## Belief and Personality Characteristics of Entrepreneurs from the Perspective of Islam

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#### **Abstract**

This study aimed to identify the religious and ethical characteristics of entrepreneurs from the perspective of Islam. Entrepreneurship means creating a business with all the risks in the hope of success. Entrepreneurship is important because it can improve living standards and create wealth for entrepreneurs and related businesses. The method of conducting the research is that the verses of the Holy Qur'an and the hadiths of the Prophet were collected first, based on the objectives of the research and its questions. The similarities and differences were classified, and the concepts were identified and classified. The main results of the study showed that belief in God and belief in the hereafter are among the most important religious characteristics of merchants from the perspective of Islam. This feature makes a person trust God, accept the dangers of God's hope, and not be disappointed by the possibility of failure, and belief in life after death creates a divine intention for others. Based on the results of the research, the most important personality traits of entrepreneurs are hard work, commitment, honesty, specialized knowledge, opportunism, insight, and time management.

Keywords: Entrepreneurship, Belief characteristics, Personality Traits, Belief in God, Believe in the afterlife

## المعتقدات و الخصائص الشخصية لأصحاب المشاريع في الإسلام

ثريا قطبي' سيد رضا حجازي " ابوالفضل رضيان "

' أستاذة مشاركة في علوم القرآن والحديث بجامعة شاهد، ايران ' أستاذ مشارك، كلية ربادة الأعمال بجامعة طهران ، ايران

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#### الملخص:

هدفت الدراسة التعرف على الخصائص الدينية و الأخلاقية لرواد الأعمال من منظور الإسلام. ريادة الأعمال تعني إنشاء عمل تجاري مع تحمل ما يلازمه من مخاطر بهدف النجاح. و تكمن أهمية ريادة الأعمال فيما تحتويه من إمكانات لتحسين مستويات المعيشة و خلق ثروة لأصحاب المشاريع و الشركات ذات الصلة. اعتمد أسلوب البحث على جمع الآيات والروايات التي تحقق أهداف البحث و تجيب عن أسئلته وتحديد المفاهيم و تمييز أوجه الشبه و الاختلاف و تصنيفها و نتج عنها أن الإيمان بالله و الآخرة من أهم الخصائص الدينية لرواد الأعمال من منظور الإسلام. و هذه الخاصية تجعل الإنسان يثق بالله، و يتقبل المخاطر متوكلًا عليه تعالى، و لا ييأس من احتمال الفشل. و بناءً على النتائج فإن أهم سمات شخصية رواد الأعمال هي العمل الجاد و اغتنام الفرص و الالتزام و الصدق و المعرفة المتخصصة و البصيرة و إدارة الوقت.

الكلمات المفتاحية: ربادة الأعمال، خصائص الإيمان، خصائص الشخصية، الإيمان بالله، الإيمان بالآخرة

#### 1. Introduction

Entrepreneur characteristics are the foundation of decisions in the entrepreneurial process. Entrepreneurs are the pioneers of commercial success in the country's economic development (Aghajani and Hoseinzadeh Otaqsara, 1389, 180). An entrepreneur is obliged to organize, manage and assume the risks of economic activity (Ahmadpour, 1393, 16). To take advantage of opportunities, he accepts risks and organizes his strategies based on his interests.

Entrepreneurs have characteristics that form the foundation of their behavior and success. Entrepreneurs try to take a deep look at the phenomena around them and with a different way of behaving in the face of the phenomena around them, start entrepreneurial activities and provide a new product and service to society (Hezar jaribi, 1388, 17).

The halal business has been given special attention in the Islamic economic system. In Islam, effort, work creation, and livelihood provision with divine intention have been glorified and counted among the components of the good life. An entrepreneur is flowing like a raging river, and stopping has no meaning for him (Hejazi, 1391). Creating value in entrepreneurship includes various dimensions, including the economic field. The conducted research shows that Islamic ethics is related to entrepreneurship (Hezar jaribi, 1388, 17). Believing and practicing religious teachings has led to the emergence and strengthening of entrepreneurship and affects the desire for success, willingness to take risks, independence, tolerance of ambiguity, will, and perseverance.

#### Goals:

## 1-1-1. Original goal

Designation of religious beliefs and personalities of entrepreneurs from the perspective of Islam.

## 1-1-2 . Sub-objectives

Identifying the religious characteristics of entrepreneurs from the perspective of Islam

Identifying personality traits of entrepreneurs from the perspective of Islam.

