

# An Exploration on Muslim's Motivation to Enter the Entrepreneurship

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## ABSTRACT

To date, the number of Muslim Bumiputera entrepreneurs, primarily Malay entrepreneurs who set up their own company and engaged in various businesses were increased but their success was far from the target. Hence, the purpose of this article was to identify the motivation that encouraged Muslims to venture into business. This study was a literature study where the researcher used secondary sources from articles, theses and scientific discourses. From the results of the literature study, the researcher found that there were five main factors that motivate Muslims to venture into business which were; Worship (*Ibadah*), dignity, external traits, economy and unity. When Muslims are motivated to involve in entrepreneurship, they are required to prosper the natural resources with their abilities bestowed by Allah SWT. Therefore, entrepreneurs need to empower themselves with the value skills (additional value) that complement the characteristics of successful entrepreneurs. This is a starting point for the entrepreneurs who are always facing the obstacles and are always ready to compete on the global stage that requires certain skills to sharpen their competence level. This article useful empower more Muslim venture into Business.

**Keywords:** *Muamalah*, Motivation, Muslim Entrepreneurs, Economy.

## INTRODUCTION

According to the previous studies by researchers in various disciplines of knowledge, the concept of entrepreneurship

was very broad in meaning and discussion (Mohd Zain, 2016). It started with the use of the term entrepreneur associated with the economic activity by Richard Cantillon (1680 - 1734M), then the concept and theory of entrepreneurship continued to evolve until today based on the needs and focus of the discussions involving various aspects of human life whether in sociological, economic or psychological context (Mohd Zain, 2016). To date, the number of Muslim Bumiputera entrepreneurs mainly Malay entrepreneurs who set up their own company and engaged in various business were increased but their success was far from the target (Malaysia, 2006). In fact, in 2008, Bumiputera companies recorded only 16 percent of the total initial public offering (IPO) while the total population of Malaysia was 66 percent (Malaysia, 2010). Most of the new Bumiputera businesses were involved in sub-sectors or activities that were low value-added (Malaysia, 2010) and it was clearly seen as contrary towards the aim of achieving high income. The majority of Bumiputera companies were small-scale with 65 percent of them generated less than RM250,000 a year. Despite of there are higher percentage of Muslim involved in business, yet there is still few articles emphasize on Muslim motivation in venturing business. Therefore, it is necessary to examine the factors that motivate Muslims to venture into business.

## **The Concept Of Entrepreneurship**

The emergence of Malay vocabulary such as traders, sellers and businessmen and later, the word 'entrepreneur' was introduced in 1970 during the drafting and implementation of the New Economic Policy (NEP) actually did not give a different meaning as all of these words were used for all business contexts. However, the word 'traders' was frequently used to describe the past, for example, during the Malacca Sultanate era; sellers referred to small-scale business entities; businessmen or entrepreneurs referred more on industry or manufacturing. Thus, there was an opinion that said the sellers and entrepreneurs should be distinguished (Adnan Alias, 1997: Entrepreneurship; MEDEC UiTM Fourth Edition 2001). However, up to the present time, the words entrepreneur and entrepreneurship were suitable to be used in the discussions involving business activities, especially those involved as 'leaders'.

In English, the word entrepreneur was borrowed from the French word - *entreprendre* - which means to carry (task) or try. The word entrepreneur was first used by Richard Cantillon in 1755. He was a French-Irish economist who said that entrepreneurs were the agents who bought production tools to produce goods that were later marketed. In that process, pricing was uncertain due to speculation and risk. Thus, entrepreneurs needed to decide on the distribution of resources and then looked for the best opportunity to use those resources for the highest commercial production and to take the economic risks (Schumpeter, 1965).

