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## Gender and Its Role for Islamic Entrepreneurship Implementation

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### ABSTRACT

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Nowadays, Islamic entrepreneurship is an important breakthrough considering that many business people ignore moral value because they are lulled by temporary world wealth. This study gives some insight how gender with the role in Islamic entrepreneurship implementation has differences between man and women. This study used a narrative approach with the type of qualitative research. The data collection method used deep interview using model that has been developed by Hoque et al, which is formed in four key performance namely knowledge, social welfare, customer orientation, fear in Allah. Result of the study indicated that knowledge and customer orientation there are differences between man and women, but social welfare and fear in Allah have the same point of view. Islam has an entrepreneurship view with the prominent characteristic. These salient qualities presuppose a separate spectrum to see that Islamic entrepreneurship is a business implementation that is guided by islam and combines with superior science.

**Keywords:** Gender, Islamic Entrepreneurship, Religiosity

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### INTRODUCTION

Entrepreneurship has an impact on economic development in a country. Because, if a country has many entrepreneurs, then the country will have high economic development and will have an impact on the high development in the country (Schumpeter, 1934). According to the records of the Ministry of Cooperatives and Small and Medium Enterprises (SMEs) in 2017 the number of entrepreneurs in Indonesia increased from previously only 1.67% to 3.10% of the total number of Indonesian occupation which is currently 225 million people. Although it has exceeded international standards the number of entrepreneurs in a country is 2%, but the number is relatively small when compared to neighboring countries such as Thailand by 5%, Malaysia reaching 6% and Singapore by 7%.

The government is targeting entrepreneurial growth in 2019 to reach 5%. This growth must be supported by the role of government in implementing policies in this sector.

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Because entrepreneurship plays an important role in improving the economy, especially developing countries like Indonesia. Entrepreneurs in the small and medium industry sector have been proven to have the toughness and ability to deal with the economic crisis. They are also proven to be able to absorb labor that cannot be absorbed by government employment.

In the current era of transformation the choice to become an entrepreneur is increasingly open. This is driven by the large number of competitors in the world of work that is not balanced between the number of seekers / workers with available jobs, an economic environment that demands worker independence, and MEA competition. The existence of ever-increasing needs of life, also requires people to be more active in seeing every opportunity. Because it is not only men, there are also many women who want to participate in filling this opportunity so that young talented entrepreneurs are born besides solid male entrepreneurs.

In terms of psychology, some literature says there are very many differences between male and female leadership such as in terms of decision making, attitude responses to employees, point of view of problems, personal ethics, self emotions and others. This will be very interesting to learn in connection with their abilities (male and female entrepreneurs) in doing business.

The role of Gender according to Myers (1995 in Hasan 2012) is the expected behavior for men and women in accordance with the norms and is associated with the characteristics of femininity and masculinity as expected by society. As well as gender differences between men and women bring differences in their taps, where women are more likely to be in a private condition and men in a general condition (Miller, 2012). That is one of the stereotypes that women and men have.

Male and female entrepreneurs (Dagun, 1992) always described as a masculine, superior who is always above the ability of women, giving decisions without emotional, tends to be realistic and rational. They have management abilities that are difficult for women to compete with, have higher self confidence compared to women. While private entrepreneurs / women entrepreneurs, according to (Alma, 2013), are tolerance, flexible, creative, enthusiastic and energetic and are able to relate to the community environment and have a medium level of self confidence. They also tend to be emotional. For example in decision making, the presence of these emotional factors will eliminate the factor of rationality, also in dealing with employees.

The view of gender from an Islamic perspective is an interesting issue discussed among academics, because there are many things we can explore and learn to better understand the values and content behind the developing issues through the lens of the Holy Qur'an and Al-hadist Prophet Muhammad SAW. When gender issues are raised, what arises in our minds is discrimination against women and the deprivation of rights against them. Gender has been championed by several groups, both from academics or those who consider that Islam is a religion that triggers the presence of gender issues in this world. Surely these missionary-based Orientalists want to discredit Muslims by raising this issue in various writings and books or articles which corner and give unilateral opinions about Islam and gender. (Mansour Fakhri et al, 2006)

Gender in the view of Islam sees that the types of men and women are equal before God. Indeed there is a verse that asserts that "Men (husbands) are leaders of women (wives)" (Surah An-Nisa ': 34), but this leadership must not lead to arbitrariness, because from one side of The holy Quran commands to help between men and women and on the other hand the Holy Quran also commands that husband and wife should discuss and deliberate on their problems together.

