

## "GURU SEKUMPUL" AS THE PROPHETICAL MODEL OF ENTREPRENEURSHIP EDUCATION FROM ISLAMIC PERSPECTIVE

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### Abstract

Though culture is closely related to religion, the role of religion has been mainly ignored in the study of entrepreneurship. In spite of Indonesia is the most populous Muslim country, so rare ulema is modeled as a successful figure in applying entrepreneurship from an Islamic perspective. *Guru Sekumpul* is an exception as he was successful for the concept in dakwah as well as develops economic base benefitted the community. Delivering a very interesting summon, practicing what is preached and archiving the thought by written works become the keys to create a path for economic growth and development of society for entrepreneurship based religion. Applying a qualitative method to gather data for it generates in-depth information, semi-structured interviews with five (5) key informants were conducted. Comprehending that EIP is worship leading to the concept of *Guru Sekumpul* that believes preaching does not mean begging including sending a budget proposal to other third parties. Thus, *Guru Sekumpul* finances dakwah with his own money and also distributes money for various social purposes and needs of the poor. At the same time, *Guru Sekumpul* teamed up trade with worshipers in running a business, entrusted capital, provided capital and motivate the devotees to strive. The understanding of Islamic economics as an arena of worship becomes the starting point of economic development. Thus, the model of dakwah of *Guru Sekumpul* should be disseminated within the framework of Entrepreneurship from Islamic Perspective (EIP).

**Keywords:** Ulema, entrepreneurship, dakwah, economic growth.

## 1. INTRODUCTION

The interest in exploring entrepreneurship from cross-national views keeps on growing due to the significance of entrepreneurship to a nation's economic growth and development (Pinillos & Reyes 2011). However, cross-national studies to understand why the level of entrepreneurship is different among countries has either emphasized on institutional forces (e.g., Baker et al., 2005) or cultural aspects (e.g., Liñán & Fernandez-Serrano, 2014) where the cultural approach has led such research. However, though culture is closely related to religion, the role of religion has been mainly ignored in the study of entrepreneurship. The idea that religion—the sets of beliefs, activities, and institutions based on faith in supernatural forces (Stark & Bainbridge, 1985)—is linked to entrepreneurship is not recent. Weber's (1930) outstanding work set up the pillar to analyze the mechanisms of how religion can exist in society and affect societal members. While the thesis remains popular, more recent studies pose the question of how religion significantly affects the establishment of new businesses remains debatable (Elo & Volovelsky, 2017; Parboteeah et al., 2015; Audretsch et al., 2013; Choi, 2010; Dana, 2009).

Although as Galbraith and Galbraith (2007) mention, "all religious traditions have addressed the connection between work (including entrepreneurship) and religion," Ojo (2019) notes that different religions value entrepreneurship differently. For instance, Islam's prohibition of interest payments also represents a barrier

to capital and therefore constrains entrepreneurship. Further, research on Entrepreneurship from Islamic Perspective (EIP) is thin, peripheral, and negatively connotated (Gumusay, 2015). Ul-Haq and Westwood (2012) assert: "Islamic management and organization knowledge is relatively under- and misrepresented in the discussion." Research on Islamic management and EIP is hardly found from mainstream management journals. Scholarly work emphasizes primarily on Islamic Business Ethics or Islamic work ethics (Possumah et al. 2013). Tracey (2012) notes: "At the core on religion and business ethics research is the inquiry whether or not people who hold religious beliefs are more or less likely to behave ethically than people who do not hold such beliefs. As one might expect, there is evidence to support both positions." There exists significant amount of research on religious organizations in social psychology and sociology (Ysseldyk et al. 2010). However, the role of religious identity in and between secular business organizations is still under-researched. Religion is an integral part for many entrepreneurs as well as their organization and its ecosystem. Though some scholars have recently engaged with the intersection of Islam and entrepreneurship (Ramadani et al. 2017; Harrison & Roomi, 2018), yet the metaphysical in the social sciences become for the researcher at least a social fact, when the actors believe in and behave accordingly. It is necessary to integrate religion into the research agenda, and particularly EIP needs further attention, as many Muslim entrepreneurs actively seek to incorporate their religious beliefs with their business activities and both empirical merit analysis and scholarly engagement. The most prominent one is Muhamad Yunus, founder of the Grameen Bank Bangladesh who awarded the Nobel Peace Prize for pioneering the establishment of microfinance to boost economic and social development. In Indonesia, particularly in South Kalimantan, K.H. Muhammad Zaini Abdul Ghani known as *Guru Sekumpul* - literally translated as the master from Sekumpul- is another figure religion and business. With his concept, Sekumpul area which was once an abandoned wasteland now turns into a sacred satellites town of Sekumpul with tremendous economic development combining symbols of religion and the excitement the economic growth.

