

Nurturing Entrepreneurial Independence among Indonesian Migrant Workers (PMI) through Islamic Business Soft Skills

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ABSTRACT The community service initiative aimed to empower Indonesian Migrant Workers (PMI) in Malaysia by providing them with knowledge in Islamic business soft skills. The goal was to equip PMI with the necessary skills to become successful entrepreneurs while upholding Sharia principles and incorporating the four soft skills demonstrated by Prophet Muhammad. The objective was to impart essential skills and knowledge that would contribute to the self-reliance and entrepreneurship capabilities of PMI. The methodology employed included seminars, discussions, and interactive Q&A sessions. The outcome of these activities was the dissemination of knowledge on soft skills essential for fostering an entrepreneurial mindset among PMI. The significance of business soft skills, encompassing Siddiq (Integrity), Amanah (Fiduciary), Fathanah (Intellectual), and Tabligh (Preaching), was emphasized. These skills were identified as crucial for individuals aspiring to engage in successful business ventures while adhering to Islamic principles. The methods used in this community service initiative, including seminars and interactive sessions, aimed to create an engaging learning environment. Through these activities, PMI in Malaysia gained valuable insights into soft skills that can nurture entrepreneurial attitudes and mentalities. In conclusion, the community service initiative successfully provided PMI in Malaysia with knowledge and skills in Islamic business soft skills. The acquired soft skills, aligned with the principles demonstrated by Prophet Muhammad, are deemed essential for PMI to thrive as successful entrepreneurs. This initiative emphasizes the importance of combining entrepreneurial skills with Islamic values for the holistic development of migrant workers in the business domain.

Keywords: Amanah, Fathanah, Siddiq, Softskill, Tabligh

1. INTRODUCTION

The increasing global economic activities have led to significant changes in various elements. The advancement of technology has facilitated individuals in rapidly accessing information, both positive and negative. Its application in society involves utilizing information technology as a primary source that can provide utility and benefits. With the presence of information technology, the community can use it to filter and understand information effectively.

Economic activities are closely related to the business world. Business involves individuals (organizations) engaging in various activities, such as trade, practitioners (experts), or industry, with the aim of gaining profit, commonly known as revenue in the context of entities. Business is an

institution that produces commodities and services to fulfill consumer needs, encompassing various performances conducted by both government and private entities, regardless of profit orientation.

The increasingly sophisticated technology in the current era opens new perspectives on business. Why is that? A more advanced era should make individuals realize the importance of business, particularly for Indonesian migrant workers as a foundation for their future endeavors. Furthermore, business can serve as a solution for Indonesia to alleviate poverty if conducted in accordance with established business regulations. As times evolve, entrepreneurs need to align their practices with trends to stay competitive in the fast-paced technological landscape. Being an entrepreneur requires not only mastering business knowledge (hard skills) but also acquiring soft skills.

Skills are crucial for innovation and the economic performance of companies. Soft skills, known as talents that can be developed through training without the need for formal education, serve as a fundamental basis for creating opportunities for individuals, especially for Indonesian Migrant Workers (IMWs) looking to start businesses upon their return. Developing soft skills for entrepreneurs can empower migrant workers to realize and cultivate unique strengths, potentially generating additional income in the future.

Business skills themselves refer to the ability to understand consumers and the behavior of a group of people who use information to promote business success. Even in Islam, humans are commanded to work hard, engage in business, and trade, but always adhering to the ethics and regulations set by the religion. Soft skills, particularly highlighted in various aspects such as Siddiq (Integrity), Amanah (Trust), Fatanah (Intellectual), Tabligh (Preaching), have received special attention in Islam.

Based on the service rendered by Cahyadi, it can be concluded that many migrant workers have minimal education, both in structured and flexible forms. Hence, it is crucial for them to acquire knowledge of effective business practices as preparation for their post-migration ventures. Therefore, efforts are needed to provide them with training and enhance entrepreneurial soft skills so that they can develop businesses relevant to market needs. Through this training, it is hoped that IMWs can understand and address customer issues with the products and business services they offer.

However, creating innovation requires skills such as critical thinking, problem-solving, productive collaboration, goal setting, and creativity, which are not easily achieved. Soft skills, referring to sociological characteristics, personal habits, friendliness, and optimism, complement hard skills. These personal qualities include responsibility, socializing ability, self-management,

integrity, and honesty. Other complementary skills include interpersonal skills such as team participation, teaching, customer service, leadership training, negotiation, and cultural approaches.

