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Research Article

Towards Conceptualising Islamic Community-Based Enterprise: Examination of Some Underlying Principles

Indra Fajar Alamsyah[1]*, Azura Omar[2] , Suhaimi Mhd Sarif[2]

[1]*Faculty of Economics and Business, Universitas Islam Bandung, Bandung, Indonesia*
[2]*Kulliyyah of Economics and Management Sciences, International Islamic University Malaysia, Kuala Lumpur, Malaysia*

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***Correspondence**
indra.fajar@unisba.ac.id

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ABSTRACT

This study explores the concept of an Islamic community-based enterprise (CBE) by addressing the fundamental differences between Islamic values and capitalist principles. This approach aims to develop a holistic CBE framework rooted in Islamic teachings, offering an alternative to conventional models dominated by capitalist ideologies. The purpose of this study is to conceptualize an Islamic CBE by reviewing three key components—social entrepreneurship, social capital, and development concepts—from an Islamic perspective. This research employs a conceptual and exploratory approach, analyzing existing literature on community-based enterprises and related topics. It critically evaluates conventional CBE frameworks and their embedded capitalist elements. The analysis reveals that conventional CBE concepts have unresolved limitations due to their capitalist foundations. By integrating Islamic perspectives, this study proposes an alternative model for Islamic CBE that addresses these shortcomings and offers a comprehensive framework for local development. The proposed Islamic CBE framework provides a roadmap for Islamic entrepreneurship that aligns with local conditions and fosters community-based economic development. This approach has practical implications for policymakers and stakeholders seeking to enhance local development through community-based enterprises. Future studies should focus on empirical investigations and the development of measurement tools to validate and refine this conceptual framework. This research serves as a foundational contribution to advancing Islamic community-based enterprise studies.

1. INTRODUCTION

The impact of entrepreneurship goes beyond the stated economic development that many have argued and cited (see Ács, Desai & Hessels, 2008; Audretsch, 2007; Carree, van Stel, Thurik & Wennekers, 2007). In recent years, academics and practitioners alike have suggested that entrepreneurship can foster changes in the community and marginalized communities in particular (Parwez, 2017; Orozco-Quintero & Davidson-Hunt, 2010). However, the relationship between community and entrepreneurship is a topic that is still in its infancy in academia, in part because of the continuous focus on understanding the individual entrepreneurs, on issues ranging from their motivation to becomes entrepreneurs, their defining characteristics to factors that affect their successes and failures (Lyons, 2015; Ratten & Welpe, 2011; Fortunato & Alter, 2015). According to Coase & Wang (2011), a study of the relationship between entrepreneurship and community is considered the next actual boundary for entrepreneurial research.

In the conventional literature developed by several Western scholars, the concept of entrepreneurship studied from a group point of view is something new. This is because the concept of entrepreneurship initiated in the classical era has an individualistic emphasis. Thus, when Johannisson and Nilsson (1989) and especially Peredo and Chrisman (2006) are best known for conceptualizing this concept, it becomes a kind of oasis from individualistic capitalism when they issue conceptualizations about entrepreneurship and community. Capitalism contributes a lot to poverty and development inequality in society.

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Peredo and Chrisman's (2006) work is the concept that is most often referred to when discussing the relationship between community and enterprise with their concept of Community-based enterprise (CBE). CBE is a particular form of social enterprise (Ratten & Welpe, 2011) that makes social agenda an influential agenda in the overall business model. In Peredo and Chrisman's (2006) seminal paper, CBE is defined as a local acting community corporately as both entrepreneur and enterprise that creates collective business ventures that, through the results, aim to produce a common good that contributes to local economic and social development. Within this definition, CBE combines two critical concepts, entrepreneurship – the passion of enterprise, and civic virtue – the community's talent. By combining community goals and conventional business practices, CBE aligns the business systems to the expectations of local communities. This communitarian approach in CBE moves the concept of entrepreneurship beyond the narrow forms of traditional entrepreneurial concepts that are market-oriented and focuses on individual wealth towards a new era related to the social integration of community development (Johannisson & Nilsson, 1989; Somerville & McElwee, 2011; Pierre, von Friedrichs & Wincent, 2014).

CBE has core components that support CBE in developing its concept, specifically social entrepreneurship (S.E.), social capital (S.C.), and developments. We explore several divergences in the CBE concept developed in the conventional framework of the three fundamental concepts. We believe several fundamental sides of these concepts need to be re-examined and produce new paths in looking at the relationship between community and entrepreneurship. The first step we put forward in this conceptual paper is to conceptualize by first providing a critique of the Western concepts on which it is based, then trying to build a conceptualization that refers to Islamic teachings.

There is a gap in the previous literature, where studies on community-based enterprise concepts from an Islamic perspective are still rare (see Mohiuddin, 2017; Parwez, 2017; Riwajanti & Fadloli, 2019). Therefore, this paper emerges as an initial conceptualization in opening a discussion in this field. Even in the conventional perspective itself, this field is still relatively new compared to the concept of social entrepreneurship, especially the field of entrepreneurship that has already been established (see Olmedo, Twuijver & O'Shaughnessy 2019; Mandrysz, 2020).

2. RESEARCH METHODS

It is a conceptual paper in nature. In turn, this study is designed to utilize an exploratory approach. Therefore, literature related to this topic is used. According to Gilson and Goldberg (2015), an excellent conceptual paper can open new avenues of discussion in a field of research. Thus, this is why this paper opens new avenues of discussion about community-based enterprise based on an Islamic perspective. The main reason for using this method is the need for a solid conceptual paper to conduct empirical research at the next level, where conceptual footing is a significant first stone.

3. RESULTS AND DISCUSSIONS

3.1 Social Entrepreneurship (S.E.)

We critically reflect on the concept and conceptualization of the social enterprise concept, which is one of the foundations of the CBE concept. We see the dominance of conventional ideas in S.E. and related literature. CBE is a derivative form of S.E. Therefore, many of the CBE studies examined above apply the same conventional theoretical roots as S.E. studies. A key difference that distinguishes CBE from other forms of S.E. is that CBE's beneficiaries are more specific and focused on particular needs within communities (Orozco-Quintero & Davidson-Hunt, 2010). In general, the study of S.E. is not new, although it has become popular in academia following the publication of the "Rise of the Social Entrepreneur" by Charles Leadbeater (Tan, Williams & Tan, 2005).

