

# Islamic Educational Leadership and Women's Entrepreneurial Empowerment: A Pathway to Alleviating Extreme Poverty in Mojokerto, Indonesia

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**ABSTRACT.** Extreme poverty and limited economic access remain significant challenges for women in many developing regions, including Mojokerto, Indonesia. In response to these challenges, Islamic educational leadership has increasingly been positioned as a strategic approach to women's economic empowerment through entrepreneurship. This study aims to examine the role of Islamic educational leadership in empowering women entrepreneurs through the 4P Entrepreneurial Incubation Program, a local government initiative implemented in collaboration with Islamic educational institutions. The program seeks to enhance women's entrepreneurial capacity by integrating business skills, mentoring, and access to resources with Islamic values such as social justice, honesty, integrity, and community welfare. This study employs a qualitative research Design, using in-depth interviews with women participants, program administrators, and Islamic educational leaders, complemented by document analysis of program guidelines and reports. The findings indicate that Islamic educational leadership plays a transformative role in shaping entrepreneurial development by embedding moral and spiritual guidance within practical business training. This integration not only strengthens participants' business competencies but also enhances ethical awareness, self-confidence, and resilience. Despite persistent challenges such as limited access to capital and socio-cultural constraints, incorporating Islamic values enables women to navigate obstacles and sustain their entrepreneurial activities. The study concludes that Islamic educational leadership is a critical factor in ensuring the effectiveness, sustainability, and ethical orientation of women-focused entrepreneurial incubation programs. The findings imply that faith-based leadership models can serve as a viable framework for poverty alleviation policies and for promoting women's economic independence in similar socio-religious contexts.

**Keywords:** Islamic educational leadership, entrepreneurial incubation, women empowerment.

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## INTRODUCTION

Addressing extreme poverty through women's empowerment is a critical issue, particularly in regions like Mojokerto, Indonesia, where poverty rates remain high and women often face systemic marginalization. Women in these regions frequently lack access to critical economic resources, education, and opportunities that could help them achieve financial independence (Hartinah et al., 2025; Kertamukti et al., 2025; Mustikamah et al., 2025; Zainal et al., 2025). This marginalization perpetuates a cycle of poverty that is difficult to break, especially in rural areas. Empowering women through entrepreneurial skills and resources presents a promising solution to

break this cycle. Entrepreneurial incubation programs, specifically designed for women, equip them with the necessary tools skills, mentorship, and capital to start and sustain businesses, thereby enabling them to escape poverty and achieve economic independence (Gunartin et al., 2025).

One such program, the 4P entrepreneurial incubation program, has been implemented in Mojokerto, focusing on four key components: Pelatihan (Training), Pendampingan (Mentorship), Permodalan (Capital), and Perkoperasian (Cooperatives). This locally designed model integrates community efforts with entrepreneurial initiatives, aiming to empower women and stimulate sustainable economic growth. While many regions have adopted entrepreneurial incubation programs, Mojokerto's approach stands out by incorporating Islamic educational leadership, providing a unique and holistic framework that intertwines business acumen with ethical and moral guidance based on Islamic teachings.

Islamic educational leadership brings a distinct approach to entrepreneurship by integrating values rooted in Islamic teachings. Unlike conventional business incubation programs, which typically prioritize financial success and technical business skills, Islamic educational leadership emphasizes ethical conduct, social justice, integrity, honesty, and community welfare (Brooks & Ezzani, 2022; Hariyani et al., 2025; Hilal et al., 2025). In this context, entrepreneurship is seen not only as a means of personal financial gain but also as a way to contribute positively to society while adhering to ethical and moral standards (Permadi et al., 2025; Salamah et al., 2025). This aligns with the broader goals of poverty alleviation, community development, and social equity (Abdullah et al., 2023). By integrating these Islamic values into the entrepreneurial process, the Mojokerto model empowers women to not only develop business skills but also cultivate the moral character necessary to overcome the cultural and social barriers they face.

In Islamic leadership-based entrepreneurship programs, mentorship goes beyond providing technical business advice. It encompasses spiritual and ethical guidance, ensuring that women entrepreneurs grow both professionally and personally. Mentors foster principles such as fairness, transparency, and social responsibility, helping women build businesses that are not only economically viable but also socially responsible (Borham & Md Taib, 2024; Haque, Muhammad Faizul., Zainatul Shuhaida Abd Rahman, Mst. Khairunnassa, 2025; Hendra Halim et al., 2024; Yulianto et al., 2025). This approach encourages women to view entrepreneurship not solely as a path to profit but as a means to contribute to the well-being of their families and communities, promoting a more inclusive and sustainable form of business. In Islamic entrepreneurship programs, mentorship goes beyond providing business advice. It includes spiritual guidance and moral education, ensuring that women entrepreneurs develop a sense of ethical responsibility. This includes principles like fairness, transparency, and social responsibility that help create businesses that are sustainable, both economically and socially (Borham & Md Taib, 2024) (Hendra Halim et al., 2024). For women entrepreneurs, this guidance is crucial, as it fosters a mindset that entrepreneurship is not just about profit, but also about ethical contributions to society. By nurturing both business skills and moral character, Islamic leadership programs empower women to build businesses that not only support their families but also contribute to the greater good of their communities.

