

Sharia Entrepreneur Development for Students in the Environment of Universitas Pendidikan Indonesia through Business Unit Baitul Mal Wa Tamwil

Aceng Kosasih, Firman Aziz, Pandu Hyangsewu

Universitas Pendidikan Indonesia

Bandung, Indonesia

acengkosasih@upi.edu, firman.aziz@upi.edu, pandu.hyangsewu@upi.edu

Abstract—One of the entrepreneurial development program by observing the level of to-high 20s halal is through the effort of creating and realizing a reliable employee and superior-Sharia entrepreneur FPIPS environment for students in ICU so generating the production, distribution, and consumption of goods are worth the high economical and good quality with attention to the elements to the Sharia-'s. Problem this devotion associated with the development of Sharia entrepreneur for students in Environment FPIPS UPI Via Business Unit Baitul Mal wa Tamwil (BMT) FPIPS UPI. This service method using the method of action. Participants' devotion is the entire student FPIPS UPI of a number of students who come from 33 11 FPIPS UPI in Prodi, while the place of devotion in FPIPS UPI. Place FPIPS UPI was chosen because the only faculty who have BMT, the location is very strategic because the core of the campus, is a virtual open means create common in this good for Muslims or non-Muslims for shopping, a wide range of merchandise for students is available on the site, and allows the generation of college students spirited Sharia entrepreneur. The results of this devotion are: (1) it generates awareness of student FPIPS UPI to Shariah-based entrepreneurship, (2) it produces training and mentoring for students FPIPS UPI that Sharia-based entrepreneurship, and (3) generation of the model the development of sharia entrepreneur for students FPIPS UPI. As such, this dedication needs to be continued because it promises hope of the emergence of student Islamic-minded neighbourhood entrepreneur FPIPS UPI.

Keywords—*entrepreneur; sharia; entrepreneur sharia; empowering human of resources; baitul mal wa tamwil*

I. INTRODUCTION

The failure of the model of development in the past, certainly demonstrated the need for a reorientation in the construction of a new development approach, namely, the environment and the development of a human-faced. The approach puts the man as the key factor that plays an important role in all its facets. The development process should be seen as a process that populist. Concentration of development on people's economy with emphasis on facilities construction efforts on the micro or small people.

Poverty in Indonesia and the world seem to have been attached to even the already widespread. Since the country

became independent until today, the issue of the eradication of poverty to become the main agenda. But in fact, all these problems failed to complete even the more severe its existence [1]. The data of the Central Bureau of statistics (BPS) until September 2016 shows Indonesia's poor population reached 27,727,780 people [2]. The Government of Indonesia has been working to resolve the problem of poverty based on the presidential Regulation No. 15 of the year 2010 about Accelerating poverty reduction. But in fact, that poverty alleviation programs did not impact the quality of life of poor people in Indonesia so far [3].

On the other hand, it turns out that Indonesia's economic growth tend to grow better. The Governor of Bank Indonesia revealed that this year 2016, Indonesia into a country that is respected by other countries. Because in the year 2016, Indonesia's economic growth reached 5.1% or above the 3rd highest after China and India 7% 5.8%. Thus, the trickledown effect is not evident in Indonesia because of the level of economic growth is not accompanied by a level of social welfare.

Todaro looked at that development must be seen as a multidimensional process that includes various fundamental changes over the social structure, the attitudes of society, and national institutions, in addition to still pursue accelerated economic growth or accelerating, the handling of income inequality and poverty, as well as life [4]. Islam looks at the problem of poverty is a problem that does not satisfy the primary needs. Islamic jurisprudence has determined that primary needs that concerns human existence consists of three things, namely, clothing, food, and the Board [1]. To solve the problem of poverty, Islam has set up the mechanism in such a way, one of them through the empowerment of Islamic Treasury wa Tamwil (BMT).

