

## Entrepreneurship education from the perspective of law and Islam

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### Abstract

Entrepreneurship education is a concept that must be socialized on a large scale. This is stated in Presidential Regulation 5 of 2010 concerning the National Medium-Term Development Plan (RPJMN). The study in this article covers the concept of entrepreneurship education in general, and the practices carried out by the famous Islamic figure, the Prophet Muhammad, and his companions. It will guide entrepreneurs to stick to the values of previous Muslim entrepreneurs. This article aims to explain the concept of entrepreneurship education and what has been done by the Prophet Muhammad and his companions. The methodology used in this research is library research. The approach used is historical and content analysis to produce a broad and contextual picture. The stages of this method are collecting primary sources that are thematic and then reinforced with secondary sources and contextualizing. The findings in this paper about the values of entrepreneurship education in general at the Ministry of National Education are Independent, Creative, Dare to Take Risks, Action Oriented, Leadership, Hard Work, Honesty, Discipline, Innovativeness, Responsibility, Cooperation, Never Giving Up, (tenacious) ), Commitment, Realistic, Curiosity, Communicative, Strong motivation to succeed. The Quraysh had practiced the spirit of entrepreneurship education, as did Hasyim bin 'Abdul Manaf, which the Prophet then practiced from an early age to adulthood, and his closest friends who became successful entrepreneurs, such as Abdurrahman bin Auf.

**Keywords:** Entrepreneurship Education, Entrepreneurship of the Prophet Muhammad, Quraysh Entrepreneurship, Entrepreneurship Education Rules

## INTRODUCTION

Based on writing at Harvard University in the United States in the Ministry of National Education (2010), one's success is not determined solely by knowledge and technical abilities (hard skills)(Wijayanti & Fatimah 2018), but rather by the ability to manage oneself and others (soft skills). This writing reveals that success is only determined by 20% by hard skills and 80% by soft skills. Even the most successful people in the world can succeed because soft skills rather than hard skills support them. This implies that the quality of character education, including the entrepreneurial character of students, is paramount to be improved immediately(Arbani, 2020).

Head of the Institute for Islamic Studies and Kemuhammadiyah (LSIK) Universitas Muhammadiyah Semarang Rohmat Suprpto conveyed at the opening of Baitul Arqam Purna(Santoso et al., 2021) Studi (BAPS) or a kind of pre-graduation briefing for 400 Unimus students at the PMI Central Java building Wednesday (22/10) that students those who are about to graduate and will leave PT should get the finishing touches. The finishing touch can be through debriefing about entrepreneurship, soft skills, Islam for Islamic universities, and motivation. It is hoped that graduates can have the provisions to enter the era of comprehensive competition because of the speed of information and science and technology. Strengthened by Jamaludin Darwis' statement, the campus (Kasih, 2013) is a human resource industry whose graduates' products are released in the market to benefit the community and be independent and work(Lampito, 2014).

However, it should be underlined that this entrepreneurship education cannot be separated from the goals of Islamic education. According to Al-Attas, the purpose of Islamic education is to form a perfect human being according to Islam (*insân al-kâmil*)(Roqib, 2009). An-Nahlawi also reinforces this; according to him, Islamic education aims to realize servitude to God in human life, both individually and socially(An-Nahlawi, 1995).

Strengthened by the Law no. 20 of 2003 concerning the National Education System, Article 3 states that national education functions to develop capabilities (Hoerniasih, 2017) and shape the character and civilization of a dignified nation in the context of educating the nation's life, aiming to develop the potential of students to become human beings who believe and fear God Almighty, noble character, healthy, knowledgeable, capable, creative, independent, and become a democratic and responsible citizen.

So far, the education and learning process has been oriented to provide maximum knowledge (Wahidmurni, 2020) For students, the intellectual or intellectual aspects are the primary targets. It turns out that this is one of the biggest mistakes in this country's education and learning process (Algabri et al., 2020). This country is too busy working on the intellectual aspect to become theoretical figures. Students do not have the readiness and ability to face an applied life (Saroni, 2012).

