

Spiritual Profile of Muslim Entrepreneurs in MSMEs: A Study of Islamic Boarding School-Based Entrepreneurship

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This ponder points to look at the most profound sense of being profile of Muslim business people within the Miniaturized scale, Little, and Medium Endeavors (MSME) segment based in Islamic boarding schools (pesantren). The investigate is persuaded by the noteworthiness of otherworldly values in entrepreneurial hones, especially within the setting of pesantren, which coordinating Islamic values with financial exercises. This subjective inquire about employments a case consider approach including a few pesantren-based business visionaries within the Java locale. Information were collected through in-depth interviews, participatory perception, and documentation. The discoveries uncover that Muslim entrepreneurs' otherworldly existence is reflected in astuteness, trustworthiness, persistence, believe in God (tawakkul), and commitment to sharia standards in commerce operations. This otherworldly existence serves as a ethical and ethical establishment in confronting trade challenges and shapes a administration fashion that's sympathetic and mindful. The consider highlights the key part of pesantren in sustaining Muslim business people who are not as it were financially competent but moreover profoundly grounded.

1. Introduction

1.1 Background

The development of micro, small and medium enterprises (MSMEs) in Indonesia shows a strategic role in the economy, especially in terms of job creation, community development and income distribution. In this context, the participation of Muslim entrepreneurs is an important part, not only in driving the economic sector but also in presenting spiritual values in entrepreneurial practices. This form of participation is found in the Islamic boarding school (pesantren) entrepreneurship model, where business activities are integrated with Islamic values taught in the pesantren educational environment.

PESANTREN as a traditional Islamic educational institution, Pesantren not only emphasize material excellence, but also have great potential in developing entrepreneurial characters that uphold moral, ethical, and spiritual principles. Values such as integrity, patience, perseverance, and sincerity are essential components of Islamic teachings and directly influence the perspectives and behaviors of Muslim entrepreneurs in business. Spirituality, in this context, is not only defined as the vertical relationship between humans and God but also encompasses ethical attitudes and behaviors in social

and economic activities.

Research on the spirituality of Muslim entrepreneurs, especially those rooted in Pesantren is still relatively limited. Therefore, this study attempts to examine the psychological profile of pesantren based KKME. The aim is to explain how mental values are internalized in business practices and how they influence management patterns, decisions, and resilience to business challenges. Therefore, this research is expected to contribute to the development of a holistic and sustainable Islamic entrepreneurship model.

2. Methodology

2.1 Data Collection

This research uses a qualitative case study approach to describe and understand in-depth the spiritual profile of Muslim entrepreneurs running pesantren-based micro, small, and medium enterprises (MSMEs). This approach was chosen because it can uncover spiritual meanings, values, and practices that cannot be explained quantitatively.

Research Location and Subjects. This research was conducted in several Islamic boarding schools that have MSME business units, such as agribusiness pesantren, culinary pesantren, and creative industry pesantren, which are spread across West Java and East Java. The research subjects were pesantren supervisors who also acted as business mentors, as well as business actors (students or alumni) who actively ran MSMEs.

Data Collection Techniques. Data was collected through three main techniques:

1. In-depth interviews with business owners and pesantren mentors to explore their spiritual values, business motivations, and daily practices.
2. Participatory observation of business activities, spiritual routines, and social interactions of business owners within the pesantren environment.
3. Documentation studies, including analysis of pesantren profiles, business activity reports, and spiritual guidance materials used.

2.2 Analysis Techniques

Data analysis was conducted using the thematic analysis method according to Braun and Clarke, which includes the following steps:

1. Transcription and thorough reading of the data
2. Coding relevant data
3. Identification of key themes such as: spiritual values (tawhid, ikhlas, tawakal, sabar), religious practices in business, and the influence of the pesantren environment.

2.3 Validation

Preparation and interpretation of narrative findings. Data Validity Testing Validity testing was conducted through source and method triangulation techniques, member checking, and peer debriefing, to ensure that the data obtained has high validity and credibility.

3. Results and Discussion

The research results show that pesantren-based Muslim entrepreneurs possess strong spiritual character, reflected in Islamic values such as sincerity, trust (tawakal), patience, and honesty in conducting their business activities. This spirituality grows in tandem with the religious environment of the pesantren, regular worship, and ongoing moral development. These values not only serve as a foundation for business ethics but also serve as a source of resilience for entrepreneurs in facing business challenges (Fauzan, 2022).

