



THE INFLUENCE OF MUSLIM BUSINESS EMPOWERMENT OF COMMUNITY WELFARE IN JAMBI PROVINCE INDONESIA

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Abstract

The purpose of this study was to determine the characteristics of Muslim entrepreneurs in Jambi province based on gender, age, type of business, level of education, employment status, income, length of business, number of employees, and government assistance and also to examine the effect of empowering Muslim entrepreneurs on welfare Muslim community in Jambi Province. Research design used is descriptive quantitative with simple regression analysis approach. The unit of analysis used is 255 Muslim entrepreneurs in Jambi Province. The analysis shows that empowerment has a significant effect on people's welfare. The limitation of this research is that it has not yet separated Muslim entrepreneurs who have joined the community from those who have not yet joined the community. So recommendation for the further research is to separate the object of research between individual entrepreneurs and entrepreneurs who have joined the Muslim entrepreneur community with different research areas. And, to include other research variables excluded in the research that are considered to be influential on the welfare variable.

Keywords: *Empowerment, Community Welfare, Muslim Entrepreneurs, Entrepreneurships, Business*

INTRODUCTION

One of the government's efforts to empower the community is to encourage the growth of beginner entrepreneurs (BE), the Ministry of Cooperatives and SMEs channeled Novice Entrepreneurs assistance of Rp 19.57 billion until August 2018. The government has prepared a budget allocation of Rp 23.80 billion for the program WP. The target is 1,831 beginner entrepreneurs by the end of the year. This program targets three priority locations namely, first, the leftmost, outermost, frontier areas. Second, special economic zones. Third, areas between low-income groups or poor people. This BE assistance has been channeled to various business sectors namely small industries, convection, processed food and beverages, innovative production, fisheries, agriculture, animal husbandry, and services. Just know, in 2017 the Jambi Province cooperatives and SME office realized the BE aid fund of Rp 15.59 billion to 1,325 WP spread across 171 Regencies / Cities in 33 Provinces. This assistance has been distributed to working capital by 50.35% and investment capital by 49.69%. (Report of the Ministry of Cooperatives and SMEs, 2018). For start-up entrepreneurs (BE) who have received assistance from the Jambi Provincial Government, see the following table.

Table 1. Beginner Entrepreneurs Recipient of Government Assistance Programs

NO	DISTRICT /CITY	PROPOSED BEGINNER ENTREPRENEURS (BE)	REALIZATION	
			BE	Rp
1	Kota Jambi	72	27	391.000.000
2	Muaro Jambi	3	2	24.000.000
3	Tanjab Barat	4	4	52.000.000
4	Tanjab Timur	11	2	23.000.000
		90	35	490.000.000

Source: Jambi Province Cooperatives and SME Office Annual Report, 2018

Seeing the synergy of the Government towards both old and new entrepreneurs is a good hope for the growth of entrepreneurs in Jambi Province. As for the entrepreneurial achievement ratio can be seen from the following table.

Table 2. Achievement of Entrepreneurship Ratio

No	YEARS	SMEs	POPULATION	RATIO (%)
1	2016	98.105	3.458.926	2,8
2	2017	100.898	3.458.926	2,9

Source: Jambi Province Cooperatives and SME Office Annual Report, 2018

Entrepreneurs in Indonesia are growing. The entrepreneur community is now starting to form for entrepreneurs of all ages, including young entrepreneurs. Some entrepreneurial communities in Indonesia have representatives in Jambi Province, including: Hands on Community (TDA), 'Yuk Bisnis' Community, Indonesian Muslim Entrepreneurs Community (KPMI), Indonesian Young Entrepreneurs Association (HIPMI), Saudagar Nusantara Union (SSN), Genpro, Jambi Berdaya, and various other communities.

From the development of the current number of Muslim entrepreneurs in Jambi Province which tends to increase, it can be one of the driving factors for improving the welfare of the community. This sees that Muslim entrepreneurs can become sociopreneurs and entrepreneurs in the community, concerning economic development aimed at empowering people (people empowerment) in order to develop potential, both individually (HR) and local potential of the region (SDA). In the long run, it is through these Muslim entrepreneurs that Islamic progress can be achieved because of the real contribution of Muslims to society. The development of the progress of Muslim entrepreneurs is followed by various problems related to muamalah between the synergy of Muslim entrepreneurs with other entrepreneurs, Muslim entrepreneurs with the government as regulators, Muslim entrepreneurs with academics to advance research and development and Muslim entrepreneurs with consumers. Positive synergy is also needed with donors, investors, institutions or individuals who channel funds for the benefit of the people (public).

