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EMPOWERING SMEs ENTREPRENEURS BY CIVIL SOCIETY DEVELOPMENT CONCEPT

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Abstrak

Berbagai penelitian telah menunjukkan peluang UKM sebagai sektor yang harus diperhatikan tidak hanya karena kemampuannya untuk menyerap tenaga kerja, tetapi juga kemudahan dalam membangun bisnis, dan merupakan salah satu langkah untuk meningkatkan pendapatan atau kesejahteraan. UKM upaya pembangunan membutuhkan modal atau pembiayaan, tapi masih sulit untuk mengakses lembaga keuangan formal, sehingga tidak jarang kebutuhan modal mereka didanai oleh renteneer tersebut.

Penilaian UKM, dapat dilakukan dengan konsep ekonomi Islam. Terkait dengan kegagalan pelaksanaan ekonomi konvensional yang sering terjadi dan fakta bahwa hampir 80 persen UKM di Indonesia adalah Muslim atau Muslimah, oleh karena itu waktu untuk pengembangan UKM dalam konsep ekonomi Islam tidak hanya untuk UKM Muslim tetapi juga untuk non-Muslim dalam arti bahwa konsep ini benar-benar rahmatan lil 'alamin, sehingga berlaku untuk semua UKM, baik Muslim dan non-Muslim.

Masalah Resources manusia dapat dijawab oleh ekonomi Islam dengan menerapkan konsep pembangunan masyarakat sipil. Dengan mendasarkan konsep pengembangan pengembangan sumber daya manusia berdasarkan konsep masyarakat sipil untuk pengusaha UKM berikut pembentukan kelompok, akan memperkuat ketahanan UKM.

Kata kunci: pemberdayaan, UKM, pengembangan masyarakat sipil

Abstract

Various studies have shown opportunity of SMEs as a sector to watch out not only for its ability to absorb labor, but also the ease in building the business, and is one step to increase income or welfare. SMEs development efforts in desperate need of capital or financing, but still difficult to access formal financial institutions, so as not infrequently their capital needs funded by the renteneer.

Assessment of SMEs, can be done with the concept of Islamic economics. Associated with the failure of the implementation of conventional economics is often the case and the fact that nearly 80 per cent of SMEs in Indonesia is a Muslim or a Muslimah, therefore it is time for development of SMEs in the concept of Islamic economics not only for SMEs Muslim but also for non-Muslim in the sense that the concept of this is really rahmatan lil 'alamin, so it applies to all SMEs, both Muslims and non-Muslims.

Human resources problems can be answered by an Islamic economics by implementing the concept of civil society development. By basing the concept of development of human resources development based on the concept of civil society to the SMEs entrepreneurs following the formation of groups, will strengthen the resilience of SMEs.

Key words : *empowerment, SMEs, civil society development*

1. INTRODUCTION

SMEs sector is essential to the national economy. This effort is one type of business that is easy to do by the people, a majority of the effort is driven in the family business, thus part of the economic potential of SMEs that are not worth to be ignored. When seen from the main contribution in employment, the SMEs can be relied upon. BPS data on SMEs in Indonesia in 1996-2004 (BPS, 2006) showed that the number of workers absorbed by SMEs in 1996 amounted to 28,876,422 increased to 29,033,655 in 2004. Special to the Province of East Java, in 1996 the number of workers absorbed by SMEs of 5,804,185 or approximately 20.10 percent of the total workforce absorbed by SMEs nationally. This number increased to 6,156,908, or 20.16 per cent in 2004.

Other SMEs excellence is, that before the economic crisis of 1997/1998 is less government attention to SMEs, the SMEs with resilience in the face of a crisis for the government realize more focus in developing SMEs. In addition it is evident that SMEs constitute an alternative solution for workers affected by layoffs due to the economic crisis.

Economic developments of late indicate the issue of globalization, and free trade agreements, ACFTA for example, has been a challenge should be able to faced by SMEs. The fact is not a bit of SMEs out of business because they were unable to compete. With the freedom of foreign products entering Indonesia, make SMEs products out of the market. Not a few areas in the center of Indonesian SMEs are extinct. Foreign products are a large part a product of SMEs, has advantages unmatched by Indonesian SMEs products, primarily in the ability to read foreign products purchasing power, and the tastes of Indonesian consumers. Their products in addition to winning in the quality of the product compared to SMEs, the price is relatively cheap and almost certainly affordable for consumers.

Basically SMEs face various problems which were related to capital, management skills, mastery of technology, the availability of raw materials, information dissemination and marketing, as well as low infrastructure partnership. Among these problems, the most frequently encountered is the lack of capital, then the difficulty of marketing followed as the second big problem, and the last is the lack of human resources issues (Tambunan, 2002, 70).

