The Characteristics of Successful Entrepreneurs from Islamic Perspective.

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ABSTRACT

Islamic Entrepreneurship has its own guidelines in describing the characteristics of successful entrepreneurs. However, in terms of focus and emphasis among scholars in the birth of Islam and the West, there are significant differences in outlining the characteristics. Generally, there are obvious similarities between them. Differences occur is not creating a big disagreement. Instead, it is seen to obtain benefits in a characteristics symbiotic form of successful entrepreneurs with a holistic and sustainable. This study used literature research methodology based on the Qur'an and Sunnah, and discussions by scholars associated with the concept of the characteristics of successful entrepreneurs. Findings from this study shows that the conditions specified values are configured based on the needs of the mu`amalah focused on Islam and the current realities of human needs. In fact, the values expressed were also seconded from the perspective of conventional entrepreneurship. What is clear, Islam gives awards to businessmen to look alive on maximizing all the resources that are awarded within the scope of which is justified to avail the benefit of humankind. In addition, it also serves to activate the potential that exists within the entrepreneur to continue resilient and competitive. Thus, indirectly when these values are fully digested it could produce a brilliant individual entrepreneurs to organize all available resources such as manpower, skills, experience, capital, raw resources and so forth to provide added value in the market and introduce innovations for the benefit of the society.

1. Introduction
Scholars have presented various views discussing the relevant characteristics of successful entrepreneurs. Although there are differing views on the definitions that have been presented however, all support the purposes of this requirement. In Islamic terminology, the success is termed as "al-Falah". According to Muhammad Akram, al-Falah is literally understood as

successful or well-being includes life in the world and the hereafter. Thus, the features defined, as the successful entrepreneur needs only to be obtained based on the methodology prescribed by Islam as a comprehensive way of life\(^2\). Those features will be detailed as follows:

### 2.0 General Features

In general, concluded that the general features which need more emphasis on individual entrepreneurs, namely:

#### 2.1 Adheres to the Muslim Lifestyle

Successful entrepreneurs under the framework of Islamic entrepreneurship typically are individuals who have high commitment and appreciation to the Islamic way of life is perfect in every aspect of life. Strong faith in religion is the concrete basis to individual entrepreneurs and subjugates Muslims to put ourselves in a true to the God Almighty. These trust and confidence demanded the entrepreneurs to get to know the fact of her as a slave and a trustee is responsible for implementing the decree of Allah SWT. Impact, it will produce the characteristics of individual *taqwa*, which tends to the ways of charity.

This assertion phrased by the Qur'an,

“*And He provides for him from (sources) he never could imagine. And if anyone puts his trust in Allah, sufficient is (Allah) for him. For Allah will surely accomplish His purpose: verily, for all things has Allah appointed a due proportion.*”

*(al-Talaq:3)*

Commenting on these verses, Ibn Kathir\(^3\) exegesis in his opinion saying that those who carry out the commands of Allah SWT and leave his forbidden, then Allah will free him from all the trouble, hardship and provides him sustenance from the unknown ways.

If it revealed from the dimension of Sunnah, there are some hadiths reinforce that strong religious beliefs as a prerequisite to become an individual or as a successful entrepreneur. Among the hadiths related, namely\(^4\):

Rasulullah S.A.W. says: “*Verily Allah likes three things for you and He disapproves three things for you. He is pleased with you that you worship Him and associate nor anything with Him, that you hold fast the rope of Allah, and be not scattered; and He disapproves for you irrelevant talk, persistent questioning and the wasting of wealth.*”

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\(^2\) The premise of this statement is recorded in the Qur'an refers to the word of Allah says: “.. Surely religion (which is true and accepted) in Allah's sight is Islam...” *(Ali 'Imran:19)*


Based on the *Sunnah* presented, it was clear that the Prophet confirmed his followers to always put the interests of religion rather than anything else. This is because of religious beliefs and a high appreciation in the entrepreneurs themselves ensures the safety and promise of happiness in the world and the hereafter. Thus, if the processing and exploration activities in various fields of endeavor are not backed by a strong core religious entrepreneurs themselves would be influenced by material power.

In addition, the views were raised by Adnan Alias\(^5\) that successful entrepreneurs are individuals who is pro active opportunist, prudent use of strategies to develop profit business. However, in the implementation individuals should be aware of the obligation and capacity as a servant of God. According to research conducted by Sudin Haron\(^6\), he found that successful entrepreneurs are individuals who are always grateful for all the blessings that were awarded to him. Upon this confidence the Muslim entrepreneurs always pay attention to practices that have a reward, put a healthy ethical and undertake activities chosen by *syara*\(^7\).

