



NAKHON SI THAMMARAT MUSLIM BUSINESS CLUB: MANAGING DA'WAH AND ENTREPRENEURSHIP AMONG MUSLIM MINORITIES IN THE SOUTHERN THAILAND

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Abstrak

Pattani bukanlah representasi tunggal atas eksistensi Islam di Thailand, karena dalam realitanya masyarakat Muslim telah berdiaspora di berbagai wilayah. Salah satu tempat dimana masyarakat Muslim dapat membentuk identitas baru adalah di provinsi Nakhon Si Thammarat, dimana mereka mampu bertransformasi menjadi kelompok yang adaptif dan berdaya saing tinggi. Untuk menelaah lebih dalam fenomena tersebut, penelitian ini menggunakan jenis penelitian kualitatif pendekatan deskriptif dan menekankan pada analisis data interaktif model Miles dan Huberman. Hasil penelitian lapangan menunjukkan bahwa salah satu wujud eksistensi Muslim adalah dengan membentuk Nakhon Si Thammarat Muslim Business Club (NMBC). Dalam eksistensinya, NMBC memiliki dua fungsi utama: Pertama, untuk menjembatani dan menyatukan kekuatan wirausahawan Muslim dari skala mikro hingga skala besar. Kedua, menjadi lembaga dakwah berbasis filantropi Islam dengan landasan kepercayaan bahwa semakin banyak beramal maka bisnis akan semakin berkembang. NMBC memberikan arah pada pengembangan kewirausahaan Muslim dengan dua cara: Pertama, memposisikan kelompok mayoritas sebagai partner, bukan kompetitor. Kedua, memperkuat strategi Blue Ocean dimana wirausahawan Muslim harus mencari celah sektor bisnis baru yang tidak dikuasai oleh kelompok mayoritas.

Abstract

Kata kunci:

NMBC, Da'wah,
Entrepreneurship,
Minority Muslim,
Thailand

Pattani is not a single representation of the Islamic existence in Thailand, because in reality Muslim societies have been living in various regions. One place where Muslim societies can form new identities is in the Nakhon Si Thammarat province, where they are able to transform into an adaptive and highly competitive group. To examine more deeply this phenomenon, this study uses a type of qualitative research with a descriptive approach, and emphasizes the interactive data analysis of the Miles and Huberman models. The results of field research show that one of the manifestations of Muslim existence is to establish Nakhon Si Thammarat Muslim Business Club (NMBC). In its existence, NMBC has two main functions: First, to bridge and unite the power



of Muslim entrepreneurs from micro to large scale. Secondly, to become a da'wah institution on Islamic philanthropy based on the belief that the more charity, the more business will develop. NMBC gives direction to the development of Muslim entrepreneurship in two ways: First, positioning the majority group as partners, not competitors. Second, to strengthen the Blue Ocean strategy in which Muslim entrepreneurs must find new business sector gaps that are not controlled by the majority group.

BACKGROUND

Historically, Muslim has much experience both as minorities or majorities within a region. They were initially minorities in Mecca and later when Muslim hijrah to Abyssinia and Medina.¹ In the Southeast Asian region, Muslim becomes minority in several countries such as Thailand. The Kingdom of Thailand is a country in mainland Asia with a majority Theravada Buddhist population. However, it should be understood that there is no single act that states that Buddhism is the state official religion of Thailand. In the country that was previously called Muangthai, Islam is a minority religion that spread to the north and centered in the south. Although the population is less than five percent, Islam in Thailand is a fast growing minority.² In general, most people have always represented Islam in Thailand with Pattani. For those who know a little more, it will widen their representation from Pattani as well as Yala and Narathiwat. An area that is often imaged full of marginalization and violence. But if we know Thailand more deeply, it is too narrow to represent Islam and Muslim societies from only those three provinces.