Aydin (2015) criticized the conventional S.E. concept based on ideas of capitalism. He argues that because of this foundation, S.E. can only function as a 'brake' to slow down the damage caused by capitalism. Since S.E. is not on its tracks in making social repairs and changes, it may never be able to resolve the adverse effects of capitalism which many S.E.s try to stop (Forouharfar, Rowshan & Salarzehi, 2018). In a capitalist society, all agents, such as consumers and producers, are assumed to have agendas of making a profit and maximizing utility. Thus, the economic agents are driven by materialism. Helping society is often the last agenda, taken up only after the initial agendas are achieved (Steyaert, 2007). This is an extreme departure from Islamic ideas where the social agenda is as important as other agendas. In viewing the development of S.E. literature over the past few years, it is possible to contrast the development of traditional S.E. concept and sculpt Islamic social enterprise (ISE) as initiated by Aziz and Mohamad (2016), who raised the concept of ISE because of the three weaknesses of traditional S.E. concepts if viewed from Islamic worldview.

The first deficiency is, that although the objectives of the traditional S.E. and ISE concepts are similar, namely the eradication of social problems, the traditional S.E. concept is still formulated based on capitalism. Therefore, traditional S.E. allows financing and investment based on *riba* (usury), while *riba* is prohibited in Islam. Second, traditional S.E. allows each and every traditional competition and cooperation technique that might be implemented to generate corporate profits and contradict the forms of business cooperation in Islam. Third, a much deeper criticism of traditional S.E. focuses on the mindsets differentiating ISE from traditional S.E. In a capitalist society, all agents, such as consumers and producers, are movable economic agenda of making a profit and maximizing utility. If people in a capitalist society are willing to spend on public welfare, then funds for S.E. can be accumulated. Unfortunately, the number of individuals like this in capitalist society is not enough to alleviate many of the social problems that are increasingly widespread. With these three backgrounds, the need for the ISE concept surfaced by Aziz and Mohamad (2016).

The three fragile foundations of conventional S.E. are our foundation in dissecting more deeply the conventional ideas on S.E. In the view of capitalism, as expressed by Aydin (2015), social issues are issues that always lie behind economic issues. Meanwhile, in the case of Islamic entrepreneurship, social and economic issues are two functions that cannot be separated or which is more important. Social and economic issues are two equally essential issues (Gümüsay, 2015). Religion plays a crucial role in entrepreneurial activities for simultaneous social and economic functions (Barro & McCleary, 2003; Audretsch, Boente & Tamvada, 2007; Dana, 2009; Seabright, 2016). Al-Mawdudi (1969), Kayed (2006), and Gümüsay (2015) argue that Islam not only motivates Muslims to become entrepreneurs but, in fact, it is obligatory for them to work hard and earn a lawful income to take care of themselves and society. Kayed (2006) argues that Islam provides incentives and a conducive framework for economic development and entrepreneurship. The argument is based on The Quran (62:10):

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

"But when the Prayer is ended, disperse in the land and seek Allah's Bounty, and remember Allah much so that you may prosper."

For Ibn Kathir (2006), this verse highlights several critical points about Islam. First, earning a living is as important as praying because mankind is expected to "scatter to the ground and seek mercy" after praying. Indeed, great Muslim scholars like al-Ghazali considered working as an act of worship (Shukri & Musa, 2012). Humans seek a livelihood for more than just looking for job opportunities or even engaging in basic entrepreneurial activities. "Seeking God's gift" implies exploring new opportunities for the benefit of mankind (Kayed, 2006). Such active search involves taking risks and requires innovative thinking. To prosper, in Islam, this act alone is not enough. For a man to be successful, he must remember Allah in his activities. Third, emphasis on spirituality and economic elements in earning a living, according to Kayed (2006), is a clear line underlies the Islamic entrepreneurial model. Both Kayed (2006) and Gümüsay (2015) state that Islamic entrepreneurship studies need to take a holistic approach that includes analysis using a religious-spiritual lens. Therefore, examining the ecosystem around entrepreneurial activity is important to ensure that Islamic principles and practices are followed. This aligns with what Roundy (2017) suggests for future S.E. studies to look at ecosystems that influence and influence social entrepreneurial activities. In addition, this will provide a good basis for forming a better understanding of ISE at a conceptual level.

3.1.1 Economic and social functions

As previously argued, in the conventional S.E. concept, social functions in the capitalist system only serve to slow down the impact of capitalism's damage, social function is not the main thing such as economic function. In contrast with Islam, according to Kayed (2006), Hoque, Mamun and Mamun (2014), Gümüsay (2015), and Aziz and Mohamad (2016) in Islam, entrepreneurs have two functions, namely the *iqtisadiyah* function (economic function) and the *ijtima'iyah* function (social function) which works simultaneously, dissimilar to capitalism where the economic function is the core. In the function of *iqtisadiyah*, there is a clear difference between the focus of entrepreneurs in the perspective of capitalism and the perspective of Islam. In the capitalist view, *iqtisadiyah* is built on the foundation of the free-market capitalism system. Capitalism which rests on the secular paradigm (Aydin, 2011, 2013, 2015) focuses on the accumulation of wealth by controlling the factors of production. Capitalism assumes that humans are selfish creatures who seek utility maximization through rational choices (Piketty, 2014; Hart & Zingales, 2017). According to Bentham (1987), human nature, which seeks pleasure – especially economic wealth – is the central authority in human behaviour.

It is well documented in the literature (see Myers, 2000; Easterbrook, 2003; Sharpe, 2010; Bresser-Pereira, 2015; Robinson, 2017; Zafirovski, 2019) that many researchers believe the economic progress achieved by Western

civilization has not resulted in what was promised as Adam Smith's paradise promise of national wealth. Easterlin (1974) was one of the first to question the promises of capitalism and later argued that economic data alone is not a good measure of well-being. Examining economic data and subjective well-being from the U.S. for 1946-1970, Easterlin found that although there were significant advances in real per capita income (especially employers) during that period, minimal changes occurred in subjective well-being. Many subsequent studies (see Binswanger, 2006; Fischer, 2007; Di Tella, De New & Mac Culloch, 2010; Diener, Tay & Oishi, 2013; Beja, 2014) confirm the Easterlin paradox, showing that longitudinally, increased economic growth does not increase personal happiness as expected.

Islamic teachings do not deny that humans tend towards economic motives and accumulate wealth (Al-Tabari, 1992). Indeed, this tendency is mentioned in the Quran [89:20]:

وَتُحِبُّونَ الْمَالَ حُبًّا جَمًّا

" And you love wealth with immense love."

