

# Islamic Micro Enterprises; Constraints, Perceptions and Critical Issues

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## Abstract

*This study aims to describe how pmanagement practices that have been carried out by micro and medium enterprisesso far, and identifyvarious problems that become the main obstacles in implementing the concept of management and perceptions of micro, small and medium business managers on Islamic management. These results will be the basis for further researchin formulating a management model that is in accordance with governance entrepreneurial organization in an Islamic perspective, so that it is expected to increase business growth. The data collection process was carried out through library research and interviews with Muslim micro business management informants to identify problems. The results of the study are expected to contribute to minimizingThe problems faced include limited human resources, capital, low ability to manage finances, lack of innovation and mastery of information technology.*

## Keywords

management model; HR management; financial management in Islam; marketing



## I. Introduction

Micro and medium enterprises have an important role in economic development in every country, and can increase the social and economic empowerment of the community and poverty alleviation (Akhter et al., 2009; Roy & Mohanty, 2020). The growth of micro, small and medium enterprises in Indonesia according to data from the Ministry of Cooperatives and SMEs continues to increase, in 2019 amounting to 65,465,487 with a market share of 99.99% and specifically for micro business data a market share of 98.67% (Ministry of SMEs, 2020). The empowerment of MSMEs needs to be carried out comprehensively, optimally, and continuously through the development of a conducive climate, providing business opportunities, support, protection, and business development as widely as possible, so as to be able to improve the position, role and potential of MSMEs in realizing economic growth, equity and improvement. people's income, job creation, and poverty alleviation, in accordance with the provisions of Law of the Republic of Indonesia no. 20 of 2008 concerning SMEs. Although micro-enterprises are declared businesses that are able to support the economy in a crisis situation, during the COVID-19 pandemic since the beginning of 2020, the development of micro and small businesses has also been affected by becoming stagnant. (Liu & Sukmariningsih, 2021) even have a negative impact (Omar & Morales, 2021), so it is necessary to adapt to the conditions that occur (Ritter & Pedersen, 2020).

The strategic issue of microenterprise management is not new, but it is still interesting to research. The success of micro and medium enterprises in conventional business is not only concentrated on financial factors, but is also influenced by various internal and external factors. In the conventional view, the internal factors of MSMEs are seen in studies on governance or management issues (Halme & Korpela, 2014; Lu et al., 2020; Senff et al.,

2016) Human Resources Management (Ogunyomi & Bruning, 2016);(Pradhan, 2017) marketing (Laufs, 2015; Miles et al., 2015; Resnick et al., 2016) External factors that also affect business success, such as the economy (Cowling et al., 2015); government policy(Dar et al., 2017); globalization(Cardoza et al., 2015) information Technology (Bagautdinova et al., 2016; Yang et al., 2012) as well as other related factors.

Islamic micro enterprise interpreted as the concept of micro and small business management from an Islamic point of view. The development of this concept is based on the lack of references that examine small business management from an Islamic perspective, even if the discussion is still focused on only one aspect of management, namely finance, such as the financial statements of Islamic SMEs.(Syafri Hani, Mariati, et al., 2018), financing micro enterprises of Islamic micro finance institutions(Ahmed, 2002) Islamic micro and medium sized enterprises (Obaidullah & Khan, 2011) Islamic micro-finance (Akhter et al., 2009; Usman & Tasmin, 2016) as well as other studies related to financial aspects in the view of Islam. Study Juliandi & Muhyarsyah, (2017) about the Islamic management model, it has been explained that the Islamic management model can be developed based on the pure Islamic paradigm, namely monotheism, knowledge, morality, worship and al-falah based on the Qur'an, Hadith, ijma' and qiyas ulama. In addition, Islamic finance is one of the fastest growing industries in the international financial system(A'yun, 2020) and Islamic micro finance as an important component in poverty alleviation strategies (Akhter et al., 2009) This condition further gives confidence in the importance of micro and medium business management based on sharia principles.

## **II. Research Methods**

Sources of data were obtained from (1) Islamic MSME entrepreneurs as informants, consisting of restaurant owners and managers who were quite well known in Medan City since the 90s, owners of trading businesses in the field of animal feed and agricultural equipment as a new business group that was developing; (2) written records/documents; and (3) sources of data from studies in scientific journals. The data that has been collected was analyzed using descriptive data analysis techniques, especially to describe the data from observations, interviews, and document review; and content analysis.

