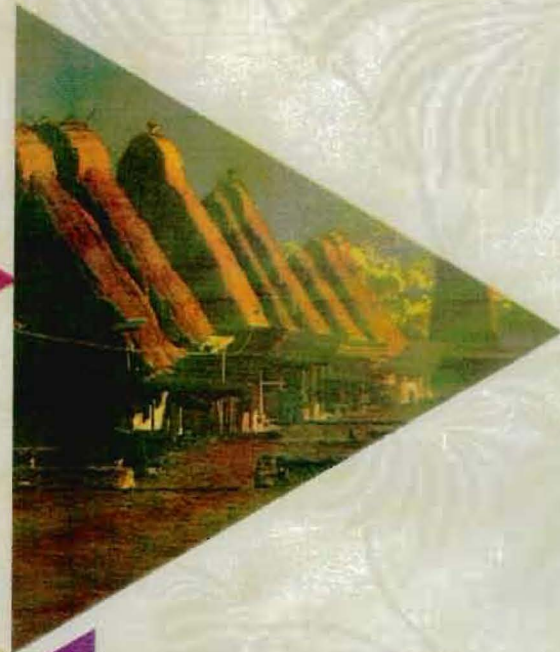


# PROCEEDING

The 1<sup>st</sup> International Conference on  
Humanities and Social Sciences

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3<sup>rd</sup> September 2016



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The Ministry of Research, Technology, and Higher Education  
Universitas Negeri Malang  
Research Institution and Community Service

# Certificate

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**Dr. Suparti, M.P**

as a Presenter

***With a Paper Entitled: Exploration Islamic-Based Cooperation Model an Effort to  
Development Unit of Financial Services Student Cooperation***

**in The 1<sup>st</sup> International Conference on Humanities on Sosial Sciences (ICHSS)  
organized by Research Institution and Community Service, Universitas Negeri Malang, Indonesia  
on 3 September 2016 at Atria Hotel Malang, Indonesia**

**Malang, 3 September 2016**

**The Head of LP2M UM**



**Prof. Dr. Achmad Fatchan, M.Pd, M.P  
NIP. 19570715 198601 1002**

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**International Conference**  
**on Humanities and Social Sciences**

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**International Conference**  
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**Atria Hotel**  
**3<sup>rd</sup> September 2016**

**Universitas Negeri Malang**  
**2016**



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## FOREWORD

Welcome from the chair organizing committee of ICHSS

Assalamu'alaikum Wr. Wb.

Welcome to Universitas Negeri Malang, particularly at LP2M, and this International Conference on Humanities and Social Sciences.

Universitas Negeri Malang (UM) as part of higher education institutions is inspired to give the society the picture of national culture development, nationally and globally, the impact of the culture exchange, and the way to address such conditions sensibly and proportionally. In this context, LP2M needs to hold this international conference involving researchers and academics from Indonesia and from other countries to discuss about national culture diaspora in the global culture.

Many thanks to everyone involved to hold this conference. It is important to acknowledge that this conference would not be possible without the commitment of the steering as well as organizing committee, the reviewers, and all those who have given their time before and during the conference. Kindly fill your day with interacting, networking, and enjoying the best of this conference.

Wassalamu'alaikum Wr. Wb.

CHAIR OC

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EXPLORING ISLAMIC-BASED COOPERATION MODEL:  
AN EFFORT TO DEVELOP A UNIT OF FINANCIAL SERVICES IN  
STUDENT COOPERATION

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**Abstract:** This research aims to develop a model of Islamic Cooperation as an effort to increase student entrepreneurs on campus of State University of Malang. Through case-based qualitative approach, it seeks to explore Islamic cooperation model applied in Islamic Cooperation of UGT Pasuruan, Center Cooperation of Islamic Jakarta and condition of Student Cooperation at State University of Malang. Based on the SWOT analysis it can be concluded that from either institutional perspective or business field, it is possible to develop a Islamic-based cooperation model to be disseminated in Student Cooperation in the campus of State University of Malang.

**Key Words:** Model, Cooperation, Islamic

## I. INTRODUCTION

The main challenge of national development is the problem of unemployment and poverty. Survey mentions that the number of poor people in Indonesia is 28.29 million in 2012 (the Central Bureau of Statistics, 2013). The data in 2008 showed that the number of national work force is 111, 48 million, the number of unemployed is 9.12 million (8.18%), and half unemployed is 30.13 million (27,03%); in 2009 it showed that the amount of the national work force is 113.74 million, the amount of unemployed is 9.26 million (8, 14%), and half unemployed is 31.12 million (27,36%) as stated by lecturer team of entrepreneurship of FE UM (2010). Entrepreneurship is the best way to reduce the number of unemployed, eradicate the poverty and overcome economic slump.

