



ISLAMIC SOCIAL ENTREPRENEURSHIP MODELS APPLIED BY WOMEN ENTREPRENEURS IN SAMBAS REGENCY, WEST KALIMANTAN PROVINCE

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ABSTRACT

The main research question is the role of women entrepreneurs in advancing the economy. Through education and social involvement, women can make significant contributions to the well-being of their families and positively impact society as a whole. This study explores the experiences, challenges, and roles of women directly from the perspective of the Role of Women Entrepreneurs in Describing Islamic Social Entrepreneurship Models in Sambas Regency, West Kalimantan Province. The main question is, what are the Islamic Social Entrepreneurship models implemented by women entrepreneurs in Sambas Regency, West Kalimantan Province? this study aims to identify and analyze the Islamic social entrepreneurship model implemented by women entrepreneurs in Sambas Regency, by examining how Islamic values such as trustworthiness, justice, mutual assistance, and blessings are integrated into business practices. Furthermore, this study aims to determine the role of Islamic social entrepreneurship in women's economic empowerment, improving family welfare, strengthening community social solidarity, and preserving local culture. The results of this study are: Islamic Social Entrepreneurship models implemented by women entrepreneurs in Sambas Regency, West Kalimantan Province, namely: women entrepreneurs include Social entrepreneurship based on Islamic values, such as a focus on justice, benefits for society, and wise use of resources. This model emphasizes innovation that is beneficial to the environment and society, as well as the use of halal capital. For example, women entrepreneurs can build micro, small, and medium enterprises (MSMEs) with the aim of providing social benefits, such as providing employment, helping to improve the standard of living, or empowering vulnerable groups.

Keywords: Role; Female entrepreneurs; Islamic social entrepreneurship model

1. INTRODUCTION

The phenomenon underlying this research is the increasing role of women as MSMEs in Sambas Regency, particularly in local wisdom-based businesses such as weaving and culinary businesses, which are oriented not only towards economic profit but also towards social and religious values. In practice, many women entrepreneurs operate their businesses based on the

principles of honesty, mutual assistance, sharing of wealth, and concern for the welfare of their surrounding environment, although this has not yet been fully formalized within the framework of Islamic social entrepreneurship. The businesses they run often serve as a means of empowering other women, creating employment opportunities, and strengthening Islamic values in economic activities. This phenomenon demonstrates the existence of Islamic social entrepreneurship practices that are culturally and religiously alive, but have not yet been widely studied and formulated as a systematic model (Nurul Asfiah, Ratya S. Arifiani, 2002: 39).

Indonesia has 135,576,278 women (49.5%) out of a population of 273,879,750. Women's participation in the entrepreneurial sector, or as womenpreneurs, has been increasing recently. According to 2021 data from the Central Statistics Agency (BPS), the majority of MSMEs in Indonesia 64.5%, or 37 million MSMEs—are managed by women. This represents significant progress, considering that women's participation not only drives the country's economy but also strengthens personal, relational, and economic aspects.

Asfiah, N., Arifiani, R. S., Febriani, R., & Pratika, Y. (2022: 289), marginalized women are often trapped in a cycle of poverty and powerlessness due to various factors such as low education, limited access to economic resources, and gender discrimination. In this context, Social entrepreneurship emerges as a promising approach to empower women by providing them with the skills and knowledge necessary to create business opportunities. Social Entrepreneurship not only focuses on economic benefits but also on positive social impacts for the community. The entrepreneurial spirit must be applied to every individual where this requires each individual to have good soft skills and hard skills in order to create quality human resources, because entrepreneurship requires a process to create something else or something new by using time and activities accompanied by capital and risks both social and physical in order to receive rewards in the form of material or personal satisfaction.

Social entrepreneurship is an innovative approach used to address social challenges, such as poverty, inequality, and especially the empowerment of marginalized communities, including women. Social entrepreneurship offers opportunities to empower marginalized women through business models that are not solely profit-oriented but also aim to create a positive social impact.