### 2.2 Striving Through the Lawful Channels of Syara

Islam calls upon its followers to relentlessly strive in the search for sustenance activities. From the scope of entrepreneurship, every action and effort made by employers are bound by a concept called worship. Because it is considered as worship, it must be done sincerely and honestly on the basis of loyalty and obedience to Allah the Almighty. Based on this understanding, Islam requires all individual human being to try to treat all sources awarded to meet their needs in a lawful manner, and clean out the elements of abominations that are against the principle of *syara*\(^7\). The need to comply with these matters is an integral part of the foundation as required by the *Quran* and the *Sunnah*. Allah S.W.T said:

"Those who follow the messenger, the unlettered Prophet, whom they find mentioned in their own (scriptures):- in the law and the Gospel;- for he commands them what is just and forbids them what is evil; he allows them as lawful what is good (and pure) and prohibits them from what is bad (and impure); He releases them from their heavy burdens and from


the yokes that are upon them. So it is those who believe in him, honour him, help him, and follow the light which is sent down with him,- it is they who will prosper.”

(al-A’Raaf:157)

In giving the interpretation of this verse, Imam Ibn Kathir explains that the interpretation of section give meaning to legalize what is forbidden by the jahilliah people of good food and forbid all impure and dangerous as pork, carcass, and riba. It gives the impression that everything is lawful by Allah contain secrets or good for human body and protecting the interests of religion. The claim of the businessmen to give priority to the healthy and well justified activities by the syara and not involved in negative activities are emphasized in the al-Sunnah, like the words of Muhammad S.A.W., which means:9

Anyone which is in the hands belonging to his brother, obtained by the way is not halal should the holding of the settlement, because in therein (in the Hereafter) will no dinar and dirham (to pay). Do not get taken advantage later to give to his brother. Having exhausted their benefits, be taken sins of his brother and inflict upon him.”

(Bukhari)

Based on the hadith presented it is understand that Islam prohibits any form of trade or firm that contain elements of cruelty, injustice, persecution, discrimination and so forth. This is because these characteristics have the deformed stigma by religion and human nature. In addition the income earned by unfaithful way would not be blessing but also disable the good values of the entrepreneurs themselves. In this case, the Imam al-Ghazali has stated that every individual human being must strive to find food by a recognized way and justified by the syara . He has made a guideline on the subject matter, first, a property of substances classified as haram because the object itself. Second, a property is assessed as haram because the future matters such as acquisition of property is derived from incorrect sources.

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According to Muhammad `Uthman Syabir, syara basically gave general guidelines for the people in mu`amalah business that all forms of contract and the terms of the implementation of the contracts are mu`amalah is a must. However, this requirement is limited and restricted if there is a provision of the scripture to prohibit and forbid it. Muhammad Abu Zahrah left us with indications that it must be understood to identify actions that have relevance to the law of taklifi. Another view put forward by al-Mawdudi also stressed that every individual Muslim, including the entrepreneurs need to take precautionary measures in exploring and investing in a company.

2.3 Appreciates Islamic Values

The impact of this situation make human in a dilemma due to unable to distinguish which is correct and also vague about the objectives and requirements of life. This situation invited various problems and the incurred humanitarian crisis. Fatigue entrepreneurs ignore the importance of qualities values admirable often result in misconduct such as greed, miserliness, anarchy, oppressive, fraudulent, criminal breach of trust, corruption and other properties madhmumah impure by Islam.

Withholding an appreciation of these values is based on the firman of Allah S.W.T. in the Qur'an. In fact, many indicators of the verses of the Qur'an that call people to appreciate the

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11 According to Abu Zahrah, generally, taklifi can be classified as what is permitted by syara or vice versa as follows:
   i. Wajib: This law is the description of the responsibilities to be fulfilled by every individual Muslim. For example, obligations for prayers, fasting during Ramadan, zakat and many more as in the syara.
   ii. Sunat: This category describes a human act or acts authorized by syara but not to the level as an absolute must. However, it claimed to have performed by humans for example, sunat prayers, sunat fasting and so forth.
   iii. Mubah: acts done by men in this category allowed by syara. The act also would not be given rewards iether for those who do it or leave it. For example, eating.
   iv. Makruh: it refers to the more important prohibition action abandoned. For example, eating and drinking while standing, and many more.
   v. Haram: The acts which are not allowed for each individual Muslim by the dalil produced by syara. For example, the prohibition of riba, gambling, alcohol, and so forth. Based on these classifications, the categories i, ii and iii are encouraged by shara for individual to do it. As for category iv people are not encourage to do so. However, category v is absolutely forbidden to the people for doing it. For any individual violating it, will be having a sin and punish in the Hereafter. Thus, for every individual Muslim is obliged to obey the taklif by syara like being Islam, sensible, and baligh. See Muhammad Abu Zahrah (1957) Usul al-Fiqh, p: 22-45.
noble values such as human with dignity, humble, *tawakkal*, emphasizing quality, managing perfectly, magnify the values of truth and a lot more. Allah said:

*Whosoever desireth glory, then all glory is Allahs; unto Him mount up the goodly words; and the righteous works exalteth it. And those who plot evils,--theirs shall be a torment severe; and the plotting of those!--it shall perish.*

(al-Fatir: 10)

Ibn Kathir\textsuperscript{14} explains that for those who need a glory in itself, it is persevere to be faithful to Allah. This is because; good words and good deeds are accepted by Allah. Instead of a painful punishment will be prepared for those with evil acts.