Entrepreneurship is an important part in economic development. If a person has the entrepreneurial spirit, he will have the characteristics of high motivation (need of achievement), dare to try (risk taker), innovative and independence. By their very nature, if any little chance and opportunity, he is able to change, resulting something new, a new relationship, the accumulation of capital, either in improving an existing business (upgrading) or generating new business. With this effort, it will change the raw material into "change the form" which is more valuable that ultimately the consumer wants to buy it. In this process it will occur the exchange of goods and services, either in the form of natural resources, social resources, money, opportunities or human resources. In economics, if this happens, it means that there is an economic growth, and if there is an economic growth there will be a development. The object of an entrepreneur is the creative industry, which is the place for him with his enterpreneurial spirit to develop himself to be a tough subject.

Entrepreneur and creative industry are like fish and water, which are both demanding "innovation and creativity" for the purpose of resulting economic profit for all parties involved in it.

Up to now entrepreneurs in Indonesia just reach 1.25% in number, whereas ideally the number of entrepreneurs in developing countries is 2%. The rate of economic growth is not sufficient to reduce unemployment and poverty. Thus, any step aimed to increase the number of entrepreneurs especially young entrepreneurs is highly recommended (Kominko and SMEs, 2013). On the other hand, the number of youths in Indonesia currently reaches 27% or approximately 62,916,400 inhabitants of the total population in Indonesia. If only 1/3 of them is productive with their own business then it will grow many young entrepreneurs in Indonesia. This is to support the coming ASEAN free trade era in 2015. Projected by 2015, it needs to see the condition of Indonesia's youth today, namely the workforce in Indonesia reaches 120.4 million people. The number of educated unemployed youth is 41.81% of the unemployment total (Statistics Beaureu, 2012). Therefore it needs a hard effort of various parties to reduce the educated unemployment number by mobilizing them into the entrepreneurial sector.

Youth according to UU No. 40 of 2009 is citizens of Indonesia who enter a period of important growth and development, i.e. 16 to 30 years. The students are categorized into it, because they are usually 18-22 years old. The education sector has a strategic role in preparing and forming entrepreneurship. The new paradigm of implementing higher education, which is based on continuous quality improvement by promoting principles of autonomy and accountability and work-oriented graduates has already been implemented more than a decade. One of the means used to sustain is to develop the entrepreneurial spirit of students at each college as a logical effort to produce working graduates. Presidential Instruction No 4 of 1995 dated June 30, 1995 on the National Movement of Promoting and Cultivating Entrepreneurship, mandates the whole society and nation of Indonesia to develop entrepreneurship programs. The government recognizes that businesses are the backbone of the national economy, so it should be pursued in such a way through the various technical departments and institutions in the community, including universities. Through this movement, at the time, an entrepreneurship culture is expected to be a part of the work ethic of the Indonesian nation, which in turn can create new entrepreneurs that are reliable, tough and independent.

Referring to the vision of Higher Education (DIKTI) of 2010, in order to contribute to improve the competitiveness of the nation, universities should have a healthy organization, shown by some indicators, i.e. quality, access and equity, autonomy (DIKTI, 2003). To have a healthy organization, the organizational culture of the university, at least has to refer to those factors. Of the three factors, it can be derived values which can be developed by universities, in accordance with conditions and needs of each college. One of the values which is currently developed by universities either in Indonesia or other countries is entrepreneurship value, lifelong value. This value will strongly support the establishment of a knowledge-based economy as the basis of improving the competitiveness of the nation, which is also one of the quality indicators of research activities and community services that are targeted by Dikti (Dikti, 2003).

Facing the era with the hyper-competitive environment, universities are required to become an organization which can respond to changes. If they want to respond to be an entrepreneurial organization, there should be five conditions, namely: (1) strengthening the management system, (2) expanding the development of the units, (3) diversification of funding sources, (3) encouraging the academic field, and ( 4) The integrated entrepreneurial culture (Clark, 1998 and Clark, 2003)