A key aspect of Islamic entrepreneurship is its focus on long-term sustainability. While conventional models often prioritize short-term profits, Islamic business principles emphasize environmental stewardship, ethical governance, and social responsibility (Adnyana & Iswanto, 2021; Al et al., 2025; Najihah et al., 2025). This is especially significant for women in poverty, as it allows them to create businesses that are not only economically sustainable but also socially beneficial. These values align with broader societal goals such as poverty alleviation and economic inclusion, reflecting core Islamic economic principles such as *al-'adl* (justice), *amanah* (trust), and *maslahah* (public interest) (Mokhtar et al., 2025). The unique integration of Islamic educational leadership with entrepreneurship in Mojokerto's 4P program aims to empower women by focusing not only on economic success but also on maintaining their Islamic identity and ethical conduct throughout their entrepreneurial journey. Success in this program is measured not just by personal wealth but by

contributions to the greater good, encouraging women to create businesses that serve both their personal and community needs (Mishra et al., 2026; Srivastava & Pandita, 2025). This dual focus ensures that women entrepreneurs are empowered to thrive in business while staying aligned with their moral and religious values.

This study focuses specifically on the role of Islamic educational leadership in the 4P entrepreneurial incubation program in Mojokerto. The region was chosen because it is the only area in East Java to implement this innovative model, which has shown promise in alleviating extreme poverty. By integrating Islamic educational leadership with community-based entrepreneurship, Mojokerto serves as a model for how ethical business practices and local entrepreneurship can collaborate to combat poverty and create sustainable economic change (Bustomi et al., 2025; Ghafar et al., 2025).

The primary objective of this study is to explore the role of Islamic educational leadership within entrepreneurial incubation programs aimed at empowering women and alleviating extreme poverty in Mojokerto. Although previous studies have addressed aspects of women's empowerment and entrepreneurship, there remains a significant gap in the literature regarding the specific role of Islamic leadership in managing and guiding entrepreneurial incubation programs. This study aims to fill this gap by investigating how Islamic leadership in educational settings enhances the impact of entrepreneurial programs on women's economic empowerment, particularly in addressing extreme poverty (Chatterjee, 2016; Muhammad et al., 2021).

Although previous research has emphasized the role of Islamic leadership in promoting ethical business practices and empowering women through entrepreneurship (Muhammad et al., 2021; Naimah et al., 2020), studies on how Islamic leadership behaviors, such as moral education, reflective learning, and entrepreneurial skill development, manifest in business incubation programs remain scarce. This research seeks to address this gap by focusing on how Islamic leadership fosters entrepreneurial resilience, moral character development, and empowerment in the context of Mojokerto's 4P program. By examining the role of Islamic leadership in entrepreneurial incubation programs, this study will contribute to existing literature by highlighting the specific ways in which Islamic educational leadership enhances the impact of these programs on women's economic independence, social equity, and poverty reduction.

## **METHOD**

This study employed a qualitative research design using a case study approach to explore the role of Islamic educational leadership in managing entrepreneurial incubation programs aimed at empowering women and alleviating extreme poverty in Mojokerto, Indonesia. The case study design was selected due to its ability to provide an in-depth understanding of real-life phenomena within its specific context, where the interaction between Islamic leadership and entrepreneurship in the program could be thoroughly examined (Fozia et al., 2016). Data were collected over a six-month period (July 2024–December 2024), involving 12 participants, consisting of female entrepreneurs, program administrators, and Islamic educational leaders actively involved in the entrepreneurial incubation programs. The participants were chosen purposefully to ensure representation from those who directly benefit from and manage these programs.

To gather data, semi-structured interviews were conducted with key stakeholders involved in the entrepreneurial incubation programs in Mojokerto. The participants included representatives from the department of cooperatives, MSMEs, and industry, the department of agriculture and food security, the department of education and culture, and the department of social affairs and women and child protection of Mojokerto city. In addition, program facilitators or mentors from these agencies and selected tenants (entrepreneurs) participating in the incubation initiatives were also interviewed. These participants were purposefully selected because they play critical roles in implementing and supporting Islamic educational leadership practices within the incubation ecosystem either as policy enablers, program mentors, or beneficiaries. The interview questions focused on understanding how Islamic values were integrated into leadership, mentoring, and

decision-making processes within the programs. Furthermore, program reports, official documents, and evaluation records were analyzed to triangulate findings and provide additional insights into how leadership practices were operationalized (Naimah et al., 2020). The data were analyzed using thematic analysis, involving systematic coding of the interview transcripts to identify recurring themes related to Islamic educational leadership, empowerment strategies, and value-based entrepreneurial development.

To ensure validity and reliability, the study used triangulation by combining multiple data sources (interviews, document analysis, and field observations), enhancing the robustness of the findings (Prayoga et al., 2025). Member checking was also used to verify the accuracy of the interview data by allowing participants to review and confirm their responses. Ethical guidelines were followed throughout the research, including obtaining informed consent from all participants, ensuring confidentiality, and allowing participants the freedom to withdraw at any time without penalty. This research methodology was designed to ensure that the findings accurately reflect the participants' perspectives and provide a comprehensive understanding of the role of Islamic educational leadership in the empowerment of women through entrepreneurial incubation programs.