From the the Sunnah perspective, there are some hadith that emphasize the importance values to be internalized by entrepreneurs. Prophet Muhammad said, which means:\textsuperscript{15}

*What is the best search? He said the meaning: "People who work with their hands and every transactions are clean."

(al-Badhar)

According to the hadith presented, it is clear that the Prophet gave instructions to his followers, especially the entrepreneurs or traders to link businesses with the demands of religion. Therefore, it is clear that Islam calls for his followers engaged in the entrepreneurial world to practice the values in all transactions carried out and denounced against those who act outside the requirements of the religion. Since entrepreneurial practices is part of understanding of religion, certainly increasing of the performance activities undertaken should be synergized to increase the values\textsuperscript{16} that need to be understood and practiced by the Muslim entrepreneur.

In addition, Western scholars such as Gay Hendricks and Kate Ludman\textsuperscript{17} through their study of successful entrepreneurs found that individual always practiced good values in their work culture. The study found that in general, the highest values that withholding successful entrepreneurs such as honesty, responsibility, keeping promises, not interfering in the case of others, taking time to think, make a list of priorities and open to criticism from customers and develop better strategies such as choice of location, products to be marketed and so on. It is clear that these values are an integral part of the noble values organized by the Islamic entrepreneurship. In general, noble values that are bound by the provisions of the religion would have a positive impact for the individual entrepreneur. According to the values described, it can be concluded that the values claimed to be practiced by successful entrepreneurs such as trust\textsuperscript{18}, wise strategy\textsuperscript{19}, execute transactions accordance to the syari`at\textsuperscript{20} and moderate.\textsuperscript{21}

\textbf{2.4 Infaq (Distribution) of Properties to the Path of Allah S.W.T}

Accordingly, the common characteristics of successful entrepreneurs under the framework of Islam are entrepreneurial individuals who are familiarizing themselves to infaq part of the property in the path of Allah. Indirectly, syara` call mankind to infaq part of their assets to certain groups so that the distribution of wealth cycle can be done fairly and equitably in the public institutions.\textsuperscript{22}

If viewed from the scope of the Qur'an, it was found that many verses calling on people to infaq part of the property earned. Among them, the word of Allah S.W.T meaning:

\textit{It is not righteousness that ye turn your faces towards East or West; but it is righteousness—to believe in Allah and the Last Day and the Angels and the Book and the Messengers; to spend of your substance out of love for Him, for your kin, for orphans for the needy, for the wayfarer for those who ask and for the ransom of slaves; to be steadfast in prayer and practise regular charity; to fulfil the contracts which ye have}

\begin{footnotesize}
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\item \textsuperscript{17} In the final chapter in the book explained that the two researchers had spent a total of 1000 hours to interview successful entrepreneurs (CEO). In conclusion they found that seven of which became the cornerstone of successful entrepreneurs in their business. See Gary Hendricks and Kate Ludeman (1997) \textit{The Corporate Mystics}, p:230.
\item \textsuperscript{18} Trust refers to the nature of entrepreneur such a trustworthy, and develop the beliefs of others towards him.
\item \textsuperscript{19} Have an intimate knowledge in connection with ideas, marketing strategies, planning decision-making, ability to manage, financial planning and visionary.
\item \textsuperscript{20} Have confidence that \textit{mua'malah} in Islam giving benefits and advantages to others.
\item \textsuperscript{21} Moderate characteristics refers to the behavior and activities carried out based on the value of simplicity, as shown by the Prophet Muhammad. He was always moderate either on his own self also on others.
\item \textsuperscript{22} Mushtaq Ahmad (1995) \textit{Business Ethics in Islam}, p: 69-70.
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made; and to be firm and patient in pain (or suffering) and adversity and throughout all periods of panic. Such are the people of truth the Allah-fearing.

(al-Baqarah:177)

In Ibn Kathir's opinion, each individual Muslim is required to do charity for those in need, give zakat and to infaq part of their property to the path of God He was quoting a hadith that says: "Abu Hurairah RA stated that the Prophet said: The main charity is the charity when you are healthy, feel miserly, still hoping to get rich and afraid of poor."

