

PEOPLE'S ECONOMIC EMPOWERMENT BASED ON QUR'ANIC VALUES: Efforts to Foster a Spirit of Independence and Entrepreneurship in the Modern Era

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Abstrak

Kemiskinan dan ketimpangan strata sosial masyarakat Indonesia merupakan permasalahan yang harus segera diselesaikan. Kekayaan sumber daya alam yang melimpah dan jumlah penduduk Indonesia sekitar 278 juta jiwa seharusnya menjadi modal yang kuat untuk memajukan perekonomian, baik sebagai produsen maupun konsumen. Al-Qur'an memandang bahwa kemiskinan adalah masalah sosial yang harus diatasi. Setiap orang, khususnya umat Islam, ditantang untuk lebih giat bekerja dan berwirausaha (entrepreneurship) untuk lebih profesional dalam mengelola potensi dan kekuatan riil ekonomi umat. Oleh karena itu, selain penguasaan kecakapan hidup atau kecakapan hidup, diperlukan keterampilan kewirausahaan yang lebih nyata dan mendesak dalam pembangunan dan pemberdayaan ekonomi kerakyatan serta memberikan kesempatan kepada rakyat untuk turun (kecil). Namun sangat disayangkan pemberdayaan ekonomi kerakyatan dan pemberian kesempatan kurang mendapat perhatian, pembangunan dan pemberdayaan ekonomi selama ini hanya dinikmati oleh kalangan menengah ke atas. Akibatnya, ketimpangan ekonomi yang semakin terlihat. Tujuan dari penelitian ini adalah untuk mengetahui 1). Permasalahan ekonomi umat pada era sekarang ini; 2). konsepsi Alquran tentang pemberdayaan ekonomi; 3). Membangkitkan Ekonomi Rakyat: Menumbuhkan Jiwa Kemandirian Dan Kewirausahaan Di Era Modern. Jenis penelitian ini adalah deskriptif-analitik, metode penelitian yang digunakan adalah penelitian lapangan (field research). Hasil penelitian menunjukkan bahwa permasalahan yang dihadapi dalam pemberdayaan ekonomi umat di era modern adalah tingginya budaya konsumtif masyarakat, pendidikan kewirausahaan di Indonesia masih dalam kategori lemah, dan pola pikir menjadi PNS (PNS). Dalam membentuk karakter kemandirian dan kewirausahaan bangsa Indonesia yaitu membangun landasan iman yang kokoh, kepemimpinan dan manajemen yang baik, berani menghadapi resiko, serta membangun mental wirausaha dan mandiri sejak dini.

kata kunci: Pemberdayaan Ekonomi, Kewirausahaan, Al-Qur'an.

Abstract

Poverty and inequality of social strata in Indonesian society are problems that must be resolved immediately. The wealth of abundant natural resources and the total population of Indonesia around 278 million people should be a strong capital to advance the economy, both as producers and consumers. The Qur'an views that poverty is a social problem that must be alleviated. Everyone, especially Muslims, is challenged to be harder at work and entrepreneurship (entrepreneurship) to be more professional in managing the potentials and real strengths of the people's economy. Therefore, in addition to mastery of lifeskills or life skills, more real and urgent entrepreneurial skills are needed in the development and

empowerment of the people's economy and providing opportunities to the people to go down (small). However, it is very unfortunate that people's economic empowerment and the provision of opportunities have received less attention, economic development and empowerment have so far only been enjoyed by the upper middle class. As a result, it is the economic inequality that is increasingly visible. The purpose of this study is to find out 1). The economic problems of the people in the current era; 2). Quranic conception of economic empowerment; 3). Reviving the People's Economy: Fostering a Spirit of Independence And Entrepreneurship in the Modern Era. This type of research is descriptive-analytical, the research method used is field research (field research). The results showed that the problems that are being faced in the economic empowerment of the people in the modern era are the high consumptive culture of the community, entrepreneurship education in Indonesia is still in the weak category, and the mindset of becoming a Civil Servant (PNS). In shaping the character of independence and entrepreneurship of the Indonesian nation, namely building a solid foundation of faith, good leadership and management, daring to face risks, and building an entrepreneurial and independent mentality from an early age.

keyword: Economic Empowerment, Entrepreneurship, Qur'an.