## **RESULT AND DISCUSSION**

### **Result**

#### **Manifestation of Islamic Educational Leadership in Business Incubation**

Findings from in-depth interviews and document analysis conducted in September 2024 demonstrate that Islamic educational leadership played a transformative role in women-centered entrepreneurial incubation programs in Mojokerto. Leadership practices within the program were consistently grounded in Islamic values such as honesty (*ṣidq*), fairness (*ʿadl*), responsibility (*amanah*), and social accountability. Leaders and mentors functioned not merely as technical instructors, but as *murabbī*-mentors who guided participants' moral, spiritual, and entrepreneurial development simultaneously.

A representative from the Department of Cooperatives, MSMEs, and Industry, Mrs. Afika, explained that ethical education was intentionally embedded in every stage of the incubation process. She stated,

“We guide the women not only in business management but also in understanding the ethics of entrepreneurship according to Islamic teachings. This is important so that their businesses grow with blessings, not just profit” (Interview Data, September 2024).

She further emphasized that leadership in the program focused on shaping character alongside skills, noting, “*If the mindset is not built correctly, business skills alone will not last. That is why Islamic values become the foundation of our mentoring approach*” (Interview Data, September 2024).

Mrs. Afika also highlighted that Islamic leadership was practiced through role modeling rather than formal instruction alone. She explained,

“Mentors are expected to show honesty and fairness in their own actions, because participants learn ethics by observing how leaders behave, not only by listening to lectures” (Interview Data, September 2024).

According to her, this approach helped create trust between mentors and participants, which was essential for effective learning and long-term engagement in the program.

The impact of this leadership approach was strongly reflected in participants' experiences. Mrs. Sulasih, one of the program graduates, described her situation before joining the program: “Before joining the program, I was struggling just to feed my children. I had no confidence and no clear understanding of how to manage a business properly” (Interview Data, September 2024).

She explained that the program did not only provide technical knowledge, but also moral guidance that shaped her business practices.

Reflecting on the mentoring process, Mrs. Sulasih stated, “*The leadership taught us to always be honest and fair in every transaction. Even when customers do not notice, we are reminded that Allah sees our actions*” (Interview Data, September 2024).

She further noted that these values helped her maintain resilience during difficult periods, saying, “*When profits were low, the mentors reminded us to be patient and not to take shortcuts that could harm others*” (Interview Data, September 2024). Mrs. Sulasih also emphasized the broader social impact of the program. She shared, “*Now I can run my own small business and contribute to my family’s income. I feel more confident because I know my business is built on honest and ethical principles*” (Interview Data, September 2024). Her narrative illustrates how Islamic educational leadership contributed not only to economic improvement but also to personal empowerment and moral integrity.

Methodologically, this study adopts a qualitative field research approach. Data were collected directly from key informants who were actively involved in the incubation program, including government program administrators and women entrepreneurs participating in the program. In-depth interviews were conducted to capture participants’ lived experiences, perceptions, and leadership practices, supported by relevant program documentation. The triangulation of multiple interview excerpts and documentary evidence enhances the credibility of the findings and confirms that Islamic educational leadership serves as a moral and ethical foundation for sustainable women’s entrepreneurship.

### **Integration of Moral Education, Reflective Learning, and Entrepreneurial Skills**

Data obtained from extended field observations, in-depth interviews, and document analysis reveal that the entrepreneurship incubation programs in Mojokerto adopted an integrated and values-oriented learning framework. This framework intentionally combined moral education, reflective spiritual learning, and practical entrepreneurial skill development as inseparable components of the incubation process. The integration was not incidental but systematically embedded into the instructional design, daily learning routines, and mentoring strategies.

Each training session consistently began with short *tadabbur* (Qur’anic reflection) or collective prayer. These reflective moments were designed to cultivate ethical awareness and spiritual mindfulness before participants engaged in technical discussions. Observations showed that facilitators used these reflections to explicitly connect Islamic moral values such as honesty (*Sidq*), justice (*adl*), responsibility (*amanah*), and gratitude (*shukr*) to concrete entrepreneurial practices, including pricing strategies, customer relations, and financial record-keeping.

Mr. Deni, one of the main mentors from the Department of Education and Culture, emphasized that this reflective approach was central to the learning philosophy of the program. He stated:

“We deliberately place reflection at the beginning of every session because many participants come with economic pressure and emotional fatigue. Reflection helps calm their minds and reminds them that business is not only about survival, but also about values. When we later discuss marketing, packaging, or bookkeeping, they already understand that these skills must be applied honestly and responsibly.” (Interview Data, September 2024)

He further explained that ethical reflection often influenced the way technical materials were delivered:

“For example, when we teach bookkeeping, we do not only explain how to record income and expenses. We also emphasize transparency and accountability. We tell them that proper records are part of *amanah*, not just administrative work.” (Interview Data, September 2024).