## 2 .Statement of the problem

Although many people have acceptable ideas for starting a business, only some turn these ideas into real businesses and become entrepreneurs. Therefore, the most important approach to entrepreneurship research is to pay attention to the personality characteristics of entrepreneurs. The main perspective in this approach is the difference between an entrepreneur and others. In other words, entrepreneurs have characteristics that form the foundation of their behavior and success.

An entrepreneur tries to take a deep look at the phenomena around him and with a different way of behaving in the face of the phenomena around him; he starts entrepreneurial activities and presents a new product and service to society. An entrepreneur has the power of understanding and the ability to identify opportunities and can create value by cultivating ideas and turning his thoughts into

a new product. This value can be an economic, political, social, and cultural value (Hezar jaribi, 1387, 17).

Psychologists tried to identify the unique characteristics of entrepreneurs from a psychological and personality point of view. In the same way, they have prepared a long list of characteristics that, from their point of view, are the psychological roots of entrepreneurial behavior. These characteristics include the need for success, willingness to take risks, having an internal control center, seeking independence, tolerance of ambiguity, determination, perseverance, and self-reliance (Ahmadpour, 1393, 83).

In the conducted research, the entrepreneur's characteristics have been looked at from different aspects and it has been shown that belief and practice in religious teachings lead to the emergence and strengthening of motivation and influence in success-seeking, risk-taking, independence-seeking, tolerance of ambiguity, determination and will, perseverance, self-reliance becomes human. Also, the results of the research show that Islamic ethics is related to entrepreneurship (Hezar jaribi, 1387, 17)

Alavi and Etesami (1388) in their research entitled "Investigation of factors affecting the motivation to seek success from the perspective of religious teachings" examined some characteristics of entrepreneurs from the perspective of the Qur'an and narrations and concluded that some characteristics such as risk-taking Logical, success-seeking and righteous actions provide the necessary grounds for entrepreneurship.

In his research titled "Entrepreneurial Thought and Islamic Ethics", Hezar jaribi (1391) studied entrepreneurship from the perspective of Islam and concluded that some characteristics such as self-reliance and non-dependence on others are effective in entrepreneurship.

Khonaifer and Ardakani (1391) in their research entitled "Investigating the relationship between entrepreneurial personality traits and Islamic ethical traits" tried to identify the most important ethical traits that affect entrepreneurship from the perspective of Islam and their correlation with personality traits. The results obtained from the data analysis show that some entrepreneurial characteristics such as internal control center, success seeking, and tolerance of failure have a significant relationship with many moral characteristics such as taking advantage of opportunities, ambition, and responsibility.

Hejazi (1391) in his research entitled "Explanation of the Entrepreneurial Behavior Based on Religious Concept of Shakeleh (Manner)" discussed the value concept of entrepreneurship and entrepreneurial behavior from the perspective of Islam and analyzed the role of religious form on entrepreneurial behavior based on verse 84 of Surah Isra. He believes that fundamental and permanent changes must be made in the deepest layers of existence to create entrepreneurial behavior. The author considers this important matter to be possible except with a deep understanding of the levels of the self (shape) and following the Shari'a orders.

The review of research related to the subject shows that so far comprehensive research has not been done using verses and narrations to achieve the belief and personality tendencies of entrepreneurs in businesses. The basic problem of the

current research is, what are entrepreneurs' religious and personality characteristics from the perspective of Islam?

## 2-1 . Theoretical necessity

Improving the quality of the economic and social situation, reducing the problems caused by unemployment, and strengthening self-confidence double the necessity of entrepreneurship. In the rich culture of Islam, obtaining a halal meal has always been praised and considered one of the necessities of a pious life. Islam advises its followers not to be greedy for other people's wealth, but to rely on their talents and the facilities that God has provided them with and strive to meet their material needs and those of others. By creating a business and providing basic livelihood needs, the ground for the emergence of higher human needs is provided, and man can achieve human happiness and excellence.

## 2-2. Practical necessity

Entrepreneurship is one of the principal axes of the growth and development of society and it is considered a primary ground for improving an organization's cultural and social level. Creating job opportunities, improving economic conditions, expanding social justice, reducing problems caused by unemployment, flourishing talents, creating innovation and productive employment, and maintaining solidarity and social cohesion increase the need to address the issue of entrepreneurship.

## 2-3. Theoretical concepts

Some theoretical concepts related to the research topic are:

#### 2-3-1 .Belief characteristics

Characteristics and beliefs based on the Islamic worldview, such as believing in the principles of religion, such as belief in God, resurrection, and prophecy

## 2-3-2 . Personality Traits

Characteristics are based on relatively stable patterns of behaviors and emotions that originate from within a person and remain relatively constant throughout life.