The development of Islamic entrepreneurship today is an important breakthrough considering that many business people ignore moral values because they are lulled by temporary world wealth. Islamic entrepreneurship business concept that is based on the rules of Islamic law contained in the Holy Quran and Al Hadist. Islamic Entrepreneurship is the process of starting a business to produce goods or provide halal services to produce a reasonable profit. Islamic entrepreneurship is not involved in activities that fail to ensure consumer rights, social responsibility, ethical values and sound business practices (Chowdhury, 2008). An Islamic entrepreneur is a person who starts and manages a business enterprise following Islamic guidelines. They carefully avoid unwanted and hoarding, mistreat employees and commit injustices to customers. The advantage of making not the only goal of Islamic entrepreneurship, but to get satisfaction, social welfare and protection of national interests is the driving force of entrepreneurship (Chowdhury, 2008).

In Islam, both in terms of concept and practice, entrepreneurial activity is not a stranger, it is precisely that is often practiced by the Prophet, his wife, friends, and also scholars in the country. Islam is not just talking about entrepreneurship (even with independent work and hard work), but directly practicing it in real life. Unfortunately, despite having a clear and sharp direction regarding Islam and business enterprise management, many Muslims still pay little or no attention to Islamic guidelines when developing and managing company businesses. This is because, on the one hand, many Muslims lack enthusiasm and Islam on the other, there are no clear guidelines in developing entrepreneurship in the Islamic viewpoint.

This research will give an idea of how gender which in the perspective of Islam has the qodrat both male and female. Likewise, gender in carrying out business activities certainly has a different character. There is an assumption that men are considered more daring to open new businesses than women. Men are also more oriented towards competition and opening new networks. Meanwhile, women are considered to be more careful about finances and better at building relationships or cooperative relationships. This study will examine more deeply how gender is able to run the wheels of business and implement Islamic entrepreneurship.

## **LITERATURE REVIEW**

According to Fauzan (2014) in a study entitled "Relationship of religiosity and entrepreneurship: An empirical study in an Islamic perspective" that discusses in the context of entrepreneurship, religion will influence entrepreneurial attitudes and work regarding values, activities related to morals and business ethics.

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According to Ali (2015) in his research entitled "Entrepreneurship from an Islamic Perspective" argued that Entrepreneurship from an Islamic Perspective is based on three pillars that are interrelated with entrepreneurship, socio-economics / ethics and religion-spirituality.

According to Kamal (2018) in a study entitled "Islamic Entrepreneurship Model" stated that entrepreneurship is not just business, but also a vehicle for preaching and spreading Islam as a complete way of life.

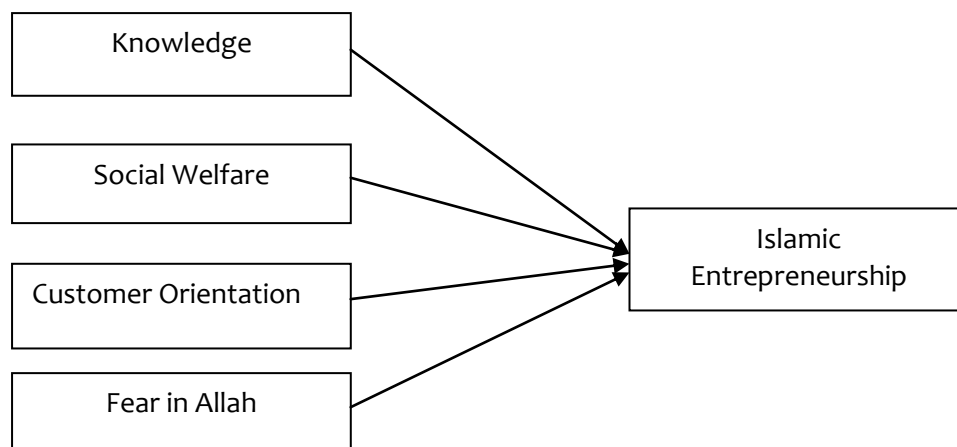
According to Navarro and Jimenez (2016) in a study entitled "Elements of entrepreneurship moderators: Gender differences" mention that Variables related to the environment in women's entrepreneurship related to provisions, space for geography and tax research. In terms of finance and taxes, problems arising from both sexes (men and women) in financial matters, some women consider it more difficult to get finance than men.

According to Gustina (2016) in her research entitled "Characteristics of Men and Women Entrepreneurs: A Theory of Study" aimed at becoming entrepreneurs, both men and women, are required to have very strong self / character values. The character of male entrepreneurs uses persistent (resilient, not easy to give up), resilient, innovative and creative, optimistic and likes challenges, responsible, able to compete, energetic, future-oriented, being invited to communicate. While the characteristics of women entrepreneurs such as tolerance, flexibility, realistic, enthusiastic, energetic, emotional, practical, detailed, well-trained and simple tasks.