INTRODUCTION

Poverty and inequality of social strata in Indonesian society are problems that must be resolved immediately.¹ This condition is certainly not in accordance with the size of this country. Indonesia is a big country and rich in natural resources so there is the expression "sticks and stones can be plants", it seems that this expression is far compared to the condition of this country. In addition, Indonesia's population of around 278 million people should be a strong capital to advance the economy, both as producers and consumers.² Indonesia's natural resources are also very abundant, ranging from various mining goods, forest products, marine products and biodiversity spread throughout the archipelago. Even Indonesia's biodiversity is second in the world after Brazil because it has the Amazon jungle.

But in fact, the facts above are inversely proportional to the conditions that occur in Indonesia. The wealth of natural resources has not been able to guarantee the welfare of all communities. Indonesia faces a serious problem of poverty and conspicuous income inequality among citizens. In addition, due to the disaster during the pandemic that hit for 2 years, it was a devastating blow to the Indonesian economy, the impact was an increase in the poverty rate and also an increase in the number of unemployed due to layoffs.

Based on data released by the Central Statistics Agency, the number of poor people in Indonesia in September 2021 reached 26.50 million people (9.71%). Meanwhile, the number of unemployed Indonesians was 9.1 million people in August 2021. This number is up from 8.7 million people in February 2021 (BPS. RI).³ One of the reasons is due to the Covid-19 pandemic, which has made the unemployment rate increase. Still according to the Central Bureau of Statistics the largest increase in unemployment occurred in the group of young people aged 20-29 years. The Open Unemployment Rate (TPT) in the population aged 20-24 years was 17.66% in February 2021, an increase of 3.36% compared to the same period last

¹ Kemiskinan dan ketimpangan, [https://smeru.or.id/id/article-id/situasi-kemiskinan-selama-pandemi#:~:text=Pada%2015%20Juli%202021%2C%20BPS,September%202019%20\(Gambar%201\).](https://smeru.or.id/id/article-id/situasi-kemiskinan-selama-pandemi#:~:text=Pada%2015%20Juli%202021%2C%20BPS,September%202019%20(Gambar%201).) (Diakses tanggal 10 Desember 2022)

² [https://ekonomi.kompas.com/read/2018/10/25/154008526/kemiskinan-masih-jadi-tantangan-besar-indonesia.](https://ekonomi.kompas.com/read/2018/10/25/154008526/kemiskinan-masih-jadi-tantangan-besar-indonesia) (Diakses tanggal 11 Desember 2022)

³ [https://databoks.katadata.co.id/datapublish/2021/11/05/pengangguran-indonesia-kini-ada-91-juta-orang-turun-tipis-dari-tahun-lalu.](https://databoks.katadata.co.id/datapublish/2021/11/05/pengangguran-indonesia-kini-ada-91-juta-orang-turun-tipis-dari-tahun-lalu) (Diakses tanggal 11 Desember 2022)

year of 14.3%. The increase in TPT in this age group is the largest compared to other age groups.⁴

At this time the number of unemployed or unemployed in Indonesia continues to grow, many factors affect one of which is the low ability of human beings or human resources and the output of education is more interested in becoming a Civil Servant than being an entrepreneurship (entrepreneur). All parties, both government, education, industry and society are still very minimal in promoting and providing motivational support for the younger generation of Indonesia to become entrepreneurs, this is an acute classic problem. In Indonesia, the number of entrepreneurs has not been balanced with the population of Indonesia. The weakness of entrepreneurship in Indonesia is caused by the nature of underestimating quality, nature that likes to be instantaneous, distrust of oneself, undisciplined nature, and nature that likes to neglect responsibility.⁵

Islam has taught its adherents to strive for a good life in the world and in the hereafter in order to achieve physical and mental well-being. Therefore, it is not an exaggeration that Islam can also be said to be a religion of empowerment, which seeks to empower its adherents to be able to live a balanced life between worldly and ukhrawi needs. To obtain it, it is necessary to have empowerment that is in line with the Islamic paradigm itself as a religion of movement or change, even as a liberating force, especially from economic backwardness and oppression.