However, Prophet (peace be upon him), stated that wealth is also a test for mankind. Therefore, the prophet (peace be upon him) said:

إِنَّ لِكُلِّ أُمَّةٍ فِتْنَةً وَفِتْنَةُ أُمَّتِى الْمَالُ

"Verily, there is a Fitnah (trial) for every nation and the trial for my nation (or Ummah) is wealth." [At-Tirmidhi no. 2336]

According to Chapra (1992, 1993, 2000), Islamic teachings emphasize economic functions as a noble obligation. Human respect in the world lies in the individual's efforts to fulfil their needs by earning a living (Chapra, 1992; Al-Qaradawi, 1995; El-fakhani & Ahmed, 2013; Hassan & Hippler, 2014), because this is the key to maintaining adequate health so that they can fulfil their obligations to worship God (Oukil, 2013). In Islam, earning a living in a halal (lawful) manner based on Sharia is an individual obligation *(fard al-ayn*).

According to Al-Attas (1985), the *ijtima'iyah* function of Islamic entrepreneurship is paying attention to the community's welfare. A Muslim entrepreneur must be committed to *fard al-'ain* and *fard al-kifayah* for social welfare (Sarif, Sarwar & Ismail, 2013). This mandatory commitment hoped that every Muslim entrepreneur could contribute to local communities' development and overcome social problems (Uqlah, 1982; Al-Qaradawi, 1995; Bukowski, 2014; Aziz & Mohamad, 2016). There have been numerous studies looking at entrepreneurs who have integrated social responsibility into their business models to become social entrepreneurs (see Wempe, 2005; Austin, Stevenson & Wei-Skillern, 2006; Harris, Sapienza & Bowie, 2009). According to Gümüsay (2015), these entrepreneurs may look similar to Muslim entrepreneurs, but the two are very different in the most basic ways. Islamic teachings require that every Muslim (including business people) be socially aware, showing that acting socially responsibly is a way of life rather than a choice for Muslims. In addition, Aydin (2015) argues that the social aspects inherent in the Western worldview are more limited to covering up the damage to the materialistic view of life. In Islam, concern for carrying out social functions as part of economic activity is a principle and not just an afterthought. This integration requirement is perhaps best exemplified by the Prophet (Peace be upon him), who said:

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللهُ عَنْهُ عَنْ النَّبِيِّ صلى الله عليه و سلم قَالَ: **"**مَنْ نَفَّسَ عَنْ مُؤْمِنٍ كُرْبَةً مِنْ كُرَبِ الدُّنْيَا نَفَّسَ اللَّهُ عَنْهُ كُرْبَةً مِنْ كُرَبِ يَوْمِ الْقِيَامَةِ، وَمَنْ يَسَّرَ عَلَى مُعْسِرٍ، يَسَّرَ اللَّهُ عَلَيْهِ فِي الدُّنْيَا وَالْآخِرَةِ، وَمَنْ سَتَرَ مُسْلِما سَتَرَهُ اللهُ فِي الدُّنْيَا وَالْآخِرَةِ ، وَاَللَّهُ فِي عَوْنِ الْعَبْدِ مَا كَانَ الْعَبْدُ فِي عَوْنِ أَخِيهِ، وَمَنْ سَلَكَ طَرِيقًا يَلْتَمِسُ فِيهِ عِلْمًا سَهَّلَ اللَّهُ لَهُ بِهِ طَرِيقًا إِلَى الْجَنَّةِ، وَمَا اجْتَمَعَ قَوْمٌ فِي بَيْتٍ مِنْ بُيُوتِ اللَّهِ يَتْلُونَ كِتَابَ اللَّهِ، وَيَتَدَارَسُونَهُ فِيمَا بَيْنَهُمْ؛ إِلَّا نَزَلَتْ عَلَيْهِمْ السَّكِينَةُ، وَغَشِيَتْهُمْ الرَّحْمَةُ، وَ حَفَّتْهُمُ المَلاَئِكَة، وَذَكَرَهُمْ اللَّهُ فِيمَنْ عِنْدَهُ، وَمَنْ أَبطَأَ بِهِ عَمَلُهُ لَمْ يُسْرِعْ بِهِ نَسَبُهُ ." بهذا اللفظ.

"Whoever removes a worldly grief from a believer, Allah will remove from him one of the griefs of the Day of Resurrection. And whoever alleviates the need of a needy person, Allah will alleviate his needs in this world and the Hereafter. Whoever shields [or hides the misdeeds of] a Muslim, Allah will shield him in this world and the Hereafter. And Allah will aid His slave so long as he aids his brother. And whoever follows a path to seek knowledge therein, Allah will make easy for him a path to Paradise. No people gather together in one of the Houses of Allah, reciting the Book of Allah and studying it among themselves, except that sakeenah (tranquillity) descends upon them, and mercy envelops them, and the angels surround them, and Allah mentions them amongst those who are with Him. And whoever is slowed down by his actions, will not be hastened forward by his lineage. Related by [Muslim] in these words."

In realizing the function of *al-ijtima'iyah* (social), one of the mandatory instruments in Islam is *zakat* (Almarri & Meewella, 2015). *Zakat* is defined as a compulsory contribution which is equivalent to 2.5% of annual income after meeting the basic needs of the family and oneself (Al-Qaradawi, 2006). *Zakat* is the obligation of every eligible Muslim (including business people) which matures once a year if they comply with the wealth possession in excess of the

exemption limit (*sahib al-nisab*) determined by the Quran (Al-Qaradawi, 2006). According to Aziz and Mohamad (2016), the function of *zakat* is to fulfill Muslims' social welfare with the main objective of alleviating poverty and ensuring that entitled recipients can achieve a minimum quality of life (Al Qardawi, 2006; Aziz & Mohamad, 2016). Z*akat* is actually in the five important pillars of Islam. Notably, *zakat* as a form of worship is equivalent to prayer, fasting and *hajj* (Al-Qaradawi, 2006). However, *zakat* is classified as *maliyah* (wealthy) worship, worship through property and not through physical actions (Uqlah, 1982). This distinguishes *zakat* from other rituals, such as prayer, fasting and pilgrimage, where the benefits are only influenced by individuals, while the benefits of *zakat* are also beneficial for others (Aziz & Mohamad, 2016).