In reality, Muslims societies in Thailand have spread and diaspora in various regions. They are able to adapt to the demands of the times, compromise with global influences, and form new identities without leaving their original identity.³ One of the provinces that can be said to be most identical with these characteristics is Nakhon Si Thammarat. Geographically, Nakhon Si Thammarat is not far from Pattani because it is only separated by two provinces namely Songkhla and Patthalung. It should be understood that the average area of a province in Thailand is similar to the average area of regency in Indonesia. On the map of Thailand, both

¹ M. Yasin Mazhar Siddiqi, *The Prophet Muhammad SAW: A Role Model for Muslim Minorities*, (Leicestershire: The Islamic Foundation, 2006).

² Thanet Aphornsuvan, *History and Politics of the Muslim in Thailand*, (Bangkok: Thammasat University, 2003), p. 3.

³ Abdur Rozaki, Bayu Mitra A. Kusuma, and Abd. Aziz Faiz, "Political Economy of the Muslim Middle Class in Southeast Asia: Religious Expressions Trajectories in Indonesia, Malaysia, and Thailand", *IKAT: The Indonesian Journal of Southeast Asian Studies* Vol. 3 No. 1 (2019), p. 107, doi.org/10.22146/ikat.v3i1.45734.



Pattani and Nakhon Si Thammarat are classified as the southern region. So it is logical to say that the distance between the two provinces is not far.

Looking deeper into the lives of Muslims in Nakhon Si Thammarat seems to slap researchers about Islam in Thailand which has been merely taking research settings from Pattani to justify general Muslim life in macro terms. We need to open and review various prior literatures to get out of the established concept that Pattani is the sole representation of Islam and Muslim society's research in Thailand. From this understanding it becomes interesting to study more deeply how the life of Muslims in Nakhon Si Thammarat. Viewed from the class formation, Muslims in Nakhon Si Thammarat are relatively able to align themselves socially with other community groups. It should be remembered that according to Anthony Giddens, the structure of social class affects the mindset, rules, knowledge sources, skills, and patterns of behavior of a person through the process of socialization.⁴

The increasing quality of Muslim life in Nakhon Si Thammarat goes hand in hand with the development of entrepreneurship through various business sectors. The development of the business did not just happen. It takes hard work and a long process so they can reach that point. One of the important factors in the development of Muslim business is presence of the Nakhon Si Thammarat Muslim Business Club (NMBC) as a shading institution. The existence of NMBC is able to unite Muslim entrepreneurs in Nakhon Si Thammarat ranging from micro entrepreneurs to large entrepreneurs. Its' was able to mobilize the social and capital forces of the Muslim societies. The socio-political presence of NMBC also strengthened Muslim positioning in the business world amid the dominance of the Chinese Thai ethnic. Borrowing the terms from Mietsner *et al.*, This situation supports the theories of religious political entrepreneurs who are the main drivers of Islamic mobilization.⁵

In its existence NMBC is not just a business supporting association, but also as a da'wah epicentrum activity. Da'wah in this case is not understood narrowly as a religious ritual activity. However, NMBC runs da'wah by building the image of Muslims as a group of people who are tolerant, able to blend socially, and have competitiveness. According to Daromir Rudnyckyj was cited by Rudolf Juniarto, two functions such as those carried out by NMBC are called spiritual or religion economic concept, or in other words a mentality and behavior that are produced by religious values and human relations where this is a productive, efficient, and

⁴ Christopher Bryant and David Jary, *Giddens's Theory of Structuration: A Critical Appreciation*, (London: Routledge Revival, 2012).

⁵ Marcus Mietzner, Burhanuddin Muhtadi, and Rizka Halida, "Entrepreneurs of Grievance: Drivers and Effects of Indonesia's Islamist Mobilization", *Bijdragen tot de taal-, land- en volkenkunde / Journal of the Humanities and Social Sciences of Southeast Asia* Vol. 174 No. 2-3 (2018), p. 159, doi.org/10.1163/22134379-17402026.



effective attitude among religious members.⁶ The term is equivalent to the view of Ibn Khaldun who said that human nature from birth has been endowed with a love of bloodline and group identity. This love gives rise to feelings of self-esteem, loyalty, and a sense of shared destiny.⁷ Based on the above background, it is interesting to study in depth how NMBC is capable in managing two main functions including da'wah and entrepreneurship in improving the living standards of Muslim societies which incidentally are minority groups in Southern Thailand. This research will enrich theory and practice in the study of transformative da'wah and Islamic entrepreneurship simultaneously in minority Muslim societies. The positioning of this research on prior research in more detail will be discussed in the literature review section below.