To introduce entrepreneurship, higher education can not only urge students to start open business or other entrepreneurial activities. Universities should create a conducive culture to carry out entrepreneurial activities, where participants involved in the activities can have a positive attitude towards entrepreneurship (Sondakh and Rajah, 2006). To develop a culture of entrepreneurship, an organization should not only have clear and fair policies and procedures, communicate it well, but also have the policies and procedures aimed to anticipate barriers to the development of entrepreneurship within the Organization and to create a conducive environment and support the development of entrepreneurship. Therefore, the theory of the development of entrepreneurship in universities proposes the establishment of a high-level strategy that shows the purpose of the University, clarifying the university attempts to shape the behavior of entrepreneurship, providing staff who have knowledge that support them to set up businesses, and creating an environment that can reduce the risk (Kirby, 2006). To implement it, at the level of top management there should be a clear and unequivocal statement about the desire toward the development of entrepreneurship and there should be staff or senior leader who can be role models; the existence of the united planning at the Faculty/Department/individual; the implementation of plans and targets are always monitored; There is a communication in the form of publication and strategy dissemination; There is support in either physical (laboratory businesses, business incubator, the science park, meeting rooms, computer facilities, Office services, and funding) or non physical (training, services and consultation, external access, technical support and management); recognition and reward; availability of organizations which support the development of entrepreneurship such as establishment of entrepreneurship development centre; and promotional effort in bussiness planning competition.

Thus, creating an entrepreneurship culture is a very complex job that requires effort and dedication of some personnels who care and are committed to develop an entrepreneurial culture. The personnels may come from industry or business practitioners / entrepreneurs, academia and government (Vickers, Salamo, Loewer, Ahlen, 2001). For universities which really have a high commitment to the development of entrepreneurial culture, the choice of becoming entrepreneurial university can be one strategy because being entrepreneurial university, all components of the university, ranging from vision, mission, goals, strategies, programs and university 'life' are entrepreneurially driven - based.

Since 2001, DIKTI has implemented the Student Creativity Program (PKM), which is one of the efforts taken by the Directorate of Research and Community Service (DP2M), Directorate General of Dikti in improving the students quality of higher education that they can later become a member of the community who have the academic ability and/or professional who can implement, develop and disseminate science, technology and/or arts and enrich the national culture. One of the activities

which is offered in the Student Creativity Program is an Entrepreneurship PKM (PKMK). The activity program which is prepared by the DIKTI is a early stimulant program in the development of an entrepreneurial culture. The next activity is the responsibility of each university, so the university can develop a system of selection and financing in accordance with the capabilities and needs of each university (DIKTI, 2006).

Islamic implementation in daily life, especially in the economic field is an indicator that Moslems begin to realize a prosperous life in congregation in the world or in the hereafter towards a Shariah civilization. Itegrasi and Istiqomah on Islamic values in muamalah activity including in the banking sector and businesses (UMKM) have implicated on the establishment of the ethical economic order of society and makes the business which is not merely for material gain (profit maximation), but more than just profit namely maximation of falahoriented to the hereafter. Awareness of Islamic values is a reflection of the realization of the foundation and guidelines for all the people in Islamic business operations in various sectors and applies to all, because Islam is a rahmatan lilalaminreligion, prioritizing usefulness, the balance is then applied in a business transaction that is bound by wa'd and covenants that are based on Al-Qur'an and Sunnah.

Indonesia as the largest Moslem Country, and honor the cooperation as the corresponding economic based on Pancasila and UUD '45, implies consequences that Islamic-based Cooperation is a solution for the nation economic problem. Sufri findings (2012), points out that nationwide Islamic economy institutional practice increasingly finds the moment. When the crisis occurred in 1998, Islamic banking industry underwent a significant development. The development of Islamic banking industry is quite prospective in pushing the real sector and creating an economic stability in Indonesia. According to Sufri (2012), a problem that becomes a challenge and should be answered for economic progress and Islamic finance are: 1) there is still an impression that Islamic banking has not been optimal in developing UKKM and cooperation; 2) local initiatives are still weak to build an Islamic economic order growing out of the majority of community entity, which are resulted by the limitedness of ability and understanding of the various aspects related to productive activities and knowledge limitedness to strengthen economic institutions, in particular, Micro Medium Enterprises (UMKM) and cooperations that are directly related to the importance of Islamic banking as a supporting instrument for the continuity of effort; 3) the absence of media that function as an empowerment institution to solve the problems of Micro Medium Enterprises (UMKM) and cooperations especially dealing with the limitedness of production resources access, capital constraints, managerial ability and ability to access wider market chain as long as not contrary to Islamic (Islamic) principles; 4) the importance of media that was born from local initiative hinted in the form of Islamic Business Clinic (KBS) and Islamic Payment Guarantee Agency (LPPS) as a priority program and important agenda which are expected to gradually respond to this classic problem faced by Micro Medium Enterprises (UMKM) and Cooperation and the member the importance of the syariah principles in running synergy and business partnership, in order that UMKM and cooperation can grow and develop in line with the growth of Islamic banking in Indonesia.