Additional interviews with program facilitators Mrs. Sofiyani confirmed that moral discussions were intentionally linked to entrepreneurial problem-solving. One facilitator involved in the incubation sessions explained:

“Many participants initially thought business was simply about selling products and making profit. Through reflection and discussion, they gradually understood that business decisions also involve moral consequences, such as fair pricing, truthful promotion, and responsibility to customers.”(Interview Data, September 2024)

Participants' narratives strongly supported these observations. Mbak Veve, one of the women entrepreneurs who completed the incubation program, described a significant shift in her mindset:

“Before joining the program, I focused only on how to sell more products. After the reflections and discussions, I began to think about whether my business practices were fair and honest. I feel more confident now because I know I am running my business in the right way.”(Interview Data, September 2024)

She further reflected on how moral learning influenced her daily business behavior:

“When we talked about honesty and gratitude at the beginning of the sessions, it stayed in my mind. Even when customers complain or profits are small, I try to stay honest and patient. I believe this is why my customers trust me more now.”(Interview Data, September 2024)

Another participant Mrs. Miftakhul Mulya shared a similar experience, emphasizing the emotional and motivational impact of reflective learning:

“The reflection sessions made me feel valued as a person, not just as a business actor. It motivated me to keep going even when sales were unstable, because I felt that my effort had meaning beyond money.”(Interview Data, September 2024).

Observational data also indicated that reflection fostered active participation and deeper engagement during technical sessions. Participants frequently asked questions that linked ethical considerations to business practices, such as how to set prices fairly or manage debt responsibly. During group discussions, participants often referred back to the values discussed during reflection, indicating internalization rather than surface-level understanding.

From an analytical standpoint, this integration of moral education, reflective learning, and entrepreneurial skills facilitated a transformative learning process. Reflection encouraged participants to critically reassess their assumptions about entrepreneurship, shifting from a purely profit-driven orientation toward a more holistic understanding of business as a means of personal empowerment, social contribution, and ethical responsibility. This transformation was particularly evident among women participants who initially viewed entrepreneurship as a necessity for survival but gradually came to see it as a purposeful and dignified form of work.

In conclusion, the incubation program in Mojokerto demonstrates that entrepreneurship education becomes more effective and sustainable when moral education and reflective learning are systematically integrated into technical training. The extensive interview data indicate that this approach not only enhances entrepreneurial competence but also strengthens ethical awareness, intrinsic motivation, and resilience among participants. Such findings suggest that values-based incubation models hold significant potential for empowering marginalized communities while promoting responsible and purpose-driven entrepreneurship.

### **Women's Empowerment and Entrepreneurial Resilience**

The findings of this study provide strong evidence that Islamic educational leadership played a crucial role in enhancing women's empowerment and strengthening entrepreneurial resilience among program participants. Women involved in the incubation program, particularly those from economically vulnerable and marginalized backgrounds, experienced significant improvements in self-confidence, decision-making ability, and economic independence. This empowerment process was largely driven by mentorship practices grounded in Islamic ethical values, empathy, and a strong sense of social responsibility.

A representative from the Department of Social Affairs and Child & Women Protection, Mrs. Riris, emphasized the transformative impact of Islamic leadership on participants' self-perception:

“The Islamic leadership model helps these women realize that they are capable, valuable, and have dignity. Many of them came with a mindset shaped by poverty and dependence. Through this program, they began to see that they have a purpose and the ability to improve their lives beyond their financial limitations.” (Interview Data, September 2024)

She further explained that empowerment was not limited to economic outcomes but also included psychological and social dimensions:

“We observed changes in how they speak, how they make decisions, and how they interact with others. They are more confident, more willing to express opinions, and more resilient when facing difficulties.” (Interview Data, September 2024).

Participants' narratives strongly supported these observations. Ms. Veve, one of the women entrepreneurs participating in the program, described the program as a turning point in her life:

“Before joining the program, I depended a lot on others and felt unsure about myself. The mentoring helped me believe that I can stand on my own. I feel stronger now, not only as a business owner but also as a woman.” (Interview Data, September 2024).

Despite these positive developments, limited access to capital remained one of the most significant structural challenges faced by participants. Ms. Veve openly acknowledged this constraint:

“I learned so much from the program about marketing and managing money, but it is still difficult to make real progress without enough capital. Poverty here is still very severe. Even when we already have the skills, capital becomes the biggest obstacle.” (Interview Data, September 2024).

Similar concerns were echoed by other participants, who highlighted that financial limitations often restricted business expansion, product diversification, and market reach. However, rather than discouraging participants, these challenges became a focal point for resilience-building within the program.

Mentors from the Department of Cooperatives and MSMEs Mrs. Sofiyani consistently emphasized perseverance and spiritual strength as core components of entrepreneurial resilience. One mentor explained:

“We always remind them not to give up easily. In Islamic leadership, effort (*ikhtiar*) and patience (*sabar*) are essential values. Success does not come instantly, but through consistent effort and trust in the process.” (Interview Data, September 2024).

Another mentor Mr. Deni added that resilience was cultivated through collective support:

“When one participant faces difficulties, others are encouraged to support and motivate her. This sense of togetherness helps them endure challenges that might otherwise feel overwhelming.” (Interview Data, September 2024).

Field observations further revealed that this moral reinforcement and collective support system strengthened participants' ability to cope with uncertainty, business failure, and financial pressure. Participants frequently described resilience not merely as persistence in business, but as emotional endurance, spiritual strength, and the ability to remain hopeful amid hardship.

