is more directed towards piety, because the main goal sought is the pleasure of Allah SWT.

Islam strongly encourages its people to become entrepreneurs, Islam encourages humans to always seek the bounty of Allah. Islam approves business and entrepreneurship as a highly valued place (Solaiman & Yasmin, 2012).

This article will explore how entrepreneurship and entrepreneurship education in the perspective of the Qur'an. This discussion is important to pour because the author has not found about al-Qur'an-based entrepreneurship education and to motivate people to dare to become straight entrepreneurs as expected by religion and the state.

LITERATURE REVIEW

There are several studies related to social entrepreneurship including Merfat E. Shafii's dissertation, A Deconstruction of Factors that affect Performance of Women Entrepreneurship in Saudi Arabia. Merfat's research only discusses entrepreneurship from the aspect of women performance studies in Saudi Arabia (Shafii, 2015). So it is

necessary for researchers to develop the study of social entrepreneurship in the repertoire of interpretive science about the interpretation of the concept and analysis of social entrepreneurship plus the implementation of social entrepreneurship in philanthropy in Indonesia

Selain itu, ada penelitian Misagh Tasavori, tentang Corporate Social Entrepreneurship at the Bottom of the Economic Pyramid: Antecedents and Hasil di India (Tasavori, 2011), Elisabeth Ferri, tentang Kewirausahaan Sosial dan Konteks Kelembagaan: Sebuah Analisis Kuantitatif (Ferri, 2014) *and Murtadho Ridwan's dissertation on: "Social Entrepreneurship at the Waqf Institution Daarut Tauhid Bandung.* (Ridwan, 2021). The research recognizes and convinces the importance of social entrepreneurship in society, but has not revealed how Qur'an-based social entrepreneurship education. Therefore, this article seeks to explain Qur'an-based social entrepreneurship

education.

METHODS RESEARCH

This research is a study that uses qualitative methods, which is a research method that is descriptive, uses analysis, refers to data, utilizes existing theories as supporting material, and produces a theory. Primary data sources used are verses of the Qur'an related to the theme of social entrepreneurship education by referring to several books of tafsir in accordance with the diversity of styles, periods and schools of thought that are mu'tabarah or worthy of reference (Ali & Muhdlor, 1996; Ma'luf, 1973). This research is designed in the form of library research (Suryadilaga, 2005). The data was then analyzed from several written references published in the form of books, journals, magazines and other sources including from the internet and inventoried the verses of the Qur'an and tafsir related to the research theme.

Data analysis in this study uses thematic interpretation method (al-tafsir al-maudu'i). Thematic

interpretation (al-tafsir al-maudu'i) according to al-Makhdaly is interpretation that explains certain themes in the Qur'an either in one chapter or several chapters (Al-Makhdaly, 1996). While according to al-Farmawi, al-tafsir al-maudu'i is collecting all the verses of the Qur'an that have the same purpose and theme. After that, if possible, it is arranged based on its descent by paying attention to the causes of its descent. The next step is to describe it with accurate theoretical scales so that the mufassir can present the theme as a whole and perfect. At the same time, the comprehensive purpose is also stated in an easy-to-understand expression so that even the deepest parts can be explored ((Al-farmawi, 2002).

DISCUSSION

Definition of Social Entrepreneurship Education

There are two variables in this discussion, namely education and social entrepreneurship. These two discussions will be examined from an Islamic perspective. In Islam, there are

three terms of education, namely tarbiyah, ta'lim and ta'dib. These three terms have different definitions and meanings both textual and contextual (Khoiruddin, 2016). According to Imam al-Baidlawi (died 658 H) in his tafsir Anwarut Tanzil Wa Asrorut Ta'wil, that tarbiyah is conveying something little by little, until it reaches perfection (An-Nahlawi, 1992).

Next is the word ta'lim which has 2 (two) forms of jama' (plural) words, namely ta'lim and ta'limat. Although the forms of jama' are different, it is not so significant, so that the first form, ta'lim has the meaning: 1). Information (news), 2). Advice, 3). Instruction, 4). Direction, 5). Teaching (teaching), 6). Training, 7). Schooling (education in schools), 8). Education, 9). Apprenticeship (work while learning). Then the second jama' word form, ta'limat, has 2 (two) kinds of meanings, namely 1). Directives (instructions), and 2). Announcement (Wehr, 1971).