LITERATURE REVIEW

Religious phenomena can no longer be understood well enough by concentrating solely on its theology. Rather, religion has been exposed to the postmodern imperatives of multi, inter, trans, and cross-disciplinary studies.⁸ Basically there have been several researchs on Muslim entrepreneurship that go hand in hand with da'wah movement or Islamic mobilization, for example: *First*, research by Nur Aimie Syarmimi *et al.*⁹ The study revealed that when doing business, Muslim entrepreneurs in Malaysia must follow the ethics that are guided by Prophet Muhammad which can be trusted, this quality is always emphasized at the Inteam company. For example, in the case of payments where the company will ensure to make payments on time and fair calculation methods so as to build the trust of stakeholders. Thus da'wah can be carried out through image development in the business sector.

Second, research by Sukmamurni Abdul Manaf, Nor Laila Md. Noor, and Haryani Haron.¹⁰ This research reveals that da'wah enterprise in Malaysia can be categorized into two namely social enterprises and business companies where value chain activities are focused on

⁶ Rudolf Yuniarto, "Beyond Ethnic Economy: Religiosity, Social Entrepreneurship, and Solidarity Formation of Indonesian Migrants in Taiwan", *Makara Hubs-Asia Vol. 20 No. 1* (2016), p. 3, doi.org/10.7454/mssh.v20i1.3482.

⁷ Hakimul Ikhwan Affandi, *Akar Konflik Sepanjang Zaman: Elaborasi Pemikiran Ibn Khaldun*, (Yogyakarta: Pustaka Pelajar, 2004).

⁸ Dicky Sofjan (ed.), *Religion, Public Policy, and Social Transformation in Southeast Asia: Managing Religious Diversity Vol. 1*, (Geneva: Globethics, ICRS, and Henry Luce Foundation, 2016), p. 15.

⁹ Nur Aimie Syarmimi *et al.*, "The Relationship between Da'wah and Entrepreneurship: A Case Study on Inteam Group in Entertainment Industry in Malaysia", *International Journal of Management, Innovation and Entrepreneurial Research Vol. 4 No. 1* (2018), pp 1-4, doi.org/10.18510/ijmier.2018.411.

¹⁰ Sukmamurni Abdul Manaf, Nor Laila Md. Noor, and Haryani Haron, "The Conceptual Model of Religious-based Entrepreneurship in Malaysia: A Value-chain Approach", *Journal of Entrepreneurship: Research and Practice Vol. 2015* (2015), pp. 1-11, doi.org/10.5171/2015.319411.



the creation and dissemination of religious values and content. The findings of this study provide some insight into da'wah companies and how their information technology and social media adoption have improved their business operations. *Third*, research by Konstantinos Retsikas.¹¹ This research suggests that the achievement of wealth based on religion and social responsibility is a desire that is widespread in big cities in Indonesia, especially among the pious middle class. The religious passion for entrepreneurial success is permeated by a mode of temporality that privileges the future at the expense of the past and the present.

Actually there are still quite a lot of other researches on the da'wah and entrepreneurship issues. But from a variety of research is struggling around Indonesia and Malaysia. If viewed from the dynamics, the development of da'wah via entrepreneurship in the two countries is not too challenging. There are two reasons that emerge: *First*, Indonesia is a country with the largest Muslim population not only in Southeast Asia, even the world. Therefore, the development of da'wah via entrepreneurship will not get significant resistance. *Second*, Malaysia is a Muslim majority country where Islam is the state official religion. Malay Muslims have hegemonyed various aspects of community life and received many privileges in the name of *Bumi Putera*. Unlike Muslim as majority in Indonesia and Malaysia, Muslims in Thailand as a minority group are often regarded as socially, politically, and economically discriminated. Therefore the emergence of NMBC in Nakhon Si Thammarat province gave rise to a new picture of the Muslim existence in Southern Thailand where they were able to live in harmony with the government and other societies through their existence in the entrepreneurial sector. Based on these points, the novelty of this research becomes very clear.