In preliminary observations in Jambi Province over the past few years, finding unemployment, beggars, homeless people and street children at crossroads is not so difficult, all of them are classified as poor and poor. As stated in the verses of the Holy Qur'an, Surah Ar Rum verse 38, "Then give it to the closest relatives of their rights, as well as the poor and those who are on the journey. That is better for those who seek the pleasure of Allah; and they are the lucky people." It is clearly stated in the verse that it is the duty of every Muslim and Muslim businessman in particular to help the weak.

It is important to realize that the problem of poverty is not just an economic problem, but rather a complex problem, so that the response requires approaches from various aspects, both economic, political and socio-cultural aspects. One alternative solution is through empowerment activities, Community empowerment as a concept in development has a broad perspective. Empowerment means equitable sharing of power so as to increase political awareness and power of weak groups and increase their influence on natural resources and their sustainable management (Pranarka, 1996).

Santoso (2008) states that the purpose of community empowerment is not to find and determine solutions, or problem-solving structures, but rather work with communities so that

people can define and deal with problems, and are open to expressing their own interests in the decision making process. This understanding is in line with Narayan's opinion that says: "Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives" (Narayan, 2002).

Community empowerment is an effort to increase the ability of the community in line with efforts to strengthen community institutions in order to be able to realize independence to escape from the pitfalls of poverty and underdevelopment. In other words, empowerment is enabling and empowering the community. In connection with that, Sumodiningrat (1999) argues that the goal of community economic empowerment must be carried out through three channels, namely: can be seen from the side as follows: First, creating an atmosphere or climate that enables the potential of developing communities (enabling). Second, strengthen the potential or resources owned by the community (empowering). Third, the empowerment process must protect and prevent the weak from becoming weaker due to the lack of empowerment in the face of the strong.

From the development of the current number of Muslim entrepreneurs in Jambi Province which tends to increase, it can be one of the driving factors for improving the welfare of the community. It is seen that Muslim entrepreneurs can become a sociopreneur or enterpreneur in the community, regarding economic development aimed at empowering people (people empowerment) in order to develop potential, both individually (HR) and local potential of the region (SDA). In the long run, it is through Muslim entrepreneurs that the progress of Islam

Research purposes

1. To Know the Characteristics of Muslim Entrepreneurs in Jambi Province
2. To analyze the effect of empowering Muslim entrepreneurs on community welfare in Jambi province

REVIEW OF RELATED LITERATURES

Empowerment

Empowerment is a spiral process of changing consciousness, identify areas to target change, planning strategy, act for change, and analyzing activities and results(Batliwala,1994). Similar ideas are represented in the work of Stromquist(Mosedale, 2005). The idea of empowerment is based on understanding to understand one's position in society and the need to make changes to improve their situation in the community.Rowland lebih lanjut (1995) argues that empowerment can be defined as allowing access to political and economic decision making and

participation. other than that, empowerment can be understood as maximizing people's opportunities and removing obstacles to creating livelihoods. McWhiter (1991) follows the views of previous writers who argued that an important part of empowerment is individual awareness of their own interests and how to realize them

This empowerment model also considers local economic potential. Local economic development is a process that forms partnerships with economic stakeholders, namely local governments, community-based groups and the private sector in managing the resources available to create jobs and stimulate regional economies. The approach emphasizes local authority (local control), using the potential of human resources, physical and institutional resources. As such, local economic development partnerships integrate efforts to mobilize actors, organizations and resources, as well as new institutional development through dialogue and strategic activities(Helmsing, 2001).

Prosperity of the Maqashid Syariah Perspective

Islamic Economics basically views that economic growth is part of economic development. Economic growth is defined as a sustained growth of a right kind of output which can contribute to human welfare. Continuous growth of the factors of production which is able to contribute to human well-being (Sadeq,1987).