The word ta'lim derived from 'alima is mentioned no less than 744

times in the Qur'an, with the frequency of word changes mentioned in the Qur'an, namely 'alima (35), ya'lamu (215), l'lam (31), 'ilm (105), 'alim (18), ma'lum (13), 'alimin (73), 'alam (3), a'lam (49), 'alima or 'ulama (163), 'allam (4), 'allama (12), yu'allimu (16), 'ulima (3), mu'allam (1), ta'allama (Rahardjo, 1990).

According to al-Thabathaba'i, that the word 'allama mentioned in Surah al-'Alaq verse 5, is a continuation of the previous verse, namely 'allama al-Insan ma lam ya'lam, meaning and teaches man what he does not know. This implies that Allah swt teaches man by means of the kalam about everything he does not know. His teaching certainly applies to the Prophet Muhammad, although he is known as the Ummi Prophet. Because Allah is the Almighty to give teaching to anyone He wants.

Then the term ta'dib has 5 (five) kinds of meaning, namely: 1). Education (education); 2). Discipline (discipline); 3). Punishment, chastisement (punishment); 4).

Diciplinary punishment (punishment for the sake of order) (Baalbaki, 2001). According to Syed Naquib al-Attas, the concept of ta'dib is more appropriate in educational terminology than the word tarbiyah or ta'lim.

According to Ibn Manzur, the word addaba is the equivalent of the word 'allama which al-Zajjaz interpreted as the way God taught His Prophet. The Masdar form of the word addaba is ta'dib, which is defined as education and conceptually in line with the term ta'lim. The word ta'dib is knowledge that prevents man from errors of judgment. It also means the recognition and acknowledgment of the nature of knowledge and existence that is organized and hierarchical in accordance with its level and degree or in accordance with the position and capacity and proportional physical, intellectual, and spiritual potential of humans (Al-Attas, 1997). The author tends to follow the definition put forward by al-Zajjaz.

The definition of the term "social entrepreneurship" consists of 2 syllables, namely the word "entrepreneurship" and the word "social", the word "entrepreneurship" comes from "entrepreneur" and "entrepreneur". Entrepreneurship in terms of etymology comes from the words "wira" and business. "Wira", means warrior, hero, superior human being, role model, virtuous, brave and noble character. Effort, means charity, doing something. An entrepreneur according to Joseph Schumpeter is an innovator who implements changes in the market through new combinations. The new combination can be in the form of: (1) introducing new products, (2) introducing new production methods, (3) opening new markets, (4) obtaining new sources of supply of new materials or components, or (5) running a new organization in an industry (Buchari, 2016; Suryana, 2011; Tarsis, 2000). (Buchari, 2016; Suryana, 2011; Tarsis, 2000).

According to Dees, social entrepreneurship is defined as a

community process of building and transforming institutions to develop solutions to social problems, such as poverty, illness, illiteracy, environmental damage, human rights violations, corruption and others (Dess, n.d.; Dess & Anderson, 2003). In line with Dees' thoughts is Nicholls' opinion that social entrepreneurship is a unity in the concept of entrepreneurship that has dimensions of sociability, market orientation, and innovation (Nicholls, 2008; Yaumidin, 2013). Zadek and Thake agree that the definition of social entrepreneurship is creating social value rather than creating personal wealth driven by innovation factors that are able to overcome various social problems faced by society (Yaumidin, 2013). The author concludes that social entrepreneurship is related to the development of people, not merely reaping material benefits.

Entrepreneurship Terms in the Qur'an

The terms of social entrepreneurship education in the

Qur'an include al-Ibtigha (Seeking), Al-Kasb (Earning), Al-'Amal (Working), As-Sa'yu (Striving), Yughayyiru (Change), At-Tijarah (Commerce), and Al-Birr (Kindness/Obedience).