The existence of entrepreneurship education allows a breakthrough in the world of education, especially in Indonesia. The process of entrepreneurship education and learning is not just a theory or concept. During the entrepreneurship education process (Kania & Februadi, 2021), various applicable pieces of training will be provided that work on aspects of entrepreneurship that can be applied in life (Schramm, 2007). Entrepreneurship education is a program to equip students so that the community can directly empower students' abilities as creators of goods or services needed by the community (Barnett, 1981). This will be the basis for entrepreneurs to apply entrepreneurial values both in the Ministry of National Education and those exemplified by the Prophet, the Companions, and the Quraysh.

## METHOD

This article uses a type of library research, namely research whose primary object is library books and other types of literature (Hadi, 1995). Data collection techniques use the method of documentation from primary and secondary data sources. Primary sources from the Thematic Encyclopedia of Al-Quran Verses and Hadith; A Practical Guide to Finding Verses and Hadith by Ahmad Muhammad Yusuf, published by Widya Cahaya. While secondary data (1) *At-Tarbiyyah al-Islâmiyyah Dirâsah Muqâranah* book by Muhammad Ahmad Jadd Subh published by Maktabah al-Azhariyyah liturâts; (2) Articles related to entrepreneurship education either from print media in the form of journals, newspapers, magazines, and papers as well as from electronic media in the form of internet or television. The steps in this research; (a) Determine the problem or topic to be studied, (b) Collect verses that discuss the topic, (c) Arrange the order of the verses according to the time of their revelation, and (d) Arrange the discussion in a unified framework and structure.

After that, we examine the existing data and then describe it according to the research discussion (Surahmad, 2004). After the data is collected, it is selected and assembled into an

authentic relationship by looking at the relationship and regularity of the data to form an understanding outlined in the form of analysis. Descriptive-Analysis (Baker, Anton dan Zubair, 1990), Researchers use this method to provide an overview of data related to entrepreneurship education and then analyze and interpret it. In conclusion, based on theoretical data for certain factual conclusions (Surahmad, 2004). Using this method, it is hoped that the conclusions obtained are the results of research that are objective and can be accounted for.

## RESULT AND DISCUSSION

### Entrepreneurship Education Values

When it is understood that entrepreneurship is one of the skills needed in the self, society, nation, and state, it is increasingly wide open that entrepreneurship can be included in formal education materials. Skills supply (Simon Bridge & Hegarty, 2016) Entrepreneurship must be a government program, both short, medium, and long term, in order to reduce the number of low-income families who do not have jobs or are unemployed who, in the end, have no income (Basrowi, 2011).

It can be seen that young people who can survive are children who run independent businesses (entrepreneurs). They face life by applying specific business skills to open up opportunities to live a more prepared life. They can even attract family, friends, and neighbors to join their business, thereby reducing the unemployment rate in Indonesia (Saroni, 2012). Moreover, if all children have this mindset, there is no need to think about labor issues because every child is capable of dealing with life effectively.

Before discussing Entrepreneurship Education, it is better first to explain the meaning of the education system. Linguistically, the system/system/n is a set of elements that are regularly interrelated to form a totality: the second meaning is an orderly arrangement of views, theories, principles, while the third meaning is a method: education (classical, individual, etc.); we work with the good ones and the team's playing patterns have changed a lot; (Kridalaksana, 1994).

Education is the process of changing attitudes and behavior of a person or group of people, or efforts to mature humans through teaching and training efforts; process, method, an act of educating (Kridalaksana, 1994). So the education system is a device that has been

regulated regularly to provide a change in attitude or provide teaching (skills) (Susilaningsih, 2015); however, it can also be interpreted that the education system is a method used to provide skills (training).