RESEARCH METHOD

This research uses a qualitative type and descriptive analysis approach. The researcher decides to use descriptive qualitative research with the intention that the research results can be described in systematic, factual, and accurate sentences regarding facts and relationships between phenomena. Qualitative methods are research procedures that produce descriptive data in the form of words or spoken from people and observable behavior.¹² The qualitative paradigm is called the constructivist or naturalistic approach, interpretive approach,

¹¹ Konstantinos Retsikas, "The Gift of Future Time: Islamic Welfare and Entrepreneurship in 21st Century Indonesia", *Journal South East Asia Research* Vol. 25 No. 3 (2017), pp. 284-300, doi.org/10.1177/0967828X17719761.

¹² Lexi J. Moleong, *Metode Penelitian Kualitatif*, (Bandung: Remaja Rosdakarya, 2000).



postpositivist or post-modern perspective.¹³ In summary, it can be said that the descriptive qualitative method is an objective representation of how the NMBC is capable of carrying out two main functions including da'wah and entrepreneurship in improving the living standards of Muslim societies which incidentally are minority groups in Southern Thailand, particularly in Nakhon Si Thammarat province. This is important to be revealed because so far researchers about minority Muslims in Southern Thailand are only struggling around Pattani, Yala, and Narathiwat provinces.

To obtain the data needed in this study, the research techniques used are divided into three, namely: *First*, observation. The observation technique used in this study was participatory observation, in which the researcher involved himself in the environment that was being observed for one month so that it affected the observed object. Observations are made through visits and follow the activities carried out by NMBC along with the businesses under its guidance. In this case the researcher came directly to Nakhon Si Thammarat province to interact and try various products produced by NMBC members. *Second*, interview. This technique is carried out to dig deep information on central figures and business actors who run their businesses under the supervision of NMBC. *Third*, documentation. The activity of collecting and studying secondary data which includes documents or archives deemed related to the object of research. Existing documents are studied to obtain data and information in this study including reports and various articles from newspapers, journals, or data sourced from various websites that are relevant to the research topic. In this case there are difficulties experienced by researcher, namely many sources use Thai language and alphabet so that researcher needs the help of special translators. Finally, the data obtained will be analyzed using the interactive method of the Miles and Huberman model which consists of four stages: data collection, data reduction, data display, and drawing conclusions.¹⁴

RESULT AND ANALYSIS

Beyond the Comfort Zone of Islamic Research in Thailand

Perhaps some people will frown when reading this research because it is quite contrary to most research findings about Islam and Muslim societies in Thailand. As research by Saroja Dorairajoo who argues that so far the situation in Thailand has helped Thai-Chinese achieve political and economic success while promoting separatist identities such as Malay and Islam

¹³ John W. Creswell, *Qualitative Inquiry and Research Design*, (New York: Sage Publications, 1998).

¹⁴ Matthew B. Miles and Michael A. Huberman, *Qualitative Data Analysis: A Source Book of New Methods*, (London: Sage Publication, 1998).



has bequeathed Thai-Malay people with a legacy of violence.¹⁵ Even I have to admit that the results of this research are different from my previous researches about Islam and Muslim societies in Southern Thailand. It is also possible that some will point out that researchers are not sensitive to the suffering of Muslim minorities in Thailand who are often discriminated. Or worse, the researcher is accused of being liberal and other negative things which are certainly unscientific and counterproductive to the development of science. However, researchers believe that the facts of research must be disclosed and published honestly. Including the fact that Muslims in Nakhon Si Thammarat are able to live side by side and make peace with surrounding conditions which then make them able to develop socio-political and economic.

