

The Example of Prophet Muhammad as a Business Guide: An Islamic Solution for Indonesian Migrant Workers in Hong Kong

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ABSTRAK

Kegiatan pengabdian masyarakat ini bertujuan untuk mengajarkan praktik bisnis beretika dengan meneladani Rasulullah SAW kepada Buruh Migran Indonesia di Hong Kong. Dilaksanakan pada awal September 2024 di Aula Ramayana, Konsulat Jenderal Republik Indonesia (KJRI) Hong Kong, kegiatan ini menggunakan metode presentasi PowerPoint dan sesi tanya jawab interaktif. Peserta yang hadir menunjukkan antusiasme tinggi dan memberikan umpan balik positif terhadap materi yang relevan dengan tantangan mereka, seperti pengelolaan usaha kecil dan etika profesional. Materi yang disampaikan menyoroti pentingnya prinsip kejujuran, amanah, keadilan, dan kepuasan pelanggan sebagai dasar praktik bisnis Islami. Pendekatan berbasis nilai agama dan budaya ini terbukti efektif dalam mendorong peserta untuk menerapkan etika bisnis yang lebih baik. Sebagai rekomendasi, kegiatan ini dapat dilanjutkan dengan pelatihan praktis, seperti literasi keuangan dan perencanaan bisnis, untuk mendukung keberlanjutan usaha peserta.

ABSTRACT

This community service activity aimed to teach ethical business practices inspired by Prophet Muhammad to Indonesian migrant workers in Hong Kong. Conducted in early September 2024 at the Ramayana Hall, Consulate General of the Republic of Indonesia (KJRI) in Hong Kong, the program utilized PowerPoint presentations and interactive Q&A sessions. Participants demonstrated high enthusiasm and provided positive feedback, highlighting the relevance of the material to their challenges, such as managing small businesses and maintaining professional ethics. The content emphasized the importance of honesty, trustworthiness, fairness, and customer satisfaction as foundations of Islamic business practices. This culturally and religiously grounded approach effectively encouraged participants to adopt better ethical standards in their professional lives. Follow-up programs, such as training in financial literacy and business planning, are recommended to enhance the sustainability of participants' ventures.

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INTRODUCTION

In the realm of business and entrepreneurship, ethical values play a critical role in determining success and sustainability. Islamic business ethics, as exemplified by the practices of Prophet Muhammad (peace be upon him), emphasize core principles such as honesty, trustworthiness, fairness, and humility. These values are not only spiritual guidelines but also practical frameworks for achieving success in a competitive market. As one of the most prominent figures in Islamic history, the Prophet's approach to business serves as a timeless model for ethical entrepreneurship.

In the context of Indonesian migrant workers in Hong Kong, these ethical principles hold significant potential. Many Indonesian migrant workers are engaged in small-scale entrepreneurial activities or aspire to establish businesses as part of their future plans. However, challenges such as limited access to education on Islamic business practices, the pressures of a foreign work environment, and the struggle to balance moral values with economic demands often hinder their success. These challenges necessitate targeted interventions to equip them with the knowledge and tools needed to align their entrepreneurial efforts with the moral teachings of Islam.

Prophet Muhammad (peace be upon him) was known for his exemplary conduct in business dealings, which were guided by the principles of Islam (Ismail et al., 2020). As a successful merchant before his prophethood, he demonstrated key ethical traits such as honesty, trustworthiness, and responsibility (Ghifari et al., 2020). These qualities earned him the title "Al-Amin" (the Trustworthy) among the people of Mecca (Ghifari et al., 2020). The Prophet's business practices were rooted in the Islamic teachings of fairness, mutual consent, and the prohibition of deception and exploitation (Ya'qub, 2023). He emphasized the importance of clear contractual agreements, the avoidance of "ghoror" (uncertainty), and the conduct of business activities that are permissible under Islamic law (Mukhtar, 2018). These principles are highly relevant to modern entrepreneurship, as they promote transparency, accountability, and social responsibility in business operations (Siri, 2023). Furthermore, the Prophet's emphasis on self-sufficiency and earning a living through honest labor Bilal (2023) aligns with the entrepreneurial spirit of independence and hard work. His apprenticeship and internship practices at a young age Ismail & Misrah (2022) also demonstrate the value of hands-on learning and the development of practical business skills, which are crucial for modern entrepreneurs. The Prophet's ethical conduct in business has been widely recognized as a model for Islamic entrepreneurship (Ali, 2024). Scholars have identified key entrepreneurial traits and characteristics, such as initiative, excellence, patience, and social responsibility, that are rooted in the Prophet's teachings and practices (Yaseen et al., 2022). These traits are essential for the success and sustainability of entrepreneurial ventures (Sarhan, 2024). In the contemporary context, the integration of Islamic values and principles into entrepreneurship education and business practices has been emphasized as a means to foster ethical and socially responsible entrepreneurship (Asror, 2022; Halim, 2024). This approach aligns with the growing interest in sustainable and inclusive entrepreneurship, where the well-being of individuals, communities, and the environment are prioritized alongside financial success (Sarhan, 2024).