These findings align with previous research, such as the journal "The Role of Micro Waqf Banks in Improving the Productive Economy of MSMEs Around the Pesantren Mawaridus Salam," which emphasized that strengthening a spiritual-based economy can encourage MSMEs to remain productive and responsible in managing their finances. In this context, Micro Waqf Banks function not only as financial institutions but also as agents for developing entrepreneurial character and spirituality. Business mentoring and training imbued with religious values have proven effective in creating a competitive and moral MSME ecosystem. (Siregar & Nugroho, 2021).

Furthermore, entrepreneurs at the pesantren Mawaridus Salam demonstrate that the existence of BWM facilitates the integration of spirituality and economic productivity. This is reflected in a business model that is not solely profit-oriented but also focuses on well-being and blessings. This approach strengthens the argument that spirituality is not in conflict with business rationality but rather complements it with clear moral guidance. (Munawwaroh, 2022).

In the spiritual profile of Muslim entrepreneurs, the dimension of tawhid (the oneness of God) is at the heart of entrepreneurial motivation. The awareness that doing business is part of worship and a trust encourages entrepreneurs to maintain ethics, professionalism, and fairness in business relationships. This spiritual model is a hallmark of pesantren MSMEs, distinguishing them from conventional business practices (Rohman & Hidayat, 2020).

This study reveals that pesantren based Muslim entrepreneurs exhibit a distinctive and integral spiritual profile in running micro-enterprises. Values such as sincerity, trust (generosity), gratitude, trustworthiness, and patience form the foundation of business decision-making, financial management, and social interactions. Pesantren environment, which emphasizes moral strengthening and daily worship, is a key factor in shaping this spiritual character (Fauzan, 2022).

These results reinforce the findings in the journal "The Role of Micro Waqf Banks in Increasing Micro Enterprise (SME) Financing in Makasid Syariah," which states that the existence of Micro Waqf Banks (BWM) not only provides access to usury-free financing but also carries a social and spiritual mission. BWM is an economic empowerment instrument based on the principles of maqasid syariah, namely safeguarding religion (din), life (nafs), reason ('aql), descendants (nasl), and wealth (mal) (Kurniawan & Azizah, 2023).

In the context of pesantren-based MSMEs, the integration of spirituality and financial management is very evident. Business actors not only prioritize economic efficiency but also strive to ensure their business practices do not violate syariah principles. For example, they avoid speculation and unclear transactions (gharar), and always prioritize honesty and fairness. This demonstrates that spirituality serves as an ethical framework in daily business practices. (Munawwaroh, 2022).

Furthermore, BWM also serves as a spiritual and educational companion for entrepreneurs. Through this coaching program, entrepreneurs are not only taught financial management but also trained in

Islamic business ethics, strengthening the intention of doing business as an act of worship, and the importance of blessings in income. This model creates a model for community economic empowerment based on the integrity of maqasid syariah, while also strengthening the religious character of the entrepreneurs. (Kurniawan & Azizah, 2023).

Thus, it can be concluded that the spiritual profile of Muslim entrepreneurs in pesantren-based MSMEs is inextricably linked to the role of institutions like BWM, which support business growth, both economically and spiritually. This collaboration between pesantren and Islamic financial institutions can serve as a model for empowering MSMEs based on inclusive and sustainable Islamic values (Rohman & Hidayat, 2020).

4. Conclusion

This research shows that pesantren-based Muslim entrepreneurs possess a strong spiritual profile, reflected in Islamic values such as sincere, tawakal, patience, gratitude, and trustworthy in running their businesses. Pesantren environment plays a crucial role in shaping this spiritual character through moral development and consistent religious practices.

Entrepreneurial spirituality is not only the foundation of business ethics but also provides moral resilience in navigating the dynamics of business. In this context, their business practices are not solely oriented towards profit, but also towards blessings, well-being (masalah), and social responsibility.

This finding is reinforced by the role of Micro Waqf Banks (BWM), which have proven to provide not only interest-free financing but also educational and spiritual functions through a maqasid syariah-based approach. BWM helps integrate spiritual values into the economic practices of MSMEs, creating an ethical, productive, and sustainable empowerment model.

Thus, collaboration between pesantren and Islamic financial institutions such as BWM shows great potential in forming an MSME ecosystem that is not only economically resilient but also rooted in holistic Islamic values.

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