(Bukhari)

Wahbah al-Zuhayli also expresses his view that the word of Allah S.W.T., which means "and donate out of properties" refers to a wajib donation that is zakat inclusive sunat donation. He presented an argument that is supported by al-Jassas stated that this paragraph shall not affect the wajib donation. Instead, it contains an objective to promote a donation, and promised a reward to the perpetrators. The excuse given for acts within the meaning of this verse literally termed as welfare. Thus, the verse contains the connotation of meaning can be understood as wajib donation (Zakat) and the sunat donation. Overall, individuals who adhere to the requirement to implement the sentence are deemed to be all good. As respects, Allah S.W.T. classified the individual human being as honest and righteous groups.

According to research conducted by Mushtaq Ahmad, he found in the Qur'an that shows not less than eleven verses that call on Muslims to give up the property and their lives in Allah's way. Interestingly the Qur'an asserts attention of the human with real lives rather than the souls. Implicitly, it giving a clear indication to the human that under the eyes of the Qur'an is to sacrifice the first is preferred compared to the second. This reinforces the evidence that infaq is to be emphasized in Muslim’s activities. Therefore, all revenue or income derived will be a grace and virtue, if it is channeled towards the good ways. In addition, these practices will be rewarded certainly multiply from Allah S.W.T. In the meantime, generally it also can form equitable and harmonious paths environment in the institutions of society.

27 This description has been recorded by al-Qur'an, which means: The parable of those who spend their wealth in the way of Allah is that of a grain of corn: it groweth seven ears, and each ear hath a hundred grains. Allah giveth
2.5 Fulfilling the Responsibility to Own Self, Families and Employees

In general, common characteristics of successful entrepreneurs are not only measured in terms of an outstanding success as a manager or business and multiple profits earned. Generally in Islam, excellent entrepreneurial is the individuals who successfully comply with and maintain the trust of the religious claims in full. According to Wajdi Ghanim, as a businessman he was subject to the rights of responsibilities that need to be executed on him include the selection of the good name (company or agency name), praying, keep the syi’ar of Islam, look down, give zakat, charity, high moral and tawakkal, and expect the pleasure of Allah. All claims that have been outlined was related to personal responsibility as an entrepreneur as touched by the Qur'an. Thus, the entrepreneur who is always complies with the command will always received guidance and taufiq from Allah S.W.T. This is mentioned by the Qur'an, Allah says which means:

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\text{manifold increase to whom He pleaseth; and Allah careth for all and He knoweth all things. (al-Baqarah:261)}
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28 Talking about justice and harmony in the practice of this infaq, the implied it could erode individual needs to live in relative luxury of deny the welfare of others. This is because Islam is essentially disrupted the flow of assets frozen or hovering among certain groups of human. Evidence of this is mentioned in the Qur'an as the word of Allah S.A.W. says: “What Allah has bestowed on His Messenger (and taken away) from the people of the townships belongs to Allah to His Messenger and to kindred and orphans, the needy and the wayfarer; in order that it may not (merely) make a circuit between the wealth among you. So take what the Messenger assigns to you, and deny yourselves that which he withholds from you. And fear Allah; for Allah is strict in Punishment.” (Al-Hasyir:7)


30 Selection of a good name in business or company run by the entrepreneur is important as a symbol or interpretation of good or service or Islamic elements in it. This is because, a good and suitable name will have a positive impact on services or products sold to the public. See Wajdi Ghanim (2007) Suluk al-Muslim, p:138.

31 Responsibility to perform it is a duty upon every mukallaf as recorded in the Qur'an. Please refer to (al-Nisa ‘: 103). But when they leave it for the pursuit of profit they will be among the losers. It is described by the Qur'an, see (al-Munafiqun: 9.)

32 As a Muslim entrepreneur, in whatever activities they need to keep the sensitivities of the Muslim community. For example, covering the aurat, lawful unto syara’ activities, hygienic, not selling food during Ramadan month, to respect fasting Muslim and so forth. Thus, the duty of maintaining syari’at is coincident with what Allah says: “O ye who believe! when the call is proclaimed to prayer on Friday (the Day of Assembly), hasten earnestly to the Remembrance of Allah, and leave off business (and traffic): that is best for you if ye but knew! And when the Prayer is finished, then may ye disperse through the land, and seek of the Bounty of Allah: and celebrate the Praises of Allah often (and without stint): that ye may prosper.” (Al-Jum’ah:9-10)

33 As entrepreneurs they need to keep the eye from seeing the things that can lead to sin. Although, in the mu’amalah required interaction between men and women, and yet it does not mean syara’ giving full freedom that can lead to persecution. On the other hand, interacts with the limits determined by syara`. This warning is explained by Allah in the Qur'an which means: ‘Say to the believing men that they should lower their gaze and guard their modesty: that will make for greater purity for them: and Allah is well acquainted with all that they do. (Al-nur:30)

34 This assertion is described by the Qur'an means: “So establish regular Prayer and give regular Charity: and obey the Messenger; that ye may receive mercy.” (al-Nur:56)
Is it they who would portion out the Mercy of thy Lord? It is We Who portion out between them their livelihood in the life of this world: and We raise some of them above others in ranks, so that some may command work from others. But the Mercy of thy Lord is better than the (wealth) which they amass.”