Islamic teachings emphasize the importance of ethical conduct in all aspects of life, including business practices (Asror, 2022). Prophet Muhammad (peace be upon him) exemplified these values through his own successful business career, earning him the title "Al-Amin" (the Trustworthy) among the people of Mecca (Asror, 2022). Honesty and trustworthiness are central to the Islamic concept of "amanah" (trust), which requires individuals to fulfill their responsibilities and obligations with integrity (Asror, 2022). This principle is highly relevant to entrepreneurship, as it promotes transparency, accountability, and the building of long-term relationships with stakeholders (Mustapa, 2023). The Islamic prohibition of deception, exploitation, and unfair practices, such as "ghoror" (uncertainty) in transactions, further reinforces the importance of justice and fairness in business dealings (Mustapa, 2023). These values are crucial for the development of sustainable and socially responsible entrepreneurship (Mustapa, 2023). Studies have shown that the integration of Islamic ethical principles into entrepreneurship education and business practices can foster a culture of integrity, social responsibility, and ethical decision-making (Mustapa, 2023). This approach aligns with the growing emphasis on sustainable and inclusive entrepreneurship, where the well-being of individuals, communities, and the environment are prioritized alongside financial success (Muñoz, 2017). Furthermore, the Islamic emphasis on self-sufficiency, hard work, and the development of practical business skills Asror (2022) are closely aligned with the entrepreneurial spirit of independence and the pursuit of excellence. These traits are essential for the success and sustainability of entrepreneurial ventures (Mustapa, 2023).

Indonesian migrant workers in Hong Kong face both challenges and opportunities when it comes to entrepreneurship. As one of the largest groups of migrant workers in Hong Kong, Indonesian domestic helpers have the potential to leverage their experiences and skills to become successful entrepreneurs (Zaenuri, 2023). One of the key challenges is the precarious nature of their employment as domestic workers. The long working hours, lack of job security, and limited opportunities for skill development can make it difficult for them to transition into entrepreneurship (Spitzer, 2016). Additionally, the restrictive immigration policies in Hong Kong, which do not provide a clear path to permanent residency or citizenship, can hinder their ability to establish and grow their own businesses (Fitria, 2023). However, there are also several opportunities for Indonesian migrant workers to engage in entrepreneurship. Many have developed valuable skills and networks through their work experiences in Hong Kong, which can be leveraged to start their own businesses (Zaenuri, 2023). The growing demand for halal products and services in Hong Kong's diverse market also presents potential business opportunities for Indonesian entrepreneurs. Furthermore, the Indonesian government and non-governmental organizations have started to provide training and support programs to help migrant workers develop entrepreneurial skills and access start-up capital (Rahayu, 2023). These initiatives can empower Indonesian migrant workers to explore

entrepreneurial ventures and contribute to their own economic and social development, as well as that of their home communities. To fully capitalize on these opportunities, it is crucial for policymakers, employers, and civil society organizations to address the challenges faced by Indonesian migrant workers, such as improving working conditions, providing access to financial services, and facilitating the recognition of their skills and qualifications (Fitria, 2023; Tian, 2023). By addressing these barriers, Indonesian migrant workers in Hong Kong can be better positioned to pursue entrepreneurial endeavors and contribute to the growth of a more inclusive and sustainable entrepreneurial ecosystem.