The previous study on the five main attributes: fathonah (intelligent and competent), amanah (trustable), siddiq (truthful and has a high integrity), tabligh (to convey religious thought communicatively), and istiqomah (consistency of courage), was indicated as the dimension of entrepreneurial characteristics from an Islamic perspective on Muslim entrepreneurs in Indonesia (Anggadwita, et al, 2017). However, in Indonesia alike the case of political green marketing (Rajiani & Kot, 2018), Islamic entrepreneurship obviously is easier to use in marketing and appears to be a marketing-based construct rather than an academically rigorous and theologically evidence-based one. As such this article aims at describing how the aforementioned dimensions are incorporated into the economic capability of the preacher (Guru Sekumpul) mainly in the attribute of tabligh translated into the thought of dakwah bil-lisan (delivering a very interesting sermon), dakwah bil-hal (practicing what is preached), and dakwah bit-tadwin (archiving the idea into written works) to create path for economic growth and development of society favoring and practicing entrepreneurship from Islamic perspectives.

## 2. METHODOLOGY

This paper applies a qualitative method to gather data for it generates in-depth information of the realm and read between the lines people's understanding and involvement where people are being examined (Ormston et al., 2014). Semi-structured interviews with five (5) key informants were conducted. Data collected through observation, interview, and documentation. Data are analyzed using the model of Miles and Huberman (2014): data reduction, data display, and conclusion drawing/verification. Data trustworthiness determining (Brod et al., 2009) is conducted by using the test of the levels of credibility, transferability, dependability, and conformability. Respondents were the regular attendants of religious lecture performed by the consisting of a student of the Islamic boarding school, a small size business owner, a medium size business owner, and a conglomerate. The combination is aimed at capturing a thorough understanding of the value delivered by Guru Sekumpul among societies. This way the writers applied a purposive sampling technique - a non-probability sampling that is primarily used when one needs to study for sure what needs to be examined and determine who are willing to support the information under knowledge or experience (Oliver & Jupp 2006).

## 3. RESULTS

Guru Sekumpul presents Islamic thought of commanding the good and forbidding the evil in such an impressive way. Supported with in-depth knowledge about Islam, broad general knowledge, tacit cultural understanding, polite and warm as well as equipped with personal mastery of the commonly spoken language in the region, Guru Sekumpul attracts audiences to the deliver Islamic thought based on the Koran, the Hadith of the Prophet, and the Islamic Shari'a to strengthen faith, increase devotion, and emulate the Prophet Muhammad through three da'wah concepts: da'wah bil-lisan, da'wah bil-hal, and da'wah bit-tadwin.

Those three concepts are later on known as Guru Sekumpul ways in developing economic models by opening new areas then developing a business model so that Guru Sekumpul possesses the capital to carry out da'wah and motivate the people to work harder to make Sekumpul Region become the center of the community's economy.

The holy Koran recital led by Guru Sekumpul (K.H. Muhammad Zaini Abdul Ghani) is an education-based da'wah. Guru Sekumpul guides on how to improve people themselves, their families, the immediate environment, and community-based moral education to build good conduct. Learning through wisdom, Guru Sekumpul aims the recital participants to strengthen faith in God Almighty, increases devotion to God, and imitates the Prophet, Muhammad. For this purpose, Guru Sekumpul develops da'wah bil hal that combines the study and the deeds to model Guru Sekumpul's conduct which is based on an understanding of the life of the Prophet Muhammad as an example. Prophet Muhammad had been charged in the economic development during his childhood when he became a shepherd and performed business activities to ensure that economic growth was essential for life. As assessed by Max Webber (1930) that religion and piety encourage the development of the economy (capitalism); The Protestant Ethic and the Spirit of Capitalism, especially in view of the Calvinists. What was assessed by Webber this day was done by Prophet Muhammad (PBUH) 20 centuries ago. In line with Calvinists, Guru Sekumpul interpreted doing business (economic development) as a personal duty of Muslims and disseminated it to the people as the obligation of preachers. The spirit of economic growth is interpreted as charity. The phrase is well known among Muslims: "Work for your world as if you live forever and for yours year after as if you will die tomorrow."