(al-Zukhruf:32)

In this verse, Ibn Kathir in his view that at its peak, the Mercy of Allah is better than the reward of the world which has been gathered and compiled by humans. Strictly, sustenance by Allah to His servants is a sign of love and redha towards human being. Instead, they are deceived by the world of luxury and pleasure which is temporary and always deceived by the beauty of the world.

In the meantime, a successful entrepreneur is always focusing towards activities that earns. Even so, the congestion faced by these entrepreneurs did not prevent them to perform their responsibility towards dependents or family members. Indeed, individual responsibility towards family members including their parents and immediate family members are an integral part of human life. Therefore, the responsibility cannot be charged to other parties that could lead to difficulties and dysfunctional family life from the economic aspect. The entrepreneurs are not only a great success as a businessman, but at the same time they were leaders of family members. Even syara’ really these appreciate the actions and deeds, and it is considered as sadaqah performed by the perpetrators.

From the Qur’an point of view, the verses that urge people to be responsible for the family members as described by the Qur'an about the events of two women with Prophet Musa. Allah S.W.T. said:

“And when he arrived at the watering (place) in Madyan, he found there a group of men watering (their flocks) and besides them he found two women who were keeping back (their flocks). He said: "What is the matter with you?" They said: "We cannot water (our

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flocks), until the shepherds take back (their flocks): and our father is a very old man."

(al-Qasas:23)

According to Yusuf al-Qaradawi, the Qur'an verse is to present an event that occurs at the time of Prophet Musa on the efforts of two women who gave water to their sheep with the help of Prophet Musa. Both women are employed as goat’s shepherds owned by their family due to his old age. According to Ibn Kathir, due to both her parents were elderly and unable to do the work so they take responsibility for managing the business. Therefore, taking guidance from the essence of the text, we can conclude that it is an obligation on the entrepreneurs to assist and support the needs of their family members and dependents.

From another aspect, the entrepreneurs are also directly responsible to the employees or staff in the organization. In other words, entrepreneurs have a network towards people working in the administrative structure. As employers, they are solely responsible for the welfare and create an atmosphere of excitement and harmony in employment or the services provided. For example, in terms of salary or wages, the entrepreneurs must take into consideration towards each employee based on the expertise and contributions in advancing the company or business managed. It is because Islam criticism towards human being who take advantage of others and make profit by oppression and discrimination. This parameter is described by the Qur'an, of Allah S.W.T. says:

"And withhold not things justly due to men, nor do evil in the land, working mischief."

(Syuara:183)

According to Ibn Kathir, this verse is the sequence of events that occurred between Prophet Syu `aib with his people. He advised his people to be honest in business transactions because, when there is the element of cheating in the businesses it will generate losses on one side and on the other side will make profit which is not belong to it. Thus, entrepreneurs need to take lessons from the interpretation of the sentence to organize activities based on accountability, integrity and fairness so that the people around them could live in peace and harmony. Similarly for the welfare of workers especially in the matter of payment of wages or salaries should be considered. The entrepreneurs are advised to not delay payments or assailant by employing workers at the

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rates that are not commensurate with the task being performed. Ideally, the remuneration received at a reasonable rate and does not detrimental to any party. Highlight the views of the Sunnah regarding the responsibilities of an entrepreneur, many hadiths that touch on the requirements such as the Prophet S.A.W. says:

*From Abu Hurairah RA, the Prophet said:"The best charity is from the person to be (rich), and start sadaqah within families under obligation."*(al-Bukhari)

Consequently, successful entrepreneurs under the framework of mu`amalah are the individual who fully committed in Islamic requirements and perform work activities meeting the requirements of it. Positive interaction between entrepreneurs and employees are the effective mechanism to succeed in activities that earns. Entrepreneurs who are functioning as the managers and administrators should intelligently manage their employees in order to create a healthy cultural environment, working as disciplined team and constantly motivated. Conversely, without the support and commitment from the workforce indirectly it will create difficulty to move the operations efficiently and economically. Thus, the successful entrepreneurs are constantly giving space and opportunity for employees to develop themselves such as providing training and additional skills, knowledge of proliferation activities, provide compensation based on performance, promoting religious activities, inculcate values, and so forth.

### 3.0 Special Characteristics of Successful Entrepreneurs

To complement the level of success (*al-Falah*) in the field of entrepreneurship, entrepreneurs should equip themselves with special characteristics which include the following values:

#### 3.1 Creative and Innovative

Creativity and innovative are the skills needed in successful entrepreneurs themselves. Creative skills at the entrepreneurs are the key factor that distinguishes them with other individuals. In other words, creative entrepreneurs can be understood as an individual who has the creativity to create an idea and generate new ways of looking at issues and opportunities. This claim is explored through the words of Allah in the Qur'an, namely:

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“It is He Who has made the earth manageable for you, so traverse ye through its tracts and enjoy of the Sustenance which He furnishes: but unto Him is the Resurrection.”