Entrepreneur in the Big Indonesian Dictionary is defined the same as wirausaha. Is a person who is wise or talented in recognizing new products, determining new production methods, arranging operations for procuring new products, marketing them, and managing operating capital; (Kridalaksana, 1994).

Entrepreneurship is a creative and innovative ability used as the basis, tips, and resources to find opportunities for success. The essence of entrepreneurship is the ability to create something new and different through creative thinking and innovative action to create opportunities (Daryanto, 2012).

Entrepreneurship can also be interpreted as a process of innovation and creation (Hisrich, 2008). Entrepreneurs are called entrepreneurs (entrepreneurs). The entrepreneur is an innovator (Hisrich, 2008). Entrepreneurship is a way of thinking, studying, and acting based on business opportunities, a holistic approach, and balanced leadership (Timmons, J.A. dan Spinelli, 2008). Entrepreneurship is the attitude, soul, and ability to create new things that are valuable and useful for themselves and people during the day.

In the past, entrepreneurship was considered only to be done through direct experience in the field (Wibowo & Pramudana, 2016) (Zulhingga, 2018) (Prasetyaningsih, 2016) and was a born talent (entrepreneurship is born, not made), so it was considered not to be learned and taught. Currently, entrepreneurship is a field of business and a scientific discipline. This means that entrepreneurship is not only limited to talent but can also be learned and taught.

Since the 20th century, entrepreneurship has been introduced in several countries, such as the Netherlands and Germany. In the 1950s, entrepreneurship education was initiated in several countries in Europe and America. At its peak in the 1970s, entrepreneurship education began to be taught at the university level as Entrepreneurship or Small Business Management courses (Daryanto, 2012).

Entrepreneurship education in Indonesia (Kurniyawati, 2020) (Mochlasin & Krisnawati, 2016) (Rahayu et al., 2019) is limited to only a few schools and universities. According to Suharto Prawirokusumo, entrepreneurship education needs to be taught as an

independent discipline because: (1) Entrepreneurship contains a complete and honest body of knowledge. That is, there are complete scientific theories, concepts, and methods; (2) Entrepreneurship has two concepts, namely venture start-up and venture growth. This reason can distinguish it from general management education, which separates management and business ownership; (3) Entrepreneurship is a scientific discipline with its object, namely the ability to create something new and different; (4) Entrepreneurship is a tool to create business equity and income distribution (Daryanto, 2012).

Entrepreneurial success will be achieved by (1) thinking and doing something new and (2) thinking and doing something old in new ways (Crisan et al., 2014). Entrepreneurship education is an educational program that works on the entrepreneurial aspect as an essential part of equipping students with competencies (Saroni, 2012).

According to (Kemendiknas 2010), the values developed in entrepreneurship education (Rudhy Dwi Chrysnaputra & Wahyoe Pangestoeti, 2021) are the development of values from the characteristics of an entrepreneur. Seventeen entrepreneurial values are considered the most basic and under students' level of development. Some of the entrepreneurial values and their descriptions that will be integrated through entrepreneurship education are as follows:

#### Values and Description of Entrepreneurship Education Values

Independent	Attitudes and behaviors are not easy to depend on others to complete tasks.
Creative	Thinking and doing something to produce a different result from an existing service product.
Dare to take risks	A person's ability to like challenging work, be brave and take work risks.
Action oriented	Take the initiative to act and not wait before an undesirable event occurs.
Leadership	The attitude and behavior of someone who is always open to suggestions and criticism, easy to get along with, cooperates with and directs others.
Hard work	Behavior that shows genuine effort in completing tasks and overcoming various obstacles.
Honest	Behavior-based on efforts to make himself a person who is always trusted in words, actions, and work.
Discipline	Actions that show orderly behavior and comply with various rules and regulations.
Innovative	The ability to apply creativity in solving problems and opportunities to enhance and enrich life