Before discussing more deeply about Nakhon Si Thammarat Muslim Business Club (NMBC) we need to understand how can the Nakhon Si Thammarat and Pattani, two provinces belonging to Southern Thailand, have very striking differences in characteristics. Historically the area that is now the provinces of Pattani, Yala, and Narathiwat is a sovereign Malay Muslim sultanate with the name Patani Darussalam. In the 18th century or around 1785, Patani Darussalam was conquered by the Kingdom of Siam which was later transformed into Muangthai and now Thailand.¹⁶ Pattani Darussalam was annexed to be part of the kingdom to the present. In this case we need to have a clear understanding that Patani – with the single letter t – refers to a former sovereign Islamic Malay Sultanate. In the modern era, the former sultanate region encompassed several provinces in Thailand namely Pattani, Yala, Narathiwat, plus a portion of Songkhla and Satun. Another part of the area is now become Kelantan, Kedah, Perlis, and Terengganu which are included in the Malaysian Federation. Pattani – with the double letter t – refers to the name of a province that belongs to modern Thailand after the Anglo-Siam Treaty of 1909. While Nakhon Si Thammarat since the 16th century has become part of the history of the embryo of Thailand. Even at the end of the 19th century Nakhon Si Thammarat had fully entered into the control of the Kingdom of Siam and since 1932 it was designated as a province. The historical difference has a big impact such as the perspective of the government in Bangkok. Unlike Muslims in Pattani, for Muslims in Nakhon Si Thammarat

¹⁵ Saroja Dorairajoo, "Peaceful Thai, Violent Malay(-Muslim): A Case Study of the Problematic Muslim Citizens of Southern Thailand", *The Copenhagen Journal of Asian Studies* Vol. 27 No. 2 (2009), p. 61, doi.org/10.22439/cjas.v27i2.2544.

¹⁶ See Phaosan Jehwae, "The Role of Malay Language and Literature as a Media for Peace in Patani Thailand and the Archipelago", *Journal of Malay Islamic Studies* Vol. 2 No. 1 (2018), pp. 1-10, doi.org/10.19109/JMIS.v2i1.2549.



Bangkok is a government that fulfills their rights as citizens.¹⁷ Now let's start discussing NMBC and its existence more deeply.

The Two Main Functions of NMBC

When it was planned to be established around 2016-2017, NMBC had two main functions. *First*, bridging and uniting Muslim entrepreneurs from micro to large scale in a strong organization. Muslim entrepreneurs in Nakhon Si Thammarat province have a collective understanding that business is not only for enriching oneself, but also for the society or ummah welfare. One of the biggest problems faced by Muslim societies when they want to start a business is the lack of capital. As a result, some brilliant business ideas must be buried due to lack of funds to move. In other words the absence of capital kills creativity. The problem lasted long enough in making the economic conditions of the Muslim societies in Nakhon the Thammarat stagnate. Even though many Muslims migrate from conflict areas to Nakhon Si Thammarat province intend to seek peace and a more decent life.

Seeing this condition, several successful Muslim entrepreneurs, one of whom was led by Haji Shugur, founded NMBC. Through the establishment of NMBC, the Muslim societies in a coordinated manner began raising capital through the assistance provided by Muslim entrepreneurs who had successfully raised their businesses. The collected results are then distributed to Muslims who have a good and serious concept in the plan to open a business. This means that the collected aid is not provided without calculation, but NMBC selectively chooses those who have good concepts so that it is predicted that the business will develop in the future and they can continue the relay of assistance to other Muslims who want to open a business. NMBC does not only provide capital and then just let go, but also provides assistance to ensure that businesses that have been given capital can develop. From this concept it can be said that in Muslim societies in Nakhon Si Thammarat there has been a cross subsidy. Successful Muslim entrepreneurs will help other Muslims who want to open a business until they succeed. After success they are the ones who replace the position as next aid providers. If this can be maintained in its sustainability, there will be more and more prosperous Muslims in Nakhon Si Thammarat.