Women's social entrepreneurship aligns with the Quran, as it encourages women's participation in the economy and employment, and emphasizes values such as creativity, innovation, independence, and problem-solving, which are core to entrepreneurship. This concept also encompasses community development and needs fulfillment, which aligns with Islam's goal as a dynamic religion that supports women's agency. In Surah Al-Qasas, verse 77, it reads:

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنَ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ

Translation: *"And seek what Allah has given you (happiness) in the land of the afterlife, and do not forget your share in this world. And do good as Allah has done good to you, and do not cause damage on earth."*

M. Quraish Shihab (2002: 98), explains in his commentary on Al-Misbah, QS. Al-Qasas, verse 77, emphasizing the importance of balance between worldly life and the hereafter, as well as the obligation to do good and not harm the earth. Muslims are commanded to seek and utilize wealth for the happiness of the hereafter by giving charity and using it in the path of Allah, but they must not forget or neglect their worldly needs. Furthermore, this verse strictly prohibits all

forms of corruption on earth, both physical and non-physical, because Allah dislikes those who cause corruption and will reward them accordingly.

This verse provides guidance on seeking sustenance and emphasizes the importance of doing good and refraining from corruption. Women's empowerment through social entrepreneurship involves various strategies, including skills training, mentoring, access to microfinance, developing social networks, and creating job opportunities.

This approach provides women with the opportunity to contribute to the local economy, increase financial independence, and strengthen their position in society. Furthermore, social entrepreneurship can drive sustainable social change by creating inclusive and sustainable business models.

David Berry (2002: 99), Women play a crucial role in the development of Islamic societies, both as individuals and as part of the broader community. Islamic history records how women have contributed significantly in various fields, including education, social affairs, and the economy. In Islam, women have equal rights and obligations to men in seeking knowledge and participating in social life. Their contributions are not limited to the domestic sphere, but also extend to various aspects of community development.

Women's participation in education has a very positive impact on the development of Islamic societies, as educated women tend to educate the next generation with good values. Therefore, women's empowerment in education is a key factor in building a developed and prosperous Islamic society. The development of Islamic societies is inseparable from women's involvement in social life. With more women contributing to education and social life, a more inclusive and empowered environment is created. However, despite women's significant role in development, various barriers remain that limit their optimal participation. These include gender stereotypes, restrictive social norms, and lack of access to adequate resources (Darusman. 2023: 50).

Empowering women through education and skills training is crucial for improving their quality of life and that of society as a whole. With better access to education and employment opportunities, women can play a greater role in decision-making and community development. Despite their significant role, women often face challenges such as social stigma, limited access to education, and lack of access to resources. However, Islam encourages women's empowerment through education and active participation to optimize their potential in building a better society.

Life in the context of the Sambas Regency community has a socio-cultural background deeply rooted in Islamic values. Islam has been a part of Sambas Regency's life for centuries and plays a significant role in shaping local norms and customs. The Islamic values embraced by the people of Sambas Regency are evident not only in religious aspects but also in their daily social and cultural lives. Women in Sambas Regency play a significant role in preserving Islamic traditions and passing them on to the next generation.

This is evident in various religious activities involving women, such as religious studies, social activities, and religious-based education. Furthermore, women also play a role in teaching Islamic values to their children, which is part of an effort to strengthen bonds and maintain the Islamic identity of the Sambas Regency community, which demonstrates the influence of Islamic teachings regardless of patriarchal norms. Based on the background of the problem presented, the researcher is interested in conducting a more detailed study on "The Role of Female Entrepreneurs in Developing the Islamic Social Entrepreneurship Model in Sambas Regency, West Kalimantan Province".

The implications of this research are both theoretical and practical. Theoretically, this study enriches the body of Islamic entrepreneurship studies by demonstrating that Islamic values can be implemented concretely in women's business practices at the local level and serve as a foundation for the formation of Islamic social entrepreneurship. Practically, the research findings can serve as a reference for local governments, zakat institutions, and Islamic financial institutions in designing women's MSME empowerment programs integrated with Islamic principles. Furthermore, this research encourages the strengthening of Islamic entrepreneurship literacy so that practices that have been cultural in nature can develop into more structured, sustainable models that have a broad impact on improving the welfare of the Sambas Regency community.

2. METHODS

This study employed a qualitative approach with a phenomenological approach. This approach was chosen to gain a deeper understanding of the lived experiences, meanings, and practices of Islamic social entrepreneurship among women entrepreneurs in Sambas Regency. Phenomenology allows researchers to explore how Islamic values such as trustworthiness, justice, mutual assistance, and social concern are understood and realized in daily business activities.