Analytically, these findings indicate that Islamic educational leadership contributed to women's empowerment by addressing both internal and external dimensions of resilience. While structural barriers such as limited capital persisted, the ethical guidance, moral encouragement, and communal support embedded in the leadership model enabled women entrepreneurs to sustain motivation, adapt to challenges, and continue pursuing economic independence.

In conclusion, the study demonstrates that women's empowerment within the incubation program was not solely the result of skill acquisition, but also of value-based leadership that nurtured confidence, resilience, and a sense of purpose. Islamic educational leadership thus

functioned as a critical mechanism for sustaining women's entrepreneurial journeys in contexts of extreme poverty and limited resources.

### **Character Formation and Social Responsibility**

Beyond individual economic empowerment, the findings indicate that the entrepreneurial incubation programs in Mojokerto played a significant role in fostering character formation and strengthening participants' sense of social responsibility. Islamic educational leadership within the program emphasized that entrepreneurship should not only generate personal income but also contribute to broader social welfare. As a result, moral character development and community awareness became integral dimensions of the incubation process.

Leaders and mentors consistently encouraged participants to internalize Islamic values such as generosity (*ṣadaqah*), humility (*tawāḍu'*), mutual assistance (*ta'āwun*), and social solidarity. These values were not merely discussed theoretically but were translated into practical actions that participants could implement within their business activities and daily lives. Observations revealed that mentors frequently linked business success with ethical responsibility and communal benefit.

A representative from the Department of Agriculture and Food Security, Mrs. Fitri, highlighted this orientation toward social responsibility:

“We guide them to think beyond personal profit. For example, we encourage the use of local ingredients, cooperation with other small businesses, and setting aside a portion of earnings for community needs. Business should grow together with society, not at the expense of others.” (Interview Data, September 2024).

She further explained that this approach aimed to prevent individualistic and exploitative business practices:

“If entrepreneurship is not guided by values, it can easily become selfish. Islamic leadership helps them understand that their success is connected to the well-being of the community.” (Interview Data, September 2024).

Participants' testimonies strongly corroborated these observations. Several tenants reported initiating small-scale community-based activities inspired by the moral guidance they received during the program. These activities included charity-based sales, food donations for children, and informal support for neighbors facing economic hardship. One participant is Mrs. Siri Rofi'ah shared her experience:

“After joining the program, I realized that it is not enough to just sell products and earn money. I now always set aside part of my profit to help neighbors in need. This is something our mentors emphasized, that business should bring benefits to others.” (Interview Data, September 2024).

Another participant Mrs. Munti'ah described how social responsibility influenced her business decisions:

“When I choose suppliers, I try to support local farmers or small producers, even if it is slightly more expensive. I feel more at peace knowing that my business helps other people survive.” (Interview Data, September 2024).

Mentors also observed positive behavioral changes among participants. One facilitator noted that participants increasingly initiated discussions about social impact and ethical considerations:

“In the beginning, most questions were about profit and sales. Over time, participants started asking how they could help their communities through their businesses. This shift shows that character formation is taking place.” (Interview Data, September 2024).

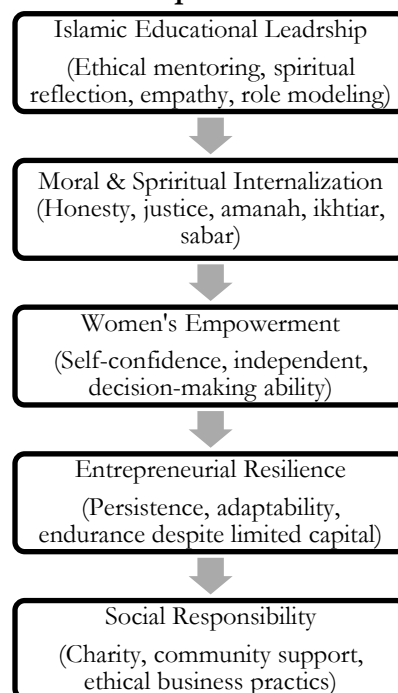
Field observations further revealed that collective activities, such as group donations or community food-sharing initiatives, strengthened social bonds among participants. These actions reinforced a

shared identity rooted in moral values and mutual care, creating a supportive entrepreneurial ecosystem rather than a competitive one.

From an analytical perspective, these findings demonstrate that Islamic educational leadership in Mojokerto succeeded in embedding moral character and social responsibility within entrepreneurial practices. The integration of spiritual growth, ethical reflection, and business activities enabled participants to view entrepreneurship as a form of social engagement and moral contribution, not merely as an individual economic pursuit. In conclusion, the study shows that the incubation program did more than develop entrepreneurial capacity. It also nurtured socially responsible behavior grounded in Islamic values, contributing to community development and collective well-being. This highlights the potential of values-based leadership models to align economic empowerment with character formation and sustainable social impact.

To provide an integrated overview of the research findings, the overall pattern and relationships among the key themes are illustrated in Figure 1. The model demonstrates how Islamic educational leadership functions as the foundation for women's empowerment, entrepreneurial resilience, and social responsibility. To support this conceptual model, the key themes and representative interview excerpts derived from interviews and observations are summarized in Figure 1 and Table 1.