The Qur'an views that poverty is a social problem that must be alleviated. Everyone, especially Muslims, is challenged to be harder at work and entrepreneurship (entrepreneurship) to be more professional in managing the potentials and real strengths of the people's economy. Therefore, in addition to mastery of lifeskills or life skills, more real and urgent entrepreneurial skills are needed in the development and empowerment of the people's economy and the provision of opportunities to the people to go down (small). However, it is very unfortunate that people's economic empowerment and the provision of opportunities have received less attention, economic development and empowerment have so far only been enjoyed by the upper middle class. As a result, it is the economic inequality that is increasingly visible. Based on the above reality, currently a strategy and method of people's economic empowerment is needed so that it can be enjoyed by the lower economic circles (the poor). So that the Islamic system can be revived as an alternative. In this paper, the author will reconstruct the role of entrepreneurship as a support for the people's economy in the context of economic empowerment of the people in modern times to overcome the problem of poverty that is currently occurring in the Indonesian state. Therefore, this paper will focus on discussing *Qur'an-Based Economic Empowerment: Efforts to Foster a Spirit of Independence and Entrepreneurship in the Modern Era*

RESEARCH METHODS

The method used in this study is in the form of a descriptive research method. Sulistyono cites "Descriptive research tries to find an exact and sufficient description of all activities, objects, processes, and people". Descriptive research categorizes several forms such as case studies, studies, surveys, correlation studies, comparative causation and so on. Each descriptive study has a different function and purpose, as for this research it falls into the category of "case studies".

In-depth studies of certain events, environments, and situations that can understand a thing are characteristic of the "case study" category, which is the reason why case studies are

⁴ Ibid.

⁵ Taufikurrahman, NI'matul Kholifah, *Mewujudkan Ekonomi Mandiri Melalui Pendidikan Entrepreneur Ala Nabi Muhammad*, Jurnal Ilmiah Al-Hadi, Volume 5, Nomor 2, (Januari-Juni 2020), h.97.

used in this study. The author also uses a form of "case study" research because it raises new events that occurred in Palangka Raya related to the use of waste banks which are solutions for handling household waste for the surrounding community.

RESULT AND DISCUSSION

People's Economic Problems in the Current Era

The problems that are being faced in the economic empowerment of the people in the modern era, the author can describe as follows:

First, The high consumptive culture of society. Fromm states that "consumptive is the desire of society in the modern era of life to consume something seems to have lost touch with actual needs". Consumptive behavior is often carried out excessively as an attempt by a person to obtain pleasure or happiness, even though in fact the happiness obtained is only pseudo-⁶

Indonesia is ranked 3rd with a society that has a high level of consumerism. As at the beginning of the Covid-19 pandemic, people are panic buying because of the rules for work from home, distance learning, and accompanied by lockdown rules, also regardless of the pandemic the level of consumerism influenced by 2 factors, namely internal factors, caused by not being able to plan finances properly. Both external factors are caused by the ease of access to online shopping so that people are spoiled with the impact of technological developments that accelerate the influence of consumptive nature on society.

This consumptive behavior is the same as excessive behavior (israf), where in the Qur'an consumptive behavior includes bad deeds so it is prohibited. Allah Almighty. Said:

... وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

It means: "... and do not overdo it. Indeed, God does not like people who are excessive." (Qs. Al-An'am [6]:141)

The word *isrāf* comes from the word *Sarafa* and the word *asrafa* which means excess and overreach.⁷ In *Tafsīr Al-Mishbah*, Quraish Shihab suggests that the purpose of this verse is to describe how great Allah's favors are, as well as to forbid everything that leads to forgetting His favors. This verse also says that "... and do not overdo it" , overdo it here in every way, i.e. do not use something or give or receive something that is out of place. "Verily Allah does not like excessive people", according to Quraish Shihab, there is no virtue in waste. Whatever the waste is, neither is it justified to be a waste even in virtue.⁸