## **III. Discussion**

Organizational aspects relate to management concepts and practices and governance, namely management models, leadership patterns, decision making and the ability to survive in various conditions and dynamics of the micro and macro environment. Discussion Islamic management concepts are described from various aspects, such as organizational aspects, human resources, marketing concepts, and finance (Juliandi & Muhyarsyah, 2017). Various issues related to the problems faced by micro and medium enterprises were identified based on literature review and information obtained from informants.

### **3.1 MSME Problems**

Various literature studies about the problems experienced by micro, small and medium enterprises are very much found. In the report of the Department of Islamic Financial Economics(Department of Islamic Economy and Finance of Bank Indonesia, 2016) Some of the problems of MSMEs are described that currently the ability of MSMEs to carry out effective and efficient production is still low, especially in the use of time, and this is

supported by the low quality of technology. (Rahmana et al., 2012) because in general the production and marketing processes still use traditional methods. Whereas the use of technology to improve product marketing is a solution for MSMEs to increase sales (Amiri, 2016); and have a significant impact on business development (Berisha-namani, 2009), especially now in the time of the covid 19 pandemic using information technology, digital media (Bahtiar, 2021; Liu & Sukmariningsih, 2021) and social media (Department of Islamic Economy and Finance of Bank Indonesia, 2016) be an alternative product marketing solution.

The problems faced by micro-enterprises according to the three informants are almost the same as those found in the existing literature (see table 1). In general, the problems of micro, small and medium enterprises are related to limited human resources and inadequate skills (Dar et al., 2017; Pramana, 2013; Rahmana et al., 2012) and the issue of remuneration or rewards given to human resources has not yet become a concern for micro-entrepreneurs. The organizational structure is still simple (Engelen et al., 2014) with a non-standard division of labor, no standard operating standards, this could be due to the fact that most micro-enterprises have not yet determined their vision and mission, let alone convey their vision and mission to their employees, so the mindset is only focused on today's and tomorrow's abilities. short) so that the quality of management becomes low (Govindarajan, 1988; Miles et al., 2015). This is inseparable from the low level of management education (Ferrerias-Méndez et al., 2021; Syafrida Hani & Fauzi, 2015) and inability to innovate (Albar et al., 2014) even though innovation is a necessity that is constantly being upgraded in order to overcome difficulties in product marketing (Pramana, 2013; Rahmana et al., 2012) and able to maintain business (Engelen et al., 2014; Ferrerias-Méndez et al., 2021).

**Table 1.** Business Constraints According to Informants

<b>Informant 1</b>	<b>Informant 2</b>	<b>Informant 3</b>
<b>Common Obstacles</b>		
<ul style="list-style-type: none"> <li>- Quality HR Mindset</li> <li>- Mental</li> <li>- Have no vision and mission</li> <li>- <i>Culture</i> Professionalism</li> <li>- There is no standard operating standard yet</li> <li>- Government regulation</li> <li>- Ability to manage finances</li> </ul>	<ul style="list-style-type: none"> <li>- Don't make a vision because you don't understand</li> <li>- Unskilled HR</li> <li>- Ability to face competition</li> <li>- The government's attention in the form of policies and in favor of micro and small businesses</li> <li>- Financial access</li> </ul>	<ul style="list-style-type: none"> <li>- Weaknesses of HR, because hiring skilled HR is constrained by payroll</li> <li>- Lack of focus on running the business vision,</li> <li>- Information Technology</li> <li>- Mindset</li> <li>- Professionalism</li> </ul>

The ability of micro-enterprises to access finance has an impact on capital (Bahtiar, 2021; Pramana, 2013; Rahmana et al., 2012; Rizal, 2021; Zahro & Wahyundaru, 2015) and difficulty in obtaining raw materials (Bahtiar, 2021; Hani & Fauzi, 2015). This is also in line with the low quality of financial management, most micro-enterprises do not have financial reports (Hani, Krisnawati, et al., 2018; Notohatmodjo, 2014) which is also due to the availability of human resources in the financial sector. Weak legal aspect (Rahmana et al., 2012), and has not been fully supported by regulations and government alignments in full and equitably. Although currently various regulations made by the government, especially from the aspect of business legalization and financial access to overcome capital problems, many have been carried out such as providing cheap credit and loan incentives including tax incentives (Cardoza et al., 2015; Cowling et al., 2015; Hani & Daud, 2013). Facing the development of information technology, micro and medium enterprises are also constrained by the low quality of the information technology used (Berisha-namani, 2009; Liu & Sukmariningsih, 2021; Rahmana et al., 2012; Zahro & Wahyundaru, 2015). The limitations of this information technology impede access to marketing and also hinder production (Bahtiar, 2021).