Based on this understanding, economic growth according to Islam is full of values. An increase experienced by the factor of production is not considered economic growth if the production for example includes goods that are proven to have adverse effects and are harmful to humans.

In economic development theory, a high rate of economic growth supported by the growth of the industrial sector will encourage increased demand for labor which will in turn expand employment opportunities. The increase in new employment opportunities will encourage the level of community income, so that people's purchasing power will increase. Furthermore, expanding employment opportunities means reducing unemployment and increasing people's income, which in turn is expected to improve welfare and reduce poverty.

Economic development in Islam contributes to prosperity at both stages of human life. In general, the index is based on (1) economic growth, (2) equity in the distribution of income and wealth, and (3) a healthy and pleasant social environment of Islamic norms and values. High economic growth and high levels of income are important for the provision of food, shelter, clothing, education, health and the needs and comfort of human life. (Sadeq, 1987).

High income growth or high income levels, however, are not enough to provide basic needs and comfort for all residents. Because, if income is very uneven among the population,

only a few will enjoy the fruits of growth and development while others will suffer. In Islam it is very unbearable to occur. This confirms that income and wealth must be distributed equally. This is in line with (Q.S Al-Hasyr [59]: 7)

"What are the spoils (fai-i) that Allah gave to His Messenger (from possessions) that came from the inhabitants of the cities? Then it is for Allah, for the apostles, relatives, orphans, the poor and the poor. one who is on his way, so that the treasure does not circulate among the Rich people among you. what the Apostle gave you, then accept it. leave what he forbids. and fear Allah. Verily, Allah is severely punished. "

According to Choudhury (2009), *In Islam the meaning of wealth as both an individually demanded artifact and a social artifact is inextricably intertwined in circular causality. Thus Islamic law impinges on Private Wealth and Social Wealth in the same way as it impinges on the individual and society, thereby characterizing what is, and what is not recommended wealth.*

Achieving essential welfare for humans is the basis and the main objective of Islamic law (mashlahah al ibad), therefore it is also the goal of Islamic economics. Protection against mashlahah consists of 5 (five) things, namely faith (ad-dien), science (al-'ilm), life (an-nafs), treasure (al-mal) and continuity of offspring (an-nash) of the five is a means needed for the continuity of a good life and achieve a level of well-being. . Islamic Sharia aims to preserve the benefit of humans while avoiding mafsadat and mudharat from various aspects of life both in the world and the hereafter. There are 5 (Five) basic Mashlahahs as part of the maqasid al Sharia which must be preserved, namely preserving religion, soul, reason, descent and wealth. These five things are basic human needs, namely absolute needs that must be met so that humans can live happily in this world and the hereafter. If one of the above needs is not fulfilled or fulfilled unbalanced, the happiness of life is also not achieved perfectly to the ultimate welfare.

Hypotheses

1. H_0 : There is no influence from the empowerment of Muslim entrepreneurs on the welfare of the people in Jambi.
2. H_a : There is an influence of empowering Muslim entrepreneurs on the welfare of the people in Jambi

RESEARCH METHODOLOGY

Study population & Sample

The population in this study are Muslim entrepreneurs (entrepreneurs) who are involved in empowerment programs in Jambi Province. The collection of data or information will be carried

out from a portion of the population (samples) collected directly at the scene with the aim of knowing the opinions / characteristics of a portion of the population of the object being studied.

The sampling technique used was purposive sampling. According to (Sugiyono, 2013) purposive sampling is a data source sampling technique with certain considerations. This particular consideration, for example the person who is considered most knowledgeable about what we expect, so that will make it easier for researchers to explore the object or social situation under study. Or sampling based on the characteristics of the research object that has been determined by researchers (Sekaran and Bougie, 2013).

In determining the Entrepreneurs who will be the object of research, researchers use several criteria, namely Entrepreneurs who have been running for approximately 3 years, optimizing local wisdom. The target area is the community in Jambi Province and is actively involved in the community welfare empowerment program, especially Muslim entrepreneurs.

Data collection

In this study, the questionnaire used was a structured questionnaire that was a questionnaire that was equipped with alternative answers and respondents just had to choose an answer that was appropriate to their experiences, opinions, feelings. The assessment model is a question that is spread related to the variables and attributes examined by referring to the linkert scale, respondents must choose the answers that are available maybe each answer is given a score.