## 2-3-3 . Entrepreneurship

It is the process of searching and pursuing opportunities and creating new material or spiritual value through a committed effort, taking into account the risks involved (Ahmadpour, 1393).

# ${f 3}$ .Belief and personality characteristics of entrepreneurs from the perspective of Islam

In the following, the most important characteristics of entrepreneurs will come in terms of belief and personality.

#### 3-1. Belief characteristics

Belief characteristics are internalized concepts that are not directly a behavioral task but are present in the underlying cognitive and emotional layers and consciously or unconsciously play a determining role in entrepreneurial behaviors.

The most important characteristics of entrepreneurs in terms of beliefs include the following.

## 3-1-1 .Belief in God

Belief in God is one of an entrepreneur's most important intellectual characteristics. A person who believes in God makes "Allah" the central core of all his entrepreneurial activities, and according to verse 10 of Surah Fatir, "Whoever seeks glory, then all glory belongs to God." He sees and believes that every act that is realized in the world of existence, by removing the aspects of defects and non-existent aspects, is the act of God, therefore, he does not despair of possible failures.

Also, he is confident that God will provide a way out of difficulty for him based on Allah's words, "And whoever fears Allāh - He will make for him of his matter ease" (al-Talaq/3). God says: "For indeed, with hardship [will be] ease [i.e., relief] Indeed, with hardship [will be] ease (Al-Ensherah:5-6).

An entrepreneur who believes in God is satisfied with what God has given him and is not upset with what others have. Imam Ali (peace be upon him) says: Whoever is satisfied with what God has given him, should not be upset with what is available to others (Koleyni, 1401, 8, 19).

According to verse 88 of Surah Hud "And my success is not but through Allāh. Upon Him I have relied, and to Him, I return", an entrepreneur who believes in God knows his progress only from God. He trusts in God and takes risks in entrepreneurial activities because faith in God has penetrated his heart and trust in a higher power has made him brave and active. Imam Ali, peace be upon him, says: "Whoever trusts in God, hardships will be smooth for him, and the means will be easy for him" (Tamimi Amodi, 1366, 197).

An entrepreneur who believes in God knows the importance of gratitude and knows that gratitude to God increases human sustenance. Imam Ali, peace be upon him, says: Gratitude for blessings increases one's sustenance (Majlisi, 1403, 71, 44) - b), and he says:" "Thankfulness increases blessings and refreshes them" (Tamimi Amodi, 1366, 5659).

An entrepreneur who believes in God knows that the money he has is a trust from God. Emam Sadiq, peace be upon him says: "Consider your property as a trust that you must return" (Kolayni, 1401, 2, 455). Also, an entrepreneur who believes in God considers the economic problem of other Muslims as his problem. Imam Sadiq (a.s.) says:" A believer is a brother of a believer and they are like a body that if a part of it hurts, the other members feel that pain in themselves" (Kolayni, 1401, 2, 166). The Prophet of God (peace be upon him) says: "A believer is to another believer like a building whose parts reinforce each other." And to show the unity and solidarity of the believers, he inserted his fingers into each other (Mohammadi Reyshahri, 1388,66).

A God-believing entrepreneur avoids deception in business because he knows that whoever betrays his Muslim brother, God will take his sustenance from him and destroy his sustenance and leave him to himself (Majlesi, 1403, 76, 365). The Prophet saw a man who was selling wheat and mixing good and bad together. The

Prophet said to him: Why did you do that? He said: I wanted it to prosper. The Prophet said to him: Put each one separately. Our religion has no deception (Muttaqi Hendi, 1397, 4, 159). A Muslim does not sell defective goods because he knows that he will be cursed by God. The Prophet of God said: Whoever sells something with a defect and does not tell about its defect, will always be punished by God and the angels will constantly curse him (Muttaqi Hendi, 1397, 4, 59).

An entrepreneur who believes in God daresay that he should make a living in a halal way and should not earn money in any way. Imam Sadiq, peace be upon him, says: "The believer is he who has halal earnings" (Majlesi, 1403, 67, 293). The Prophet of God (peace be upon him), says that he who feeds his family with halal food is like a warrior in the way of God (Kolayni, 1401, 5, 88). He knows that tolerating fatigue to seek sustenance from God is a reward. The Prophet (peace be upon him), says: "Whoever ends the day, tired of his work, has ended his day forgiven" (Muttaqi Hendi, 1397, 4, 7).

An entrepreneur who believes in God knows that spending money in God's way increases wealth and God's forgiveness. The Prophet of God (peace be upon him) says: "Increase your charity, I will give you"(Majlesi, 1403, 77,176). He believes that he should be satisfied with his resources and He believes that he should make a living from what he has. The Prophet of God, (peace be upon him), says: "Whoever earns money with his own hands is a true friend of God"( Muttaqi Hendi, 1397,4, 9). The Prophet also says:" Whoever strives for his life to honor it and make it independent of people is a martyr" (Al-Motaghi Al-Hendi, 2017, 16, 469).