### 3.2 Perception

Human resource management in Islam describes the theory motivation, work ethic, human capital and self-development through education and training. Marketing strategy is developed using theory and empirical evidence about the concept of marketing in Islam, while the development of the concept of financial management in Islam is developed in accordance with the objectives of Islamic economics, namely justice and welfare (Hafidhuddin & Tanjung, 2003).

**Table 2.** Results of Interviews with Informants about Islamic Management Perception

<b>Draft</b>	<b>Informant 1</b>	<b>Informant 2</b>	<b>Informant 3</b>
Tawhid	- Fear of cheating - There is supervision from Allah	The concept of business is carried out in accordance with the teachings of Islam, the Qur'an and Sunnah	Fear Allah, don't cheat
Vision	Must have long term goals for future success	Long-term goals, but don't make a vision because you don't understand, what's important today is there	Determine the way to success
Trust	Trust is the basic capital in business	Responsibility for work means carrying out the mandate	Generating consumer confidence
Transparency	Openness and transparency, to earn trust	Work thoroughly according to targets and expectations to gain trust	Honesty to earn trust
Cultivation of Islamic values	Must be in every move and step in trying	The spirit and actions taken are directed according to the target as	Running a business in accordance with Islamic rules so

<b>Draft</b>	<b>Informant 1</b>	<b>Informant 2</b>	<b>Informant 3</b>
		rahmatan lil alamin	that the business gets a blessing
	Rasulullah's business activities are used as examples, understand the maqashid sharia in business practices	Have knowledge and understanding of the Prophet's business behavior, continue to learn and think to be able to minimize risk and business competition	Imitate the business behavior of the Prophet who is honest and trustworthy
benefit	Set long-term goals for future success and benefit the ummah	The business concept must be directed and set targets, in order to provide benefits for all nature (rahmatan lil alamin)	The business that is run can provide benefits to other people and the surrounding environment

The information presented in table 2 is the perception of the informants in building an Islamic management model, should be based on monotheism, have a vision and mission, be trustworthy, be honest, and carry out Islamic values and for the benefit. From the statements of the informants it can be explained that the concept of monotheism in business management is related to the belief in the Qur'an and Sunnah as guidelines in running a business, and the presence of Allah's supervision in every business activity will avoid business fraud. The importance of establishing a vision and mission is needed as an initial determination to achieve success in achieving long-term company goals. Amanah means a form of management responsibility and maintaining consumer trust as the basic capital in business. Informants revealed that the concept of transparency is an attitude of openness, honesty.

Instilling Islamic values is something that is important to be applied in Islamic management, the embodiment of these Islamic values can be carried out as the Prophet did as an example of a successful businessman, the behavior of the Prophet who was honest and trustworthy, intelligent and constantly upgrading his skills and abilities through learning, in order to be able to evaluate the results and risk analysis to be able to face business competition and minimize risk. In every business activity, from setting targets, production processes or operational activities to decision making, one must comply with Islamic values and understand the principles of maqashid sharia. The purpose of maqashid sharia is for the welfare and benefit of mankind (Chapra, 2013), so that it is in accordance with what is perceived by all informants that the Islamic management model must aim for prosperity and provide benefits to the people and the environment so that they become rahmatan lil alamin. Judging from the theoretical study of Islamic management models based on the principles of Islamic worldview proposed by Juliandi & Muhyarsyah (2015), in Islamic micro enterprises, it is built from values that contain the nature and characteristics of a balance of spiritual and physical aspects (in this case the term physical) as a form of balance in the orientation of the world and the hereafter. This model refers to five principles namely; 1) the principle of monotheism and organizational commitment; 2) principles of organizational science and learning; 3) the principles of character and personality of members of the organization; 4) principles of worship and work practices; 5) the principle of mardhatillah and performance (Juliandi & Muhyarsyah, 2017). Islamic management has a foundation through faith (tawhid)

and commitment, supported by good character and personality, by constantly developing themselves to improve skills through the learning process. In Islamic management practice, work is part of worship which is implemented in the form of carrying out duties and responsibilities well, in order to achieve organizational goals and the result is good performance for welfare.