Second, Weak entrepreneurship education. Entrepreneurship education (PK) in Indonesia is still in the weak category. Deputy Chairman of the Indonesian Entrepreneurs Association (Apindo) Suryadi Sasmita said that education in Indonesia never teaches about entrepreneurship and provides direction to become independent and independent entrepreneurs.⁹

Furthermore, according to Puspayoga as the Minister of Cooperatives and Small and Medium Enterprises, he said that the interest in entrepreneurship in Indonesia is still low. Of Indonesia's 250 million people, only 1.56 percent are entrepreneurs. This figure is very small when compared to Singapore which reached seven percent and China and Japan which were

⁶Wahyuni, Wilda, *Skripsi, "Prilaku Konsumtif dalam Perspektif Al-Qur'an"*, Skripsi, Semarang: IAIN Wali Songo, 2013, h. 29.

⁷ Ibid., h.75.

⁸ M. Quraish Shihab, *Secercah Cahaya Ilahi: Hidup Bersama Al-Qur'an*, Bandung: PT Mizan Pustaka, 2002, h. 696-697.

⁹ <https://mediaindonesia.com/ekonomi/421642/pendidikan-kewirausahaan-tingkatkan-rasio-wirausaha-indonesia>

already above 10 percent.¹⁰ This shows that the weakness of PK is a problem in realizing entrepreneurship.

Third, Mindset of becoming a Civil Servant (PNS), as well as working in companies both state-owned and private rather than being an entrepreneur. Actually, one of the failures of the entrepreneurship mentality in Indonesia is because the mindset of most Indonesians thinks that the purpose of school or college is to become a civil servant, not to become someone who has an entrepreneurial mentality.¹¹

Fourth, limited number of job vacancies while job seekers are booming everywhere. Referring to Bank Indonesia (BI) survey data in July 2021, the Economic Condition Index (IKE) was only at 67.1 Much lower than the previous year of 90.3. The index is based on three components, namely the Current Income Index, the Employment Availability Index, and the Durable Goods Purchase Index. All three weakened and got farther and farther away from the 100 mark. In the survey, it was stated that the Employment Availability Index experienced the deepest decline with a figure reaching 30.3 points.

Quranic Conception of Economic Empowerment

The conclusion should present the answer to the purpose of the study or the findings obtained. The conclusion must not contain a repetition of the results of the study and discussion, and instead must contain a simplification of the research results and findings as expected in the purpose of the study or hypothesis in the form of argumentation.

Empowerment in the economic field can be interpreted as an effort to build power (community) by encouraging, motivating, and raising awareness of its economic potential and striving to develop it. Community empowerment is the basic element that allows a society to survive. In a dynamic sense, that is, to develop oneself and achieve progress. Community empowerment is the source of what is known as National Resilience.¹² Community empowerment is also defined as an effort to change people's behavior for the better, so that the quality and welfare of their lives can gradually improve.¹³

Empowerment in Arabic is referred to as tamkin. The word tamkin in the major dictionaries is a mashdar form of fi'il (verb) makkana. The word has the same meaning as amkana. The word **المَكَّنَ** relates to the words **المَكْن** and **المَكِّن**. The author al-Muhith fi al-Lughah says:

المَكِّنُ وَ المَكْرُ يَبْضُ الصَّبَّ صَبَّهُ مَكُونٌ وَ فِي الْحَدِيثِ أَقْرُوا الطَّيْرَ عَلَى مَكْنَاتِهَا وَ مَكْنَاتِهَا أَي عَشَّهَا وَأَمَكْنَتِهَا

Meaning: (**المَكْن** and **المَكِّن**) means herbivorous monitor lizard egg, an egg stored somewhere). In the hadith it is mentioned, "let the bird live in its cage or dwelling place.