Second, NMBC also functions as an institution of Islamic philanthropy on the basis of the belief that “more and more charity, business is growing”. If in the first function NMBC runs an entrepreneurial function for profit, then in the second function it places more emphasis on

¹⁷ Abdur Rozaki *et al.*, *The Trajectory of Middle Class Muslim in Southeast Asia*, 2nd Edition, (Yogyakarta: ISAs UIN Sunan Kalijaga, FEM Universiti Putra Malaysia, and ISWU Walailak University, 2019).



charity. NMBC is aware that not all Muslims have an entrepreneurial mentality, but as fellow Muslims they are entitled to help. Therefore, the assistance provided is no longer in the form of venture capital, but in the form of sadaqah. More than that, the charity carried out by NMBC is not only targeting the Muslim societies, but also for other weak economic societies. From this, NMBC carried out the da'wah function well. In this case da'wah is not only narrowly interpreted as religious ritual activities or mere rhetorical words. For NMBC, the da'wah they carried out was done by building a positive image of Islam and the Muslim community to a wider audience. As a result, Muslims in Nakhon Si Thammarat became a group that received sympathy and respect from society and the Kingdom of Thailand.

Researchers themselves have proven how respect is given to society and the state to Muslims in Nakhon Si Thammarat. When researchers first visited the province, researchers arrived in the middle of the night. After traveling for four hours from Hat Yai Airport in Songkhla province, researchers arrived at Nakhon Si Thammarat province. At that time the researcher was picked up by a research partner from Walailak University. When we trip to the hotel, the car that we were riding was stopped by the police to conduct a raid on alcoholic drinks. When we opened the car window and explained that we were Muslims, the police quickly and kindly invited us back to continue the journey. Information through real experiences like this certainly you rarely get in other studies about Islam and Muslim societies in Southern Thailand.

Another thing that supports the improvement of Muslim society welfare in Nakhon Si Thammarat is the presence of the state in providing a variety of socially access as well as other ethnic and religious adherents. In the regime of Prime Minister Thaksin Shinawatra, the state has increasingly opened access to boost the economic growth of Muslim societies through the establishment of the Islamic Bank of Thailand or I-Bank. The establishment of the I-Bank is also a means for the government to provide capital assistance for small and medium sized businesses developed by the Muslim societies. Open access to capital from the government has a positive impact with the opening of new jobs from the business or entrepreneurial sector, a significant decrease in poverty, and an increase in the level of income of the Muslim societies. This condition accelerates the process of social restructuring of Muslim societies in Nakhon Si Thammarat to develop their economy and eliminates the justification of welfare based on religion or ethnicity. Moreover, the current ruling king, Mahavajiralongkorn, has a close relationship with Muslims societies in Southern Thailand even since he was young. Vajiralongkorn is known to be very respectful of Muslim traditions and often attends events held by Muslims societies.



NMBC's Strategy for Developing Muslim Entrepreneurship

Then how does NMBC ensure that the business they provide capital can develop well and be able to survive in business competition. In this matter NMBC applies two important points: *First*, emphasizes the mindset that Muslim entrepreneurs must position the majority as partners, not competitors. The fact is that the control of assets and businesses in Nakhon Si Thammarat is dominated by Thai Chinese. NMBC is aware that they may not face head to head, or frontally compete with a majority group that has deep roots. Instead of successfully displacing, but instead destroyed. Therefore, the strategy of NMBC in fostering Muslim entrepreneurs is to direct to share to gain greater access, strength and profit. Once again it is emphasized that Muslim entrepreneurs should not position the majority as competitors because it will clearly lose in terms of financial and network strength. When Muslim entrepreneurs position the majority as a partner, then the business carried on by Muslims will not experience opposition. Precisely wider market access is in the hand. This was then able to accelerate the economic growth of the Muslim societies in Nakhon the Thammarat.