The importance of charity for social care was also emphasized by Prophet (peace be upon him):

عَنِ ابْنِ عَبَّاسٍ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَيْسَ الْمُؤْمِنُ الَّذِي يَشْبَعُ وَجَارُهُ جَائِعٌ إِلَى جَنْبِهِ

Ibn Abbas reported: The Prophet, peace and blessings be upon him, said, "He is not a believer whose stomach is filled while the neighbor to his side goes hungry." [Al-Bayhaqi, al-Sunan al-Kubrá 19049, Grade: Sahih]

Prophet (peace be upon him) not only ordered the payment of *zakat* but also strongly encouraged the practice of *qard al-hasan* (benevolent loans), and the expenditure of *sadaqah* (charity) and *waqf* (endowment) to reduce poverty (Aziz & Mohamad, 2016; Mohiuddin, 2017). *Zakat* is not considered a contribution of rich Muslims to the poor, but is considered the right of the poor to the wealth of rich Muslims. *Shadaqah* and *waqf* transfer payments from the rich to the poor made by the rich to carry out their duties towards "brotherhood" (Aziz & Mohamad, 2016; Kamaruddin & Auzair, 2018). Considering the various instruments for distributing wealth for social purposes, Muslim entrepreneurs can carry out the *ijtima'iyah* function through some of these instruments by managing and distributing them in a more organized way and at a different level than ordinary individuals (Aziz & Mohamed, 2016). The great potential of this *ijtima'iyah* function is further strengthened by the framework of the Islamic congregation (collectively) (Abdullah & Hoetoro, 2011; Aziz & Mohamad, 2016). More specifically, Muslim entrepreneurs carry out their *ijtima'iyah* function by distributing *zakat, qard al-hasan, sadaqah* and *waqf* to develop the poor into new entrepreneurs through congregational (collective) activities, the results of the *ijtima'iyah* function will be massive. Potentially, this will condition society to improve socially and economically. Thus, according to Kayed (2006) and Gümüsay (2015), this *ijtima'iyah* function will make Muslim entrepreneurs as social entrepreneurs as a social agenda embedded in their business and operational activities. This can be a solid anchor to have specific literature on Islamic S.E., which can underpin the concept of Islamic community-based enterprise (ICBE).

3.2 Social Capital (S.C.)

Additionally, conventional ideology also featured prominently the literature on social capital. It is important to note that the Islamic worldview requires re-examining the foundation of this area of interest. Social capital is an essential element in constructing CBE. Three schools of thought dominate current research on social capital (Smart, 2008), – Coleman's, Putnam's and Bourdieu's. Coleman (1988) for example proposes that social structures condition social action to generate social capital and that the economic theory of rational humans applies. Therefore, a social actor is motivated by self-interest (Coleman, 1988; Lin, Cook & Burt, 2001; Smart 2008). By contrast, Putnam (1993) is more interested in social volunteerism and Bourdieu (1989) focuses on social capital as a battleground for producing status and power. We see Coleman's work as a spirit carried on in conventional CBE.

Since Peredo and Chrisman (2006) emphasize the vital role of social capital as an anchor for rising marginalized communities. They believe what Collier (1998) emphasized is that communities, like individuals, can benefit from social relationships by pooling resources, allowing these communities to thrive, especially communities in poor conditions and environments (Narayan, 1999; Woolcock & Narayan, 2000). Woolcock (2001) states that the poor, at the individual level, tend to have limited access to specific social networks and institutions, which in turn perpetuate their economic conditions. CBE has the potential to break this vicious cycle to increase the economic opportunities available to marginalized individuals through community network-based connections and relationships (Peredo & Chrisman, 2006).

Conventional social capital theory has had many criticisms (see Haynes, 2009; Poder, 2011; Inaba, 2013; Titenbrun, 2018). Essentially, critics attack the theoretical foundations used by three schools of thought –by Coleman, Putnam, and Bourdieu (see Siisiäinen, 2000; Tzanakis, 2013; Titenbrun, 2018). Particularly Coleman's social capital, these researchers, for example, question the use of rational economic theory because they argue that there are many reasons and motives for participating in networking and building relationships with others. One of the significant criticisms is by Hooghe and Stolle (2004), who argue that the concept of social capital is based on Western society's

values. This has the potential to limit its application because all societies do not welcome the West's materialistic values and benefit principles.

Under those circumstances, researchers (see Park & Sharma, 2015; Deller, Conroy & Markeson, 2018) suggest re-examining the concept of conventional social capital to include other value systems that can enter, especially those related to belief and religion. Previously, Putnam (1993) argued that some types of association that produce relationship bonds might not help form social capital, including religion. Because he argues that the social ties promoted by religious sentiments are not conducive to social capital formation (Putnam, 1993). His conclusion was based on his observation that the presence of the Catholic Church in a community in Southern Italy was unable to increase civil solidarity in the community. Putnam implied this satire that churchgoers were more concerned with "the city of God than the city of man" (Putnam, 1993, p. 107). Thus, it is not surprising that many oppose Putnam's subjective conclusions (see Candland, 2000; Farooqi, 2006; Maselko, Hughes & Cheney, 2011; Park & Bowman, 2014). Candland (2000), for example, examines the concept of social capital on religious organizations in Indonesia, Pakistan, Sri Lanka and Thailand, and Candland concludes that religion has a positive impact on social capital, where religion is an effective sentiment that encourages people to participate in congregational social action. Candland's work interrupted Putnam's view that religion could only cultivate the individualist (ritual) side of humans, but left the collective aspect of society. Instead, Candland concluded that religion is one of the crucial elements that can generate collective sentiment in society. Therefore, we believe in the need for Islamic social capital to build the CBE concept from an Islamic perspective.

However, the literature on Islamic social capital has not touched its deepest wealth, so only a small number of scholars have expressed it (Farooqi, 2006). From that fraction, Hassan (2014) defines Islamic social capital as a network that helps create relationships that motivate people to follow up on Islamic teachings that govern the collective development process. Furthermore, Islamic social capital aims to create universal brotherhood and socio-economic justice. Thus we see the need to develop alternative approaches to the conventional concept of social capital. This is also driven by the fact that some of the theoretical foundations of conventional social capital may be problematic and can negatively impact non-Western societies (Farooqi, 2006; Hassan, 2014; Al- Jayyousi, 2016).

The following are some essential elements that Islamic concepts retest conventional concepts. Specifically, the discussion below will be based on how these things are discussed in the Islamic perspective that approaches the slot.

3.2.1 The Rational Economic Man

According to Harriss (2002), Putnam and Coleman's ideas about social capital have the same roots embedded in the rational economic man theory (homo economicus). This view sees social action only as individual action based on "rational choice" to achieve possible benefits for the individual. Thus, individuals join in collective action because of "incentives" for their gain. In short, the benefit principle of building social capital according to its original idea was to maximize individual "investment". In contrast, Islam builds the concept of *silaturahmi* (friendship), which is one way to realize *ukhuwah Islamiyah* (Islamic brotherhood) as a basis for building Islamic social capital. (Al-Jayyousi, 2016).