The word tamkin indicates the ability to do something, have power, power, influence, and have a position or place, be it hissi (perceptible/material) such as settling a bird in its cage or it can be ma'nawi like the solidity or steadfastness of the person on the side of the ruler. These notions in economic language can be termed empowerment, where the picture of empowerment cannot be separated from the power of individuals or groups who have or use the opportunity to gain power into their hands, distributing power from the *berpunya* to the unincorporated and so on. Empowerment aims to increase the empowerment of those who are disadvantaged.

Mardikanto termed empowerment as an effort to increase the ability of people (poor, marginalized, marginalized) to express their opinions or needs. From this understanding,

¹⁰<https://bisnis.tempo.co/read/751831/minat-wirauusaha-di-indonesia-sangat-rendah>

¹¹ www.pendidikanekonomi.com, diakses Pada Tanggal 06 April 2022.

¹² Dian Iskandar Jaelani *PEMBERDAYAAN EKONOMI UMAT DALAM PERSPEKTIF ISLAM* (Sebuah Upaya dan Strategi), *ksyar, Volume 01, Nomor 01, Juni 2014: 018-034*

¹³ Oos M. Anwas, *Pemberdayaan Masyarakat di Era global*, (Bandung: Alfabeta, 2014). h. 3.

empowerment means improving the quality of life or welfare of each individual and society both in the sense of economic improvement and improving welfare in terms of education and health.¹⁴

Rappaport defines empowerment as "empowerment is viewed as a process : the mechanism by which people, organization and communities gain mastery over their lives". This means that empowerment is seen as a process : the mechanism by which people, organizations, and communities gain mastery over their lives.¹⁵

Regarding the above empowerment, Allah Swt has said in Q.S. Al- A'raf verse 10 that it has placed man on the face of the earth and has made his livelihood in the world. This verse is closely related to tamkin (empowerment) i.e. man has been created by God on earth to be willing to try.

وَلَقَدْ مَكَّنَّاكُمْ فِي الْأَرْضِ وَجَعَلْنَا لَكُمْ فِيهَا مَعَايِشَ ۗ قَلِيلًا مَّا تَشْكُرُونَ

It means: "Verily We have placed you all on the face of the earth and We have for you on the face of the earth (the source of) livelihood. Very little are you grateful." (QS. Al-A'raf [7] : 10).

Al-Maraghi explained that Allah created on earth with all kinds of benefits, so that people could live happily. Can feel the enjoyment such as plants, livestock, birds, fresh water fish, and so on. God also created a variety of travel media from one place to another that is increasingly advanced, in accordance with the advancement of science and inventions, both in the form of flying boats, cars, trains and the sea, and various ways to treat the sick with various kinds of potions done through pharmacists, and so on. All of that should be the basis for people to be more grateful.¹⁶

In line with this, Hamka in Tafsir Al-Azhar explains In the word "a little are you grateful", the meaning is not counting how many favors Allah has given to man so that he can live on this earth. The sun is still shining, not so close that humans die of heat and not so far away that humans freeze to death and remain divided day and night so that human life is not chaotic. But unfortunately, because there are too many of these favors, too few people are converted and grateful to God and too many have forgotten so that they go the wrong way. If man is aware of it, he will undoubtedly thank God. Shihab in Tafsir Al-Mishbah explains that the pleasure that man can get is derived from Allah and is worthy of gratitude. However, he emphasized that very few human beings are grateful for the favor..¹⁷

Further in the MoRA's Interpretation it is explained that God affirms some of the many gifts that have been bestowed upon His servants, namely that He has provided this earth for man to dwell and dwell upon it, free to strive within the limits that have been outlined, given the equipment of life. Then He perfected with various other instruments so that they might live on the earth with pleasure and tranquility, such as variegated vegetation, animals, both edible and not.¹⁸

From all the interpretations of the above verse, it can be understood that the verse reminds people of the grace that has been given, that is, God made the earth along with all the

¹⁴ Totok dan Poerwoko Soebiarto Mardikanto, *Pemberdayaan Masyarakat dalam Perspektif Kebijakan Publik*, Cet. Ke-3 (Bandung: Alfabeta, 2015). h. 28.