First, Al-Ibtigha'

The word ibtigha' comes from Arabic (الإبتغاء) and is a word found in the Qur'an in Surah Ar-Ra'd Verse 22, which means seeking, hoping. Because the Qur'an always encourages people to do work that can prosper the world and have a business as one of the principles of achieving sustenance and livelihood (Az-Zuhaili, 1996). Furthermore, the term of the word الإبتغاء in the Qur'an uses terminology namely ibtigha' fadlullah (seeking bounty), ibtigha' rizq (seeking sustenance), and ibtigha' 'aradl al-Hayah al-Dunya (seeking the gift of life in the world), this term reveals that humans are always looking for sustenance. The use of the term al-Ibtigha in the Qur'an is a form of motivation for humans to always work to seek the gifts of Allah Swt by exploring the natural

resources that have been provided by Allah Swt.

As explained in the Qur'an that the word ibtigha' is contained in 10 letters and 12 verses that use the terminology إبتغاء فضل الله, namely Surah al-Baqarah verse 198, al-Maidah verse 2, an-Nahl verse 14, al-Isra verse 12 and verse 166, al-Qashash verse 73, al-Rum verse 23 and verse 64, Fathir verse 12, al-Jatsiyah verse 12, al-Jumu'ah verse 10, and al-Muzzammil verse 20, surat al-Baqarah verse 198 and al-Maidah verse 2 and surat al-Jumu'ah verse 10. As for the explanation of the term إبتغاء in Surah al-Baqarah verse 198, that the Prophet Muhammad Saw, during the Hajj season was allowed to do trading activities, so this verse was revealed to answer the problem.

Second, Al-Kasb

The word al-Kasb, according to Indonesian terms sourced from the National Language and Education Center that kasb can be understood with the meaning of efforts or endeavors made by humans based on their abilities in line with the desires

of the heart (Tim Penyusun Pusat Bahasa, 2008). Kasb in the Arabic version is taken from isim masdar when viewed in the form of sentences كسب-يكسب -كسب in Hammad's view the origin of the word kasb in the language version can be interpreted with the meaning of producing and collecting, then it can be used in general terms with the meaning of a job that can encourage someone to do what is beneficial and able to keep away from mafsadat (Hammad, 2008).

The derivation of the word al-Kasb in the Qur'an is repeated 67 times. With the term al-Kasb, the Qur'an has appreciated human creativity, Allah Swt expresses partiality in every human activity. Among the appreciation of the Qur'an is that every human mistake in carrying out activities is rewarded with mistakes made as a lesson towards realization. With the aim that humans can create the best for themselves and for others.

Once the Prophet Muhammad Saw was asked about the best

business, Belian answered firmly, that the goodness of human effort lies in independence, not in the type and model. Then the Prophet was asked again, what is the best business? Then he answered that a person's business is based on his own creativity and trading activities that do not contain elements of fraud (Hamzah, 2019).

According to al-Syaibani, al-Kasb is an effort to seek wealth in a halal way by working not only to meet the needs of life, but also to seek the pleasure of Allah Swt (Najamuddin & Jefri, 2021; Syaibani, 1986).

Third, *Al-'Amal*

The term al-'amal can mean work that has a goal, both targets in terms of time and results. This word is also synonymous with the words mihnah and sun'ah, which means work that produces something professionally (Mandzur, 2010). According to Ibn Mandzur, the word 'amal is synonymous with the word mihnah and fi'il. the term word has the meaning of the element of effort (Mandzur, 2010). Meanwhile,

according to al-Raghib, the term 'amal is all human activities that are based on certain goals. Then this word is more specific than the term fi'il word. because the word fi'il, is sometimes attributed to the meaning of animals whose movements are only a reflection of instincts that have no purpose. Whereas the word 'amal is only attributed to humans which includes good and bad qualities.

The derivation of the term 'amal in the Qur'an is repeated 360 times, so it can be classified into several forms. The term 'amal, which means work, in the Qur'an is interpreted as a positive spirit that is appreciated. One form of appreciation of the Qur'an is that when something goes wrong, it is not rewarded except in proportion to its own actions. When positive activities are done, the Qur'an promises a reward that exceeds what is done. So that 'amal or work in the Qur'an, is an ethos built on an ethical spirit oriented to the benefit, both individually and socially.

Fourth, *As-Sa'yu*

The term as-sa'yu, according to the language, means to hasten, to walk quickly, but not to the extent of running, hurrying, going to the goal. The word as-sa'yu can generally be interpreted to indicate an effort or work. But the word as-sa'yu can also be interpreted with a need that is the cause of its fulfillment. Then it is also associated with a problem faced by paying attention to the results to be achieved.