Beik says BMT proved able to reduce poverty levels need to be optimized the role of BMT in Indonesia [5]. Based on the research of the year 2016 Beik, then potential BMT in Indonesia could reach Rp 217 trillion. However, according to Director of the IMZ, Nana Mintarti the cause has not been as BMT in Indonesia alleviate poverty because philanthropy is still identified with the activities of the charity or consumption [6]. Thus, in order to reduce the poor, then the BMT need

brought Indonesia with Sharia-based. One of the ways that can be done is by way of forming a reliable human resources and superior being an entrepreneur through BMT in the surrounding environment.

Schumpeter, as quoted in the Priyanto says that ' Entrepreneurship is driving force behind economic growth' [7]. That is, entrepreneurship is a vital component in economic development. Poverty is closely associated with the absence of entrepreneurship. Therefore, the existence of entrepreneurship ranging from the level of the individual, the Organization, until the community is very closely related to the poor or whether that society. If entrepreneurship is high, then poverty will be low. David McClelland is quoted by the Ciputra said that one of the conditions of a country to achieve the level of prosperity required 2% of the total population of that is available is conducting entrepreneurship (entrepreneurial activity) [8]. In addition, an entrepreneur needs to be driven by ethics, attitude, and good morals. The 21st century is popular with the study of business ethics, the most efficacious remedy for the damage to the business world is good moral norm for all industry. Entrepreneurial moral good and ethical character is reflected in the Sharia entrepreneur.

Sharia entrepreneur is an entrepreneur who runs a business controlled by the rules of halal and haram, both from the way his acquisition as well as its utility as well as its operational philosophy that fairness, togetherness, and responsibility. In addition, the Sharia entrepreneur can make poor people become capable. Sharia entrepreneur is the right step to form the poor become self-sufficient in terms of Finance (financial independent) with emphasis on moral development. Because of the importance of Sharia entrepreneur development in forming an independent community through BMT, then held events PkM-based entrepreneurship with the theme of "the establishment of Sharia Entrepreneur for students in the environment of the ICU through Unit Islamic Treasury Effort WA Tamwil (BMT) FPIPS UPI ". This article will expose in General about the implementation of Entrepreneurial Training PkM based Baitul Mâl Wattamwîl for students at FPIPS University of education Indonesia.

II. RESEARCH METHOD

The methodology of community-based entrepreneurship is using the method of action carried out its activities for the past 8 months. Stages of activity that will be used in outlining the methodology of action generally is divided into two stages, namely: (1) the stage of research and (2) the stage of action. On the stage of the research are translated back into several stages of research include: (1) preparation of the research, (2) implementation of research, (3) reporting the results of research, and (4) preparation of the program of action of the year 1. On the stage of action spelled out into several stages, namely: (1) the preparation of the action, (2) the implementation of the action program the results of research, (3) Monitoring and evaluation of the integrated results of the research, and (4) Reporting the results of research activities and the action of the first year.

Location-based Entrepreneurship program targets PKM (PKM K) this is in the FPIPS environment of the ICU.

Environment FPIPS UPI itself consists of 11 Departments/Prodi wing of social science or humanities studies. Location of devotion PKM K was held in Gedung FPIPS UPI Floor V Roared 30. Devotion is carried out for eight months starting April–November 2017, with the dedication was held on August 15, 2017. Location of devotion in the environment FPIPS UPI by reason of: (1) location of FPIPS is in the middle of campus UPI, (2) FPIPS is a virtual area. That is, anyone can walk through the area, (3) FPIPS have BMT, and (4) FPIPS have the potential of human resources that can be relied upon to perform value-based Sharia entrepreneur.

Target audience program PKM entrepreneurship is three student representatives per set and students who have been determined by team Devotion PKM entrepreneurship. Students involved as many as 33 students from the entire set of environmental FPIPS who was in the ICU (3 peoples x 11 set = 33 students from the entire set that is in FPIPS). Next, students selected in this devotion generally have high mental level for entrepreneurship is accompanied by educational level are qualified so has awareness of economic improvement or the necessities of life.