This is in line Hadith Prophet Muhammad (PBUH): If you are in the morning, do not wait for dusk. If you are in the evening, do not wait until morning. Take advantage of your common time before coming to your sickness. Make the time of your life before coming to your death (Riwaayat AL-Hadiith, Bukhari).

The spirit of religion and preaching by practicing what it preached, in the terminology of Banjarese people, the native of South Kalimantan Indonesia is known as *kaji* (to examine) and *gawi* (to do). *Kaji* means to investigate, both theoretically and empirically, in this case, the economic development to get the belief that economic growth is essential and should be done. *Gawi* means practicing what is examined. Guru Sekumpul believes it is as a religious obligation and an arena for conducting good deeds because that he develops a variety of businesses, teams up with the pilgrims, helps the pilgrims or motivates them. This is consistent with the seminal work of Gertz (1963) in Indonesia that reveals the central role of the Muslim middle class in the field of entrepreneurship where trigger of economic development are pious Muslims based on the understanding that developing the economy as a religious duty. In the context of Muslims in Indonesia, according to Hasan (2014) reformists of Islam support capitalism in the Indonesian environment where the reformists of Islam are considered as a substantial economic development.

With the approach of *kaji* (to examine) and *gawi* (to do), Guru Sekumpul can accumulate capital to finance the missionary activity, to develop capital, to invest, and to help those in need. Socially, Guru Sekumpul purposely delivers free lectures and assists devotees during the event with the aim of righteous deeds, not for image portraying. By having adequate financial capital, Guru Sekumpul does not rely on help from the various parties for preaching activities. Considering that the place is not sufficient to seat devotees and to develop the economy of the community, Guru Sekumpul migrates to a remote area known as Sekumpul which is, later on, growing so fast economically then making K.H. Muhammad Zaini Abdul Ghani is more recognized as Guru Sekumpul. Region Sekumpul initially is without occupants. The devotees of Guru Sekumpul buy land and build houses in this area with the intention to be closer to the master. Purchasing of land and housing establishment stretch the economy and in line with the rapid growth of teaching and Holy Koran recitation make Sekumpul Region turn into areas where transactions of various purposes of economic activity occur. Societies open the shop and build shops so that economics community model of 'Islamic market' is developed. Islamic economic developments in the region are based on the fatwa Guru Sekumpul that life will be safe and sound, peaceful and prosperous outwardly and inwardly if it is based on Islamic values.

Guru Sekumpul exemplifies private economic development by trading natural stone rings, both belong to him or the trust of others, join venturing or entrusting capital. The rapid expansion of the Sekumpul Region makes Guru Sekumpul, students and devotees can set up shop, property, car showrooms, printing, fast food, bakery, perfume and other approximately 108 products.

Da'wah bil-hal of Guru Sekumpul is so memorable for students and recitation devotees. Khairullah, a young boy from Barabai (125 km from Martapura) who studied at an Islamic boarding school, was aspired to be a preacher. Because parents are not from a wealthy family, Khairullah worked as a construction worker to meet the needs of the school and follow the teachings of Guru Sekumpul to establish religious knowledge.

In one study, Guru Sekumpul said: “ *a preacher should be supported by financial ability in order not to stretch out your hand.*”

Guru Sekumpul speech made an impression on his mind and be a motivation for working harder. Now, after 30 years old, Khairullah runs the business of housing, and the company keeps growing. Khairullah is so determined in establishing financial gains that preaching activity is no longer problems. The admiration to Guru Sekumpul is channeled by establishing a community in the social network Facebook while building the friendship of his fellow pupils or lovers of Guru Sekumpul.