Entrepreneurial activities become meaningful with the characteristic of believing in God. The greater the entrepreneur's belief in God, the more the effect of belief in God in the entrepreneurial process is revealed.

#### 3-1-2. Believe in afterlife

Another important characteristic of an entrepreneur is the belief in life after death. Entrepreneurs try to take advantage of all the moments of their life for the hereafter because they believe that they will appear in the court of God's justice on the Day of Judgment, and they will be judged on how they spend their lives, the quality of their wealth and how they spend it (otarodi, 1406, 1245).

An entrepreneurial person believes that creating employment with divine intention is a righteous act that God will reward on the Day of Resurrection. The entrepreneur is always careful about his thoughts, speech, and behavior and organizes his innovative activities in such a way that he does not suffer losses when he is in front of God. The saying of Imam Reza (a.s.) that "send grace and goodness to yourself so that it will benefit you and leave behind anything that causes regret" (Atarodi, 1406, 1, 288) indicates the necessity of organizing activities to take baggage for It is the hereafter.

An entrepreneur who believes in the hereafter knows that collecting gold and silver will not benefit him in the hereafter. Imam Sadiq (peace be upon him) says: "Nothing is as harmful as silent wealth (gold and silver) in what it leaves behind." It was asked: What should he do with it (property)? He said: "Spend it in the garden" (Kolayni, 1401, 5, 91).

## 3-2. Personality Traits

To explain the concept of entrepreneurship, the characteristics of entrepreneurs will come from the perspective of Islam.

## 3-2-1. Risk-taking

The core of the entrepreneur's behavior is his risk-taking and his willingness to take risks is a strong factor for individual differences related to entrepreneurial decision-making and new business creation. Imam Ali, peace be upon him, says: When you are afraid of the difficulty of something, show stubbornness in front of it, it will be tamed, and think of a solution for daily events, they will become easy for you (Tamimi Amodi, 1366, 8955).

## 3-2-2. Need for affiliation

To achieve progress, these people prefer to take responsibility for solving problems, setting goals, and achieving them with their efforts. A strong inner drive to pursue difficult goals pushes them forward. Imam Ali, peace be upon him, says: Go to the war of weakness with determination and determination (Mohammadi Rayshahri, 1388, 383).

## 3-2-3.Obligation

Starting a new business is a dynamic process Generate income for yourself and others. This activity is created by people who are committed to their contracts. God says in verse 177 of Surah Al-Baqarah: "..., And [those who] fulfill their promise when they promise" (Al-Baqarah: 177), And God says in verse 34 of Surah Al-Isra:" the commitment is ever [that about which one will be] questioned". The Messenger of God, peace be upon him, says: Whoever believes in God and the Day of Resurrection should fulfill a promise whenever he makes a promise.

## 3-2-4. Expert Knowledge

The power derived from a person's special knowledge or skill about a subject or special field is called the power of expertise can be When a person, is an expert real, others with open arms Because of his suggestions and recommendations His superior knowledge is welcomed. Imam Ali (peace be upon him) says: Every professional must have three characteristics to earn a living: he must know that work; be a trustee in that profession; And love his subordinates.

## 3-2-5. Opportunism

Opportunity is any situation and condition that has the potential to create value and benefit, and entrepreneurial opportunity is the chance to start a business. Imam Ali (peace be upon him) says: "Losing good opportunities is a source of sadness for humans" (Majlesi, 1403, 71, 217). And he also says, "To waste an opportunity is sad" (Tamimi Amodi, 1366, 3215).

Imam Ali, peace be upon him, emphasizes the importance of opportunity and says: "Whenever you get an opportunity, consider it as a spoil, because wasting an opportunity is a cause of sadness." (Tamimi Amodi,1360, 4124). In addition, the Imam compares opportunity to a spring cloud and says: "Opportunities pass like a spring cloud. So [if you get a position,] consider it as booty in doing all kinds of good deeds, because otherwise, Regret comes (Majlesi, 1403, 77, 165). The Prophet of God, peace be upon him, said: "Whoever opens a good door to him

should consider it a treasure, because he does not know when it will be closed on him?" (Majlisi, 1403, 77, 165).

Imam Ali, peace be upon him, says: Opportunity is quick to miss, slow to return. (Tamimi Amodi,1366, 2019) and Imam Sadiq, peace be upon him, says: "For whoever is given an opportunity and he delays it by waiting for the opportunity to be given to him, time will take the same opportunity from him. Because the work of days is to steal and the way of time is to lose" (Majlesi, 1403, 78, 165).