The scores given are as follows:

Strongly disagree	: 1
Disagree	: 2
Quite Agree	: 3
Agree	: 4
Strongly Agree	: 5

The intervals (range of values) used in this study that are based on the use of a Likert Scale are as follows:

$$\begin{aligned} \text{Intervals} &= \frac{\text{Highest} - \text{lowest grade}}{\text{Many Classes}} \\ &= \frac{5 - 1}{5} \\ &= 0,8 \end{aligned}$$

Considering that the data collection was carried out using a questionnaire, the seriousness of the respondents in answering the questions was very important in the study. The validity or validity of the results of social research is largely determined by the measuring instrument used.

If the measuring instrument does not describe the real situation. To overcome this, two types of tests are needed, namely the test of validity (test of validity) and the test of reliability (test of reliability) to test the sincerity of the respondents' answers.

Validity test

To test the construct validity, it is done by correlating the score of the questions with the total score. Each item (item score) shows the correlation price. If the price of correlation is positive and $r > = 0.3$, then the item of the instrument is declared valid or has good construct validity. If using the absent technique in SPSS, to see its external validity, the value of Corrected Item Total Correlation is compared with table r.

From the results of the validity testing, it was found that the Corrected Item Total Correlation was greater than 0.3, so that all statement items used in this study were declared valid, and all items showed a positive direction, so that conclusions could be drawn that all items statement in this study is valid.

Reliability Test

Reliability concerns the problem of the accuracy of the measuring instrument. This accuracy can be assessed by statistical analysis to determine measurement errors. Reliability is easier to understand by paying attention to aspects of stability, accuracy, and homogeneity. An instrument is considered reliable if the instrument can be trusted as a measurement of research data. If the Croanbach's Alpha value is 0.6 is accepted and more than or equal to 0.800 is good.

Reliability test conducted with Spearman Brown correlation using the SPSS program, obtained the results that all statement items declared reliable, because the value of Croanbach's Alpha is above 0.6. So it can be concluded that all statement items in the core research can be said to be reliable.

Data analysis

Data analysis in this research was carried out through quantitative descriptive data analysis. using the Statistical Package for the Social Sciences (SPSS) program is carried out using the Simple Regression method with a significance level of 5%.

In this study the independent variable is empowerment (X) while the dependent variable is welfare (Y) so that it can be in the form of a simple linear regression equation as follows.

$$\text{Formula : } Y_i = \beta_0 + \beta_1 X_i + e$$

Where :

Y_i = Prosperity, β = constant, X_i = Empowerment, e = error

RESULTS AND DISCUSSION

Characteristics of respondents

Gender of Respondents

Based on descriptive data from table 3 the percentage of men at 53.3% shows that the majority of respondents in this study were men.

Table 3. Description of Respondents by Gender

Male	136	53.3
Female	119	46.7
Total	255	100.0

However, in reality in the midst of society women have high emancipation and understand financial conditions in the family and the need for women to help increase family income

Age of Respondents

Based on descriptive data in Table 4 below it can be seen that the respondents who dominated in this study were respondents aged 36-45 years by 27.8%.

Table 4. Description of Respondents by Age (Years)

<25	26	10,2%
26-35	65	25,5%
36-45	71	27,8%
46-55	55	21,6%
>56	23	9%
No answer	15	5,9%
Total	255	100%

Even though this study has a tendency at the age of 36 - 45 years, but only has a difference that is not so far with the age of 25 - 35 years by 30.2%, this is because some respondents argue in the column of reasons such as the difficulty of finding work and want to open the field own work. The high number of productive age is usually called the Demographic Bonus. Demographic bonus is a condition in an area where the population of productive age (15-64 years) is greater than the population of non-productive age (<15 years and> 64 years).

Type of business

Based on descriptive data from Table 5 it can be seen that the respondents who dominated in this study were respondents with a culinary business type of 30.2%.