In 1776, Adam Smith in *Wealth of Nations* said that entrepreneur referred to the individual who formed the organisation for commercialisation activities. According to him, an entrepreneur needed to be foresighted, able to identify potential demand for goods and services and act wisely on economic change as well as able to interpret demand into supply. Entrepreneur according to Smith was seen

as an industry manager (Adnan Alias, 1997). This idea was further developed by Jean Babtiste Say, a French economist in 1803 by saying that entrepreneurs were organisers who played an important role in the production and distribution. All decisions and actions must have art in shaping the economic enterprise and have extraordinary abilities in diving into the needs and wants of the society. Entrepreneur according to Say made the foundation of the establishment of enterprise as a platform to influence the society. It was found that Say's view seemed to combine the ideas of Cantillon and Smith in describing entrepreneurs.

In 1871, Carl Menger from Austria through his book 'Principle of Economics' viewed the economic change as an awareness and understanding of someone towards the situation, not the result of the situation. Hence, entrepreneurs were considered as economic agents who turned the resources into valuable products that helped the development of the company. This means that previously worthless resources could be turned into a valuable product depending on the extent to which the entrepreneurs managed and transformed it. In this case, Menger had identified the level of transformation and each level was able to add value to the original source to meet the human needs. The activities of this transformation required incentives which was profit. The higher the efficiency of the transformation process, the greater the value to the entrepreneurs and consumers. For example, as the wheat harvesting process became more efficient, the wheat flour production process would improve which in turn led to the efficiency of the bread-making process.

## **The Core Values of Successful Entrepreneurs**

Shuharimi (2014) stated that the core values possessed by entrepreneurs are complementary to become a successful entrepreneur. Islam also has its own views in examining the core values of successful

entrepreneurs. In entrepreneurship, entrepreneurs are required to prosper the natural resources with their capabilities and abilities bestowed by Allah SWT. Therefore, entrepreneurs need to empower themselves with the skills (added values) that complement the characteristics of successful entrepreneurs. This is the starting point for the entrepreneurs who are always facing the obstacles and are always ready to compete in the global stage that requires certain skills to sharpen their efficiency level.

Successful entrepreneurs need to have unique values compared to others (Meredith, 1982 as cited in Shuhairimi, 2014). He outlined the characteristics of a successful entrepreneur with values such as self-confident, dare to take risks, innovative, creative and visionary which are the elements of added values. Shuhairimi added that other scholars such as M. Scarborough and Thomas W. Zimmerer in their study have outlined values such as proactive, initiative, performance-oriented, efficient, prioritise quality and high commitment are the key to success for an entrepreneur (Shuhairimi, 2014). Thus, from the sources obtained, Shuhairimi (2014) concluded that the core values of a successful entrepreneur are creative and innovative, able to manage their organisation well, always be forward-looking or future-oriented, motivated, knowledgeable, responsible, and possess high level of confidence.

### **Criteria for Evaluating Successful Entrepreneurs according to Islamic perspective**

According to Shuhairimi et al. (2018), the evaluation of successful Muslim entrepreneurs must be through the guidelines of al - Quran and as - Sunnah. Without these references, which is relying on the Western scholars' views only, they are only worthy of being called successful entrepreneurs from the conventional point of view or the success of the world alone. Therefore, in order to achieve the level of al

- Falah Entrepreneur, the evaluation of successful entrepreneurs must be referred to al - Quran and as - Sunnah. Therefore, a guideline for successful Muslim entrepreneurs must be based on the criteria such as adhering to the Islamic way of life, working through halal channels, appreciating moral values, donating property in the way of Allah SWT and fulfilling responsibilities towards self, family and employees.

In the context of adhering to the Islamic way of life, Shuhairi et al. (2018) detailed the concept of a successful entrepreneur from Islamic perspective which refers to an entrepreneur who is consistent and applying the Islamic teachings in all activities of his life whether entrepreneurial activities or personal daily activities. The Pillars of Faith and the Pillars of Islam are fully complied with. His life is surrendered to Allah with full trust including his entrepreneurial activities. Therefore, this factor is the cause of his success in line with the words of Allah SWT which means:

"... and for those who fear Allah, He (ever) prepares a way out. 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: 2 - 3).