Responsibility	The attitude and behavior of a person who is willing and able to carry out his duties and obligations
Cooperation	Behavior based on efforts to make himself able to establish relationships with other people in carrying out actions and work.
Abstinence give up (tenacious)	The attitude and behavior of someone who does not give up easily to achieve a goal with various alternatives.
Commitment	An agreement about something that is made by someone, both to himself and to others.
Realistic	The ability to use facts/reality as the basis for rational thinking in every decision-making and action/deed.
Curiosity	Attitudes and actions that always seek to know deeply and broadly from what is learned, seen, and heard.
Communicative	Actions that show pleasure in talking, socializing, and collaborating with others,
Strong motivation for success	Attitudes and actions are always looking for the best solution,

The implementation of the 17 (seventeen) core values of entrepreneurship mentioned above is not immediately carried out at once by the education unit (Ulya, 2018), Nevertheless, do it gradually. The first stage of implementing entrepreneurial values takes 6 (six) core values, namely: (1) Independent; (2) Creative; (3) Dare to take risks; (4) Action-oriented; (5) Leadership; (6) Hard work.

President Director (Director) of PT Rajawali Nusantara Indonesia (RNI) Ismed Hasan Putro said entrepreneurship education is necessary, considering that entrepreneurship in Indonesia is still minimal. "What is needed is entrepreneurship education, because Indonesia should now have 12 million entrepreneurs, but now it is not even two million, that is a problem. So, there are still more than 10 million entrepreneurs needed by this nation to cover the needs of entrepreneurs in Indonesia," he said during a visit to the Okezone Editor (Harahap, 2013).

Wilmar Group, through the Murni Sadar Foundation, collaborates with the Bandung Institute of Technology (ITB) to develop entrepreneurship-based education (Kasih, 2013); this effort is outlined by the signing of the MoU between the Murni Sadar Foundation and the ITB Chancellor in Rapim Room A ITB Rectorate Building Bandung City.

"It is hoped that students will be able to innovate critically and productively with entrepreneurship education. This is the best long-term investment in preparing quality

human resources,” said one of Wilmar's Commissioners, MP Tumanggung, in Bandung, Tuesday (Rachman, 2014).

Entrepreneurship education is prevalent in many colleges and universities in America. Many students are increasingly afraid of the reduced available job opportunities, so that they encourage them to study entrepreneurship with the aim that after finishing college, they can open their businesses (Galus, 2013).

### **Entrepreneurial Practices of the Quraysh**

The story of the ancestors of the Prophet Muhammad is found in the Qur'an. Surah Quraysh perpetuates information and praises the custom of the Quraysh to travel on trade in winter and summer, namely to Sham in summer and to Yemen in winter (Shihab, 2012).

Hasyim is, the grandfather of the Prophet Muhammad is one of the figures who started the trading journey. The trade trips of this tribe were not limited to Yemen or Syria because other Quraysh leaders chose other locations to do business.

Four Quraysh figures are listed as past business figures. Hashim prefers to visit Sham, Abdu Shams chooses to Habasyah, Al-Muttalib to Yemen, and Naufal to Persia. Before them, traders outside of Mecca came to offer their wares, but with the presence of the four figures above, the face of the economy of the people of Mecca changed and prospered. From Yemen, they brought leather, incense, clothes. From Syria, they bought oil, food, silk, and weapons (Shihab, 2012).

Hasyim bin 'Abdul Manaf (Zahara, 2019) initiated a trade trip because the people of Mecca were experiencing food shortages. The household leaders took their families to a particular place and built a tent to stay in until they starved to death (الإغفار). At that time, one of the Bani Makhzum family intended to do so, but Hashim heard the news. So he conveyed the incident to the Quraish tribe and asked them to have gotong-royong help each other. They agreed to undertake a trade journey whose profits were divided equally from here onwards. What the rich get is the same rate as what the poor get. This attitude of going royong which is blessed by Allah and which makes the trading journey is immortalized in surah al-Quraisy (Shihab, 2012).