This research includes field research, which is systematic research that involves collecting field data. Qualitative research is called an evaluation method, producing descriptive data in the form of written words, people's opinions, and observed behavior. This type of research is descriptive, namely describing situations and events accurately and systematically, discussing situations, conditions, and relationships between situations, and conducting only collation research. Based on its objectives, descriptive qualitative analysis is expected to explain the Role of Women Entrepreneurs in Developing an Islamic Social Entrepreneurship Model in Sambas Regency, West Kalimantan Province.

Data validation was conducted using triangulation techniques. Source triangulation was conducted by comparing information obtained from various informants, such as female entrepreneurs, employees, community leaders, and MSME advisors or religious institutions. Method triangulation was conducted by comparing the results of interviews, observations, and documentation to ensure the data obtained were more accurate and consistent. In addition, the researcher also implemented member checks, namely reconfirming the interview results and data interpretation with informants to ensure that the meaning captured by the researcher corresponds to what the informant intended. Data validity was also strengthened through diligent observation and sufficient references, so that the research results have a good level of credibility, transferability, dependability, and certainty (confirmability).

The number of informants in this qualitative research is flexible and determined based on the principle of data saturation, which occurs when the information obtained is repetitive and no significant new findings are found. Ideally, the number of primary informants ranges from 8–12 female entrepreneurs who actively run businesses in Sambas Regency and apply social and Islamic values in their business practices. To enrich the perspective, the research can also involve 3–5 supporting informants, such as community or religious leaders, MSME facilitators, and representatives from zakat or Islamic financial institutions. Thus, the total number of informants can range from 12–17 people. This number is sufficient to produce an in-depth and comprehensive picture of the Islamic social entrepreneurship model implemented by female entrepreneurs in Sambas Regency.

This research was conducted in Sambas Regency. Sambas Regency, which consists of 19 sub-districts, has many female entrepreneurs who are pursuing entrepreneurship in Sambas

Regency. Research sources refer to the sources from which the information comes. There are two types of data, namely data from human sources and data from non-human sources, the data collected is relevant to the focus of the research. Qualitative research is a data source that contains primary data in the form of words, statements, or actions of people who are observed and interviewed. Data Collection Procedures; Observation Techniques In this case, only a sample or samples are needed to represent the research object. Therefore, an important factor that needs to be considered in data collection is how to determine or ensure that the selected sample is representative. Data collection is a crucial step in research, so researchers must know how to collect data in order to obtain useful data. Data collection is a systematic and standardized process to obtain relevant information. Therefore, in data collection, errors must not occur and must be carried out carefully in accordance with the methods and characteristics of qualitative research.

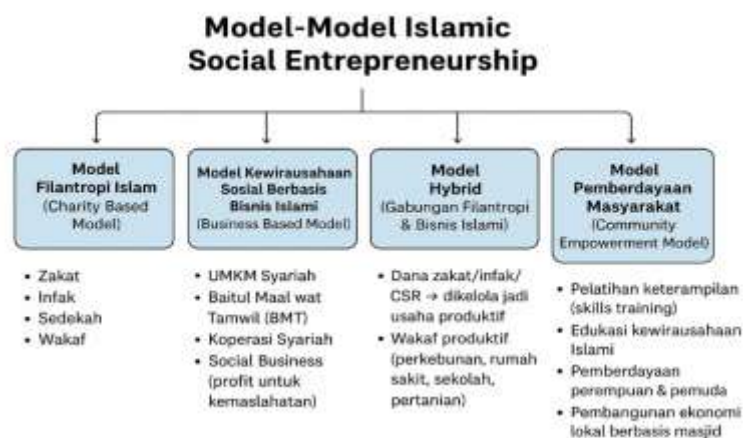
According Dadang Kahmad (2000: 102-103), interview Techniques; Interviews are a form of communication between two people where one person wants to obtain information from the other by asking questions based on a specific goal. Interviews in qualitative research are in-depth because they hope to dig up the most detailed information from the interviewee. Documentation techniques are records of past events, in the form of writing, drawings, or monumental works. The documentation process in this research is carried out by collecting written materials or documents from related agencies such as; location maps, as well as taking supporting photographs of interviews related to the research. Data analysis is the process of collecting data for interpretation. Organizing material means grouping it into patterns, themes, or categories. Interpreting involves providing analytical methods, explaining patterns or patterns, and finding relationships between concepts.