### **The Concept of Values and Ethics**

Values and ethics are closely related and cohesive. Values focused more on attitude, belief and faith while ethics is more towards the restrictions determined or set by the pros and cons. In other words, values are more towards a person's belief based on religion or race while ethics can be seen when a person is confident on the restrictions that determine the good and the bad, then he requires ethics in his life. On the other hand, if one assumes that the restrictions of good and bad in his behaviour are not important, then ethics is not necessary.

### **The Definition of Value**

The term value is derived from the word 'valere' which means 'to be of worth', if referred to Webster New World (1984), it is related to 'the social principle, goal or standard held or accepted by an individual, class, society, etc.'" In fact, the word value is defined based on different groups and fields. For example, value for an economist is related to the price of a good but for a psychologist, value is related to attitudes, needs, sentiments, interests and motives. Mukerjee (1965) argued that value is derived from desires and motives, then it is shaped and endorsed by culture and society. McKinney (1980) on the other hand said that value has various forms of consideration, especially against a good or a bad behaviour and right or wrong behaviour.

Besides, Nik Aziz Nik Pa (1994) discussed that value is a criterion or a concept used by a person in determining something (including objects, ideas, behaviours, procedures, feelings and events) that is desirable or undesirable such as beauty, quality, benefits, goodness, happiness, glory and health. Othman al - Habshi et al. (1994) perceived value in a broader context. According to them, value is perceived from the perception of society. When the society recognises an act as good, then the value is positive and vice versa.

### **The Definition of Ethics**

The word 'ethics' comes from the Greek word 'ethos' which means attitudes and customs that determine the behaviour of a group. According to the Oxford Dictionary (1983), ethics is a system that includes moral principles and laws that govern moral behaviour in a society. Ethics also means as "the system or code of morals of a particular person, religion, group, profession and etc." (Websters New World Dictionary, 1984).

Nowadays, the word ethics refers to the differences in behaviour, characteristics or specific attitudes of a person, culture or

group (Shaw & Barry, 1995). For Garner (1986), ethics is divided into two types; 'Normative' which is the guidelines and rules related to good and bad behaviour and 'Metaethical' which includes two parts, 'analytic' that serves to analyse all rules related to good and bad behaviour, and 'critical' that functions to criticise what has been analysed in order to further strengthen the ethics.

In Islam, matters related to ethics are *aqeedah*, *syariah* and *akhlaq* where the human mind cannot be used to relate these three elements in ethics. Based on the Quran and the Sunnah, the interpretation of ethics according to human thought should not be involved (Mustafa Daud, 1996). The explanation in the Qur'an is clear as Allah says:

"Let there arise out of you a band of people inviting to all that is good, enjoining what is right, and forbidding what is wrong: they are the ones to attain felicity." (Surah Ali Imran 3:104).

It is clear that the above Quranic verse carries a very broad concept of ethics covering security, religion, spiritual, physical, lineage and property in order to ensure the well-being and happiness of life in this world and in the hereafter.

### **The Definition of Morality**

The word *akhlaq* is *jama'* from the noun '*khuluq*' which means character or habit. From the general definition, the word *akhlaq* is synonymous with manners, politeness and decency (Abdul Rahman et al., 1995; Hamzah Ya'qub, 1982). According to Hamzah, the word *akhlaq* is in accordance with the word '*khalqun*' which means an event that is very closely related to '*khaliq*' which is the Creator and '*makhlik*', the creation. He formulated the meaning of morality as a medium that enables a good relationship between '*Khaliq*' and *makhluq* and between *makhluq* and *makhluq*. This word comes from the Quran which means:

“And you (stand) on an exalted standard of character.” (Surah al – Qalam 68:4)

According to Ahmad Amin (1973), morality means the knowledge that explains the meaning of good and bad, what needs to be done between human beings, the effects of their actions and the way that needs to be done. According to Ibn Maskawih (1994), the concept of morality is the condition that encourages behaviour without reason and thought. If the mind thinks spontaneously and unexpectedly, then the nature of morality is the same, without planning that it is sometimes good or otherwise. Thus, in this case, there are two meanings for morality which is habitual that is positive or negative and is human nature, and secondly, the nature that is resulting from human efforts which can be formed or educated to obtain good values (Ghazali Darusalam, 1997).