**Figure 1 Model of Islamic Educational Leadership in Women's Entrepreneurial Empowerment**



Source: Interview and observation data from mentors (Pak Deni, Mrs. Sofiyani), government representatives (Mrs. Afika, Mrs. Riris, Mrs. Fitri), and program participants (Ms. Veve), September 2024

Figure 1 illustrates the conceptual model derived from the empirical findings of this study. The model demonstrates how Islamic educational leadership functions as the foundational driver that integrates ethical mentoring, spiritual reflection, and empathetic guidance. These leadership practices facilitate moral and spiritual internalization among participants, which subsequently enhances women's empowerment in terms of self-confidence, independence, and decision-making capacity. Empowered participants then develop entrepreneurial resilience, enabling them to persist despite structural challenges such as limited access to capital. Ultimately, this process leads to

socially responsible entrepreneurial behavior characterized by charity, community engagement, and ethical business practices.

To enhance transparency and credibility, Table 1 displays selected interview excerpts from mentors, government representatives, and program participants that substantiate the main findings.

**Table 1. Representative Interview Excerpts Supporting Key Findings**

Informant	Role & Institution	Key Statement	Theme
Mr. Deni	Mentor, Department of Education	“Entrepreneurship is a form of worship and moral responsibility that must be guided by ethical values.”	Moral Education
Mrs. Riris	Department of Social Affairs & Child and Women Protection	“Women realized their dignity, capability, and purpose beyond poverty through the program.”	Women's Empowerment
Mrs. Afika	Department of Cooperatives and MSMEs	“Limited access to capital remains a major challenge, but persistence is continuously encouraged.”	Entrepreneurial Resilience
Mrs. Sofiyani	MSME Mentor	“Effort ( <i>ikhtiar</i> ) and patience ( <i>sabar</i> ) are essential values in sustaining women's businesses.”	Resilience
Ms. Veve	Program Participant	“Even with limited capital, ethical guidance helps me stay motivated and continue my business.”	Empowerment & Resilience
Mrs. Fitri	Department of Agriculture and Food Security	“Business should contribute to community welfare, not only personal profit.”	Social Responsibility

## Discussion

### Manifestation of Islamic Educational Leadership Behaviors in Business Incubation

The findings indicate that Islamic educational leadership within entrepreneurial incubation programs operates as a values based system of guidance that merges ethical, spiritual, and managerial dimensions. In Mojokerto, this leadership approach has proven effective in nurturing an ecosystem that encourages integrity, sincerity, and collective growth among women entrepreneurs. This aligns with (Beekun & Badawi, 2005), who argue that Islamic leadership integrates *taqwa* (ethical consciousness) as a moral compass shaping organizational decision-making and behavior.

Moreover, the study by (Mahmud & Ramli, 2025) demonstrates how spiritual leadership embodied through exemplary behavior, strengthened mission/vision, and ethical role modeling contributes to a quality culture in Islamic institutions. Similarly, (Alfaridli & Hasan Agus, 2024) found that applying Islamic values such as justice, trust, and deliberation in leadership significantly transforms management practices to be ethical and sustainable. Collectively, these findings suggest that Islamic educational leadership is not merely administrative, but rather a process of moral cultivation that embeds spirituality into entrepreneurial activity, transforming it into both a productive and faith-oriented endeavor.

This interpretation resonates with global research emphasizing the moral spiritual foundation of Islamic leadership. For instance, (Khaliq Ahmad, 2011) argue that Islamic leadership in education and business settings prioritizes *adl* (justice), *shura* (consultation), and *amanah* (trust) as the cornerstones of effective governance. Similarly, (Mushtaq Luqmani, 2011) highlight that Islamic leadership promotes holistic human development by fostering self-discipline, social justice, and collective responsibility values that parallel the moral orientation observed in Mojokerto's incubation programs.

In this regard, the Mojokerto model exemplifies how Islamic educational leadership extends beyond transactional management to embrace transformational and value centric governance, shaping not only entrepreneurial outcomes but also ethical identity formation among participants.

Such frameworks reinforce the argument by Ather and (Atobishi & Podruzsik, 2025) and (Rangkuti, 2023) that sustainable entrepreneurial success in Islamic contexts is inseparable from ethical accountability, moral self-regulation, and social responsibility. Hence, Islamic leadership in entrepreneurial incubation can be understood as both an economic and spiritual enterprise, aimed at cultivating integrity-based business ecosystems.

However, the discussion also reveals a structural tension between moral ideals and practical economic realities. While Islamic educational leadership successfully embeds ethical mentoring and reflective learning, several challenges emerge regarding institutional sustainability and resource allocation. For example, faith-based leadership models often struggle to transform moral guidance into measurable economic outcomes due to limited capital access and inconsistent program monitoring (Hendratmi & Ratnasari, 2025). In the Mojokerto case, values-driven leadership heightened moral awareness and motivation but did not fully overcome structural obstacles in financial inclusion and scaling businesses.

Furthermore, this findings aligns with calls for leadership paradigms that go beyond normative frameworks toward strategic data informed governance. Studies such as *Integrating Islamic Leadership and Entrepreneurship Values* (Hendratmi & Ratnasari, 2025) emphasize that the effectiveness of Islamic leadership increases when spiritual and entrepreneurial values are systematically integrated with governance mechanisms (Widiana et al., 2023; Yuliana et al., 2025). Thus, future Islamic based incubation programs should combine akhlaq centered guidance with measurable indicators of business resilience, empowerment, and community impact ensuring that moral education is translated into sustainable socioeconomic outcomes.