In Islamic teachings, binding in collective action is not an act of getting incentives for the benefit of the individual. Collective action is the original habit of Islamic teachings. Personal rituals, such as prayer alone, are emphasized to be done collectively, especially in collective action for social interests in the name of *ukhuwah Islamiyah* (Islamic brotherhood) (Farooqi, 2006; Al-Jayyousi, 2016). Al-Qurtubi (2005) emphasizes the importance of *silaturahmi* (friendship) for every Muslim to create a relationship between *ukhuwah Islamiyah*. *Ukhuwah* (brotherhood) is an essential concept in Islam because it can lead to the following: (1) compassion, (2) willingness to help one another in difficulties and (3) acts of advising and guiding one another in religious and other activities.

According to Farooqi (2006), Hassan (2014) and Al-Jayyousi (2016), the concept of *silaturahmi* can bring balance in society. It can extend life, improve welfare and even increase economic benefits. This is a very noble thing, if people connect *silaturahmi* it can save lives. Prophet (peace be upon him) said,

" مَنْ أَحَبَّ أَنْ يُبْسَطَ لَهُ فِى رِزْقِهِ وَيُنْسَأَ لَهُ فِى أَثَرِهِ فَلْيَصِلْ رَحِمَهُ "

"Anyone who likes to be dilated his rizq and lengthen its life, then let it connect friendship relations"[Sahih Muslim 6688]

In an Islamic context, when Muslims are connected, one of the rewards from Allah is the opening of their *rizq* (sustenance), but this is not the primary goal of building and maintaining that relationship (An-Nabhani, 2001; Farooqi, 2006). Instead, the main objective is to create *ukhuwah* (brotherhood) (Al-Qurtubi, 2005), because establishing brotherhood is the consequence of implementing *silaturahmi*, which is also as evident to faith in faith God.

3.2.2 The Purpose

Harriss (2002) argues that experts, who adhere to conventional ideas about social capital, especially those who support Putnam and Coleman's ideas, do not examine the goals of a group or citizen association regarding social capital. However, the fact that social capital can damage other weak groups cannot be denied (Gargiulo & Benassi, 1999; Edelman et al., 2002; Numerato & Baglioni, 2012). The idea that social capital can lead to something negative or have a "dark side" (Numerato & Baglioni, 2012; Villalonga-Olives & Kawachi, 2017) is also a major highlight of Bourdieu's work (see Bourdieu, 1986, 1989). This means the conventional concept of social capital can be used to achieve the destructive purposes of those who have wrong motives in making a network.

While acknowledging that social capital may have a dark side, Gargiulo and Benassi (1999) and Villalonga-Olives and Kawachi (2017) provide simple solutions to this adverse situation; the weak people can build the linking or bridging social capital to connect them with solid groups. However, this is an idealistic situation because it assumes that all parties are in line with their goals and motives and compatible with other aspects. However, according to Harriss (2002), the goals of the two groups, the elite and the poor, may conflict or even collide, which will make the formation of social capital linking and bridging a challenge (or it would be complicated to meet). Although, in essence, conventional social capital does not care about what goals will be formed by social capital established by individuals, opposing goals such as the exploitation of the rich or racists in groups are allowed in the conventional concept of social capital. In contrast, in Islamic teachings, this is the opposite. Islam prohibits humans from doing bad deeds, either individually or collaboratively (Al-Qaradawi, 1995). Allah says in the Quran [5:2]:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ ۖ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ ۚ وَاتَّقُوا اللَّهَ ۖ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

"...And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty." [The Quran, 5:2]

Al-Birru (goodness) and *at-taqwa* (piety) are inextricably linked because each is part of the other. The meaning of *al-birru* is comprehensive goodness (Ibn Qayyim, 1961), which includes everything regulated by Islamic law (Ibn Kathir, 2006). In contrast, *taqwa* means acting in obedience to Allah, with light (guidance) from Allah, seeking reward Allah, and avoid disobeying Allah (Al-Qaradawi, 1995). The connectivity of both reflects the critical relationship emphasized by Islam, between humankind and its creator, between mankind itself and between mankind and other creations of Allah. Thus, man must ensure that he treats his fellow man well and with kindness. This relationship, combined with the relationship between humans and other creations of Allah, is dynamic and reciprocal and reflects the comprehensive nature of Islam (Furqani, 2015). Therefore, in social capital from an Islamic perspective, there is no cooperation to achieve evil or bad things (Farooqi, 2006; Al-Jayyousi, 2016).

3.2.3 Inequality

Another thing, as highlighted by Bourdieu (1986), social capital can also cause social inequality. In addition to Cherti (2008), the same bonds of social capital can also encourage social exclusion, which is defined as the opposite of social integration. Harriss (2002) stated that this is possible because strong groups with solid social capital will defend their position, sometimes at the expense of other groups. Anthropological research by Mosse (2006) in South India shows the dominance of local elites maintained in many areas by ensuring that new intuition and processes are based on old systems and traditions. Nevertheless, Mosse (2006) argues that the blame is not just on the elite, as those of lower status are also involved in perpetuating inequality; they did not want to lose the elite's "mercy" by challenging the elites. This means that those of the weak group do not want to interfere with the interests of the strong groups so that the weak groups continue to receive the mercy of the strong groups. Piketty (2014) repeats the same thing, showing that since the Industrial Revolution, capital in all forms has been concentrated in several hands, and the elite groups are strong. Thus, visible social capital can appear to be developing, but in reality, social capital in the capitalist system only produces oppression and social inequality.

In Islamic teachings, it is not permissible for those in power and strong groups to exploit the weak (Chapra, 2000; An-Nabhani, 2004; Farooqi, 2006; Hassan, 2014; Al-Jayyousi, 2016). This message is apparent in the Quran which states:

وَلَا تَأْكُلُوْٓا اَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوْا بِهَآ اِلَى الْحُكَّامِ لِتَأْكُلُوْا فَرِيْقًا مِّنْ اَمْوَالِ النَّاسِ بِالْاِثْمِ وَاَنْتُمْ تَعْلَمُوْنَ ۝

"And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful]." [The Quran, 2:188]

Consequently, in this elementary sense, a concept that is the opposite of the inequality that arises in the concept of conventional social capital is revealed, namely the concept of *'adl* (justice). According to Al-Baqi (1981), *'adl* (justice) is an important concept in Islam, as it is or other variations such as *al-qist* and *al-mizan*, all of which refer to the meaning of justice, where in the Quran there are 78 times. Thus, it can be said that upholding justice is an obligation for Muslims.