Research conducted by Harvard in the United States found a surprising discovery in the Indonesian education environment. Success is not solely dependent on knowledge and technical skills (hard skills), but also on self-mastery and effective communication with others, commonly referred to as soft skills. This study has successfully proven that 80% of success is influenced by soft skills, with the remaining 20% being influenced by hard skills.

Spitzberg also states that interpersonal skills are considered behavior evaluations that impact an individual. The improvement of soft skills in business begins with an individual's development in business, showing confidence and focus on implementation.

According to Rahmawati, soft skills become highly relevant in the era of industrial revolution, as several companies assess technical abilities when recruiting employees. The lack of soft skills in an individual is one of the reasons behind the scarcity of entrepreneurs in Indonesia.

In conclusion, the majority of Indonesian migrant workers have minimal education. Therefore, it is essential to provide them with training and enhance their business-related soft skills to enable them to develop businesses relevant to market needs. Soft skills play a crucial role in success, and research indicates that approximately 80% of success is influenced by these skills. Soft skills are relevant in the era of the industrial revolution, and the lack of these skills may be a reason for the scarcity of entrepreneurs in Indonesia. Consequently, Indonesia provides significant opportunities for migrant workers to initiate and become proficient entrepreneurs.

2. METHOD

Community service is a purposeful and organized effort to address community needs and contribute to its development. The methodology for effective community service involves several key steps:

1. **Community Needs Assessment:** Identify and understand the specific needs and challenges within the community. Conduct surveys, interviews, or workshops to gather insights from community members.

2. **Objective Setting:** Clearly define the goals and objectives of the community service project. Ensure that the objectives align with addressing the identified community needs.

3. **Stakeholder Engagement :** Involve community members, local authorities, and relevant stakeholders in the planning and decision-making process. Foster collaboration and partnership to enhance the project's impact.

4. **Project Planning:** Develop a comprehensive project plan outlining tasks, timelines, and resource requirements. Allocate responsibilities among team members and volunteers.

5. **Capacity Building:** Provide training and capacity-building activities to empower community members. Transfer knowledge and skills that will contribute to the sustainability of the project.

6. **Implementation:** Execute the planned activities in accordance with the project timeline. Regularly monitor progress and make adjustments as needed.

7. **Monitoring and Evaluation:** Establish a robust monitoring and evaluation framework to assess the impact of the community service. Collect feedback from community members and stakeholders for continuous improvement.

8. **Documentation:** Document the entire process, including challenges faced and lessons learned. Create reports, case studies, or other materials to share the outcomes with a broader audience.

9. **Reflection and Adaptation:** Reflect on the project's outcomes and assess its overall success. Identify areas for improvement and adapt strategies for future community service initiatives.

10. **Community Empowerment:** Empower community members to sustain and build upon the project's achievements. Encourage local ownership and leadership for ongoing development.

By following this methodology, community service initiatives can be more systematic, impactful, and sustainable, fostering positive change within the targeted community.

3. RESULT AND DISCUSSION

Religiosity, as asserted by Audrestch, can significantly influence individuals' choices when engaging in business activities. According to other experts, beyond its impact on decision-making, religiosity also provides valuable benefits for entrepreneurs in navigating scientific alterations, ensuring the sustainability of their businesses. Realistically, some scholars argue that an individual's strong performance, leading to various achievements and success in business, is a consequence of religiosity. Furthermore, religiosity encompasses factors that support an individual's success in business, utilizing their religious beliefs to make decisions and effectively run the institutions they have established.

Religiosity, or religious devotion, manifests in various aspects of human life. It extends beyond worship activities, such as prayer, to encompass various other behavioral aspects that draw upon divine strength. It involves not only visible activities perceived by the senses but also encompasses the unseen activities and inner thoughts of individuals.

McDaniel and Burnett highlight that the level of commitment or adherence to spiritual norms and beliefs, organized and applied by each individual, defines religiosity. It can be depicted as an

individual's belief and faith in their deity, coupled with consistency in adhering to the guidelines set by Allah.

According to Worthington Evertt L. et al., religiosity entails two elements: the connection to a group of individuals sharing similar goals within a religious framework and the commitment to strengthen their position, often referred to as religious affiliation.

As members of the Muslim community, we should not separate or distinguish between business matters and religious affairs, or between the mosque and the marketplace, as exemplified by our role model, Prophet Muhammad, and his companions, as stated in Surah At-Taubah, verse 105:

"And say, 'Do [as you will], for Allah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witnessed, and He will inform you of what you used to do.'"