### **METHODOLOGY**

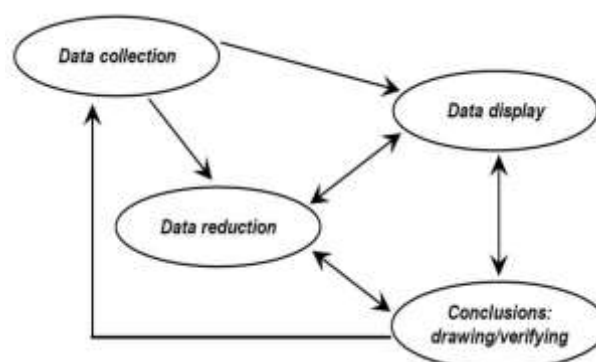
This study takes a sample of entrepreneurs in the Malang City. This study uses a narrative approach with the type of qualitative research. A qualitative approach means that the data collected is not in the form of numbers but the data is based on interview scripts, field notes, memos, personal documents, other official documents. The focus of this research is how gender in realizing Islamic entrepreneurship.

The data collection method uses deep interviews. The model used in research using the model has been developed by Hoque et al. (2014). In this model there are several variables that make up Islamic entrepreneurship. From this model, four (4) key performance forms as gender indicators in realizing Islamic entrepreneurship. The indicators are Knowledge, social welfare, customer orientation and fear in Allah.



**Figure 1. Research Framework**

The analytical model used in this study is an interactive analysis from Miles & Huberman (2014). Its components include data reduction, data presentation, and drawing conclusions / verification. All three are carried out while the data collection is still ongoing, and the activities are interactive in the cycle process, as in the following figure.



**Figure 2. Data Analysis**

## RESULT

To get an accurate data we are using deep interview and observation methods on key person. Based on the results of interviews with the key person who are the objects in this study there are some descriptions of the implementation of Islamic entrepreneurship. The key people in this study were 5 male entrepreneurs and 5 female entrepreneurs. The data from the key person are as follows:

Table 1. Key Person Data

NO	Name of Business	Type of Business	Address	Owner	Gender	Age	Business Duration	Income
1	Khai khai thai tea	Drink	Jl.MT.Haryono no.35 Malang Jl.Raya Segaran Gg Dukut rt/rw 04/09 no 34 Kendal payak	Sulton Sholehu ddin	male	27	1y 8 m	< Rp.10.000.000
2	Pabrik siiteng Damar	Industri Krupuk	Pakisaji Kab Malang	Hopid Adam	male	49	20y	Rp.10.000.000 - Rp.50.000.000
3	coffee Sarung	Cafe	Jl Joyosari no 67. Malang	Fahrudin Segaf	male	22	6 m	< Rp.10.000.000 >
4	tenun	tenun	Lawang Malang Perum pondok cempaka Indah	Asegaf	male	67	79y	Rp.100.000.000
5	Travel	Transportation	blok h-26 Jl. Danau Towuti	Pitono Ristu	male	40	7 y	< Rp.10.000.000
6	RM cloth	Boutique	IV Jl Raya	widaya	female	32	3 y	< Rp.10.000.000
7	tera phone Batik tulis Gedog	Tools for Handphone	Malangsuko 35 Tumpang Malang	Maria Ulfa Prajawati	female	31	5y	> Rp.100.000.000
8	Tuban Queen	Handcraft	Jl. Raya Tlogomas 176 Malang	Tonawati	female	22	4 y	< Rp.10.000.000
9	Catering Malang	Catering	Jalan Gamalama II no 1 Tlogomas gang 10	Hj. Endang Supriati, SE Tri Ayunda	female	54	9y	< Rp.10.000.000
10	Khayr scarf	Hijab	no 97 Malang	Fitria	female	22	2 y	< Rp.10.000.000

The model used in the study using a model that has been developed by Hoque et al. (2014). In this model there are several variables that make up Islamic entrepreneurship. From this model, four (4) key performance forms as gender indicators in realizing Islamic entrepreneurship. The indicators are Knowledge, social welfare, customer orientation and fear Allah. The four key performances are the point of view of the interviews conducted with the key person mentioned above. The results of the interview with key person are as follows based on key performance:

### Knowledge

Having knowledge is a must for every Muslim. This has already been stated in the Holy Qur'an and Al-Hadist. The Prophet Muhammad in his advice has stated that "demand

knowledge even if it reaches in China" the meaning of the advice is that you need as much knowledge and knowledge as possible. In the Holy Quran it has been explained that Surah Al Alaq 1-5 that Allah has already hinted that humans want to learn to master science. This command reads "Read in the name of your Lord who created. He created man from a clot of blood, read and your God is the most gracious. Who teaches humans through the mediation of kalam. He teaches humans what they don't know yet.'