Being honest and expanding the relationship as the key to a successful endeavor are the teachings of Guru Sekumpul practiced by Hamdi Djunaid, a businessman of housing, shops, car rental, a brick press, and various other business branches. Hamdi Djunaid is not alone as there are thousands of students and lovers of Guru Sekumpul who gain useful lessons from da'wah bil-lisan dan da'wah bil-hal. Haji Sulaiman Basirun the South Kalimantan conglomerate that develops business in the field of mining, shipping, road traffic coal, print media, and a variety of other companies are very impressed with the teachings of Guru Sekumpul about entrepreneurship grounded in Islam. He said:

*"As a businessman, I certainly have ever experienced hard times. I am once nearly bankrupt. Guru Sekumpul gives spiritual cleansing that temptation comes from Allah the Almighty. Behind the trials, when we are able through with sincerity, Allah will bring sustenance without we thought. "*

As a devotee, Rusdi Maulana always follows the teachings of Guru Sekumpul. For small trader like Rusdi, Guru Sekumpul uplifts the economy. The number of devotees coming to Sekumpul is beneficial for him because many of them bought picture frames he sells to display the picture of Guru Sekumpul. Preaching and doing business as an "arena of worship" make financial capability of Guru Sekumpul more than enough. For those who take the Sufi path, Guru Sekumpul chooses a simple life, not extravagance. Treasures of Guru Sekumpul are given as money for various social purposes. In a simple example, devotees coming to Sekumpul Holy Koran recital are supplied drinking water, bread, and books and even few individuals or institutions that need Guru Sekumpul assists the funds.

Muhammad Husni, an entrepreneur who develops business, started from showroom car, motorcycle dealer, Hajj travel, and various other companies, ensures Guru Sekumpul as people who live ascetic lives. Guru Sekumpul earns money from selling rings and jewels, but the results of such efforts are just given to the needy. It is not intended to accumulate wealth, but to support missionary activity and to prepare for the cost of education of children and families Guru Sekumpul. With adequate financial support, of course, action will be echoed far away.

Guru Sekumpul views property as a surrogate of Allah and the rights of others who need it is on our property as for Guru Sekumpul, assets acquired through business is not 'property. In a religious gathering firmly he said:

*"I am not the owner of the treasure. The treasure belongs to Allah and is used for the sake of da'wah."*

During the development of Ar-Raudhah complex to complete various facilities, many third parties who will intend to donate the construction of the complex are subtly rejected as it is against the principle of Guru Sekumpul to become ulema asking instead of giving. Ulema is an example to followers in every way of life. Regarding doing business, the Messenger has set up a model and doing business is the realm of worship. A Muslim is not forbidden to become rich as with the wealth; it is possible to give charity and assist activities of the people in the principle that treasure from God should be entrusted to someone to be utilized for the benefit of humankind.

Referring to Prophet Muhammad as a model, Guru Sekumpul not just preaches the importance of running the business, but he practices it that becomes a role model for students and devotees resulting in many successful people in the industry ranging from small to the conglomerate level.

Remarkably, this business is run under Islamic values corridors and not in the spirit of capitalism where accumulating wealth is not the most important thing, but how useful the treasure for the progress of Islam is.

#### **4. CONCLUSION**

EIP is more than merely a simple summary of Islam and entrepreneurship as it is based on three interwoven pillars; the pursuit of opportunities, socioeconomic or ethics guided by a set of norms, values and recommendations and religio-spiritual that links people to God with the ultimate objective of pleasing Allah. Since , these pillars have specific scriptural sources as well as

institutions and processes of interpretation, EIP then contains its own methodology of approaching its understanding to be comprehended and analyzed holistically containing entrepreneurial pursuit, religiously-shaped values, concrete Islamic obligations, community-influence, scriptural sources and an ecosystem of actors, and institutions which provide an interpretation for this religio-spiritual lens. Comprehending that EIP is worship leading to the concept of Guru Sekumpul that believes preaching does not mean begging including sending a budget proposal to other third parties. Thus, Guru Sekumpul finances da'wah with his own money and also distributes money for various social purposes and needs of the poor. At the same time, Guru Sekumpul teamed up trade with worshipers in running a business, entrusted capital, provided capital and motivate the devotees to strive. The understanding of Islamic economics as an arena of worship becomes the starting point of economic development. Thus, the model of da'wah of Guru Sekumpul should be disseminated within the framework of Entrepreneurship from Islamic Perspective (EIP).

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