The Qur'an also explains the involvement of women in business. As implied in the letter An-Nisa 'verse 32 (Muklis Umar, n.d.):



*Furthermore, envy is not what Allah has bestowed on some of you more than others. For men is a share of what they have earned, and for women is a share of what they have earned, and ask Allah of His bounty. Indeed Allah knows of all things..*

### **The Practice of Entrepreneurship of the Prophet Muhammad**

At the time Rasulullah saw, there were many rich people. Like Usman bin Affan, when he was killed, he left thirty million five hundred thousand dirhams, one hundred thousand dinars, and a thousand camels. Zubair bin Awwam (Zin & Buchik, 2017), when he was killed, left two plots of land that he bought for 170,000 dinars and then sold to his son for one million one hundred thousand dinars. In addition, Zubair also has eleven houses in Medina. Two in Basrah (Iraq), another in Kufa. Other names as rich people are Abdurrahman ibn Auf, Sa'ad ibn Abi Waqas, and Thalhah ibn Ubaidillah (Shihab, 2012).

Abdul Muththalib born 497 AD was a central figure in Arab society in pre-Islamic and early Islamic times. He was the son of Hashim bin Abdul Manaf. Abdul Manaf had four children, namely Hashim, Abdu as-Syams, al-Muththalib, and Naufal (Shihab, 2012).

In Abdul Muththalib, the trade of the Quraish tribes in particular and the people of Mecca, in general, reached an unprecedented peak. The people of Mecca enjoyed the treaties that Hashim had pioneered with the tribes in the Arabian Peninsula and neighboring countries such as Persia, Byzantium, Yemen (Shihab 2012).

The ancestors of Rasulullah saw such as Qushai, Hasyim, Abdul Muththalib were public figures even though they were not wealthy traders. The ancestors of Rasulullah saw the community also recognized you as figures who had a fantastic personality, concern for the community, and a tendency to uphold justice and prosperity and always tended to peace and consensus (Shihab, 2012).

Abdullah, son of Abdul Muththalib (545-570), the father of the Prophet Muhammad saw was not like most people. His father was Abdul Muththalib ibn Hashim ibn Abdul Manaf ibn Qushay ibn Kilab ibn Murrah ibn Ka'b ibn Lu'ay ibn Ghalib ibn Fihr ibn Malik ibn an-Nadr ibn Kinanah ibn Khuzaimah ibn Mudrikah ibn Ilyas ibn Mudar ibn Nizar ibn Ma'ad bin Adnan (Karim, 2013). While her mother is Fatimah binti 'Amr bin 'Aiz al-Makhzumiyah (Shihab, 2012).

In a story that Abdul Muththalib went to Syria to trade and left his wife (Aminah), who was pregnant and eventually died on the way back to Mecca (Karim, 2013). Abdul

Muththalib left for Syria (Syam) with a family trade caravan. He was required to be disciplined to leave because it was a trade trip to Syria only once a year. Disciplinary enforcement had demanded not to postpone it until next year. Enforcement of this discipline should take precedence over having fun with his wife, Aminah (Shihab, 2012). The tribal journey of the Prophet Muhammad was in the interest of all the members of the tribe because the profits were distributed to all members of the tribe.

In addition to the Prophet Muhammad (PBUH) (Fadhlurrahman, 2022) being an expert in leading the family, leading in da'wah, leading socio-political, leading a holistic education system, leading the military, and leading the law, he was also a leader in business and entrepreneurship.

One aspect of the Prophet's life that has received less attention is his leadership in business and entrepreneurship. Rasulullah SAW is better known as a state leader and military leader. Whereas most of the life of the Prophet Muhammad before becoming a messenger of Allah was as a businessman. Muhammad saw he started his trading business career when he was 12 years old and started his own business at 17 years old. This activity was carried out by the Prophet Muhammad until he received revelation. This figure is slightly longer than his apostolic period, which lasted 23 years (Antonio, 2008).

Muhammad saw him as a very appropriate figure to be used as an example in business and economic behavior. He not only guides in doing business, but he also practices business management or entrepreneurship.