The application of Islamic business ethics among Indonesian migrant workers is an important area of study, as it can provide insights into how these workers navigate the challenges they face and leverage their values to achieve success. The following synthesis of the relevant references highlights key findings and insights: Islamic business ethics, rooted in the teachings of the Quran and the example of Prophet Muhammad (peace be upon him), emphasize values such as honesty, trustworthiness, fairness, and social responsibility (Agustian, 2023; Amalia, 2014; Sarib, 2023). These principles are highly relevant to the entrepreneurial endeavors of Indonesian migrant workers, as they can serve as a moral compass and guide their business practices (Agustian, 2023). Studies have shown that the integration of Islamic ethical principles into entrepreneurship education and business activities can foster a culture of integrity, social responsibility, and ethical decision-making (Amalia, 2014). This is particularly important for Indonesian migrant workers, who often face precarious employment conditions and limited opportunities for skill development (Spitzer, 2016; Fitria, 2023). Researchers have highlighted the challenges faced by Indonesian migrant workers in Hong Kong, such as restrictive immigration policies, long working hours, and lack of job security, which can hinder their ability to pursue entrepreneurial ventures (Spitzer, 2016; Fitria, 2023; Rahayu, 2023). However, these workers also possess valuable skills and networks that can be leveraged to start their own businesses (Zaenuri, 2023; Rahayu, 2023). The Indonesian government and non-governmental organizations have started to provide training and support programs to help migrant workers develop entrepreneurial skills and access start-up capital (Rahayu, 2023). These initiatives can empower Indonesian migrant workers to explore entrepreneurial opportunities and contribute to their own economic and social development, as well as that of their home communities (Rahayu, 2023). Furthermore, the growing demand for halal products and services in Hong Kong's diverse market presents potential business opportunities for Indonesian entrepreneurs (Zaenuri, 2023). By integrating Islamic ethical principles into their business practices, these migrant workers can contribute to the development of a more inclusive and sustainable entrepreneurial ecosystem (Mustapa, 2023; Agustian, 2023).

Migrant workers, including those from Indonesia, often face significant challenges in integrating Islamic values into their entrepreneurial endeavors. The following synthesis of the relevant references highlights some of the key barriers they encounter: One of the primary barriers is the precarious nature of their employment as domestic workers or low-wage laborers. The long working hours, lack of job security, and limited opportunities for skill development can make it difficult for migrant workers to transition into entrepreneurship (Uluwiyah, 2021). Additionally, restrictive immigration policies in host countries, such as Hong Kong, can hinder their ability to establish and grow their own businesses (Uluwiyah, 2021).

Another barrier is the lack of access to financial resources and business support services. Migrant workers, particularly those from developing countries, often have limited access to start-up capital, business training, and mentorship programs (Hartanto, 2023). This can make it challenging for them to overcome the initial hurdles of entrepreneurship and apply Islamic ethical principles in their business practices. Cultural and social norms in the host countries may also pose barriers to the integration of Islamic values in entrepreneurship. Migrant workers may face discrimination or lack of understanding from the local community, which can make it difficult for them to establish trust and build long-term relationships with stakeholders (Uluwiyah, 2021). Furthermore, the complex legal and regulatory environments in the host countries can create additional challenges for migrant workers in navigating the requirements and ensuring compliance with both local laws and Islamic principles (Uluwiyah, 2021). This can be particularly challenging for those who are unfamiliar with the host country's business landscape. Finally, the lack of entrepreneurship education and training that specifically addresses the integration of Islamic ethics can be a significant barrier for migrant workers. Without access to resources and guidance on how to apply these principles in their business practices, they may struggle to overcome the challenges and leverage the opportunities presented by Islamic values (Shaikh & Rashidi, 2019; Agustian, 2023). To address these barriers, policymakers, employers, and civil society organizations need to work together to provide migrant workers with the necessary support, resources, and enabling environment to pursue entrepreneurial ventures

that are aligned with Islamic ethical principles (Uluwiyah, 2021). This may involve improving working conditions, facilitating access to financial services, and developing tailored entrepreneurship education programs that incorporate Islamic values. By addressing these barriers, migrant workers can be better positioned to leverage their skills, networks, and Islamic values to establish successful and sustainable businesses, contributing to the development of a more ethical and inclusive entrepreneurial ecosystem.