III. RESULTS AND DISCUSSION

A. *The Stages of Training-Based Entrepreneurship PKM*

Stages of PkM inauguration-based entrepreneurship through BMT FPIPS as an attempt to form Some Shariah includes the stages of preparation, implementation and evaluation stages. The following descriptions of each stage of the activity:

1) *Getting started*: Preparation of phase I on the activities of this devotion is carried out as follows:

- The team made a plan in the form of schedule time (time) and the plan of activities to be conducted in the framework of the activities of the PKM K in FPIPS. The result is time activities will be held during K PKM 8 months starting 1 April 2017 until November 30, 2017, while the peak activity plan will be implemented this PKM K on Tuesday starting at 15-8-2017 date 06.30 s. d 12.00 GMT on the building Floor FPIPS V 30 spaces.
- Internal coordination team did to discuss the implementation of the program of action in the framework of activities PKM K in FPIPS. The result was the implementation of the activities to be performed as best as possible by setting up 33 students as participants, inviting 4 speakers from among professors and practitioners, as well as two students who had successfully run the business. This is done so that the participants as much as 33 students are motivated in running-based Sharia entrepreneur.
- Team did study the needs of the student FPIPS who want to do entrepreneurial and would like incorporated in the Sharia entrepreneur. The result is a student in desperate need of the existence of the business unit's

sharia nuanced and they were very interested in entrepreneurship.

- Team did on logging to the Dekanat, Chairman of Prodi, & Chairman of the HIMA in the environment FPIPS so that this activity then approved the Dekanat the kaprodi/kahim can send 3 representatives of the students. The upshot is approving Dekanat activities this soon K PKM follow up, i.e. asking the team to make the letters and then releasing it, now Chairman of the Prodi & Chairman of HIMA later sends 3 students.
- Team makes each letter to prodi set in environment & FPIPS so send 3 representatives per college student Prodi/HIMA. The result is a letter made by team and submitted to the dekanat. Thus, a letter signed by the Chairman of the devotion and the Dekanat is known in this case signed Vice Dean I FPIPS UPI. Next, the team deploys the mail and related parties in this respect prodi/HIMA sending 3 representatives of the students to join our training.
- Team did pra-observation to BMT FPIPS & student FPIPS to dig up information on student knowledge in doing business. The result was FPIPS already have BMT but its existence has not been exploited to the maximum by the students in the FPIPS environment.
- Team did an interview about their interest in doing business. The result is that many students have not been interested in the business. Student through this Sharia entrepreneur activities they will gain knowledge and entrepreneurship capable stock.
- Team did identify the results of initial pra-observation and interviews. The result is a fast-moving team with designing the program execution where appropriate is carried out in accordance with the needs, wants, and expectations of students in FPIPS environment so they are able to run the Sharia entrepreneur based in the future well.
- Internal meeting team did to the maturity of the implementation activities. The result is a team continue to make intensive communication related programs, designing the arrangement of the event, and bring in competent resource person.
- Team did formulation method in fostering entrepreneurial students. The result is the team planning on doing lectures, demonstrations, and simulations on the activity peak of PKM K and did the design of the business plan, action plan, and budgeting plan for students.

2) *Implementation:* After the steps preparatory steps are performed, the stage of implementation of the activities of the PkM Entrepreneurship includes the following kegitan:

- Team doing activities PKM K on Tuesday starting at 15-8-2017 date 06.30 s. d 12.00 GMT on the building floor Space of 30 FPIPS. This activity is done as the implementation of a program that has been designed PKM K by team devotion. These activities as well as

coaching, empowerment, and development of students in FPIPS environment in order that students want Shariah-based entrepreneurship.