The main point is that Islamic social capital will be the opposite of conventional ideas that produce injustice. Apart from the concept of *'adl*, Islamic teachings also empathize with the need to provide help to others where the concept of *'adl* can give birth to its derivative, namely *ta'awun*. *Ta'awun* (mutual cooperation) is also mentioned in the Quran, as the following verse reveals:

وَتَعَاوَنُوْا عَلَى الْبِرِّ وَالتَّقْوٰىۖ وَلَا تَعَاوَنُوْا عَلَى الْاِثْمِ وَالْعُدْوَانِۚ وَاتَّقُوا اللّٰهَۗ اِنَّ اللّٰهَ شَدِيْدُ الْعِقَابِ

"...And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty." [The Quran, 5:2]

Ibn Kathir (2006), Al-Qurtubi (2005) and Asad (1980) explain that this verse expects Muslims to assist other people in activities that are allowed and not carried out if these actions can cause harm. *Ta'awun* is also a norm that can create Muslims to move together to pay attention and support to alleviate their siblings' suffering burden, which can be implemented in the form of social capital for the development of society. The concepts of *'adl* and *ta'awun* in the Islamic concept are believed by some scholars (see An-Nabhani, 2001; Farooqi, 2006; Al-Jayyousi, 2016) to keep the concept of Islamic social capital away from the inequalities that thrive in a climate of capitalism (conventional social capital).

3.3 Development Concept

As discussed earlier, CBE may be a useful tool for people facing poverty and other social problems caused by poverty (Handy et al., 2011; Gallardo & Raufflet, 2014; Gau et al., 2014). In short, CBE can encourage the economic development of society. Peredo and Chrisman (2006) introduced CBE as an alternative way of developing a bottom-up approach. CBE which has an economic and social focus utilizes social capital to achieve grassroots development. So in this paper we want to re-examine the conventional development concept in CBE. In this session we will re-examine this concept with an Islamic perspective, explaining the location of the conventional development concept that must be rethought, then presenting its building in an Islamic framework.

According to Hasan (2016), the literature on mainstream (conventional) development is in a condition that continues to be volatile, especially since chaos due to recurring financial crises in Western economies. This is sticking out because conventional development prioritizes material development. Several studies (see Kayed, 2006; Rizk, 2008; Abuznaid, 2009; Aydin, 2015; Mohiuddin, 2017; Hasan, 2016) show that activities that only pursue materialism in development have damaged human civilization. Indeed, Aydin (2015) argues that the problems facing the world today - such as poverty - are embedded in the capitalist system.

The development concept from developed countries brought to developing countries has not had the expected impact. Several programs have failed to deliver and have not led to the expected community development (Keating & Gasteyer, 2011). Kayed (2006) argues that this is because many of these programs are based on the principles of Western capitalism, whose values differ from the various societies in the world. Moreover, as indicated earlier, many development programs do not pay attention to the cultural and social aspects of the community itself (which are unique to each society).

Furthermore, Kayed (2006) argues that the fundamental theory that underlies the concept of Western development is the modernization theory. Modernization theory explains the process of 'progressive transition' of a society from traditional society to modern society. According to Gordon (1989), modernization theory strictly defines 'modernity' using only Western standards. These Western standards are used as a frame for modernization that developing countries must follow (Kayed, 2006; Makarychev & Meister, 2014). Thus, researchers have assumed that modernization equals Westernization (Tominaga, 1990; 1991; Finlayson, 2000; Jiafeng, 2009; Peng, 2009). The main premise is 'to develop must be modern, and modern must be 'westernized' (Kayed, 2006). This mentality is very prevalent in the West. Reflecting on the general understanding embedded in the Western mentality, Holmstrom (2002) presents the general Western perception of 'development':

"... to develop means to become more like us, meaning those of us who live in rich countries. The way for the poor countries to get rich is to copy our institutions, like the free market; absorb our culture, our work ethics, management etc." (pp. 36-37)

Modernization is broadly related to development in its materialistic manifestations, while Westernization is associated with the influence of Western value systems on cultural, family and community values in non-Western developing countries (Kayed, 2006; Peng, 2009). Pfaff (2002) states 'Westernization' actually means different things for societies worldwide. Pfaff wrote:

> *"Westernization, for Westerners, means liberation. Westernization often means destruction, social and moral crises for people in other societies, with individuals thrown into the chaos of a restructured world and literally demoralizing." (pp. 11)*

However, development programs often use blueprints based on Western mentality and standards (Hasan, 2016), and any community or civilization that follows its own path is still not considered modern based on the West (Kayed, 2006; Bull & Bøås, 2012; Hasan, 2016). In fact, the Muslim community in particular faces an uphill task to thrive because Islam may not be compatible with modernization. Some Western scholars argue that Islam is a static religion that hinders economic prosperity and innovation. So Islamic religious values become obstacles to the reforms needed for the emergence of development (Coulson, 1964; Pipes, 1983; Labohm, 2003; Perkins, 2003).

This school of thought believes that if non-Western cultures are not suitable for modernization to develop, they must break their traditions and undergo a process of cultural transformation into modern (Westernization) (Kayed, 2006; Hasan, 2016). They further explain that because of the superiority of Western culture over non-Western cultures, as evidenced by scientific and economic advances in the West, there is no way for traditional societies to develop other than becoming Westernized (Kuran, 2004). However, it must be said that the prevalence of this point of view is not simply the fault of the West. Indeed, Hasan (2016) suggests that while following the development of Western nations in many Muslim countries is the legacy of colonialism, it was also "in part due to thoughtless imitation of the West" (p.4). Chapra (2002) proposes that Islam can promote modernization and progress. He believes Islam is a modern religion and Islamic civilization has led to global modernization for centuries while Europe is amid the Dark Ages (Chapra, 2002; Aydin, 2015). Meraj (2018) traces the contribution of Islamic civilization and suggests that "achievements and positive contributions to the world and the European Renaissance have not received due recognition" (p. 1375). Meraj (2018) then also discusses the significant contributions made by Muslim scholars to modern science and technology, medicine, chemistry, and astronomy, without which there would be no advanced civilization from the West.