The derivation of the word as-sa'yu in the Qur'an is repeated 30 times, with details 20 times in the form of a verb (verb/fi'il), while 10 times in the form of an adjective (masdar/gerund) (Hamzah, 2019). Human actions are explained in the Qur'an using the word as-sa'yu, so that the Qur'an gives legality to freedom accompanied by responsibility. So that Allah Swt responds to this creativity, and orders humans to always emulate people who have innovation, true and positive creativity.

Fifth; *At-Taghyir*

Islam as a religion that invites changes in society, this is the mission of the Qur'an since it was first revealed to the Prophet Muhammad Saw, within 14 centuries ago the Arab community was in direct contact with this mission. The Qur'an provides a guide in the process of changing thinking patterns, attitudes, and behavior (Shihab M. Quraish, 1992).

The process of change is a human right as social creatures in interacting with each other. Interaction between cultures, between nations in strengthening the pace of social change. The impact of this social change not only creates a gap between old values and new values, but also creates a gap in social reality that continues to change.

Sixth; *At-Tijarah*

The term at-tijarah is linguistically a form of mashdar (gerund), namely tajara-yatjuru-tijaratan, which means trading, trade, commerce. According to al-Asfahani, at-tijarah means the management of property for profit. The word at-tijarah which means distributing (tasharruf)

capital for profit (Al-Ashfahany, 1961).

According to Quraish Shihab, the word at-tijarah in verse 282 of Surah al-Baqarah means "trade", namely trade that is carried out in cash, so there is nothing wrong with not writing down the transaction, because this is different from the beginning of the verse telling about trade in the form of debt and credit which recommends writing down or recording transactions witnessed by witnesses (Shihab, 2012). In line with the content of verse 282 of Surah al-Baqarah is the word of Allah Swt in Surah an-Nisa verse 29, which means "commerce", namely commerce that is pleased by Allah Swt is on the condition that commerce is based on mutual consent ('an taradin) that does not violate religious provisions or is not forced (Shihab, 2011).

Seventh; *Al-Birr*

The term al-Birr has its derivations in the Qur'an 20 times contained in 18 verses and 11 letters (Al-Baqi, 1364). The word al-Birr is mentioned in the form of masdar

(infinitive) al-birr 8 times, in the form of a present verb (fi'il mudlari') tabarru there are 2 times, in the form of a noun actor (isim fa'il) al-barr there are 3 times one of which is used to mention the nature of Allah Swt, in the plural form (isim jama') al-abrar there are 6 times and 1 time in the jama' form, namely bararah.

The mufassirs differ in explaining the meaning of al-Birr, most say al-Birr is a designation covering all forms of obedience, perfect and comprehensive goodness, and all deeds that are approved.

Ibn Manzur defines al-Birr as the good of the world and the hereafter, namely worldly good means being facilitated by Allah Swt to be obtained by His servants in the form of guidance, health, safety, and various other pleasures. The ukhrawi goodness means the luck of achieving eternal pleasure in heaven (Mandzur, 2010). Meanwhile, Fakhr al-Din al-Razi, explained that the word al-Birr, is a word that includes various forms of obedience and good deeds that can bring the culprit closer to Allah SWT.

The antonym of the word al-Birr is al-Fujur (evil), opposed to the word al-Islam (sin). Thus the word al-Birr, is a general term for all deeds whose perpetrators are rewarded for doing so (al-Razi, 1990).

Social Edupreneurship Criteria in the Qur'an

Discussions about the criteria of something usually do not escape the principles and objectives of the thing. The author will describe how the principles and objectives of al-Qur'an-based social edupreneurship. The author will link each point with the verse related to it as evidence that these points are sourced from the Qur'an. In addition, this analysis is based on the data that the author has described in the previous sub-chapter. The principles of Qur'an-based entrepreneurship education include:

1. Social welfare; characterized by ease or al-yusra. This principle is inspired by QS. Al-Baqarah: 185, Al-Maidah: 6 and Al-Inshirah: 5-6 where Islam does not expect difficulties for