The outcomes of this community service project underline the importance of integrating religiosity into various aspects of life, including business practices, emphasizing the alignment of ethical and religious principles in entrepreneurship. The understanding and application of religiosity contribute not only to individual success but also to the ethical foundation and sustainability of businesses within the community.

وَقُلْ اَعْمَلُوا فَسَيَرَى اللّٰهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ اِلَىٰ عَالِمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ

"And say, 'Do [as you will], for Allah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witnessed, and He will inform you of what you used to do.'" (At-Taubah:105).

We can conclude that in the business context, religiosity can have a significant influence on determining the options and actions of migrant workers. The ability to sustain businesses, face scientific changes, and achieve success in the business world can be influenced by an individual's level of religiosity.

Indonesian migrant workers in Malaysia can also rely on aspects of religiosity such as belief, consistency in adhering to spiritual norms, and faith in God to navigate various challenges in their daily lives. Religiosity can provide moral support, inner strength, and ethical guidance in decision-making. By understanding and applying the values of religiosity in daily life and the business world, migrant workers can maintain their integrity, achieve success, and build positive relationships with their surroundings. Religiosity can be a source of strength and inspiration to overcome challenges, uphold justice, and create a better working environment for all migrant workers. The soft skills of Prophet Muhammad that we should apply in business include:

Siddiq (Truthfulness). Siddiq, in terminology, refers to actions or words expressed truthfully without deceit. It is part of noble character (akhlak karimah). The presence of honesty can elevate an individual's status in the eyes of both Allah and fellow human beings. Siddiq is one of the qualities found in the character of Prophet Muhammad, and as Muslims, we should also possess this attribute. Siddiq comes from the word Ash-Siddiq, meaning to speak the absolute truth or convey news in accordance with the reality known to the person conveying it without others being aware. The virtue of the noble quality of truthfulness is reinforced and explained in the Quran, Surah Al-Ahqaaf:16.

أُولَئِكَ الَّذِينَ نَتَقَبَّلُ عَنْهُمْ أَحْسَنَ مَا عَمِلُوا وَنَتَجَاوَزُ عَنْ سَيِّئَاتِهِمْ فِي أَصْحَابِ الْجَنَّةِ وَعَدَّ الصِّدْقَ الَّذِي كَانُوا يُوعَدُونَ

"They are the ones from whom We accept the best of their deeds and forgive their errors. They will be among the inhabitants of Paradise, a true promise that has been promised to them."

Muslim migrant workers (PMI) must be able to build trust in conducting a business. The steps for achieving this include:

1. Establish a Mutual Symbiotic Relationship: Create a symbiotic relationship where both parties benefit mutually.
2. Swiftly Addressing Existing Issues: Act promptly in resolving any issues that may arise.
4. Mutual Support: Foster an environment of support among each other.
5. Providing Samples or Testimonials: Offer samples or testimonials to showcase the reliability and quality of products or services.
6. Effective Communication: Develop the ability to communicate effectively, ensuring clarity and understanding.
7. Avoiding Ambiguous Commitments: Steer clear of commitments that lack clarity or may lead to misunderstandings.
8. Keeping Promises: Uphold promises made, demonstrating reliability and trustworthiness.

***Amanah* (Trustworthiness)**

Linguistically, "amanah" refers to a commitment that is reliable to someone. Etymologically, derived from the Arabic language in the form of Masdar (amina-amanatan), it signifies trustworthiness or honesty. In the Indonesian context, "amanah" carries meanings such as instructions, guidance, enlightenment, and explanation.

In Islamic jurisprudence (fiqh), "amanah" holds the meaning of entrusting someone with possessions or wealth. In a book, it is explained that "amanah" can also denote sincerity of heart or loyalty possessed by an individual, often referred to as "tsiqah" (trustworthiness or honesty). In terms of terminology, it is the characteristic or personality of an individual, encompassing loyalty, sincerity, and honesty when executing entrusted tasks, whether related to the custody of belongings

and assets, confidentiality, or job responsibilities. Everything entrusted to an individual, including goods, assets, words, and inner beliefs, represents a form of trustworthy conduct. In the context of running a business, one crucial aspect for success is to pay attention to and maintain the trust of customers.