From various studies clearly advantages of SMEs as a sector to watch out not only for its ability to absorb labor, but also the ease in building the business, and is one step to increase income or welfare (Giamartino, 1991). In a development effort, SMEs in desperate need of capital or financing, but still difficult to access formal financial institutions, so it is not uncommon to their capital needs funded by the renteneer.

In studying the problems of SMEs, present various concepts of Islamic economics. Associated with the failure of the implementation of conventional economics is often the case and the fact that nearly 80 per cent of SMEs in Indonesia is a Muslim or a Muslimah, therefore it is time for development of SMEs in the concept of Islamic economics not only for SMEs Muslim but also for non-Muslim in the sense that the concept of this is really *rahmatan lil 'alamin*, so it applies to all SMEs, both Muslims and non-Muslims.

Human resources problems can be answered by an Islamic economy by implementing the concept of civil society development. By basing the concept of development of human resources development based on the concept of civil society to the SMEs entrepreneurs following the formation of groups, will strengthen the resilience of SMEs. Discussions in this paper examines the problems of human resources SMEs in reviewing the Islamic economic perspective on empowering SMEs entrepreneurs and workers.

2. Civil Society Development Concept

Affandi (2010) states, that the word civil in terms of the study of language: "maddana" means to found or build a city, to civilize, to urbanize. "Tamaddana" to be or Become civilized. "Madinatun" with jama "mudunun" means the town, city, Medina; "Madinatul Munawwaroh" designation of Medina; "Madinatussalam" means designation of Baghdad; "Al Madinatul Kubro" the big city. "Civilized" mean urbanized, city dwelling, civilized, as oppose to civilian military; civil society. "tamaddun" civilization, "tamdin" raising of moral standards, "mutamaddin" civilized, educated. "Mutamaddiinun" Provided with the conford of civil civilization. Community contains two linkages: namely in the context of civil society and in the context of Islam. Civil implies of or relating to ordinary citizens and their concerns, as distint from military or eclesiatical matter. Madani civilized means civilized society.

In civil society there is a process of Islamization of universal values against any order of life in the region, including the administration of the state. Thus Islamization lead to a life of loving, polite and has a development orientation of civilization and peace to mankind. This is actually the definition of religious hegemony of the caliphate. There is a difference between the caliphate, for instance kingdom.

Prophet Muhammad declared as forming the City or City State. Pluralistic society together. Prophet establish a solid social bonds in a famous treaty with the Charter of Medina. Prophet initiating "People". Charter of Medina is the first political manifesto in the history of Islam that is based on the principles of Muhammad pluralisme. Prophet representing the Muslims, immigrants and ANSOR entered into an agreement with the Jewish clans and other clans in Medina. Need to get records that Makkah is a central metropolis as a center of trade and commercial activities in a spirit of individuality tend capitalistic. The mercantilist very influential because of his wealth. Prophet Muhammad, appeared with his preachings to change society, then appeared in Medina Civilized society. Then what proselytizing material in a society that is heading the civil society in the context of Islamic economics Civil Society, the material is Islamization Science preachings. Umatun wahidatun in the charter it has a special meaning that the Faithful of the various tribes that constitute one people. It is unity on the basis of religious affiliation. In chapter 25 coverage "race" is more broad and inclusive unlimited mu'minin thus no

concept of a people based on religion and tied by social, political and cultural interests of humanity. Medina City community based on universal principles such as justice, equality, consultation, respect for the law, and protection of peace, brotherhood and unity, as well as enjoining unjust.

Islamic Economic strength of civil society groups, among others, lies in the universal principles embodied in Islamic economics, which is not contrary to all the principles that must be upheld in a fair and prosperous society, which include among others: al-Shura (consultation), in Ali Imran (3):159, al-Shura (42): 38; the principle of al-adalah (Justice) 5: 8 and 6: 158; al-Musawah (equality) in 49:23; the principle of al-Hurriyah (Freedom), the 2: 256; the principle of al-Amanah (trust) in 4:58; the principle of al-Salam (peace) or peace 8:61; Tasamuh principle (tolerant) in 2: 256.

Al-Faruqi in his *Islamization of Knowledge; General Principles and Work Plan*. Focusing Islamization of human sciences, which include economics, political science, sociology, anthropology and the history of science. Sciences which is neutral not of particular concern. Between science and Islam has never been a conflict; probably happened is the interpretation of revelation and ideological nature of science. Islamization of knowledge is al-Faruqi rebuild science is based on the teachings of Islam. Islam has introduced the principles and paradigms-paradigms to be used as a methodological foundation, approach and objectives or benefits of a science. Islamization efforts of this science has close links with the problems of education in order to renew the education system. Integrating education system between Islam and the West must be done so as to produce an integral education. A concrete Islamization of science are disciplines that produce a textbook that has been reshaped according to the Islamic vision. In its action program mentioned a few suggestions: 1) control of modern disciplines, 2) control of the wealth of knowledge of Islam, 3) determine the specific relevance of Islam in every field of modern science, 4) search for ways of taking a creative synthesis between Islam and science treasures modern knowledge, and 5) directs thought as desired by God.