3. RESULTS AND DISCUSSION

Islamic Social Entrepreneurship Models Applied by Women Entrepreneurs

1. Islamic Social Entrepreneurship Models

Islam comes from the word "salima," meaning safety. From this, "aslama" is formed, meaning surrender or submission and obedience. From this word, the word "aslama" is derived. Its adherents are called Muslims. Therefore, someone who embraces Islam is someone who surrenders to Allah and is ready to obey His teachings. Terminologically, Islam can be said to be a revealed religion based on tawhid, or the oneness of God, revealed to the Prophet Muhammad (peace be upon him) as His final messenger and revealed to all mankind, everywhere and at all times. Its teachings encompass all aspects of human life (Misbahuddin, 2011: 283-310).



There are seven characteristics of the Islamic Social Entrepreneurship model that define and are inherent in an entrepreneur, including Islamic Entrepreneurship:

- a. First, leadership. Leadership is a key factor for an entrepreneur. With Islamic Entrepreneurship: The Concept of Divine Entrepreneurship, an entrepreneur's leadership strengths will focus on goal orientation, work relationships, personal development, and effectiveness. Leaders who focus on developing the careers of their staff are well-liked by their subordinates and always keep their goals in mind.
- b. Second, innovation. An entrepreneur, as an innovator, must be aware of the economic movements in society. They always anticipate problems arising from these movements through innovation.
- c. Third, decision-making. An entrepreneur's success is determined by their decision-making. Wrong decisions will negatively impact business success.
- d. Fourth, responsiveness to change. Entrepreneurs are relatively more responsive to change than others. Every change is seen by an entrepreneur as an opportunity that can serve as input and reference for decision-making.
- e. Fifth, work economically and efficiently. An entrepreneur carries out their activities intelligently, not like a foreman or boss. They work hard, economically, and efficiently, to achieve maximum and satisfying results.
- f. Sixth, vision for the future. An entrepreneur is highly visionary. Vision essentially reflects the consistent commitments that become an entrepreneur's focus to achieve their goals. Seventh, attitude toward risk. An entrepreneur is both a risk taker and a risk bearer. They are not afraid to face it; in fact, they see it as a challenge that must be overcome.



Comprehensively, Islam is interpreted in six senses, namely:

- a. First, Islam is a series of acts of worship which are the pillars of Islam, namely the shahada, prayer, fasting during the month of Ramadan, zakat, and carrying out the pilgrimage to Baitullah.
- b. Second, Islam is surrendering to monotheism, submitting to Him and obeying all His commands, and saving oneself from the actions of shirk and polytheists (QS. Ali Imran [3]: 83, 19, Luqman [32]: 22 and al-Baqarah [2]: 132-133).
- c. Third, Islam is a way of life, integral rules that regulate life and existence, as well as the noble moral foundations that the Prophet Muhammad SAW brought to mankind (QS. Ali Imran [3]: 85).
- d. Fourth, Islam is a collection of regulations that Allah revealed to His Messenger, both regulations in the form of faith, morals, worship and muamalah (QS. Al-Maidah [5]: 67).
- e. Fifth, Islam is the answer to three problems facing humanity, including the relationship between humans and God (hablu minallah), humans and other humans (hablu minanash), and humans and the natural environment (hablu minalalam) (QS. Hud [11]: 1).
- f. Sixth, Islam is a guide to life. In other words, Islam is a guide in all aspects of human life, a panacea for improving society, and a straight path for those willing to follow it (QS. Asy-Syu'ara [26]: 52-53) (Siswanto, 2016).

Islamic law regulates how women can fulfill their roles as entrepreneurs. Islam is a perfect religion; it provides guidance to humanity on how to conduct halal businesses and how humans should manage working relationships with each other. This is done to provide and To obtain benefits for the public interest and for oneself, in the form of human well-being and prosperity.

Therefore, when the words "entrepreneurship" and "Islam" are combined, Islamic entrepreneurship can be understood as a creative endeavor to create value from nothing to something that can be enjoyed by many people, in accordance with Islamic teachings. Islamic entrepreneurship is the process of creating goods and services through business activities accompanied by enthusiasm, creativity, innovation, management, and communication skills to achieve new and different things, while generating profits in accordance with Islamic principles. In other words, an Islamic entrepreneur is a Muslim who has the spirit to be independent in starting a business, is able to identify business opportunities, and is willing to face any risks involved in that endeavor.