This has also been believed by Gellner (1981) in his book entitled Muslim Society which states that there is no conflict or tension between Islam and modernity even when Western terms of reference define modernity. On the contrary, he argues that Islam is one of the three most modern monotheisms. Gellner's views are not exclusive, as other Western scholars (such as Hooker, 2003; Meuleman, 2002; Woodward, 2002). For example, Meuleman (2002) rejects the widespread notion that the relationship between Islam and modernity is on a collision course. He, like Meraj (2018), said that Islamic civilization was once the primary source of universal "scientific and intellectual" progress (Kayed, 2006). Woodward (2002), in his empirical research entitled Modernity and Life Disappointment: Contrasting Muslim-Christians concluded that there is no contradiction between being modern and being a good Muslim. In some Muslim countries, one can be a very modern and excellent Muslim. For Huntington (2002), Westernization is not a prerequisite for modernization and modernization does not necessarily mean Westernization. Therefore, non-Western societies, according to Huntington, can modernize without leaving their own culture. In line with this discussion, in defining development from an Islamic point of view, Hasan (2016) describes development as:

> *"The process of fusing together the processes of material and spiritual growth of human personality with a view to achieving al-falah." (p. 14)*

Therefore, it can be traced to the relationship between Islam and modern development which is embedded in the concept of *al-falah*. *Al-Falah* comes from Arabic, from the verb *aflaha-yuflihu* which means success, glory or victory in life (Al-Tabari, 1992). The term *al-falah* according to Islam is often interpreted as long-term fortune, the world and the hereafter, so that it does not only look at the material aspect but emphasizes more on the spiritual aspect (Al-Sadr, 1983). This clearly shows that development, according to Islam, is comprehensive, exceeding the standards set for achieving economic growth and prosperity. The focus is also on the afterlife. Indeed, according to Hasan (2016), Islamic-based development combines two aspects of the belief system, namely 1) the divine aspect and 2) the human aspect – the relationship between the two is simultaneous. Hassan further emphasized that development was based on Islamic ideas:

> *" .... does not consider the mundane and spiritual/moral aspects of human existence in isolation of one another, not even conceptually or for the sake of analytical convenience. Such separation from the Islamic viewpoint would be akin to decomposing the health-giving common salt into its harmful components – sodium and chlorine." (pp. 6)*

Be that as it may, an important element that distinguishes Islamic development ideas from Western ideas is that economic and social prosperity are equally crucial to development (Kayed, 2006; Hasan, 2016), and progress is made when a supportive balance is achieved (Hassan, 2016). Moreover, unlike the Western perspective, what is vital in the development of Islam has a divine and spiritual component, which makes every development activity a form of worship to God (Gümüsay, 2015).

After describing the importance of viewing the concept of development from an Islamic perspective, now is the phase to parse development criteria from an Islamic perspective.

3.3.1 Development criteria from an Islamic perspective

a. Sharia-compliant for development

The majority of development projects in capitalism use usury-based financing against sharia. *Riba* or interest, according to Al-Qaradawi (1995) is equated with usury so it is haram (forbidden). Development in Muslim communities must be usury free. This, according to Aziz and Mohamad (2016), may require the use of alternative financial techniques such as micro-financing and other financial schemes based on Islamic social funds such as *qard al-hasan, infaq / sadaqa* or *waqf*. In empirical research in developing countries, Haneef et al. (2015) proved that this is indeed possible. They found that development projects in Bangladesh that used alternative financing methods compatible with sharia eased the burden on society and resulted in poverty alleviation, even though the final accumulation of wealth was still not high. Apart from being related to usury-free financing, Gümüsay (2015) also reminded that in forming a business model based on sharia principles. Thus, business cooperation must also be considered; it must conform to *shirkah* (commercial partnership) in Islamic business partnerships.

b. 'Asabiyya (solidarity)

As previously discussed, cultural variations that exist in society, according to Fitzgerald and Muske (2016) and Huggins, Waite and Munday (2018) are likely to influence the development process in society. The main difference between Western and non-Western societies is that Western societies are primarily individualistic (Buss, 2000). However, this is not the case in many communities, and thus, copying development strategies used in Western societies may not work for their communities. Islam, for example, emphasizes *'asabiyya* (soladirity). Etymologically, *'asabiyya* comes from the word *asaba* which means binding. Functionally, *'asabiyya* refers to socio-cultural ties that can be used to measure the strength of a social group. In addition, *'asabiyya* can also be understood as social solidarity, which emphasizes group awareness and unity (Esposito & Voll, 2001). Ibn Khaldun (1978) in his work "*Kitāb al-Muqaddimah*" emphasizes cooperation between one individual and another and harmonization with the values of Islamic teachings in social life (Ibn Khaldun, 1978).

Ibn Khaldun's theory of *'asabiyya* describes the state and politics and the problems that *'asabiyya* might cause. (Sümer, 2012; Halim, 2012; Pribadi, 2014). According to Ibn Khaldun (1978), *'asabiyya* has positive and negative impacts. On the positive side, *'asabiyya* will lead to social solidarity. In the history of Islamic civilization, social solidarity has enabled Muslims to achieve many extraordinary results (Halim, 2012). On the negative side, *'asabiyya* causes blind belief and fanaticism about ethnicity and race (An-Nabhani, 2004). The context of this second understanding that is undesirable in Islam will obscure the truth values carried out in religious principles (Gierer, 2001; Halim, 2012). In addition, it is possible that *'asabiyya* could be the key to gaining the grassroots participation needed to advance the development projects discussed earlier.

c. Hijrah and community empowerment

The last development criteria in the Islamic perspective that we offer is about the concept of *hijrah* and community empowerment. The concept of *hijrah* can bring collective awareness that fosters the positive side of community empowerment. This view is in line with Zal, Samah and Redzuan (2012) which state that there is a critical factor in achieving community economic development based on the Islamic world view, namely the concept of *hijrah* (migration). According to Haykal (1976) and Choudhury (1993), in Islam, *hijrah* can be interpreted in three dimensions: the *hijrah makaniyah* or the *hijrah* in a territorial context. Second, *hijrah nafsiyah* means spiritual and intellectual transfer from *kafir* (infidel) to *iman* (faith). Third, *hijrah amaliyah*, this is *hijrah* in behaviour and action context. In this discussion we use the third dimension, namely *hijrah amaliyah*.

In the *sirah* (history of the Prophet), there are three great lessons in the context of *hijrah amaliyah* done by the Prophet (peace be upon him) (Shalaby, 1973). First, the *hijrah* journey teaches us that everything requires careful preparation and planning (Rauf, 1995). Second, supporters of the Prophet's *hijrah* were primarily young people, signifying the important role of future generations in community development (Choudhury, 1993; Al-Mawdudi, 1969/2001). Third, it is about the importance of discipline (Shalaby, 1973; Al-Dulaimi, 2016). These concepts are often found in conventional literature, such as the concept of empowerment.

Empowerment is a concept with deep roots in Islam, not just a make-up formed by capitalism to cover its bad face. The idea that includes empowerment is reflected in the following Qur'anic verse:

ذٰلِكَ بِاَنَّ اللّٰهَ لَمْ يَكُ مُغَيِّرًا نِّعْمَةً اَنْعَمَهَا عَلٰى قَوْمٍ حَتّٰى يُغَيِّرُوْا مَا بِاَنْفُسِهِمْۙ وَاَنَّ اللّٰهَ سَمِيْعٌ عَلِيْمٌۙ

"That is because Allah would not change a favour He had bestowed upon a people until they change what is within themselves. And indeed, Allah is Hearing and Knowing." [Al-Anfal (8): 53].