¹⁵J. Rappaport, *Studies in Empowerment: Introduction to the Issue, Prevention In Human Issue* (USA: 1984). h. 9.

¹⁶Ahmad Mustofa Al-Maraghi, *Tafsir Al-Maraghi diterjemahkan oleh anshori umar sitanggal dkk.* (Semarang: Toha Putra Semarang, 1992). h. 191.

¹⁷ M. Quraish Shihab, *Pesan, Kesan, Dan Keserasian Al-Qur'an* Volume 5, (Jakarta: Lentera Hati, 2009). h. 99.

¹⁸ Tafsir kemenag, h. 302.

good that is contained in it, the efforts and benefits that are the means of their livelihood. God created man on earth while also creating all means to meet the needs for human life. Source for human livelihood God created all natural resources, water and so on but not to be used arbitrarily by irresponsible parties.

Based on all the descriptions above about economic empowerment, the author draws the conclusion that empowerment is to give strength to people who do not have the power to change themselves either individually or collectively to improve their quality of life. It also includes being an entrepreneur or entrepeuner because it can make individuals creative and innovative which of course has an impact on improving the community's economy and also for the country. The author tries to reconstruct some of the foundations of the conception of the Qur'an which speaks of the economic empowerment of the people as follows:

Table 1. The conception of the Qur'an which speaks of the economic empowerment

No.	Business Activities	The Basis of the Qur'an
1	Trade (Buy and Sell)	QS. Al-Quraish: 2 QS. Al-Baqarah: 164 QS. Ar-Rum: 46
2	Farming	QS. Yasiin: 33-35
3	Breeding	QS. Al-Mukminuun: 21-22
4	Gardening	QS. Al-'An'am: 141
5	Entrepreneurial (Production)	QS. Al-Hadiid: 25 QS. Al-Anbiya': 80 QS. Saba': 10-11 QS. At-Taubah: 105

Awakening the People's Economy: Fostering a Spirit of Independence and Entrepreneurship in the Modern Era

Entrepreneurs have a significant role in the economic development of a country, including Indonesia. Even the Prophet Muhammad Saw said that most of the human sustenance is obtained from trading or doing business. As written in the historical hadith by ibrahim al-harabi which reads "tis'ah al-assyari ar-rizqi minat tijarah" means to trade you, for more than ten parts of livelihood, nine of which result from trading.

The Prophet also taught his people to optimize their physical and spiritual potential in order to improve their quality, including in work or business. So important is it to get sustenance in a halal manner, that a Muslim is not allowed to be lazy in trying.¹⁹

Islam has a view of working and trying to include entrepreneurship can be said to be an indispensable part of human life, because his existence as a phil- ardh caliph is intended to prosper the earth and take it in a better direction. The suggestion to try and work hard as a form of realization of the human caliphate is reflected in the letter Ar-Ra'ad 11:

إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنفُسِهِمْ

“Indeed, God will not change a people unless they are willing to change themselves”.

¹⁹ Forum dosen bisnis dan ekonomi islam, *ekonomi dan bisnis islam*, (Jakarta: Rajawali Pers, 2016), 128.

The spirit of hard work and independence at the core of entrepreneurship has been described in the teachings of Islam. There are at least a few verses of the Quran and Hadith that can be a reference message about this spirit of hard work and independence, such as; "The best charity is the work done with his own sweat. (HR. Abu Dawud)"; "The hand above is better than the hand below" (HR. Bukhari and Muslims). Indirectly, the Koran also expresses the demands of hard work and independence through trying to include doing business. Allah says in the Koran (Al-Jumu'ah: 10):

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

That is to say: *When the prayer has been performed, Then scatter ye on the face of the earth; and seek the gift of God and remember God much that ye may be lucky.*

In the interpretation of the Ministry of Religion, it is explained that after the completion of Friday prayers, Muslims can scatter on the face of the earth to carry out worldly affairs, and try to find halal sustenance, after fulfilling the beneficial for the hereafter.²⁰