### **Appreciation of religion and entrepreneurship**

Studies on entrepreneurship associated with religious values in general have been largely pioneered by Western philosophers of social science. The results of their research have contributed the knowledge to the community around the world, including the Muslim community. In this case, the hypotheses of the study are more likely to express some specific benefits of the Western intellectual tradition (Muhammad Naquib al-Attas, 1993) by distinguishing their religion and civilisation compared to other human beings as a whole. Thus, differences in the results of the research in terms of terminology, theories, models and concepts are considered as reasonable based on the differences in religious beliefs, cultures and knowledge background that they have (Amir Hussin Baharuddin, 2002).

Among the most famous theory is the theory of Max Weber (1930) who assumed that the rise of entrepreneurial spirit and the development of Western capitalism stemmed from Protestant ethics.

His hypothesis stated that the teachings of Protestantism create religious motivation (McClelland, 1987) through the involvement in one's worldly occupation (Mark Weber, 2001).

The system of capitalism as an economic system and Protestantism as a belief resulting from the reformation are described to have a fundamental relationship that strongly supports each other's growth. Believers who are firm in their faith, adhering to the concept of God's command and destiny as advocated by religion will produce intensive endeavours in carrying out their work, systematic means and goals as well as a productive accumulator of wealth. According to Mark Weber (2001), this trait is important in bringing the success of entrepreneurs.

Protestant teachings are said to provide a psychological condition that is very suitable for the development of the capitalist economic system. For example, through two doctrines, which are the calling doctrine and the pre-destination doctrine. The calling doctrine advocates that every follower has a God -ordained task. The performance of such duties must be done diligently with a full sense of religious responsibility to participate in economic activities. The pre-destination doctrine, on the other hand, asserts that the person who will get salvation or mercy in the hereafter has been primarily chosen by God. The selection is known by human while they are alive based on the measure of property ownership (Mohd Fauzi Yaacob, 1977). In this case, like other Western scholars, Weber's hypothesis is more likely to articulate some specific virtues of the Western intellectual tradition by distinguishing their civilisation from other human being as a whole.

The rise of the economic powers in the East especially Japan has also attracted the interest of scholars to associate it with religious elements and spiritual forces. Among them is Robert N. Bellah (1964) who stated that the teachings of Buddhism, Shintoism and Confucianism has shaped the

Zen Buddhism ethics that influenced the progress of Japan. Similarly, Yamamoto Shichihei (1992) concluded that Zen Buddhism as an important factor influencing the rise of Japan. Winston Davis (1992) linked the relationship between society and religion in the development process in Japan and other East Asian countries. However, for Michio Morishima (1994), no particular religion is significant with the development of Japan, instead Japanese society has enhanced their spiritual life with various religions.

Thus, the combination of Buddhism, Shintoism and Confucianism is assumed to have contributed to the formation of Japanese culture and economic development. Apart from Japan, the culture of Confucianism is also said to be significant to the rapid growth of industry in Japan, Taiwan, South Korea, Hong Kong and Singapore (Vogel, 1991). According to Kahn (1979), China's industrial development, which has been hindered by anti-modernisation culture since the early 1800s, has undergone changes after the First World War and the Second World War. He added that since 1945, almost every country have neo-Confucianism culture based on values such as dedicated, motivated, responsible, educated, committed and loyal that have greatly influenced economic growth. Thus, the neo-Confucianism culture is more suitable to the economic development than any other cultures.