Therefore, in the Islamic concept, when a Muslim starts a business or becomes an entrepreneur, their self-esteem does not decrease but rather increases. Furthermore, in terms of income, having their own business can provide additional income, potentially significantly greater than being an employee. Entrepreneurs always have a wealth of ideas for running their business. Even their ears, mouths, and eyes can be sources of inspiration in seizing every opportunity. Seeing or hearing something can spark a thought and spark an idea for a product that can be sold. Therefore, the motivation to progress and grow will always be ingrained in an entrepreneur.

Models of Islamic Social Entrepreneurship Applied by Women Entrepreneurs include: women entrepreneurs embrace social entrepreneurship based on Islamic values, such as a focus on justice, community benefit, and wise use of resources. This model emphasizes innovation that benefits the environment and society, as well as the use of halal capital. For example, women entrepreneurs can establish micro, small, and medium enterprises (MSMEs) with the aim of

providing social benefits, such as providing jobs, helping improve living standards, or empowering vulnerable groups.

Choosing to conduct business according to Islamic principles means prioritizing the Quran and Sunnah as fundamental guidelines, encompassing both global and specific principles. The implementation of Islamic Sharia law through *ijtihad* (intelligible text) aims to meet human needs, which continue to evolve with the changing times and technology. Conducting business according to Islamic Sharia law is defined as conducting business while always considering the values that ensure the success and sustainability of a business, as for Muslims, business is part of worship to Allah SWT.

The Prophet Muhammad (peace be upon him) is the best example of entrepreneurship for all mankind. He began his business at the age of seven, and by the age of twelve, he was accustomed to herding livestock for wages. The Prophet Muhammad's entrepreneurial pursuits were primarily in trade. His initial motivation for trading stemmed from his uncle, Abu Talib, encouraging him to escape the burdens of his family. This encouragement quickly transformed the Prophet Muhammad into a master trader with a unique integrity that distinguished him from other traders.

In Indonesia, the growth of women entrepreneurs has contributed 9.1% to GDP (State Revenue) (Kemenkopmk.go.id, 2020). The contribution of women entrepreneurs to the economy is evidenced by data from the Ministry of Industry. Of the total 4.4 million small and medium-sized enterprises (MSMEs) in Indonesia, 47.64% are women entrepreneurs.

The role of women entrepreneurs can also support a nation's economic growth by helping increase investment in education and improving children's health and nutrition, which impacts long-term economic growth. The role of women today demonstrates a tangible manifestation of egalitarian awareness, recognizing the right to optimize their skills and talents to contribute to the economy. The role of women in the era of globalization has shifted the stigma that women are not only housewives but can also play a role in supporting the family economy.

Thus, it can be understood that Islamic Entrepreneurship is the mental attitude and spiritual nature of every individual who desires to actively strive to advance their work and business activities within an Islamic framework. It encompasses various abilities, such as creativity and innovation, that can serve as a strong foundation and resource for creating opportunities for success.

Therefore, entrepreneurship, in its truest sense, is not merely about business and trade; it must also possess a vision for individual development in navigating life, even more broadly, to foster national independence, while simultaneously adhering to and adhering to religious precepts.

2. Entrepreneurship in Islam

Entrepreneurship or work is not only seen as an act of worship but also as a means of fulfilling physical and spiritual needs. Islam teaches the obligation to work and the right to obtain employment, which applies to both men and women. As stated in Surah An-Nisa, verse 29:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Translation: *"O you who believe, do not consume each other's wealth in an unrighteous way, but let you trade on the basis of mutual respect between you"* (Departemen Agama RI, 2005: 112).

The Tafsir Al-Misbah emphasizes the prohibition on consuming wealth through wrong or unlawful means. This prohibition applies to both the property of others and one's own, except through voluntary and consensual trade. This verse also prohibits actions that harm oneself, both physically and spiritually.

Based on this verse, every human being is required to strive for their own needs in order to live independently, in accordance with Islamic principles, namely mutual consent. Entrepreneurship has a positive impact on the economy and society. Entrepreneurs develop new products and technologies, which then make existing products and technologies obsolete, because new products and technologies perform better than older ones. The existence of new products and technologies increases consumer demand, thus stimulating the creative process of deconstruction, and new products and technologies can also increase the productivity of all elements of society.

Barringer explains why entrepreneurial behavior has a positive effect on economic strength and stability. One of the most important impacts of entrepreneurship is job creation. Entrepreneurship has been proven to reduce unemployment through job creation. Furthermore, entrepreneurs themselves do not increase unemployment because they create jobs, not seek them. Entrepreneurs are now capable of creating jobs ranging from a few to thousands. Entrepreneurship's role in economic development extends beyond increasing per capita output and income, but also as an initiator of change in business and societal structures (Afif, M, 2016: 55).