### **Integration of Moral Education in Entrepreneurial Mentoring**

The integration of moral education within entrepreneurial mentoring became a defining characteristic of the Mojokerto business incubation program. The mentoring process was designed not merely to build technical capacity but to cultivate ethical awareness and spiritual responsibility among participants. Entrepreneurship was reframed as a moral endeavor grounded in sincerity (*ikhlas*), accountability (*amanah*), and collective welfare (Zamroni et al., 2025). Through regular tadabbur and reflective sessions, participants were encouraged to engage in *muraqabah* a continuous self-reflection that strengthens emotional stability and moral consistency in decision-making.

This pedagogical approach supports the view of (Nguyen et al., 2020) that dominant Western entrepreneurship frameworks often prioritize innovation and competitiveness, while neglecting moral and communal dimensions. In contrast, the Mojokerto model situates entrepreneurship within a moral and spiritual framework that integrates faith with socio-economic responsibility. Such integration reflects (Khairin et al., 2024), who argue that moral and “profit for purpose” education in entrepreneurship fosters empathy, ethical reasoning, and social awareness. These findings suggest that entrepreneurship education becomes more transformative when anchored in values that balance material success with moral integrity.

From a leadership perspective, moral-based mentoring reinforces the ethical culture of entrepreneurship by cultivating trust, transparency, and social consciousness. This aligns with (Sanchez-Vidal & Ramon-Llorens, 2021), who demonstrate that moral perception and integrity influence the sustainability of entrepreneurial behavior in organizations. The Mojokerto program illustrates how continuous moral reflection can strengthen participants’ ethical decision-making, enhance resilience in facing uncertainty, and prevent opportunistic or exploitative tendencies.

Furthermore, the integration of reflective learning into mentoring resonates with (Boudreaux, 2019), who highlights that institutional and moral contexts significantly shape entrepreneurial outcomes. Moral education thus functions not merely as a cognitive supplement but as a transformative force that redefines entrepreneurship as a socially embedded and spiritually guided process. It bridges economic rationality with ethical consciousness an approach that embodies the Islamic concept of *tazkiyah an-nafs* (self-purification) as the foundation of responsible business conduct (Jubba et al., 2022; Maulida et al., 2025; Permadi et al., 2025).

In summary, the Mojokerto case exemplifies how embedding moral education in entrepreneurial mentoring can generate a holistic and values-driven learning ecosystem. It reframes entrepreneurship as an act of ibadah (worship) and fard al-kifayah (social obligation), harmonizing personal ambition with community welfare and divine accountability. This model provides a viable framework for reorienting entrepreneurship education toward ethical sustainability and transformative leadership in both Islamic and global contexts.

### **Reflective Learning and Collaborative Empowerment**

Reflective learning represented a core pedagogical component within the Mojokerto entrepreneurial mentoring program. Rather than treating reflection as a mechanical exercise, the leaders employed it as a continuous moral and intellectual process that linked business practice with self-awareness and spiritual growth. Participants were guided to assess not only their financial outcomes but also the ethical and social implications of their enterprises. This aligns with (Kolb, 2015) experiential learning theory, where reflection transforms experience into insight, and with the Islamic conception of education as the cultivation of wisdom (*adab*) through self-purification and moral consciousness. Within this framework, reflection becomes an act of ethical accountability that shapes decision-making and nurtures humility, sincerity, and empathy in entrepreneurship.

Recent studies further highlight that reflective Islamic pedagogy, such as the *Hikmah Pedagogy*, nurtures *hikmah* (wisdom) and *amanah* (trustworthiness), strengthening the moral and spiritual foundation of learners in both educational and entrepreneurial contexts (Adilah Kamal Azizi & Hafizhah Zulkifli, 2023; Hussien et al., 2021). In the Mojokerto case, this reflective approach functioned not only as a cognitive tool but also as a spiritual discipline, encouraging participants to align entrepreneurial ambition with moral purpose. Additionally, collaboration between mentors and mentees fostered a strong sense of *ukhuwah* (brotherhood). The program utilized group projects and cooperative marketing strategies that empowered women to support one another. These findings confirm (Northouse, 2025) perspective that effective leadership is both relational and transformative.

In addition to reflection, collaborative empowerment emerged as a defining practice in the mentoring process. The program emphasized *ukhuwah* (brotherhood) and collective learning through group projects, shared marketing initiatives, and peer mentoring. These collaborative strategies encouraged mutual support and strengthened women's leadership capacities in entrepreneurial ecosystems. This model echoes (Northouse, 2025) view that effective leadership is both relational and transformative, where empowerment arises through trust, shared goals, and mutual respect. Furthermore, (Sankaran & Demangeot, 2017) highlight that collaborative entrepreneurial learning enhances innovation, knowledge exchange, and community-based resilience key features observed in the Mojokerto context.

Critically, the integration of reflective and collaborative practices challenges the conventional individualistic orientation of entrepreneurship education. By embedding moral reflection and collective empowerment, the program cultivates an inclusive learning culture that values ethical awareness as much as business performance. Such integration redefines entrepreneurship as a participatory and spiritually conscious process, aligning personal growth with communal well-being and ethical leadership.