- 06.30 – 07.00 PM team dedication to doing the preparation of activities ranging from making tidy the place of devotion (clinch the seat), and then install the banners sized 3 m x 5 m, contact the resource person from lecturers and students, photographed material, preparing coffee list of present participants, and other things that closely with the activities of the PKM K.
- 07.00 – 08.00 PM team dedication to invite the participants enter the devotion to occupy the Chair provided a team of devotion. Before the show started, Chairman of Devotion to Co-host (MC Pandu Hyangsewu) that Dr. Aceng Kosasih, M. Ag.) begging can fill material that was originally considered as presenters being brought forward as presenters.
- 08.00 - 08.15 PM team dedication to start the event. Activities in the form of training. The activity begins with reading basmallah together, and continued with the speech of welcome by MC Firman Aziz. The next event is a welcome and opening by Dr. Siti Nurbayani K., M.Si. as the name of the Dean (WD II) who was unable to attend at that time.
- 08.15 - 09.00 PM Dr. Siti Nurbayani K., M.Si. as a tutor from among the professors at once business practitioners provide training materials both with the title material "building Entrepreneurial Motivation for students in Environmental FPIPS ICU". He lays out the content of the material is complete with the Peel thoroughly how to motivate students in the neighbourhood FPIPS to Shariah-based entrepreneurship.
- 09.00 – 09.15 PM Dr. Aceng Kosasih, M.Ag. as Chairman of the Devotion of the resource at the same time lecturer provides training material is considered the title of the material "concept Entrepreneur in Islam". He lays out the content of the material is complete with the Peel thoroughly how should students in FPIPS this is willing and able to run the business/entrepreneurial-based Sharia.
- 09.00 – 10.00 PM Firman Aziz from the lecturer gave a third training material under the title materials "business success tips at a young age". Pack Word provide input or advice so that the student FPIPS have tips and tricks to do business.
- 10.00 -11.00 PM Sendie Wailendra as a FPIPS IPAI student success doing business while CEO of clothes. Furthermore, my sister Larissa Princess as a FPIPS student success doing business while Owner Hijab & Fashion describes his efforts falling awake in online business, namely business hijab and fashion. It is said by both that the key to a successful business is a willing and confident.
- 11.00 - 11.10 PM team dedication to undertake "the development of Sharia Entrepreneur Student FPIPS".

Development involves all students (33) that follow this activity K PKM devotion.

- 11.10 - 11.15 PM Pandu Hyangsewu closing event devotion PKM k. Event closed by holding joint photo team devotion, interviewees, and participant activities PKM K.
- The activities of the community attended 33 students from the FPIPS who come from a variety of sets in an environment FPIPS.
- The activities of the community are filled with activities of training and mentoring entrepreneurial sharia based by team FPIPS devotion

3) *Evaluating*: The third stage in the activities of this devotion is the stage of the evaluation done by the reflection of the TEAM'S activities conducted with the participants. This activity generates some of the following:

- The activities of community-based entrepreneurship had a good welcome from students in the FPIPS environment.
- Team devotion felt the need to follow up on the activities of community-based entrepreneurship is made to him.
- The student is in need of coaching with regard to Sharia-based entrepreneurship so that activities can be acted upon.
- The granting of material from interesting interviewees make students enjoy the entrepreneurial activity to follow this until it is finished PKM.
- Evaluation of the activities carried out within this discussion form K PKM directly with students built and discussion with the lecturer teams PKM k. Discussions conducted related what obstacles faced and how solutions to address them. In this discussion, students are also given the right to provide input related training PKM K.

B. Factor Endowments and Constraints

1) *Supporting factor*: Based on evaluation results with some of the related parties, the driving factor of this devotion activities are as follows:

- High Support from the leadership of the ICU Leadership and FPIPS to conduct this PKM K. High support from the leadership of ICU in the form of grant funds, whereas the high Support from the leadership of the FPIPS in the form of the consent provision places the activities of PKM K.
- High Support from the leadership of the BMT FPIPS for daring to hold the implementation of the activities of this given BMT K PKM FPIPS available.
- Good teamwork team devotion and leadership of FPIPS to their respective Prodi Set in environment/FPIPS to send delegates who will join training PKM K through circular letter of invitation.