The Messenger of Allah was born in an orphan state. Abdullah bin Abdul Muttalib died when he was still in the womb. Muhammad saw an orphan when he was six years old. Then he was raised by his grandfather Abdul Muttalib. After his death, the Messenger of Allah was brought up by his uncle, Abu Talib. Together with Abu Talib, the Messenger of Allah worked odd jobs to help his uncle. This childhood experience became the psychological capital of the Prophet Muhammad when he became an entrepreneur (Antonio, 2008).

The work of herding cattle is an everyday work done by the prophets and messengers such as Musa 'as, Dawud' as, and Isa as. Rasulullah saw said, "All the prophets used to herd cattle." The Companions asked, what about you, O Messenger of Allah? He replied, "Allah did not send a prophet unless he used to herd cattle. The Companions then asked again, "How are you, Rasulullah saw?" He replied: "I used to herd the goats of the people of Makkah

with the wages of a few qirath (wages or salaries in the form of dinars or dirhams) (HR. Al-Bukhārī number. 2262, book Ijarah, chapter: ra'yu al-ghanam 'ala qararith).

The Prophet's business career began when he joined his uncle in trading to Syria. At that time, he was 12 years old. Since then, Muhammad saw doing internships which will be helpful when he manages his own business. Approaching adulthood, he decided to trade as his career. He realized that his uncle was not rich but had a significant family burden. Therefore, the Messenger of Allah thought to help ease his uncle's burden by trading (Antonio, 2008).

The profession as a trader had started earlier than what is generally known by being given capital from Khadijah. He started with a small trade in the city of Mecca. He buys goods in the market and then sells them to other people. Until then, he received capital from investors as well as widows and orphans who were unable to manage their funds and welcomes someone honest in running a business with their money based on a mudharabah partnership (is a joint venture agreement between two parties in which the first party provides all the capital while the second party acts as the manager and the profits are divided between them according to the agreement in the contract) (Fatwa Dewan Syariah Nasional tentang Pembiayaan Mudharabah (Qiradh), 2000).

He enriches himself with honesty, firmness in keeping promises, and other noble qualities in carrying out his business. For approximately 28 years, the Prophet ran this trading business. His trading areas include Yemen, Syria, Busra, Iraq, Jordan, Bahrain, and other cities in the Arabian Peninsula. Before marriage, Muhammad was the trade manager of Khadijah to the trading center of Habasyah in Yemen. Muhammad saw also four times led Khadijah's (Azmi, 2014) trade expeditions to Syria and Jerash in Jordan (Afzalurrahman, 2000).

He is also recorded as having been to Bahrain, east of the Arabia peninsula. Once, the Messenger of Allah received a messenger from a tribe from Bahrain named Al-Ashajj. The Messenger of Allah (saw) asked Al-Ashajj various things and prominent people and trading cities in Bahrain such as Safa, Mushaqqar, and Hajar. The tribal leader was surprised at the knowledge of the Prophet Muhammad regarding the geographical insights and commercial centers of Muhammad. Al-Ashajj said, "You know more about our country than I do. You also know more about the cities of my country than I do. Muhammad PBUH replied, "I have had the opportunity to explore your country, and I have been treated well." (Antonio, 2008).

Rabi 'bin Badr once did trade cooperation with Muhammad saw. When they met, Rasulullah saw said, "Do you recognize me?" he replied, You used to be my partner and my best partner anyway. You have never deceived me and never quarreled with me (Antonio, 2008).

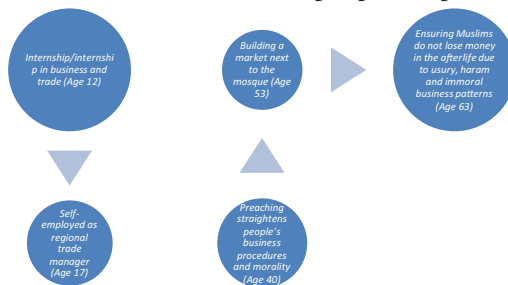
When Rasulullah saw was young, he received a wage in the form of a camel. For example, when he made a trade trip twice for Khadijah and earned the wages of two adult female camels (Afzalurrahman, 2000).