### **Fostering Entrepreneurial Resilience and Women's Empowerment**

The study revealed that Islamic educational leadership plays a crucial role in empowering women entrepreneurs by fostering resilience through spiritual motivation and ethical guidance. In many instances, women entrepreneurs, despite facing economic challenges, continue to persevere due to their spiritual grounding. The concept of *tawakkul* (trust in God) emerges as a vital coping mechanism in entrepreneurship, functioning as an internal source of strength. This form of trust is not simply a passive reliance on fate but an active engagement with the challenges of the entrepreneurial journey. It provides a psychological buffer against the pressures of the marketplace, offering emotional resilience and consistent effort despite adversities.

This finding aligns with broader perspectives on Islamic leadership, which assert that such leadership, deeply rooted in spiritual and ethical teachings, nurtures psychological resilience and social capital. Scholars like (Barqawi et al., 2025; Rekarti et al., 2019) argue that Islamic leadership, by embedding values like amanah (trustworthiness), sabar (patience), and ikhlas (sincerity) into entrepreneurial practices, provides a strong ethical foundation. These values help in building supportive networks and fostering a sense of collective responsibility, which are essential for the empowerment of women entrepreneurs. Women's empowerment, therefore, is not solely based on individual achievements but also on the communal reinforcement of shared values, which collectively strengthen the entrepreneurial spirit.

The Mojokerto program illustrates this synergy between business literacy and spiritual reinforcement. By integrating both, the program equips participants with essential business skills while also promoting personal growth through moral and spiritual guidance. This dual approach enhances women's self-confidence, self-reliance, and ethical integrity, ensuring they are well-prepared to face both personal and professional challenges. According to (Ratten, 2018; Rosário & Figueiredo, 2024), such a comprehensive approach is critical to sustainable entrepreneurship, where ethical considerations and social responsibility take precedence over mere profit maximization.

Moreover, the integration of Islamic principles into entrepreneurship education has been shown to create a sustainable business model that is both ethically grounded and economically viable. As (Mubarak, Mohd Zain., Asyraf Abd. Rahman, 2014; Rosário & Figueiredo, 2024) assert, the resilience derived from spiritual well-being and the emphasis on ethical leadership forms the backbone of entrepreneurial success in Islamic contexts. This model contrasts with Western entrepreneurial frameworks, which often prioritize individual grit and economic success without such a moral dimension. Islamic entrepreneurship, therefore, offers a unique paradigm, where the pursuit of profit is balanced with the commitment to social justice and community welfare.

In conclusion, the empowerment model observed in Mojokerto offers valuable insights into how Islamic educational leadership can serve as a transformative force for women entrepreneurs. By combining business literacy with spiritual and ethical guidance, this model fosters not only the material and cognitive aspects of entrepreneurship but also the moral and emotional resilience required for long-term success. This holistic empowerment framework underscores the importance of integrating faith, values, and business practices, creating a paradigm that is both ethically grounded and economically viable.

## CONCLUSION

The study underscores the critical role of Islamic educational leadership in shaping the success of entrepreneurial incubation programs aimed at empowering women and alleviating extreme poverty in Mojokerto, Indonesia. By integrating spiritual and ethical principles with business practices, this leadership model goes beyond traditional entrepreneurship training. It emphasizes not only technical skills but also moral development, reflective learning, and community responsibility. The Mojokerto model demonstrates that entrepreneurship is not solely about financial success but also about adhering to values such as honesty, social justice, and trust principles deeply embedded in Islamic teachings.

The research findings suggest that Islamic leadership within business incubation programs plays a transformative role in women's empowerment. By embedding values such as tawakkul (trust in God), sabar (patience), and amanah (trustworthiness), women entrepreneurs in Mojokerto develop resilience and a sense of purpose in their entrepreneurial journey. This spiritual grounding helps them navigate economic challenges, offering both emotional resilience and ethical guidance in their entrepreneurial endeavors. Moreover, the community-based approach of the program, which emphasizes ukhuwah (brotherhood) and collaborative empowerment, fosters a sense of solidarity and collective responsibility, strengthening the entrepreneurial ecosystem.

The integration of moral education and reflective learning within the incubation process enhances both the self-awareness and ethical decision-making of the participants. Entrepreneurs

are encouraged to view their businesses not only as a means of personal gain but as a tool for community welfare. This aligns with the broader understanding of Islamic entrepreneurship, where the pursuit of profit is balanced with social responsibility and public interest (maslahah). The study demonstrates that Islamic educational leadership, when paired with practical entrepreneurship skills, provides a holistic approach to business development, one that nurtures both personal growth and community well-being.

In conclusion, the Mojokerto case provides a compelling example of how Islamic educational leadership can serve as a catalyst for empowering women and reducing poverty. By integrating faith, values, and business practices, the program creates an environment where women can thrive as entrepreneurs while staying true to their moral and religious values. This approach not only equips women with the skills to sustain their businesses but also fosters a culture of ethical leadership and social responsibility. This model offers valuable insights for future entrepreneurship programs that seek to combine business success with moral integrity and community-focused goals, establishing a sustainable and transformative framework for addressing poverty and empowering women.

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