Zadjuli (2007) stated that in order to realize the above heterogeneity society in the new society can be transformed into a homogeneous society with adhesive universal values as follows :

1. create values that are able to maintain the existence of religion or the teachings that exist in society (hifzuddin).
2. Foster the values that are able to maintain security and order and human safety are guaranteed rights and obligations (hifzun-nafs).
3. Uphold the values that ensure / enforce clear human thinking (hifzul-aqli).
4. Foster the values that can create the existence of familial calm and peaceful with full fiendship (hifsun-Nabal).
5. Build values that ensure the economic development of mutually beneficial community.
6. The values are not burdensome obligations under national and state community and society (Al-Hajiyat). Al-Hajiyat must be Ra'ful masyaqqah or Adamul haraj, namely the deregulation of adverse regulations.
7. The values of the society to freely choose the most profitable alternative and polite, civilized and moral high (Al-Taksiniyyat).

3. METHODS

To answer formulation of problems is used approach literature study. In this methodology can be done exploration freely so that had been found deep description, holistic understanding, and to be able to understand the meaning. Qualitative approach was chosen because this paper want to explain based on the theory or concept.

4. DISCUSSION

4.1. Empowerment of Muslim Entrepreneurs SMEs with Civil Society Concept

Lack of human resources is also one serious obstacle for many SMEs in Indonesia, to be able to compete in the domestic market as well as in the international market, especially in the aspects of entrepreneurship, management, production engineering, product development, engineering design, quality control, business organizations, accounting, the data processing, marketing techniques, and market research (Tambunan, 2002,67). To address the problem of human resources, the government through the relevant agencies often conduct training, but only a small fraction of SMEs who responded seriously, even though the training is free.

Alim (2009, 11) states that the problems faced by micro enterprises among others when doing business with a close friend or family conflict arises mostly in the future. A source of conflict due to a reluctance to rebuke if one party does not discipline or embezzled funds. Even according to some of them revealed that most of the accounts that stalled due borrowed by a friend or family member. On the other hand they recruit relatives or friends to join in the effort, with the hope if successful can be enjoyed together.

So the motivation to help family members as a form of awareness it also has consequences or risks of conflict and financial. Different backgrounds to start a business will lead to motivation and seriousness in running and developing the business. For those whose business is only a sideline, it is important for those roads and no loss, so the lack of thought to flourish.

In run the business they have the motivation to help family members as a form of caring. This indicates that the management (management) families still dominate in running a business.

Empowerment micro scale can not be separated from the development of micro-scale entrepreneurs as actors requires an entrepreneurial spirit. Therefore, it is considered very important to cultivate empowerment of micro entrepreneurship development coupled with either an existing business development and spur the growth of new ventures.

Micro scale characterized by their access to resources is relatively low. In general, they are considered non-existent entity as a legal business. Hence the formation of the characteristics needed SMEs entrepreneurs who believe and fear Allah. (Lukywati, 2010) states that economic development through community empowerment *maknawiyah* must be accompanied by the development community, which is a strong awareness that faith and devotion to God Almighty will bring blessings of life.

Zadjuli (2007) states that the concept of development of civil society is formed of the family - happy family or beings that should be adopted by The government's cautious

to produce SME entrepreneurs are resilient and working with full sincerity and faith. Pillar / pole institutions should be developed to create a society or group that civil SMEs are as follows :

1. Scholars who have an average excess public in the field of expertise of SMEs and utilizes his expertise in earnest in the group of SMEs
2. Umara leadership can carry people in the SMEs environment.
3. Tujjar, the SMEs entrepreneurs have to be honest, do not betray the group and always seeks the welfare of the group.
4. Muhtarifun, the employee must faithfully carry out the duties / profession as a mandate entrusted to him (Nashihatul Muhtarifun).
5. Loyal people. Society is not around the existing SMEs, loyal in supporting the formation of civil society, particularly in the SMEs group.

5. Conclusion

The formation of the entrepreneur and faith, piety, will be obtained actors SMEs are innovative, creative, never give up, willing to share with the surroundings by forming partnerships mutually beneficial, because all based on working with sincere to expect blessing Allah swt. This can be achieved either through formal training, informal and through study groups, business consulting, or at the time of the Islamic financial institutions provide services to its customers.

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