This change is accompanied by growth and increased output, enabling prosperity to be shared among all participants. Innovation is key to facilitating the need for change and development. Innovation plays a role not only in developing new products for a market but also in stimulating investment interest in a business. Innovation plays a crucial role in economic development. This process, in turn, stimulates economic growth. Entrepreneurship also plays a role in bridging the gap between knowledge and markets, creating new businesses and bringing new products to market. Entrepreneurial activity impacts the economy by building the economic foundation and providing jobs.

According to Sofia, I. P. (2015: 22-23), there are several important things you need to know about the reasons why it is important to become an entrepreneur from an early age.:

- a. Able to become financially independent. The main reason why someone should become an entrepreneur is to become financially independent. For example, if someone chooses to become an entrepreneur at a relatively young age, independence will be established early on, and the opportunity for success will be greater. This will also significantly improve their financial situation.
- b. No need to rush schedules or deadlines
- c. Unlike people who work for a specific company, who are usually tied to specific work schedules and deadlines. However, by becoming an entrepreneur from an early age, they

will have the freedom to set their own work schedule. Furthermore, they will have greater freedom to generate creative ideas to develop businesses in specific fields and achieve market success.

- d. Able to turn a hobby into a profitable venture. Most people who choose to become entrepreneurs usually start with a hobby and then turn it into a profitable business. For example, if you have a hobby in photography, you might consider starting a business in that field, such as becoming a wedding photographer or something similar. Naturally, this will be a profitable hobby.

According to John E.H.J., the primary driver of the growing need for entrepreneurs is the emergence of diverse business opportunities in the era of high-tech development. The trend toward decentralization in production, distribution, and marketing has created new opportunities for the development of locally oriented goods and services industries. The development of information technology and sophisticated computer programs has encouraged the growth of increasingly diverse local job opportunities (John E.H.J. FoEh, 2020: 32).

Entrepreneurship is nothing new in Islam. The two are like two sides of the same coin, inseparable. The Prophet Muhammad, his wives, and his companions also engaged in entrepreneurial activities. However, no explicit regulations governing entrepreneurship in Islamic economics have been found in studies. The Prophet Muhammad (peace be upon him) said, "You should engage in trade, for in it you will find 90 doors of sustenance."

In Islamic history, it is said that entrepreneurial activity has been practiced since the time of the Prophet and his companions. Therefore, entrepreneurship has been a hallmark of Muslims since ancient times. In other words, the business ethos inherent in Islam has long been developed into a highly valued ethic that upholds the welfare of business. Islamic trade also serves as a vehicle for Muslims to spread the message of Islam throughout the world.

According to Santosa, S. (2007: 35), based on the above description, there are several business ethics applied in Islam that serve as tools for the development of entrepreneurship by Muslim entrepreneurs. These ethics are regulated by Allah SWT in the Quran:

- 1) Ethics in Islamic business emphasize the principle of honesty. This exemplifies the Prophet Muhammad (peace be upon him). During his lifetime, he was known for his honesty, including in business activities. In Islamic business, it is not permissible for a businessperson to attempt to conceal the faults of the goods they sell in order to deceive others. Honesty is crucial in Islamic business because it is in accordance with Islamic law, and this principle of honesty will prevent businesspeople from committing falsehoods that could harm one or more parties.
- 2) Avoiding reneging on promises is related to the first ethic. A businessperson should keep his word and always fulfill his promises. Indeed, Allah SWT dislikes the behavior of His servants who fail to fulfill their promises and consistently tell lies. This is stated in the Qur'an, Surah Al-Maidah (4): 1: "O you who believe! Fulfill your covenants." From this verse, Allah SWT emphasizes to his servants to fulfill the contracts, including the transaction contracts that they have made.
- 3) The absence of Najsya elements is prohibited in Islamic business transactions. This is because it is considered an attempt to deceive and mislead consumers, namely by inviting others to cooperate in the transaction, pretending to offer a high price so that others interested in the product will buy it at a higher price.
- 4) Engaging in ihtikar activities is clearly prohibited. This is the activity of hoarding an item for

sale until a certain time, until its availability decreases in the market, making it scarce and expensive, and then selling the item at a high price with the aim of maximizing profit.