The importance of knowledge in running a business is also a must for every business person. Especially business people who implement business based on Islamic law. Knowledge about Islam and the procedures for running a business are needed. In the opinion of Chowdhury, (2008) Islamic entrepreneurs are people who start and manage business companies following Islamic guidelines.

The results of the study show that business people already have sufficient knowledge about how to run a business based on Islam. This was stated by a key person named Hopid who has a business in the cracker industry. He said that "I ran a business based on the teachings of religion that I had obtained when I was a child by studying in a boarding school, that's where I studied in order to deepen the teachings of Islam". While the other key person also have almost the same answer, which is having enough knowledge about running a business based on Islamic guidelines.

The key person group of women is more knowledge about doing business in Islam. As stated by one key person named Tonawati who have batik business of Tuban gedog, she mentioned that "Business in Islam is highly recommended because 100 fortune of which there are 99 obtained from business or trading so Islam strongly encourages people to do business or entrepreneurship or get income from his own sweat ". the other key person shows the same argument in doing business based on Islamic guidelines.

Judging from the results of key performance research with knowledge indicators show that in terms of science about Islam, both men and women have in common that is equally have adequate knowledge in running a business based on the basics of doing business in Islam. Although women are more knowledgeable than men, in general key person have understood about Islamic entrepreneurship.

### **Social Welfare**

Today, Social welfare is a universal idea in doing business (Pearce and Doh, 2005). The social welfare aspect in business not only protects the welfare of employees, society and the environment but also develops competitive advantage (Porter and Khramer, 2006). The Prophet Muhammad said that "the best people are those who can benefit others". Hoque (2014) states that Muslim entrepreneurs will not establish their businesses only to make profits but also ensure social welfare in the form of producing hygienic products, making reasonable profits, creating jobs. Pay taxes to the government, ensure employee welfare and protect national interests. Especially as part of social welfare, an Islamic businessman will not set up any business (such as producing wine, establishing a brothel, etc.) that violates aspects of social welfare.

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The results of this study are also in accordance with previous research, that the businesses established have benefits for the surrounding community. This was stated by a key person named Sulton Sholehudin who have KhaiKhai Thai Tea Beverage Packaging entrepreneur stated that "Thank God, with this effort I have recruited more employees because I have several branches. And before seeing the conditions around me, I first asked my employees about welfare and especially the flexibility of working hours because there were a number of my employees who were students. And of course also because I am a food entrepreneur, I try to create good products and not disappoint my customers. " The key person group of men also expressed a similar opinion, namely that the business they were running was able to prosper the surrounding community and others who really needed jobs.

A female key person who is a catering entrepreneur named Hj.Endang also gave her opinion, "Yes, so far with our catering, housewives who were not working can be made according to their time and abilities so that our business can benefit local society" . The key person group of women also gave a similar opinion, namely that the businesses established benefited the community, especially their right and left neighbors, especially women.

From these studies it can be concluded that men and women in key performance of social welfare do not have significant differences. The average key person gives the same answer, namely the business they run can benefit the surrounding community.

### **Customer Orientation**

Nowadays More And More business people are paying attention to customers. Businesses are competing to satisfy their customers. According to Kotler-Keller (2016) customer satisfaction is the level of one's feelings after comparing the performance (results) he feels compared to his expectations. There is no businessman who tries to ignore his customers. In the context of customer satisfaction, the interaction between the seller and the buyer of Allah has said in the Surah Ali Imran:159 that reads "Then it is due to the grace of Allah that you behave gently toward them. If you are being hard and hard, they will distance themselves from your surroundings. Therefore forgive them, ask forgiveness for them, and consult with them in the matter. Then when you have made up your mind, then put your trust in Allah. Verily Allah loves those who put their trust in Him ". In this paragraph it is stressed that business actors must be gentle to customers.

Considering the importance of customers, Islamic entrepreneurs must develop business processes (core processes and supporting processes) such that sufficient values are conveyed to customers, because customers are satisfied when their expectations about a service or product have been met or exceeded (Krajewshi and Ritzman, 2005). Because of this reason, Islam allows only to generate reasonable profits (Ather et al, 2011). Indeed, profit is an entrepreneurial gift for taking the initiative and risk in setting up a business. No doubt, one must benefit through customer satisfaction, otherwise the business company will not be able to survive amid business competition.