However, the Quran emphasizes that empowerment that results in change only occur when humans themselves try to make change (Zal, Samah & Redzuan, 2012). This idea is also explained in a hadith of the Prophet (peace be upon him):

حدثنا يحي بن بكير حدثنا الليث عن عقيل عن ابن شهابٍ عن أبي عبيد مولى عبد الرحمن بن عوف أنه سمع ابا هريرة رضي الله عنه يقول قال رسول الله صلى الله عليه وسلم لان يحتطب احدكم حزمة على ظهره خير له من ان يسال احد فيعطيه او يمنعه {اخرجه البخارى في كتاب المساقة}

From Yahya bin Bakir from Laits from Uqail from Ibn Shihab from Abi Ubaid Maula Abdurrahman bin Auf had heard from Abu Hurairah he said: "The Prophet said if you went out with a rope (the forest) and bring home with a bundles of firewood then sell them, he has obtained his honourable. The act is better than he begging, whether given or not". [Ṣaḥīḥ Bukhari 2074].

For Zal, Samah and Redzuan (2012), both the Quran and the hadith refer to a process centred on ideas related to independence, change and empowerment, which are expressed through behaviour in accessing resources, and their use to meet life's needs. Al-Dulaimi (2016) states that the achievement of independence is a product of an individual's conscious effort to reduce his dependence on others and focus on his abilities. This action not only leads to empowering these individuals to change their living conditions, but will also increase their self-esteem. Applying these ideas in a community context is likely to bring about the changes that the community wants (Al-Dulaimi, 2016).

Community empowerment is considered by some authors to be important in community development (see Nikkhah & Redzuan, 2009; Park & Kim, 2015) but is generally ignored in community development practices. Nikkhah and Redzuan (2009) suggest that this may reflect the case that community development can take a different approach as discussed previously. A popular top-down approach, for example, requires low empowerment while the bottom-up approach requires high levels of empowerment. Community empowerment is thus an option in community development, based on a Western perspective.

However, it could be that the Islamic perspective requires high community empowerment (Zal, Samah & Redzuan, 2012). Indeed, based on the verses of the Quran and the hadith of the Prophet discussed earlier, Islam expects believers to take control of their lives and engage in the changes necessary to improve their lives. Nevertheless, in Islam, change is meaningless if it does not benefit others (Zal, Samah & Redzuan, 2012). This is explained by the Prophet (peace be upon him) in the hadith below:

خير الناس أنفعهم للناس

"The best man is the greatest benefit for others" [Thabrani and ad-Daruqutni, This hadith is considered Hasan by al-Albani in Shahihul Jami' no: 3289].

Under those circumstances, the development concept is collected from an Islamic perspective which has its development criteria based on sharia compliant, *'asabiyya* (solidarity), and *hijrah*. With this, we believe that the concept of CBE can be recalculated comprehensively by using an Islamic perspective.

4. CONCLUSION

This study argues that it is necessary to study CBE from an Islamic perspective, based on examining three fundamental concepts contained in CBE: social entrepreneurship (S.E.), social capital and development. We have argued that these three fundamental concepts deserve to be reviewed from an Islamic perspective. The first fundamental concept is S.E. The predominance of the conventional idea in SECBE is a derivative form of S.E. and as such, many of the CBE studies examined above hold the same conventional theoretical roots as the S.E. study. The concept of conventional S.E., which is based on the idea of capitalism, has been criticized because it only serves as a 'brake' to slow down the massive

damage caused by capitalism. Although S.E. is not on its path to reform and social change, S.E. in a conventional perspective may never be able to resolve the continuing detrimental effects of capitalism that many scholars and thinkers try to stop. In a capitalist society, all agents such as consumers and producers are assumed to have an agenda to generate profits and maximize utility. Thus, economic actors are driven by materialism. Based on these criticisms, we offer concepts in Islamic teachings that can construct S.E. differently from conventional views. In the concept of Islamic S.E. that we have explored, where economic and social activities must run simultaneously in Islamic teachings, it is not known which aspect takes precedence. Economic and social aspects must go hand in hand because this is an obligation. Economic function is an obligation for individuals to meet their daily needs (economically) and there is also a social duty. However, it is different from conventional S.E. which has more dominant economic aspects.

Subsequently, the aspect of social capital (S.C.) is a concept we also re-examined to view the inherent elements in conventional S.C. such as the foundation of rational economic man, which underlies people to bind themselves together in a social net. People attach themselves to networks because they pursue material motives in the conventional view. This view assumes that people will not bond with each other if they know that they will bond with the weaker or only burden them. Therefore, they want to attach themselves to a network that can benefit them. Therefore, conventional S.C. has the potential to generate inequality among layers of society. In the practical context, the poor will remain in a circle of poverty, and the rich will remain in their circle and maintain or enlarge their social status with the various advantages they have. Also, it is about goals that are not clearly defined in conventional S.C., whereas wrong goals can also exist in conventional S.C., whereas in the Islamic concept, social capital is not based on the principle of benefit, instead, the teaching of *silaturahmi* (friendship) is a universal teaching that does not differentiate what kind of network it will tie. Thus the rich will not only form an exclusive network among the rich, but they also care to build networks with the poor, and there is no social inequality. Islamic teachings do not want any wrong goals for humans in terms of goals and, especially from social networks. The social network between humans will be maintained only for good purposes according to the teachings of Islam *rahmatan lil alamin* which is good for the universe.

Finally, the concept that we examined conceptually was the concept of development. The concept of development, an essential element in the conventional CBE concept, is a conventional concept derived from modernization theory, which is highly subjective from the Western point of view. Some scholars criticize the concept of conventional development as a concept that is unable to see the perspectives of various societies in various parts of the world, not all of which can accept the Western view of life. Thus, we offer a development concept from an Islamic perspective formulated by several scholars and can open new directions of development that follow Islamic teachings. Here, we can provide arguments about the realization of an Islamic community-based enterprise (ICBE) concept. With a solid and holistic conceptual foundation from an Islamic perspective, it can open new horizons about research in the field of community and entrepreneurship that uses an Islamic perspective in looking at dynamic research problems. This step will unveil a new perspective on ICBE from its origins, characteristics, functions in social movement, and contribution to development where everything can be different from the existing literature on community and entrepreneurship. This paper opens a new discussion about the community-based enterprise concept from an Islamic perspective. So far, the authors have found that Parwez (2017) opened a discussion about CBE studies in Muslim communities, but Parwez (2017) was still limited to looking at the CBE concept from a minority perspective, not looking comprehensively at the idea of an Islamic perspective in looking at the CBE concept.

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