## 3-2-5. Foresight

One of the important characteristics of an entrepreneur is the ability to predict what will happen or what is needed in the future. Imam Ali, peace be upon him says: "Correct planning increases little wealth, And incorrect planning destroys a lot of wealth" (Tamimi Amodi,1366, 4833) and he says: "A little with measure remains more than a lot with waste" (Tamimi Amodi, 1366, 1948). Whoever gets involved in matters without considering the consequences has been subjected to terrible calamities, and managing before action will secure you from remorse (koleyni, 1401, 8, 19). This saying of Imam Ali, peace be upon him, "Anyone who gets involved in affairs without paying attention to the consequences, terrible calamities have befallen him, and planning before action saves you from regret" (Koleyni, 1401, 8, 19). It explains the critical feature of foresight in work.

## 3-2-6. Time management

Another characteristic of an entrepreneur is his ability to use time effectively or constructively, especially at work. By specifying the activities and operational steps to reach the goal, the entrepreneur also specifies the start and end times of the activities. The start of the activity should be done at the right time, neither earlier nor later. Imam Ali, peace be upon him, says: Rushing [in work] before the opportunity is given and delaying after the opportunity is lost is a sign of ignorance(Mohammadi Rayshahri, 1388. 97). He also says: "Beware of rushing things before their time, And the laziness in it at its time and the stubbornness in it if it is disguised, and weakness in it if it is explained put each thing in its proper place, and every work signed its location" (Mohammadi RayShahri, 1388, 19).

## **3-2-7. Hard work**

An entrepreneur must be hardworking and has a great deal of effort or endurance. Imam Ali (peace be upon him) says: "The value of a person is his effort, not his wealth" (Tamimi Amodi, 1366,10264), and says: "The size of each person is the size of his effort" (Tamimi Amodi, 1366, 1627). Also, he says: "Whoever climbs the ladder of efforts, the nation respects him" (Tamimi Amodi, 1366, 10270).

## **3-2-8.** Honesty

Honesty in business is one of the important features of establishing a business idea. If there is no honesty in business, it is almost impossible to build trust for a business. Honesty in business helps to build culture and it creates stable behavior Messenger of God, peace be upon him, says: "If two merchants tell the truth, both of them will be blessed. Therefore, if they lie and betray, none of them will be blessed" (Koleyni, 1401. 5, 174)

## 3-2-9. Continuity

The entrepreneur must have an unbroken and stable performance in a certain period. Imam Ali (peace be upon him) says:" A little action that you persevere in is more promising than a lot of action that you get tired of (Sharif Razi, 1414, 1, 525).

#### 3-2-10. Good morals

The good morals of entrepreneurs attract customers. When there is no entrepreneurial ethics and the entrepreneur only considers the benefit and financial profit, this will cause employment to disappear. The good morals of entrepreneurs in business in the long term will increase the credibility of the company and more satisfaction of employees and customers and higher profitability. Imam Ali (peace be upon him) says:" Good morals generate livelihoods and associate with companions (Tamimi Amodi, 1366, 4856) and he says:" He whose manners are bad, his sustenance is narrowed; He who is generous in his manners, his provision is expanded (Tamimi Amodi, 1366, 8023)

#### 4. Conclusions

There are certain conclusions extracted from this study can be summarized as follows:

- Belief in God is one of the most important religious characteristics of entrepreneurs from the perspective of Islam. This feature makes the entrepreneur trust God, who is the supreme power of existence, and bravely accept risks and not be disappointed by possible failures. Also, faith in God makes the entrepreneur certain that the condition for achieving success is effort and enduring fatigue is rewarded for sustenance and God will provide him with a way out of hardship. He considers the economic problem of other Muslims as his problem, tries to solve the problem of the unemployed, avoids cunning in his business, and does not want to get rich in any way even if it is against God's order.
- Belief in life after death is an essential characteristic of entrepreneurs from the perspective of Islam. This entrepreneur believes that creating employment with divine intention is a good deed that God will reward on the Day of Resurrection. The entrepreneur is always careful about his thoughts, speech, and behavior and organizes his innovative activities so that he does not suffer losses in the presence of God.
- Entrepreneurs' most important personality traits are Risk-taking, hard work, Need for affiliation, Obligation, Honesty, Expert Knowledge, Opportunism, Foresight, time management, Continuity, and Good morals. These features help the entrepreneur to start a new business with enough motivation to promote the economy and create high buildings of development and construction.

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