Figure 1. Islamic Values in Business: Amanah and Fatanah

In Islam, there is a desire for every entrepreneur to have an open mind, recognizing that as Muslims, they must not neglect the obligations set by Allah and the responsibilities towards fellow Muslims. Maintaining equity in business is also emphasized. A businessperson is not allowed to be careless when it comes to the trust that Allah has entrusted to them. Several qualities of amanah (trustworthiness) are essential to be known, including rules, compatibility, compassion, precision, evaluation, agility, realism, duty, discipline, authority, honesty, position, goals, and work.

Prophet Muhammad exemplified the qualities of amanah in his daily life, starting from time management, a practice that Muslims should follow. This activity is crucial for entrepreneurs, including migrant workers (PMIs).

Next is the aspect of Amanah related to task and result orientation, encompassing:

- Meeting the need for achievement
- Profit-oriented work, diligence, perseverance, determination, and hard work
- Initiative (creativity and innovation)
- Having multiple resources
- Versatility and extensive knowledge
- Expertise in job execution

Fatanah (Intellectual)

Fatanah, or intellectual, means being smart, clever, and wise. Fatanah implies understanding and delving into all aspects of tasks and responsibilities. This trait is crucial for entrepreneurs, as an intellectually sound businessperson is adept at discovering new business potentials and is forward-oriented without neglecting modern approaches. The presence of fatanah in a businessperson fosters creativity and revolutionary change if the individual has a goal to broaden their knowledge.

Applying fatanah in business activities can optimize the potential of intellectual capabilities to achieve targets. A Muslim entrepreneur must not only possess qualities of honesty, truthfulness, and responsibility in managing business professionally but also exhibit cleverness to make the business more efficient. This includes evaluating the competitive landscape and anticipating future changes.

A wise Muslim entrepreneur should be astute in selecting partners for collaboration or teamwork. Through collaboration, PMIs can accomplish shared missions and organizational goals more effectively. This aligns with the Islamic concept of "together we are strong," as encouraged in Islam. Research has shown that organizational collaboration can lead to excellent success compared to individual efforts.

In conclusion, Islam, as a religion of mercy for all beings, provides relevant life concepts from various aspects, including the business domain. Whether as business owners or workers, it is essential to pay attention to soft skills as a guide for behavior. Islam introduces fundamental principles such as Tawhid (Oneness of God), the balance between the worldly and the hereafter, the responsibility of a Muslim, hard work, and Ihsan (excellence). Moreover, individuals in business should possess four fundamental qualities demonstrated by Prophet Muhammad (PBUH): Siddiq (Integrity), Amanah (Fiduciary), Fatanah (Intellectual), and Tabligh (Preaching).

In the context of migrant workers (PMIs), building successful collaborations requires specific characteristics, including shared business goals and a focus on business development. Getting to know and bonding with team members, maintaining a common focus on business-building, and acting in cohesion are crucial for successful teamwork. Effective communication skills are imperative for PMIs to thrive in the business world. Negotiation, copywriting, digital marketing, public speaking, listening, and selling are essential soft skills that contribute to success. These skills enable PMIs to establish good relationships, solve problems, build trust, and foster a positive working environment.

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In the end, acknowledging Islamic values in business and cultivating essential soft skills not only contributes to personal success but also promotes the well-being of the business, fostering positive contributions to society. The acknowledgment goes to the Faculty of Islamic Economics and Business at the State Islamic Institute (IAIN) Lhokseumawe for their support and guidance in developing this article during the PKM International program in November 2023. Special thanks to the lecturers, Mr. Lailan Fajri, M. Sos, and Dr. Siti Najma, MM, for their valuable contributions in data provision and refining the journal.

CONFLICT OF INTERESTS

Dr. Malahayatie, serving as the head of the PKM (Community Service Program) in this article, is not only a lecturer but also the Chairperson of the Sharia Economics Department at the Faculty of Islamic Economics and Business. This journal article is a collaborative work between her and two of her third-semester students. Utilizing the PKM International program, Dr. Malahayatie aims to enhance the accreditation of the Sharia Economics program.

In her capacity, Dr. Malahayatie holds the responsibility of involving students as partners in this PKM. The leadership of the Faculty of Islamic Economics and Business at IAIN Lhokseumawe strongly supports this PKM activity, recognizing it as a means of collaboration between lecturers and students in creating scholarly works. This collaborative effort is essential for the accreditation of the study program and contributes to the advancement of IAIN Lhokseumawe.

At the start of the PKM program, Dr. Malahayatie and her team were eager to participate in the program physically, collaborating with PKM teams from across Indonesia and Malaysia. However, due to various constraints and challenges, the PKM activities had to be conducted virtually, ensuring the smooth progress of the project.

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