(al-Mulk:15)

Allah S.W.T. calls people to try to take advantage of a provision which was awarded around the earth. The provision has broader meaning as understood by humans. This is because, the meaning of the provision is not only the property owned by a person for need and excitement, but it includes something that is entrusted with the purpose of Allah S.W.T. on earth, namely the way and content providers. In the meantime, as entrepreneurs, they need to be alert and constantly look at the resources given by Allah from the perspective of innovative in order to governed in accordance with syara’ and the public interest.

The value of innovation is the capability available in the entrepreneurs to apply their creative ideas on the issues and opportunities to improve productivity and performance. Western scholars such as Drucker give the definition of innovation as a special function in entrepreneur. It acts as a tool for entrepreneurs to create new resources to create wealth or add value to the potential of existing resources with the aim of creating wealth. Entrepreneurs who have these values have a tendency to solve problems critically and explore the opportunities for prosperity of human life in harmonious.

In addition, the realities of modern entrepreneurial world currently demands the Muslim entrepreneurs to create and take the advantage exist in various areas of the Muslim community such as in food, agriculture, medicine, construction, industrial, design, technology and so forth in order to be a leader in the field. Hence, successful entrepreneurs are the individual who has the mindset and have capability to produce something new. In addition, they also have the ability to provide added value on something which is available by using the latest methods in order to meet current human needs. Generally, the behavior of entrepreneurs which are dynamic and equipped with creativity and innovation will be successful impact and positive contribution to society and

the country.\textsuperscript{48} The importance of these values is defined as the dominant values that must be in the successful entrepreneurs.

3.2 Managing Abilities

In Islamic view, successful entrepreneurs need to be equipped with special characteristics which include the values with charisma of a good manager. The characteristics which stated were important because the individuals are constantly focused on the activities planned and give priority to the strategic management priorities. This understanding was indicated in the Qur'an, namely:

\textit{“And We appointed, from among them, Leaders, giving guidance under Our command, so long as they persevered with patience and continued to have faith in Our Signs.”}\textsuperscript{(al-Sajdah:24)}

Ibn Kathir\textsuperscript{49} in commenting this verse explains that Allah SWT makes leaders who show his people the right way, to the \textit{ma`ruf} and prevent acts of dishonor. Because of their patience and execute from the restrictions and fully believe the content of \textit{wahyu} based on faith so Allah will conferred a strong leader to his people. Thus, as a leader or manager the ability to manage systematically the employees is part of the pre-conditions to be as a leader.

According to \textit{al-Sunnah}, many hadith touched about the leaders such as by the Prophet Muhammad, which means:\textsuperscript{50}

\textit{From al-Hassan R.A.: Ubaidullah b Ziyad visited Ma`qil b. Yasir al-Muzani in his last illness. Ma`qil said (to him) : I am narrating to you a tradition I heard from the Messenger of Allah (may peace be upon him). If I knew that I am to survive this illness, I would, not narrate it to you. I heard the Messenger of Allah (may peace be upon him) say: If God appointed anyone ruler over a people and he died while he was still treacherous to his people, God would forbid his entry into Paradise.}\textsuperscript{(Muslim)}

Based on the evidence presented, it is clearly shows the benefits for human as a messenger of Allah on earth given the responsibility as a leader, regulator, and administrator of the universe. To perform these functions, human as a driving force to all the resources and equipment available within an organization. The source can be obtained either from human or from the raw

materials. Humans who placed as leaders, managers and human resource manager should benefit together from the treatment of natural resources.\textsuperscript{51} However, as a manager, the individual should take responsibility of what has done. This is because, in the event of misconduct and the elements of fraud, the penalty will be imposed from Allah SWT.

3.3 Future Oriented

Islam provides opportunity to the entrepreneurs to respond positively in order to stimulate performance of activities. In fact, Islam encourages entrepreneurs to be far-sighted to create and take advantage of this nature to compliance others. They were given freedom by syara` to prosper all the blessings of Allah SWT and treated in the manner permitted by syara` for the benefit of all beings. This stipulation of Allah SWT calls people to think widely and openly to do good things to improve life with more dynamic and creativity. This idea is emphasized by the Qur'an, of Allah SWT says which mean:

“Allah created the heavens and the earth in true (proportions): verily in that is a Sign for those who believe.”

\textit{(Al-Ankabut:44)}

The above verse explained that Allah created the sky and the earth with many lessons as the signs of His greatness for those who believe.\textsuperscript{52} Only those who have a broad mind can only take a lesson from the guidance of Allah.