In the context of people's economic empowerment, the author is of the view that building an entrepreneurial and independent spirit in the modern era needs to be done as a basis for a people's economy. Remembering that one of the superior characteristics of the nation is the work ethic (hard work, discipline, and appreciation of time),²¹ and work is greatly appreciated by the Qur'an,²² So the author offers solutions in shaping the character of independence and entrepreneurship of the Indonesian nation, including:

First, build a solid foundation of faith. Like the story of Ashabul Kahfi who hid and fell asleep in the cave for 309 years from the pursuit of the kufur King. This started from the king's coercion of his people to apostatize from the religion of Allah Almighty. Whoever opposes, then will be killed. However, Ashabul kahfi remained with his belief in Allah Almighty. Although their souls and lives were threatened. Until the king I found out, and threatened to kill them. But ashabul kahfi remained in his faith, and they chose to hide themselves in the cave until they fell asleep for 309 years (islamidia.com). From this story, if it is associated with an entrepreneurial and independent mentality, then a strong faith is the main thing that must be instilled in the heart of an entrepreneur, because with this faith, the entrepreneur will take the good and leave the bad from his business..

Second, leadership and Good Management. Good leadership and management are the main values in an entrepreneurial and independent culture. An entrepreneur must have a leadership attitude and be able to take care of his business properly and regularly. The values of leadership and good management must be lived and in all aspects of the activities of a servant of Allah SWT, not only aimed at entrepreneurs. This characteristic of leadership and good management is important because every servant of Allah SWT has their own responsibilities and will one day be accounted for before Allah SWT, so they must be able to lead and take care of their responsibilities properly and regularly.

Third, dare to face risks, risk is an inseparable element of business and entrepreneurial activities, such as financial risk, competition risk, production risk, and market risk. It is this risk that will determine the level of profit to be obtained. Therefore, an entrepreneur must be willing and brave to face various risks that may occur to his business. An example is the story of Abdul Rahman bin Auf when he refused his brother's offer from the Ansars for the gift of his brother's property to him. Abdul Rahman prefers to do business even though he knows the

²⁰ Tafsir kemenag jilid 10 h. 136

²¹Shihab, M. Quraish, *Membaca Sirah Nabi Muhammad SAW*, (Tangerang: Lentera Hati, 2011), h. 700.

²²Pendidikan, *Pembangunan Karakter dan Pengembangan Sumber Daya Manusia(Tafsir Al-Qur'an Tematik)*, (Jakarta: Lajnah Pentasah Al-Qur'an, 2010), h. 240.

risks if he suffers from happiness. Even so, with his business skills and abilities he still went into business until he finally became the richest friend at that time.²³

Fourth, be honest and patient. Honesty, and patience are the keys to an entrepreneur's success. With honesty, an entrepreneur will be trusted by his consumers and partners and with patience will not cultivate a desperate attitude towards the entrepreneur if he experiences various trials, and failures, instead he is more trying to get ahead of his trials and failures.

Fifth, apply the concept of *ubudiyah*. Islam as a religious religion does not separate all entrepreneurial affairs from religious values. Entrepreneurship is not only considered a job, but also has the value of worship and will get a thigh from Allah Almighty. because entrepreneurship is the same as achieving the rizki of Allah Almighty, but jagan until because of the rizki, to the point of neglecting other worship. So that an entrepreneur should not make material profit the standard of success on the side of Allah SWT. The final objective must be focused towards achieving the pleasure of Allah Almighty. The understanding and passion of this concept will have a real impact on the pretation of an individual. A person who is aware of this will work earnestly, will obey all directions in carrying out responsibilities and leave behind prohibited matters.²⁴

Sixth, build an entrepreneurial and independent mentality from an early age. To realize youth who are entrepreneurial and independent can be done from an early age. As a parent, he should teach his child to be independent from childhood, so that this independence will be attached to the child until he grows up. This independence will later encourage the child to become an entrepreneur. An example is the Prophet Muhammad SAW. who since childhood has been independent with his efforts to herd goats,²⁵ which historically the Prophet Saw. was one who succeeded in trying in his time, this stemmed from herding goats.