- 5) Selling halal and pure goods. Islamic business ethics require buying and selling activities using commodities that comply with Sharia. Islamic businesses are not permitted to sell goods that are not halal or of unknown quality.
- 6) Conducted with the consent of both parties. Business ethics in Islamic economics require an agreement at the time of the *ijab-qabul* (contract) between business actors so that business activities are not coercive or burdensome to one party. This is in accordance with Allah's word in Surah An-Nisa, verse 29: "O you who believe, do not consume one another's property unjustly, unless it is done through mutual consent. And if you kill yourselves, surely Allah is Most Merciful to you." This business ethic provides the understanding that all forms of transactions are considered good if both parties accept and agree to them.

Avoiding usury, as stated in various economic studies, is the fundamental difference between Islamic and conventional economics, namely the prohibition of usury and similar activities in all transactional activities.

Social Entrepreneurship Activities That Occur in the Field with the Concept of Islamic Social Entrepreneurship in Sambas Regency, West Kalimantan Province

Women's interest in Islamic Social Entrepreneurship (ISE) is growing, as it offers a way to create a positive social impact while operating a business in accordance with Islamic values. Women who run ISE are often motivated by improving community well-being, creating innovative solutions, and building an inclusive economy.

According to A. Karim, Adiwarman (2003: 58), businesses that align with Islamic values are called sharia businesses, or businesses that prioritize Islamic principles in their economic activities. These principles include honesty, fairness, trustworthiness, social responsibility, and avoiding *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling). Here are some Islamic values applied in business:

1. Honesty and Trustworthiness: Businesses must be conducted honestly and trustworthy, both in terms of the products sold, the prices set, and the information provided to customers.
2. Justice: Business transactions must be conducted fairly and without harm to either buyer or seller.
3. Avoiding Riba: Islam prohibits the practice of *riba*, which is the taking or paying of interest on loans or investments.
4. Social Responsibility: Businesses must consider social and environmental impacts, not just financial profit.
5. Respecting Customers: Businesses must provide the best service and value customer satisfaction.
6. Implementing Noble Morals: In business, businesspeople must uphold noble morals such as honesty, attentiveness, good explanations, ease of use, good service, a friendly attitude and smile, and a broad-minded attitude.
7. Improving Product Quality: Businesses must offer quality products and avoid selling defective or damaged goods.

8. Don't give up easily: Business people must have a fighting spirit and not give up easily when facing business challenges.

By applying Islamic values in business, it is hoped that businesses will not only generate financial profit but also have a positive impact on society and the environment, as well as blessings from Allah SWT.

Entrepreneurial activities, in their implementation, are inseparable from the impact they will have on the surrounding environment. Indeed, these entrepreneurial activities should be mindful of the surrounding environment, so that entrepreneurs demonstrate good entrepreneurial behavior and do not solely prioritize profit for personal gain.

This form of entrepreneurial activity is known as social entrepreneurship. A prominent characteristic of social entrepreneurship is that entrepreneurs are able to implement a social mission and goals in practice. A social entrepreneur will consider broader priorities beyond simply considering profit for personal gain (Jalil, Abdul, 2010: 97).

The above explanation is in line with the words of female entrepreneurs who said:

"My interest as an entrepreneur in Islamic Social Entrepreneurship stems from the benefits I experience in Islamic-based social entrepreneurship. I feel this social entrepreneurship provides a space to do good, empower oneself, and have a positive impact on society, in line with the Islamic values they hold." (interview Sumiati, 25 April 2025).

One of the urgent issues that must be studied in Islam is the issue of business ethics. Ethics are rules or a set of principles that govern human life. Ethics is also a part of philosophy that rationally and critically discusses values, norms, or morality. Therefore, morals are different from ethics. Norms are institutions, while... Values regarding good and bad, while ethics is a critical reflection on a rational explanation of why something is good or bad. The study of ethics is very popular in this millennial era.

The experts' explanation of ISE aligns with the results of interviews with female entrepreneurs who stated:

"I don't really understand Islamic entrepreneurship, but I believe that in trading, we must adhere to business ethics. We must serve customers wholeheartedly, for example, by sending items on the specified day after transfer/COD. To promote my products, I update my status first before going live. I sometimes go live three or four times a week. After I go live, I summarize the sales figures for the following day to achieve my sales targets." (interview Surti, 25 April 2025).