Successful entrepreneurs are individuals who have insight and foresight. They think positively and work hard to achieve that dream. According Suryana (2001), these entrepreneurs never thought to be in the comfort zone with their achievement but continues to improve their competitiveness performance. This evidence supported by Thomas W. Zimmerer, Norman M. Scarborough and Doug Wilson\textsuperscript{53} who pointed out that this is the characteristic that gives resistance to the entrepreneurs to continue to explore and exploit available resources around them. These groups also view the potential seen by others as a problem or never been thought by others as the space and opportunity to create a new value. Hence, successful entrepreneurs are more interested and keen to grab the opportunity towards problems as thought by public.

3.4 Motivated


\textsuperscript{52} Ibn Kathir (1980) \textit{Tafsir Ibn Kathir}, Vol. 6, p: 211.

Successful entrepreneurs have the characteristics of individual’s passion and desire to excel and meet the high goals that have been planned. To meet these goals, the element of motivation is internal value used to increase the performance of entrepreneurs to strive consistently and willing to accommodate the shortcomings and the challenges faced. Explanations related to the self-interest motivation of entrepreneurs from Islamic perspective are detailed as follows:

A. Knowledgeable

Successful entrepreneurs are always sensitive to individual needs and also to the environment. To ensure that entrepreneurs are not lagging in terms of management, global development and the needs of the community, they need to empower themselves with knowledge, skills, systematic planning, wise resolve conflicts, develop strategies, marketing techniques and the need to have foundation of knowledge. According to Ahmad Berek, an excellent entrepreneur is always encouraged himself to work hard and will never stop learning something new. Among the verses that touch on this issue such as the word of Allah swt is:

O ye who believe! When ye are told to make room in the assemblies, (spread out and) make room: (ample) room will Allah provide for you. And when ye are told to rise up rise up: Allah will raise up, to (suitable) ranks (and degrees), those of you who believe and who have been granted Knowledge: and Allah is well-acquainted with all ye do.

(al-Mujadilah:11)

Ibn Kathir's interpretation based on the hadith narrated by Ahmad, Muslim and others that Allah swt raised the status of kitab and sends several other advantages. Only with the knowledge, would sharpen the mind and wisdom in action. Humans in general are always requires knowledge. With the knowledge, human can development their potential by utilizing the gift awarded to them.

This evidence can also be seen by notification in the Sunnah by Prophet S.A.W., which means:

The Prophet Abu Musa R.A.: "The example of guidance and knowledge with which Allah has sent me is like abundant rain falling on the earth, some of which was fertile soil that absorbed rain water and brought forth vegetation and grass in abundance.

(And) another portion of it was hard and held the rain water and Allah benefited the people with it and they utilized it for drinking, making their animals drink from it and for irrigation of the land for cultivation. (And) a portion of it was barren which could neither hold the water nor bring forth vegetation (then that land gave no benefits). The first is the example of the person who comprehends Allah's religion and gets benefit (from the knowledge) which Allah has revealed through me (the Prophets and learns and then teaches others. The last example is that of a person who does not care for it and does not take Allah's guidance revealed through me (He is like that barren land.)"

(Bukhari)

In the context of entrepreneurship, the search for knowledge is part of the important values that need to be internalized by the entrepreneur. In fact, Western scholars such as Peter F. Drucker\textsuperscript{59}, Inkeles\textsuperscript{60}, Zimmerer\textsuperscript{61} and Kenneth Blanchard, Don Hutson and Ethan Willis\textsuperscript{62} present the view that knowledge is part of the essential components that should be included in the characteristics of successful entrepreneurs. The combination of knowledge, skills and experience in an integrated manner is an ideal mechanism for entrepreneur’s survival to enhance competitiveness among them. This is because entrepreneurs are not only manages themselves but it also administers the physical resources as well as others. Even the knowledge and mastery of management knowledge (human resources, organization), social, financial, accounting, human behavior, technology and so forth, are important to individual entrepreneurs.

In general, entrepreneurial thinking and behavior cannot be separated by responsibility.\textsuperscript{63} Entrepreneurs who have a strong self-motivation are always responsible for what it does. Islamic Syari` \textsuperscript{at} also emphasizes the element of responsibility to entrepreneur so that they strive with full commitment and be careful that against the regulations determined by syara`. Therefore, entrepreneurs who have high responsibility directed admirable qualities such as discipline, hard strive\textsuperscript{64}, ethical\textsuperscript{65}, committed and consistently to what has been done.\textsuperscript{66} The Qur'an asserts that

\textsuperscript{64} Suryana, M.Si (2001) Kewirausahaan, Pedoman Praktis: Kiat dan Proses Menuju Sukses, p: 33.
any person including the entrepreneurs is ultimately responsibility for what they earned. The matter was referred to by the word of Allah SWT means:

“Every soul will be (held) in pledge for its deeds.”