- Good teamwork team devotion and student participants PKM K in terms of communication to follow and are willing to listen to until it is finished.
- Good teamwork team resource in the form of devotion and willingness to become presenters and aid in the form of training materials as well as the practice of simulation.
- The right themes in the community is very perceived needs and the benefit for students in environmental FPIPS.

C. The Development of Sharia Entrepreneur Student FPIPS

The development of Sharia Entrepreneur Students FPIPS is done through a number of stages as follows:

1) *First stage mentoring*: Aims so that students are willing and interested in business. Students are given the ability to identify business opportunities into its own added value. This stage is also called as understanding entrepreneurial sharia.

2) *Second stage mentoring*: Aim of enabling students to have a mature business plan. Students are given the ability to practice business plan that will be done. This stage is also called as being an entrepreneurial sharia.

3) *Third stage mentoring*: Aim of enabling students to implement science obtained be Sharia entrepreneur. Students are given the ability to calculate profit and loss in business. Business that is conducted should be clear, directional, and measurable. This stage is also called as be the entrepreneurial sharia.

4) *Phase four mentoring*: Aim of enabling students to have the business stability and business development plan forward. Students are given assistance through funding schemes from the outside (incubation). Assistance may include the process of proposing a patent, a business entity, the type and place of business, as well as virtual office facilities. This stage is also called as good entrepreneurial sharia. As for the development model that is generated is as follows.

Entrepreneurship Model at the Faculty of Social Science Education

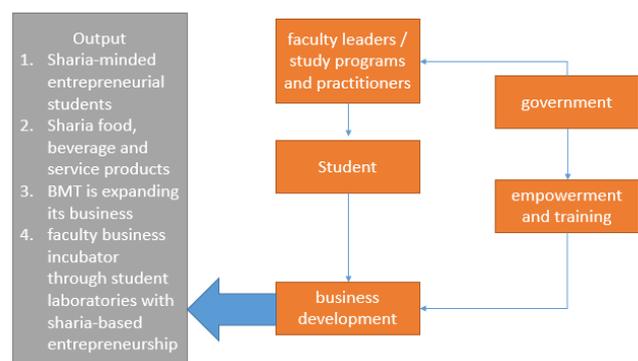


Fig. 1. Development model.

D. The Programme of Follow-up Activities of Devotion

Follow-up of the activities of the construction done is doing: (1) coaching clinic for students who become participants in the environs of FPIPS PKM K. Team devotion still do controlling, monitoring, and evaluation of the results of their efforts in the field, (2) internships in BMT FPIPS with merchandise that you have prepared for students, and (3) the sharia-based entrepreneurship training done on September 29, 2016 with respect to capacity & FPIPS student needs. In general, the program follow-up activities, could be seen from as follows:

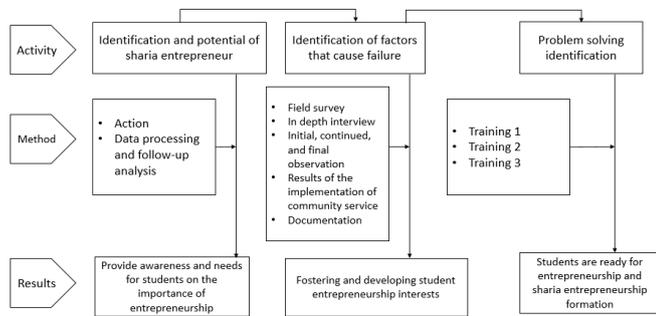


Fig. 2. Program follow-up activities PKM entrepreneurship.

IV. CONCLUSION

As has been outlined above, that the form of this form of entrepreneurship PkM activities training and development for

students in Sharia entrepreneur environment FPIPS UPI via business unit Baitul Mal wa Tamwil (BMT) program to support FPIPS national economic welfare in Indonesia followed students at FPIPS. Sharia entrepreneur development for students FPIPS UPI via Business Unit Baitul Mal wa Tamwil (BMT) FPIPS UPI in the form of training and mentoring for students who are in the FPIPS environment of the ICU. These activities were carried out in three stages, namely the preparation, implementation and evaluation.

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