The results of research in the key performance customer orientation show that male entrepreneurs are still in the business of developing customer service. As the key person named Adam Fahrudin stated that "Through customers we can get luck, so if there is luck, we share it with customers too. For example get free services ". Another key person on behalf of Pitono who is a travel entrepreneur, stated that "in providing services to customers I do not have special programs such as customer cards and others, but if my customers ride my travel more than three times then I give a discount, that's even because my driver is memorized, so my driver reports to me to ask for a discount on behalf of the customer ".

The key person for women has a more concrete service program, as stated by a key person named Ristu Widaya, a Muslim clothing boutique entrepreneur, said that, "For me customers are everything, in addition to the complete level of service from my salespeople, I give a card that is a loyalty program for my boutique, and each customer has a different type of card based on the level of loyalty and the level of purchase. For priority customers, I give rewards in the form of discounts or free gift for certain brands". As for the other key people, they answer with almost the same argument.

Judging from the results, there are differences between men and women in implementing customer orientation. Women are more detailed than men in customer service matters. This is in line with the results of research conducted by Gustina (2016) states that the characteristics of women entrepreneurs such as tolerance, flexibility, realistic, enthusiastic, energetic, emotional, practical, task orientation, detailed and simple.

#### ***Fear In Allah***

According to Kamal (2018) in a study entitled "Islamic Entrepreneurship Model" states that entrepreneurship is not just business, but also a vehicle for propagation and spread of Islam as a complete way of life. Running a business based on Islamic guidelines certainly makes business people get closer to God in every effort that is stabilized in every business decision. Allah says in Surah Al Hujarat verse 13 "Indeed, the most honored person to Allah among you is he who fears Him for the most part." Taqwa Allah (Taqwa) is an inner feeling and drive for the accountability of the entrepreneur about the whole activity towards Almighty Allah. Thinking that every activity is being observed and recorded by God and for everyone both good and bad deeds will be rewarded or punished. Allah says in Surah Al Zalzalah verses 7-8 that read "Whoever does good deeds as heavy as dzarrah, surely he will see (in return). And whoever commits a crime as large as dzarrah, surely he will see (in return) as well ".

In this indicator Segaf Asegaf, a Tenun businessman, stated that "We must follow the principles of lawful business because if we have fraud in doing business we will get sin and the business may not last long". Likewise, expressed by Adam Fahrudin, said that "Success and failure in business are all in the hands of Allah. There is nothing we should be arrogant and exalted. Guidance and religious knowledge in Islam must be number one ". The point is that as a Muslim it is necessary to obey Allah SWT, one of which is to

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get money (business), because that command is one of worship in terms of meeting the needs of daily life, both ourselves and our families.

Whereas for female entrepreneurs, key person Maria Ulfa who is an HP Accessories entrepreneur gave the argument that "If we do business / trade according to the guidance of Allah SWT, God will always be on the right path, and it will be easier in his journey". Likewise, delivered by Tri Ayunda who is a Hijab entrepreneur "Because Allah SWT commands his people to always try and do not easily give up".

Fear in Allah in this key performance, each key person has the same argument in conducting business in Islam. A Muslim must be transparent, honest and ethical because of piety. Apply Islamic principles in every business decision-making and involve Allah in every step of the business.

### **CONCLUSION**

The results of the study that have been described show that there are gender differences in the implementation of Islamic entrepreneurship. Fauzan (2014) states that in the context of entrepreneurship, religion will influence entrepreneurial attitudes and behavior through value creation, conducting business activities with more emphasis on morals and business ethics.

In this study there are four key performance namely knowledge, social welfare, customer orientation, and fear in God. In the key performance knowledge women are superior to men in knowledge about ways of doing business in Islam. This also happens to the key performance customer orientation, women far have concrete and detailed loyalty programs and perfect customer service, while men only try to serve customers as well as possible without clear customer loyalty programs.

In the key social welfare performance, men tend to try to provide benefits to those who need and the closest community. However, it is different with women who are more likely to use the same gender (women) in business. In essence, both men and women give the same answer, namely the business they run can provide benefits to the surrounding community. As for the key performance of Fear in Allah, both men and women have the same argument that a Muslim must be transparent, honest and ethical because of piety. Apply Islamic principles in every business decision-making and involve Allah in every step of the business.

Based on the above discussion it can be said that Islam has an entrepreneurial view with prominent characteristics. These salient qualities presuppose a separate spectrum to see that Islamic entrepreneurship is a business implementation that is guided by Islam and combines with superior science.

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