Seventh, implement entrepreneurship education in the Indonesian education system. As we know beforehand that PK is very minimally taught in educational institutions, therefore to realize an entrepreneurial and independent mentality can be taught in educational institutions ranging from kindergartens, elementary schools, junior high schools, high schools, Islamic boarding schools, and lectures.

Eighth, Creative and innovative. Creative means the ability to create or create, produce and develop something of origin. Meanwhile, innovative is finding new things in an existing idea. To produce quality work requires skills and skills. With it, a person will have competitiveness in the face of the lack of available jobs,²⁶ As this creative and innovative nature is strongly emphasized in Islam is the death of Allah Almighty. created this earth for human use. With his intellect, humans should be able to turn natural resources into products to meet human needs. Especially in this already modern world, various technologies have been introduced a lot. An entrepreneur should not only be a user, but he should try to create a product that is better than the existing one.

If everyone applies all of the above, it is not impossible that an entrepreneurial and independent spirit will be formed in themselves which ultimately awakens the economy of this nation and realizes a developed country with high economic growth for the welfare of the Indonesian state.

CONCLUSION

Based on the foregoing, several conclusions can be drawn as follows:

²³(Rasail Afif, Vol. III, No I, Januari-Juni 2016: h. 61-62).

²⁴(Rasail Afif, Vol. III, No I, Januari-Juni 2016: h. 64).

²⁵Shihab, M. Quraish, *Membaca Sirah Nabi Muhammad SAW*, Tangerang: Lentera Hati, 2011. h. 256.

²⁶Kementrian Agama RI, *Pendidikan, Pembangunan Karakter dan Pengembangan Sumber Daya Manusia(Tafsir Al-Qur'an Tematik)*, Jakarta: Lajnah Pentasih Al-Qur'an, 2010. h. 240.

First, the problems that are being faced in the economic empowerment of people in the modern era are as follows: First, the high consumptive culture of the community. This consumptive behavior is the same as excessive behavior (israf), where in the Qur'an consumptive behavior includes bad deeds so it is prohibited. Allah Almighty. said: "... and do not overdo it. Indeed, God does not like people who are excessive." (Qs. Al-An'am [6]:141) Second, weak entrepreneurship education. Entrepreneurship education (PK) in Indonesia is still in the weak category. Third, Mindset to become a Civil Servant (PNS), as well as work in companies both state-owned and private rather than being an entrepreneur. Fourth, the limited number of job vacancies while job seekers are booming everywhere.

Second, entrepreneurship or entrepreneurship can be interpreted as the spirit, spirit, attitude, behavior, and potential ability of a person to handle businesses and activities that lead to efforts to find, create, apply work, technology, and new products to obtain greater profits. Regarding empowerment, Allah Swt has said in Q.S. Al- A'raf verse 10 that it has placed man on the face of the earth and has made his livelihood in the world. This verse is closely related to tamkin (empowerment) i.e. man has been created by God on earth to be willing to try.

Third, being an entrepreneur can improve the quality of life of an individual and also advance the economy of a country. Among the hopes or opportunities that can be done by entrepreneurs in the modern era, the author can describe as follows: First the demographic bonus, the second the opportunity in the field of people's economy (MSMEs), the third the opportunity in the field of fisheries economy and agribusiness, the fourth opportunity in the field of digital economy

In shaping the character of independence and entrepreneurship of the Indonesian nation, the author offers solutions, including: First, building a solid foundation of faith. Second, leadership and Good Management. Third, dare to face risks, Fourth, be honest and patient. Fifth, apply the concept of *ubudiyah*. Sixth, build an entrepreneurial and independent mentality from an early age. Seventh, implement entrepreneurship education in the Indonesian education system. Eighth, Creative and innovative. Creative means the ability to create or create, produce and develop something of origin. Meanwhile, innovative is finding new things in an existing idea.

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