In this context, the researcher agreed with Rosnani Hashim (1998) who said that although the scope of Japanese and Western cultures are different, there is an important similarity which is the secular worldview of these two civilisations. Even Japanese Confucianism implied class inequality doctrine. Thus, there is no difference in worldview between the West and Japan. Muhammad Naquib al-Attas (1993) explained the concept of al-Din in Islamic *tasawwur* as a reflection of the idea of a government and a cosmopolitan that makes business and trade as their main activities. In an overview of multi-risk activities,

human beings are as subjects and objects who are taking risks of their own capital. The loss or gain depends on the responsibility and implementation of the given freedom (Syed Muhammad Naquib al-Attas, 1993), while Muhammad Abdul Manan (1980) said the comprehensiveness of Islamic teachings makes it suitable to be applied regardless of time or place. Thus, the possibility of creating human habits that are in line with the needs of economic development based on Islamic *tasawwur* is greater than the West or Japan.

Islam recognises the needs of life that are metaphysical and physical, prioritises the public interest over personal interest, brings security and peace to individuals and the integrity of the country (Muhammad Abdul Manan, 1980). This view was proven when Geertz (1960) found that the Javanese version of Islamic trade was purer than the society in general found in Java while the advent of Middle Eastern religion was part of the development of large-scale trade in the Java Sea. Similarly, a study by Syed Hussein al-Attas (1972) who found that the appreciation of religious values has a positive influence in the economic development of the Muslim community in Asia.

Meanwhile, empirical studies on religious appreciation are also pioneered and dominated by non-Muslim scholars. In terms of personality, Rokeach (1973) and Sagie (1993) found that entrepreneurs who hold and appreciate religious values are more honest, trustworthy and responsible in their business activities and work compared to those who do not appreciate religious values in their lives. These findings are in line with the results of a study by Chan and Chiang (1994) who used Chinese entrepreneurial cultural and socio-psychological approaches to explain the success of early Chinese migrant entrepreneurs who came to Singapore between 1900s and 1940s. The focus of this study refers to Chinese migrants who step out of the chaotic social structure in their hometowns in China to enter a more

comfortable and hopeful social structure in Singapore. They analysed the process that these migrants went through before emerging as an entrepreneur.

### **Muslim's Motivation To Involve In Entrepreneurship Worship (*Ibadah*)**

Business is an act of *ibadah* which is part of *fardhu kifayah* as mentioned in the Quran:

"And Allah has permitted trade and forbidden usury". (al - Baqarah: 275).

Entrepreneurs through their business seem to meet the demands of *fardhu kifayah* when they provide services to the Muslim community in particular. According to Mohamed Dahlan Ibrahim (cited in Adnan et al., 1992), the goods that are offered by Muslim entrepreneurs, especially food certainly creates confidence without hesitation due to its purity that complies with all the requirements from Islamic teachings. In providing services to the community, entrepreneurs also take care of their welfare and their families. When the Prophet SAW was asked about the best type of livelihood, he replied, the results of his own effort and every clean business (avoiding deception and treachery).

### **Entrepreneur Dignity**

Adnan et al. (1992) in the chapter 'Model Perlakuan Usahawan Mukmin' (Behaviour Model of Muslim Entrepreneurs) have created a model to show the special position of business and entrepreneurs in Islam. In the model, the first thing starts with Islam organising business, then the entrepreneur should try to do it while Allah has provided facilities such as sea (as a means of communication), ship (as a means of transportation), wind (as a driving force and purpose), peace (as the environment which encouraged trade, seasons and protection). Islam further outlines the rules to ensure that the business run properly and benefits all parties involved and promises rewards for those who comply with the rules set by the

teachings of Islam. When this model is followed, its principles would definitely make the position of business and entrepreneurs as noble in the sight of Allah SWT.