(al-Muddaththir:38)

According to Rafik Issa Beekun⁶⁷, the understanding of the sentence related to the principles of unity and equality. It is understood that an obligation must be implemented unless it is clearly have conflicts from the point of moral requirement. For example, the crisis of food prices during the reign of Sayyidina Umar in the territory of the Muslims of Medina which cause problems for people. He has to find a way to overcome the crisis. Such actions are done on the basis of government responsibility which giving priority to the interests of the people rather than his own self. ⁶⁸

From the perspective of Sunnah, Prophet Muhammad S.A.W. said which mean.⁶⁹

*Mundhir bin Jarir reported on the authority of his father: “The Messenger of Allah said, ‘He who sets a good precedent in Islam, there is a reward for him for this act of goodness and reward also of that who acted according to it subsequently, without any deductions from their rewards; and he who sets in Islam an evil precedent, there is upon him the burden of that and the burden of him also who acted upon it subsequently, without any deduction from their burden’.”* ⁷⁰

(Muslim)

Referring to the evidences submitted Islam emphasis on the responsibility of each individual Muslim. Similarly to entrepreneurs, they are responsible for directing the activities undertaken to meet the requirements of syara and do not bring harm to mankind. This is because, they will be questioned on the work done on the earth and Hereafter.

B. Self Confidence

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⁶⁵ According to Wan Sabri Wan Hussin, there should be the responsibility of the entrepreneur when interacting with the public such as speaking the truth, no sense of jealousy, no griping, be forgiving, fair, trustworthy and approachable. See Wan Sabri Wan Hussin (2003) Ciri-Ciri Usahawan Berjaya Dari Perspektif al-Qur’an, *Jurnal Usuluddin*, Vol. 18, Disembar 2003, p: 81-110.


Basically, Islam instructs its adherents to perform a task with confidence, courage and with great accuracy. As the successful Muslim’s entrepreneurs, they have the courage and confidence in their abilities to progress in their field of work. This fact can be seen in the verses of the Qur’an, Allah swt says:

*So do not become weak (against your enemy), nor be sad, and you will be superior (in victory) if you are indeed (true) believers.*

*(Ali-Imran:139)*

Within the meaning of this verse, Allah S.W.T. forbids Muslims from being negative, such as weak and sad. It is because of the peak, the believers will be victorious as promised by Allah S.W.T.70 Thus, and successful entrepreneurs cannot allow themselves oppressed with negative values which could be a barrier to stop them from succeed. Based on strong self-confidence, successful Muslim entrepreneurs should brave to proceed and intelligently to take risks to seek opportunities and explore entrepreneurship.

The value of self-confidence is also supported by the evidence of *al-Sunnah*. This can be seen from the hadith of the Prophet S.A.W. which says:71

*Anas reported Allah’s Messenger (may peace be upon him) as saying: When one of you makes supplication, he should supplicate with a will and should not say: O Allah, confer upon me if Thou likes, for there is none to coerce Allah.*

*(Muslim)*

Based on these evidences, a successful entrepreneur is an individual which has the courage and confidence in the Allah swt in carrying out the *mu`amalah*. According to Western scholars such as Ivan Burnell,72 he believes that the confidence which exist in entrepreneurs will produce a positive value in itself to respect them and believe that they are also part of significant issues. It is because entrepreneurs will not only manage the physical aspects only instead it encompasses the emotional and mental components. Thus, the obviously self-confidence is an integral part from existing characteristics of successful entrepreneurs to act with more matured. According to Meredith,73 the higher the self confidence of the entrepreneurs, the greater the confidence and

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their willingness to try things which is consider risk by others. Strictly, those with high self-confidence have the ability to make decisions accurately.

Thus, successful entrepreneur according to the entrepreneur framework is the individual who meet the general and specific characteristics as discussed. The combination of both features complements the entrepreneurs which meet the purpose of *al-Falah*. In brief, the framework of a successful entrepreneur is illustrated in Figure 1.0 as follows:

**Figure 1.0 Successful Entrepreneur**

![Diagram of Successful Entrepreneur Framework]

### Specific Characteristics
- Creative and Innovative
- Management Ability
- Future Oriented
- Motivated
  - Knowledge
  - Responsible
  - Self Confidence

### General Characteristics
- Islamic way of life
- Halal activities
- *Infaq* of properties
- Appreciate good values
- Responsible to own self, family, employees and society

Sources: Successful Entrepreneur Research

**4.0 Conclusion**

Strictly, Islamic entrepreneurship provides guidance to entrepreneurs relating the characteristics of successful entrepreneurs which can be a model of entrepreneurial activities. The values embedded in those features which include general and specific values as the essential elements which must be nurtured in the lives of entrepreneurs. Utility values derived from these values will produce dynamic and proactive entrepreneurial individuals. In general, the characteristics of successful entrepreneurs are individuals which have the ability to incorporate general and specific values in all activities related.
References