**Table 3.** Obstacles in the Implementation of Islamic Management

<b>Draft</b>	<b>Informant 1</b>	<b>- Informant 2</b>	<b>- Informant 3</b>
Regulation	<ul style="list-style-type: none"> <li>- There is no government regulation on sharia business yet</li> <li>- Policy on zakat as a tax deduction</li> </ul>	<ul style="list-style-type: none"> <li>- Access to finance is still a conventional institution</li> <li>-</li> </ul>	No government policy yet
Implementation/practice that has been carried out	<ul style="list-style-type: none"> <li>- Unable to be transparent</li> <li>- Paying salary on time</li> <li>- Prioritizing the payment of zakat over taxes</li> </ul>	Paying zakat, infaq and alms, and still paying taxes according to the rules	<ul style="list-style-type: none"> <li>- Carry out zakat, alms and infaq obligations, pay taxes</li> <li>- Sometimes they feel they have not been able to pay a high salary according to HR expertise because they are limited in financial capacity</li> </ul>

In accordance with the theoretical study that has been stated previously, that there is still no regulation from the government regarding Islamic management, even seen from the theoretical study there are still not many Islamic management concepts and models. This was also conveyed by the informants, that there needs to be regulations, including policies on zakat and taxes which are still being studied, especially in Indonesia. Likewise, in the implementation of Islamic management practices, the average person reveals that they have started to apply Islamic principles such as fulfilling the obligations of zakat, infaq and alms, but some limitations, such as paying high salaries according to the capabilities of human resources, are still difficult to implement due to financial conditions that have not been maximized.

The concept of Islamic management in business management is actually not only a financial problem that avoids usury, products processed with halal and *toyyib*, but also how everyone involved in the business process is able to carry out their duties and responsibilities in accordance with Islamic principles. Business companies carried out by Muslims must truly cultivate an Islamic management model that is different from the conventional model, which must contain balance, physical and spiritual, as well as the balance of the world and the hereafter.(Qorib & Juliandi, 2015).

### **3.3 Critical Issues and Micro Business Development**

Various issues found in the study of the development of micro and medium enterprises are still part of the obstacles faced. From the various literatures collected, the discussion is always associated with performance. The performance of micro, small and medium enterprises is not only based on profit figures, because most micro enterprises do not have financial reports(Halme & Korpela, 2014; Hani, Krisnawati, et al., 2018). The issue of quality human resources requires micro-enterprises to manage human resources through the implementation of better human resource management practices(Dar et al., 2017). In addition, the pattern of leadership also determines the success of the business(Engelen et al., 2014; Ferreras-Méndez et al., 2021), leadership has a strong influence on the implementation of entrepreneurial orientation(Engelen et al., 2014). And different from the findings (Nguyen et al., 2021) entrepreneurial orientation does not affect the business performance of SMEs, but entrepreneurial leadership through mediators of team creativity, dynamic ability, and competitive advantage and must have the ability to face change (Ritter & Pedersen, 2020) can improve the performance of SMEs.

An effective way to increase competitive advantage is business model innovation to increase the success of new product development (Ferreras-Méndez et al., 2021); innovation as a means of survival for SMEs (Fernandes et al., 2020; Omar & Morales, 2021), but combining contemporary innovation with international activities can limit the performance of SMEs(Battaglia et al., 2018). Sihombing (2020) state that Covid-19 pandemic caused everyone to behave beyond normal limits as usual. The outbreak of this virus has an impact especially on the economy of a nation and Globally (Ningrum, 2020). The problems posed by the Covid-19 pandemic which have become a global problem have the potential to trigger a new social order or reconstruction (Bara, 2021). One of the most important things, especially during the crisis and the COVID-19 pandemic, the use of information technology is very important in improving business performance, especially for product marketing. The use of information technology and E-Commerce around the world affects the business processes of SMEs(Amiri, 2016), digital resources identified as key facilitators for network expansion and innovative product design (Amiri, 2016; Falahat et al., 2020; Omar & Morales, 2021). The development of micro and medium enterprises will be better if they receive full support from the government(Omar & Morales, 2021) especially in building a comprehensive framework for the Islamic finance industry (Adam et al., 2018) Of course, this will provide hope for the development of a management model that can be applied by Islamic micro enterprises

## IV. Conclusion

Overall, Islamic micro-enterprises are an important component in a poverty alleviation strategy, which is based on sharia principles. Obstacles faced in addition to capital, innovation and information technology are the problem of limited human resources and inadequate skills, as well as the problem of remuneration or rewards given to human resources is still low and has not been a concern of micro-entrepreneurs. To be able to develop micro-enterprises, it has not been fully and evenly supported by regulations and government alignments.

In building an Islamic management model, it should be based on monotheism, have a vision and mission, be trustworthy, honest, carry out Islamic values and for the benefit and imitate the behavior of the Prophet as a successful entrepreneur, honest and trustworthy, intelligent and constantly upgrading skills and abilities through learning, in order to be able to evaluate the results and risk analysis to be able to face business competition and minimize the risk of business processes being able to carry out their duties and responsibilities in accordance with Islamic principles.

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