Given these challenges, there is a pressing need for an educational initiative that provides Indonesian migrant workers in Hong Kong with a deeper understanding of Islamic business ethics, particularly as exemplified by the practices of Prophet Muhammad (peace be upon him). Such a program can empower them to integrate moral values into their entrepreneurial efforts, enhancing not only their business success but also their spiritual fulfillment. This study aims to address this gap by implementing a community outreach program focused on fostering ethical entrepreneurship rooted in the Prophet's exemplary character.

METHODOLOGY

The community service activity was conducted in early September 2024 at the Ramayana Hall, Consulate General of the Republic of Indonesia (KJRI) in Hong Kong. The participants were Indonesian migrant workers residing in Hong Kong. The implementation of the program utilized a combination of methods, including a PowerPoint presentation to deliver the material and an interactive question-and-answer session to encourage active participation and clarify concepts. The presentation focused on the ethical business practices exemplified by Prophet Muhammad and their relevance to modern entrepreneurial challenges.

This approach aimed to provide participants with practical knowledge and inspire them to adopt ethical and effective business principles in their professional and personal lives. The interactive nature of the session allowed for the exchange of ideas and addressed the specific concerns and needs of the participants.

RESULT AND DISCUSSION

The community service activity was successfully held in early September 2024 at the Ramayana Hall, Consulate General of the Republic of Indonesia (KJRI) in Hong Kong. The event was attended by 50 Indonesian migrant workers who actively participated throughout the session. The presentation highlighted key principles of ethical business practices as exemplified by Prophet Muhammad, including honesty, trustworthiness, fairness, and customer satisfaction. Participants demonstrated a high level of engagement, as evidenced by their attentiveness during the presentation and active involvement during the question-and-answer session.



Figure 1. Program Activity

Feedback from participants indicated that they found the material relevant and applicable to their current challenges, particularly in terms of managing small businesses or providing services in their workplaces. Several participants expressed their intent to implement the ethical principles discussed in the

session in their entrepreneurial endeavors. The success of this activity can be attributed to the relevance of the material to the participants' context and the interactive delivery method. Indonesian migrant workers in Hong Kong face unique challenges, including limited resources and exposure to exploitative practices. By introducing the business ethics practiced by Prophet Muhammad, participants were equipped with practical guidelines to conduct business with integrity and professionalism.

The combination of a structured presentation and an interactive discussion session proved effective in facilitating understanding and fostering a sense of community among participants. The question-and-answer session enabled participants to relate the material to their own experiences, making the session more impactful and personalized. This activity also demonstrated the importance of aligning community service programs with the cultural and religious values of the participants. By using Prophet Muhammad as an inspirational model, the material resonated deeply with the participants, enhancing their motivation to adopt ethical business practices.

Future community service programs could build upon this activity by offering follow-up sessions focused on practical applications, such as financial literacy, business planning, and networking strategies. This would provide participants with a more comprehensive framework for achieving sustainable success in their entrepreneurial and professional pursuits.

CONCLUSION AND SUGGESTION

The community service activity conducted with Indonesian migrant workers in Hong Kong successfully introduced ethical business practices inspired by the example of Prophet Muhammad. The combination of a PowerPoint presentation and an interactive question-and-answer session proved effective in engaging participants and addressing their specific needs.

Participants gained insights into the principles of honesty, trustworthiness, fairness, and customer satisfaction, which are essential for ethical and successful business practices. The activity not only provided practical knowledge but also inspired participants to incorporate these values into their entrepreneurial and professional activities. This program highlights the importance of culturally and religiously relevant approaches in community service initiatives. By aligning the content with the participants' values and contexts, the program achieved a meaningful and lasting impact. Future initiatives could expand on this foundation by offering additional training focused on practical business skills to further empower participants in their professional journeys.

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