Table 5. Description of Respondents by Type of Business

Internet technology	7	2,7%
Education	2	0,8%
Automotive	3	1,2%
Culinary	77	30,2%
Hand Crafted	17	6,7%
Services	65	25,5%
Herbal Medicines	19	7,4%
Fashion	44	17,2%
Agribusiness	13	5,1%
No answer	8	3,1%
Total	255	100%

Based on the distribution of research data it appears that the majority of respondents have a type of business in the culinary field and second order is service, the rational reason of the two types of business is speed of return on business capital, especially the development of technology now allows the effectiveness and efficiency of transactions between producers and consumers.

Level of education

Based on descriptive data from Table 6 it can be seen that respondents whose last education was Senior High School (SLTA) dominated in this study which amounted to 35.3%.

Table 6. Description of Respondents by Education Level

Didn't finish school	10	3,9%
Elementary School	21	8,2%
Junior High School	23	9%
Upper Level School	90	35,3%
Diploma	23	9%
Bachelor degree	61	23,9%
Masters	11	4,3%
Doctorate	5	1,9%
No answer	11	4,3%
Total	255	100%

Based on the distribution of research data it can be seen that the majority of respondents have a high school education level (SMA) and a bachelor degree (S1). The high level of entrepreneurship in high school graduates is due to the large number of companies that do not reopen vacancies for senior high school graduates. However, the positive thing that can be

taken is that these challenges make young entrepreneurs more creative in trying to help the government and can open jobs for others.

Employment Status of Respondents

Based on descriptive data from table 7, it can be seen that the dominant respondents in this study were respondents with an entrepreneurial employment status of 49.8%.

Table 7. Description of Respondents by Occupation

Entrepreneur	127	49,8%
Contract employees	6	2,3%
Therapist	7	2,7%
Professional	6	2,3%
Businessman	6	2,3%
Student	14	5,5%
Private employees	13	5%
Civil Servants	16	6,7%
Trader	6	2,3%
Housewife	26	10,2%
Bussines Owner	6	2,3%
Insurance	6	2,3%
Others	10	3,9%
No answer	6	2,3%
Total	255	100%

Income of Respondents

Based on descriptive data from Table 8, so it can be concluded that the dominant in this study were respondents with monthly income between 1,000,000-5,499,999 which is equal to 29.4%.

Table 8. Description of Respondents Based on Income (rupiah)

<1000.000	6	2,3%
1.000.000-5.499.999	75	29,4
5.500.000-10.799.999	42	16,5%
10.800.000-16.199.999	30	11,7%
16.200.000-21.399.999	20	7,8%
21.400.000-26.699.999	15	5,6%
26.700.000-31.999.999	16	6,3%
32.000.000-37.299.999	10	3,9%
37.300.000-42.599.999	5	1,9%
>43.000.000	13	5,1%
No Answer	23	9%
Total	255	100%

In this description has a large enough data range because most of the respondents are entrepreneurs with a small business scale, some respondents also have a business with a large enough scale such as cafes and restaurants, and some respondents are also reluctant to give details of the monthly income that respondents get.

Duration of Effort

Based on the descriptive data from Table 9, it can be concluded that the dominant in this study were respondents with a business duration of 1 - 5 years with a percentage of 40.8%.

Table 9. Description of Respondents by Length of Business (Years)

< 1	22	8,6%
1 – 5	104	40,8%
6 -10	52	20,4%
11- 15	24	9,4%
16 – 20	20	7,8%
>25	15	5,9%
No Answer	18	7,1%
Total	255	100%

A sociologist named David McClelland (1961) suggested that, if a country wants to be prosperous, a minimum of 2% of the total population in the country becomes an entrepreneur. According to data from the Ministry of Cooperatives and SMEs in 2013, to date the number of entrepreneurs in Indonesia has reached 1.56% of the total population. While the Indonesian Business Incubator Association (AIBI) states that the number of Indonesian entrepreneurs is only 0.18% or 400,000 people, whereas the ideal number must be above 4.4 million people.

Number of Employees

Based on descriptive data from table 10, it can be seen that what dominates in this study are respondents with a large number of employees 1-6 with a percentage of 51.3%.

Table 10. Description of Respondents Based on Number of Employees (People)

1-6	131	51,3%
7-12	23	9%
13-18	24	9,4%
19-24	21	8,2%
>31	15	5,9%
No answer	41	16,1%
Total	255	100%

The recapitulation of respondents' questionnaire shows that most respondents with small to medium scale businesses can employ / open jobs for others.