Ms. Surti explained that from her online sales, she sets aside some of her profits for the less fortunate so they can enjoy the food she distributes. This sense of sharing has helped her business thrive. As Ms. Surti put it:

"I think sharing and setting aside profits from sales opens the door to sustenance. In the digital era, it is very useful for me, especially Facebook's live feature and Sambas groups. Trading has really helped my family's economic situation. Initially, my husband only sold carved mortar stones, but because of this application, I can help him earn a living. Usually, when I sell couple clothes, my husband also joins the live."

This statement demonstrates that the advent of the digital era has prompted offline store owners to shift to online shopping. This is because emerging technology has attracted people to

online shopping, offering numerous advantages: eliminating the hassle of going to stores, saving on transportation costs, and eliminating the need to waste time choosing clothes.

In the era of the 4.0 Industrial Revolution, the Islamic world has gone through many phases, one of which was the global crisis. Capitalist ideology has dominated the global world, leading Islam to offer a system capable of providing positive bargaining power by presenting comprehensive values, ethics, and morals, and teaching all dimensions of life. In this modern era, there are no barriers to starting a business; with creativity and courage, a new venture can be created. Any individual can open an online store without having to open a physical store. Any form of goods or services can be turned into a business activity through social media. This demonstrates the interest of women entrepreneurs in Islamic Social Entrepreneurship, a form of Islamic-Based Social Entrepreneurship. Below is one example of how women entrepreneurs are implementing Islamic Social Entrepreneurship.



Figure 1. Female Entrepreneurs Running Islamic Social Entrepreneurship in Islamic-Based Social Entrepreneurship

While conventional businesses measure success by their financial performance (profit or revenue), social entrepreneurship measures its success by the benefits it provides to society. Consistent with Wolfgang Bielefeld's opinion, the way to measure the success of social entrepreneurship is not by calculating the amount of profit generated, but by the degree to which it has generated social value.

According to Hery Wibowo (2015: 12), in general, the differences between social entrepreneurship and (conventional) entrepreneurship are:

- a. The motivation or mission of entrepreneurship is generally aimed at self-profit, while social entrepreneurship focuses on improving shared well-being and community development.
- b. Identifying the problem to be solved: Traditional entrepreneurship attempts to identify problems within market demands, such as desired product needs or market trends, while social entrepreneurship identifies existing societal issues that can be addressed. Social

entrepreneurship sees problems as opportunities that can be leveraged to provide shared benefits.

- c. Identifying Opportunities: In order to identify an opportunity in a social context, two things must be considered:
 - 1) Problem-solving should be considered the official domain of entrepreneurial activity.
 - 2) The business undertaken must be carefully considered to ensure it truly benefits the community.
 - 3) Access to Capital: In fact, many social entrepreneurs still rely on assistance such as charities (which can take the form of CSR or grants). Meanwhile, for conventional entrepreneurs, capital is generally the responsibility of the owner and is raised independently.

Related parties/stakeholders Stakeholders in entrepreneurship are usually called stakeholders, namely suppliers, customers of products or services provided, employees, investors, etc. While in social entrepreneurship, all aspects of entrepreneurship stakeholders are usually included, plus members of the community involved, supporting village officials, groups targeted by the program.

4. CONCLUSION

Based on the description of "Islamic Social Entrepreneurship Models implemented by women entrepreneurs in Sambas Regency, West Kalimantan Province", this chapter presents the conclusions and suggestions from this study, namely: women entrepreneurs include social entrepreneurship based on Islamic values, such as a focus on justice, benefits for society, and wise use of resources. This model emphasizes innovation that is beneficial to the environment and society, as well as the use of halal capital. For example, women entrepreneurs can build micro, small, and medium enterprises (MSMEs) with the aim of providing social benefits, such as providing employment, helping to improve the standard of living, or empowering vulnerable groups.

The research findings indicate that women entrepreneurs in Sambas Regency have implemented key elements of Islamic social entrepreneurship, namely the integration of economic goals and social missions based on Islamic values. Their businesses are not only oriented towards increasing personal income but also towards community empowerment, such as creating employment opportunities for other women, supporting the economic well-being of underprivileged families, and maintaining harmonious social relations. The value of trustworthiness is reflected in honest transactions, product quality, and responsibility towards consumers. The value of justice is evident in the fair wage system and profit sharing, while the value of social concern is evident in the habit of sharing, giving alms, and helping each other among business actors. Thus, the model of Islamic social entrepreneurship developing in Sambas is contextual, based on local culture, and strengthens the role of women as agents of economic and social change.

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