Second, using the Blue Ocean strategy by opening a business that is not owned by the majority group. We need to understand what is meant by Blue Ocean and the opposite is Red Ocean strategy. Red Ocean strategy is a condition where business people compete in the same market share. This market inside is inhabited by many business people who compete and have ambitions to expand their businesses. Because there are so many business people in this market, the atmosphere of competition will be so heavy. In this Red Ocean strategy, every business person or entrepreneurs tries his best to win the competition and become a market leader. Therefore, do not be surprised at the emergence of unfair competition, toppling each other and trying to kill each of its competitor business. While, Blue Ocean strategy is a mindset that is based on innovation and out of rational habits. Blue Ocean strategy emphasizes how companies do not win the competition by going head to head with competitors. In other words, do not compete in the same market, but rather open new markets that have not been thought of by competitors. It is indeed not easy to implement this Blue Ocean strategy because creativity and intelligence are needed to see market gaps. The Blue Ocean strategy that NMBC instilled in Muslim entrepreneurs made them more observant and creative in taking advantage of the slightest opportunity.

For example, in Thailand there are a lot of soft drinks available where people are very fond of drinking soda with lots of ice. That is because Thailand, especially from the middle to the south does have quite hot temperatures. Seeing these potential, Muslim entrepreneurs then created a new variant of soft drinks. The trick is to mix the date palm fruits. Date palm fruits are



a fruit that can be said to be identical with the activities of Muslims, especially at Ramadhan month. Through the marketing of this date palm soft drink, Muslim entrepreneurs feel they have carried out two functions at once. On the one hand they get a lot of profits from the sale of date palm soft drink so that the entrepreneurial function which profit oriented runs to the maximum. On the other hand they also introduce the culinary specialties of Muslims tradition through the penetration of modern and contemporary culinary so that in this case there is the value of da'wah delivered symbolically. The strategy reminds researchers of the sentence that was spoken by a stand up comedian from Indonesia, Pandji Pragiwaksono. He said that in this modern competition "a little more difference would be better than a little better".

Although in Nakhon Si Thammarat the level of the Muslim economy is quite developed through the business or entrepreneurship path, but they do not necessarily use their income to follow lifestyle or sheer pleasure. In physical appearance, they are also not excessive in showing Islamic identity in public spaces. They are reluctant to spend money on things that are consumptive and tertiary. In their culture it would be better to use business income or profits to grow and expand their businesses where part of that income is also used to help fellow Muslim businesses through NMBC. They are clearly aware that to be stronger and bigger, they must adapt and unite.

CONCLUSION

Based on the explanation above, it can be concluded that NMBC has two main functions: *First*, to bridge and unite Muslim entrepreneurs from micro to large scale in a strong organization. Muslim entrepreneurs in Nakhon Si Thammarat Province have a principle that business is not only for enriching oneself, but also for the society or ummah welfare. When the Muslim societies experiences capital difficulties, NMBC collects capital through the assistance provided by success Muslim entrepreneurs and distribute it to Muslims who want to open a business and have a good concept. NMBC also provides assistance to ensure that businesses that have been given capital can develop so that they can continue relaying aid. *Second*, NMBC acts as an institution of Islamic philanthropy. NMBC is aware that not all Muslims have an entrepreneurial mentality, so the assistance provided is more in the form of alms or sadaqah. Charity is also targeting other weak economic societies so that Muslims societies get sympathy and respect from the peoples and the kingdom. In other words, da'wah was carried out by NMBC by building a positive image of Islam.

NMBC applies two important points to ensure the business they provide capital can survive and grow: *First*, emphasizing the mindset to position the majority as partners, not



competitors. Competing will clearly lose in terms of financial and network strength. If sharing with the majority, broader market access is in the hand. *Second*, using the Blue Ocean strategy by opening a business that is not owned by the majority group. Blue Ocean strategy emphasizes how entrepreneurs open new markets that have not yet been thought of by competitors. For example, Muslim entrepreneurs introduced the date palm soft drinks in the competition for soft drinks that are consumed by the public. In this modern competition, little more difference products would be better than little better products. The Blue Ocean strategy that NMBC instilled in Muslim entrepreneurs made them more observant and creative in taking advantage of opportunities.

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