Government Assistance

Based on descriptive data from table 11, it can be seen that the number of respondents who received assistance from the government was 89 respondents with a percentage of 34.9% and never received assistance from the government as many as 166 with a percentage of 65.1%. Based on the description it can be concluded that the dominant in this study were respondents who had never received government assistance with a percentage of 80.8%

Table 11. Description of Respondents Based on Government Assistance

Ever	166	65%
Never	89	35%
Total	255	100%

In connection with these characteristics, the role of government as the caliph of the community is contained in Q.S Al-An-am [6]: 165. Khalīfah here, means: The people who take turns inhabiting the earth along with their power and development.

"And He is the one who made you rulers of the earth, and He lifted up some of you above (another) degree, to test you on what He gave you. Verily, your Lord is very quick in torment and in fact He is Most Forgiving, Most Merciful".

Thus, it can be stressed that the existence of the khalīfah (government) is something that is *ūarūrī* (principal) or must exist to regulate the mechanism and system of social interaction within a particular area or state. But the government must run the government based on the duties and mandates it carries. This is confirmed in Q.S. al-Nisā '[4]: 58

"Verily, Allah has ordered you to give a mandate to those who are entitled to receive it, and (told you) to agree with the law that applies between humans. Verily Allah gives pleasing approval to you. Surely Allah is All-Hearing, All-Seeing.

According to (Sharif 2012), the welfare state is a country whose government is responsible for meeting minimum living standards for each of its citizens. Where the fulfillment of the minimum standard of living of the community, can include up to 5 criteria, namely, among others: First, the provision of social security for all communities is no exception. Second, the creation of social justice or the distribution of income (wealth) evenly and fairly through the use of tax or government spending that is effective, giving rise to equity, especially between the poor and the rich. Third, the provision of free education and health services. Fourth, maintaining the level of full unemployment or in other words the government's handling of unemployment, in

which case the state has full responsibility for the availability of employment for those who are able to work. Fifth, public ownership of public facilities so that it can be given to low-income groups, so that some of these communities are able to enjoy it.

Description of the effect of empowering Muslim entrepreneurs on the welfare of the community in Jambi province

To prove the effect of empowerment on the welfare of the community in Jambi province as well as to answer the problem formulation in this study, then a calculation is carried out with the help of SPSS namely by using a simple regression analysis method as an independent variable is empowerment while for the dependent variable is welfare.

Table 12. Regression results

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	13,850	4,791		2,891	,004
	Empowerment	1,242	,072	,717	17,153	,000

a. Dependent Variable: Welfare

Based on the picture above, the t-value is 17.153, which is greater than the t-table value of 1.96. Positive values indicate that the empowerment of entrepreneurs (X) has a positive and significant effect on the welfare of the community (Y) with a significance of 5%. Based on the results of these tests it can be concluded that H_0 was accepted. It was proven in this research that the empowerment of entrepreneurs had a positive and significant effect on people's welfare.

These results are consistent with empowerment research (Tromlerova et al, 2014) which found that empowerment had an impact on improving the lives of individuals and poor communities in the Gambia. The ability to empower themselves and the community has a strong impact on improving the welfare of their lives.

The empowerment of Muslim entrepreneurs through a knowledge process based on Islamic values will be continuously carried out repeatedly (dynamically) until an understanding of the meaning of entrepreneurial empowerment is gained in Islam. This condition is shown by the increasing value which means an increase in the learning process, so that it is able to influence the level of empowerment of entrepreneurs not only in terms of quantity, but also in terms of quality.

CONCLUSIONS AND RECOMMENDATIONS

Public welfare is influenced by the empowerment of entrepreneurs run by Muslim entrepreneurs. This can be seen from the results of the regression data processing which shows a positive value. This is enough reason for Muslim entrepreneurs to be able to participate in improving the welfare of society.

Recommendations for further research related to empowerment issues with maqashid shariah and community welfare are as follows:

- (1) Incorporating other research variables that are not yet included in the Islamic social entrepreneurship empowerment model that is considered to be influential on this model. The use of more appropriate indicators can ensure their impact on people's welfare.
- (2) Separating the object of research between individual entrepreneurs and entrepreneurs who have joined the Muslim entrepreneur community. with a different research area.

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