### **External Traits**

Through the external traits of human creation, human being must first have the characters of a Muslim before engaging as an entrepreneur. Muslims would surely dedicate themselves to Allah, they are responsible for carrying out the duties of *ibadah* and they become the caliph who always glorify Allah and prioritise the rights and laws of Allah in all aspects of life, seeking the pleasure and mercy of Allah above everything. Entrepreneurs who have the characters of a Muslim do not put profit and wealth as a mere priority - but carry out entrepreneurial activities as fulfilling the demands of *fardhu kifayah*. In general, the journey of entrepreneurs is towards success but from the Islamic perspective, the criteria that encourage Muslim entrepreneurs to be involved in entrepreneurship have been set to achieve it. In Islam, success is called *falaha*, *aflaha* and also words from the verb *faza fawzan* (Hamka, 1992). To achieve *falaha*, it is necessary to meet the conditions as suggested by Al-Qurthubi, which are halal sustenance, *qanaah* (redha), *taufik* which is Allah's provision in accordance with what is expected, *sa'adah* (happy) and *jannah* (Adnan Alias, 1997).

### **Economy**

Islamic entrepreneurship has created an Islamic economic system. The fact was that today's business world has been dominated by a free economic system. For the Islamic economic system to dominate seemed quite impossible but the financial system seemed to have the potential to be penetrated. Nor Mohamed (1996) categorised financial system into four categories of banking systems practiced by Islamic countries which were Islamic banking only, two parallel systems, conventional plus system and conventional

system only. In this case, Malaysia has become the only country that has adopted two parallel systems (Nor Mohamed, 1996).

### Unity

The concept of unity in Islam puts whatever being studied should be based on religious framework because religion is a way of life. Separating a study from an Islamic framework even if it is rational and logical will lead to deviation in formulating policies and principles. Some societies believe that Islam is no longer in line with the demands of the current situation and thus, the claim that Islam opposes progress and Muslims would not develop their entrepreneurial characters would arise (Adnan Alias, 1992). In fact, Islam is not the cause of inconsistency of the current situation but the reality of the current practice is not in accordance with Islam. Thus, what needs to be changed is not the Islamic framework but the current situation that needs to be changed (Adnan, 1993). For example, some claim that it is difficult to succeed and rich if there is no corruption as the back road is always easy or else, it would be difficult to get profit if not cheating. In fact, this vile attitude seems to become a business culture that enjoys the profit. The fact is that the ends do not justify the means. However, the Islamic business culture based on the noble values and ethics organised by Islam has successfully proven that profits can be enjoyed. This is clearly based on the examples showed by Rasulullah where he opened a market *Sawqul Madinah* (Medina market) as a gathering place for Muslim traders with great Islamic business culture that made honesty as a core value compared to the Jewish market called *Qainuqa* which competed with Muslim traders. Eventually, the Jewish market that practised usury and fraud was destroyed by the market dominated by disciplined and honest Muslim traders (Hamat, 1992).

### CONCLUSION

In conclusion, when Muslims are motivated to participate in entrepreneurship, they are required to prosper the natural resources with the abilities bestowed by Allah SWT. Therefore, entrepreneurs need to empower themselves with the value skills (additional value) that complement the characteristics of successful entrepreneurs. This is a starting point for the entrepreneurs who are always facing the obstacles and are always ready to compete on the global stage that requires certain skills to sharpen their competence level. Furthermore, they should always be aware that properties acquired through economic activities are not absolute instead; human beings are only the trustees who manage the resources.

Successful Muslim entrepreneurs also need to take into consideration the human development factors in the workplace they work. For example, practicing congregational prayer among the employees, cultivating an appreciation of knowledge among the staff, being open and tolerate towards constructive criticism, fulfilling social responsibility to the society and emphasising noble values in the organisation. Entrepreneurs who practice these values will get great rewards later.

**Acknowledgement:** None

**Conflict of Interest:** None

**Source of Funding:** None

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How to cite this article: Musa Muhamad Ali, Mohd Fauzi Abu Hussin, Siti Salwa Md Sawari. An exploration on Muslim's motivation to enter the entrepreneurship. *International Journal of Research and Review*. 2021; 8(8): 607-617. DOI: <https://doi.org/10.52403/ijrr.20210881>

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