- its people.
2. Social justice; justice in the Qur'an is repeated no less than 78 times (Al-Ashfahany, 1961). The Qur'an itself uses the word al-'adl, al-qisth and al-mizan to express messages about justice.
 3. Cooperation and networking; cooperation in Islam is called shirkah, this cooperation is mentioned by the Qur'an for example in Surah Shad verse 24.
 4. Solutions to social problems; for example, poverty alleviation with qard, zakat, infaq and waqf. The action is to foster an attitude of generosity ordered by the Qur'an, for example in Surah Al-Baqarah verses 261-262.
 5. Benefit; Islam prioritizes the benefit of the people. Even in one of the methods of istinbath Islamic law, there is the principle of maslahah mursalah which of course comes from the understanding of scholars' understanding of the Qur'an.
 6. Dare to take risks; this courage is certainly accompanied by good management as can be exemplified from the story of Yusuf in Surah Yusuf verses 46-49 when interpreting the King's dream.
 7. Continuous; effort and work in a focused and sustainable implied in surat Al-Insyirah verses 7-8. Where Muslims are encouraged to immediately start a new job when the old job has been completed.
 8. Innovation and creativity; man cannot change his destiny and fate unless he himself is willing to try and pray to change it, this is implied in surat Al-Ra'du verse 11. So that an entrepreneur is required to be creative and innovative.
 9. Empowerment; empowerment in Islam is a system of action that provides creative solutions in solving people's problems in the social, economic, and environmental fields

(Machendrawati, 2001). As explained in the word of Allah Swt, about placing the function of Da'wah in Community Empowerment surat Al-Ahzab verses 45-46.

10. Social piety; the social piety that Islam teaches comes from the Prophet Muhammad. The Prophet's social piety is found in 3 things, namely salam (social approach) in the form of empathy for others, kalam (verbal approach) in interacting so that it is accepted by the people of Mecca and Medina, in accordance with the recommendations of the Qur'an as in surat Al-baqarah verse 263. And the third Tha'am (personal approach) is like feeding the poor, and supporting them. The Qur'an threatens those who do not do good to the poor, for example, in surat al-Ma'un in the 3rd verse.

The purpose of entrepreneurship education based on the Qur'an ideally is to:

1. Creating prosperity in economic development. Including restoring the spirit of the community for entrepreneurship because sustenance and welfare of creatures has been guaranteed by God in the letter Hud verse 6.
2. Realizing social justice in poverty alleviation, this is in line with the word of God surat An-Nahl verse 90
3. Realizing sustainable economic development
4. Creating agents of social change
5. Realizing independence in social entrepreneurship; Islam has taught about hard work and independence (biyadihi), at least there are several verses of the Quran and Hadith that can be a reference about the spirit of hard work and independence, including in

surah At-Taubah verse 105

6. Realizing the preservation of the environment, as it is forbidden to damage the environment as in surat al-A'raf verse 56, so as not to be included in the group of people who do damage on earth who do not have morals towards creatures (Muhtadin et al., 2023).

Model Social Edupreneurship in Al-Qur'an

After the author outlines the criteria and terms of social entrepreneurship education based on the Qur'an, the author found that the concept of implementation of social entrepreneurship education based on the Qur'an can be outlined in several forms below:

1. Actualize the concept of entrepreneurship education based on the Qur'an in a way:
 - a. Behave independently as a field of worship, because all forms of action will be held accountable in the

hereafter. This is in accordance with Surah ar-Ra'du in verse 11.

- b. Always think creatively and innovatively in entrepreneurship, and
- c. The ethos of social entrepreneurship empowerment that must be in accordance with the values of the Qur'an. Like, tenacious and focused on a job and not doing anything else before the task is completed.

2. Implement social entrepreneurship education in realizing social justice and welfare by maintaining the gap between the rich and the poor.
3. Implement social entrepreneurship education to solve social problems such as poverty and unemployment
4. Making social entrepreneurship education to build sustainable economic development mindset.

CONCLUSION

Social entrepreneurship education or social edupreneurship based on the Qur'an is very important to be spread and developed in the community. Especially the people of Indonesia, whose poverty and unemployment rates are recorded to increase from year to year. Social entrepreneurship based on the Qur'an will make Indonesian Muslims become entrepreneurs who are prosperous and able to prosper others, because the entrepreneurial mindset is piety and not mere material gain.

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