Muhammad was traded on behalf of Khadijah five times. First, Muhammad SAW sold his wares in the Bushra markets and earned twice as much profit as other traders. After she returned from Mecca, Khadijah found that the Messenger of Allah had made an enormous profit, which had never been achieved by anyone before. So Khadijah gave a more significant profit than the previous agreement ""(As-Shalabi. Ali Muhammad, 2004).

While the other two trips were made to Yemen, on the way, Khadijah's male assistant, Maysarah, accompanied him. The Yemen market is usually held for three days in the month of Rajab. His purpose in going to this market was to buy fabrics and ready-made clothes for sale in Makkah. Yemen is indeed famous for its garment and textile center(Antonio, 2008).

Even after marriage, Muhammad was still involved in the trade sector. Three of his reported trades were trade trips to Yemen, Najd, and Najran(Antonio, 2008).

The journey of his business career until the prophetic period is as follows:



The period of entrepreneurship and the apostolate:

Period	Age	Duration
Childhood	0-12 years	12 years old
Entrepreneurship (trading)	12-37 years	25 years
Contemplation and reflection	37-40 years old	3 years
Apostolic time	40-63 years old	23 years

Thus, the trading period of the Prophet Muhammad was longer than the apostolic period (Antonio, 2008).

The main business of the Prophet Muhammad during the period before the prophethood and after the prophethood, in general, is a business in the field of trade. Muhammad saw more buying transactions between the prophetic period and the migration to Medina, while sales transactions were mainly done when he migrated (Antonio, 2008).

Anas narrates that Muhammad (pbuh) once offered him a saddle and a vessel to drink while saying, "Who wants this one dirham. Then he asked if anyone would pay more for it? Another man bid for two dirhams. Then he sold this second person for two dirhams (HR. At-Tirmizī no. 1218, he said this hadith is hasan).

Muhammad saw in trading always firmly keep his promises. Abdullah bin Abdul Hamzah said I had bought something from the Holy Prophet before accepting the prophetic assignment. Since there was still a business, I promised to deliver to him. But I forgot. When I remembered three days later, I went to that place and found the Prophet still there. He said, you have made me restless. I have been here for three days waiting for you (HR. Abū Dāud no. 4996, categorized as weak hadith by al-Bānī).

In conducting transactions, sometimes the Messenger of Allah used a credit system. As a sign of gratitude to people who have been willing to provide credit transactions. Rasulullah SAW often pays his debts more than the price obtained. Over time, he advised the friends to overpay the debt because there was no agreement at the beginning of the transaction that could lead to usury (Antonio, 2008).

Abu Rafi' said the Prophet had borrowed a young camel. When the camels of charity came, the Messenger of Allah (saw) ordered me to pay the person who sold the young camel by choosing one of the camels of charity.

Abu Rafi' said that I could only get a good camel that was seven years old. He said give him the camel because the most important person is the one who redeems his debt in the best way (HR. Al-Bukhārī, book: Al-Istiqrad was Qadha al-Duyūn no. 2392 and Muslim, book: al-Masaqah no. 1600).

## CONCLUSION

Entrepreneurship education in Islam has become fundamental and is proven by the direct example of the Prophet Muhammad and his companions. The values of entrepreneurship education in the Ministry of National Education and Islam support each other. It is fitting for future entrepreneurs to follow his inspiration. This is also a solution to the high demand for employment so that every individual is triggered to be passionate about creating jobs (making solutions), not just looking for work. Suggestions for further research can be developed for contemporary Islamic figures who have practiced entrepreneurship as well as successful business leaders and continue to apply the values of entrepreneurship education.

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