While Ramly (2012) in his research entitled: Synergy of University and Islamic Banking in Developing Islamic Economy Human Resources, found that constraints in producing Islamic Economy HR among other things: 1) synergy between education and training institution, including universities, and incohesive Islamic Banking; 2) limited education and training institutions; 3) inconsistencies between expertise required and education curriculum and training; 4) low public interest

On the other hand related to the program of Dikti in the field of entrepreneurship, the students of all faculty at the State University of Malang who have attended the selection of Entrepreneurship Student Creativity Program (PKMK) are accepted and funded from 2001 till the present day, the students of PKMK program have never got the assistance of follow-up in running the business. This condition shows that the objective of creating new entrepreneurship among students via PKMK has not optimally addressed on an ongoing basis. In fact, the condition of productive youth will certainly affect on the global competition, say on the ASEAN economic integration. ASEAN Economy Community (AEC) is the integration of the economy to maintain political stability and ASEAN regional security, enhance the competitiveness of the region as a whole in the world market, and boost economic growth, reduce poverty and improve the living standard of the ASEAN member countries, the liberalization of trade in goods, services, investment, skilled labor freely and freer flow of capital at the end of 2015. The condition of youth and global challenges at least give an idea of the necessity to empower youth to be productive in creating job field to reduce unemployment and poverty. Data showed that the number of poor people in Indonesia amounted to 28.29 million people in 2012 (Central Bureau of Statistics, 2013). Coupled with unemployment above, the presence of AEC 2015 is more challenging for Indonesia to realize the openness of its economy. However, it is not impossible that this phenomenon and the challenges of AEC will produce huge benefits in the future if we are able to prepare many young entrepreneurs, especially educated young entrepreneurs. Students as part of the youth and the labor force should be encouraged to start running a productive business.

Related to the existence of the Student Cooperation (Kopma), the result of interviews with the Chairman of the Board at the State University of Malang, there are two obstacles. First, save loan bussiness does not run weel, and it has been closed, while the need for members to earn the living cost for those who get delays in shipment the living cost is strongly needed by the members. Second, for members who have a business and have already been running, Kopma of the State University of Malang cannot help their capital. Business areas at the State University of Malang include minimarket, photocopy, computer rental and canteen which are still managed based on the rules of conventional cooperation.

Islamic economic embraces economic balance ideology, and one of Islamic economics implementation is BMT (Baitul Maal wa Tamwil). In Indonesia, it is more commonly known as Islamic cooperation. In the last decade, BMT is able to quickly touch the lower classes of society with a very vital role to support the growth of the UMKM sector in Indonesia. BMT is more able to provide other profitable alternatives than othe rmicrofinance institutions, because it can give loan to its members to only Rp 500 000. It is certainly different from microfinance bank financial institutions that the average

minimum is Rp 4 million, the minimum loan is intended to enable BMT absorb as many prospective members (customers). (CISFED, 2012).

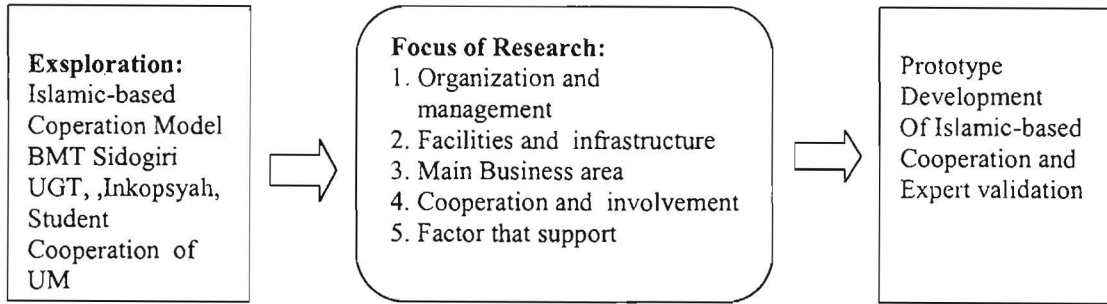
Along with the development of Islamic cooperation or commonly known as Baitul Maal wa Tamwil (BMT) is a non-bank financial institution with legal status of cooperation. In terminological Baitul Maal wat Tamwil is a microfinance institution which is operated using the principle of sharing, to develop microbusinesses based on the salaam economic system: safety (justice), peace, and prosperity. BMT activities include developing productive ventures and investments to improve the quality and economic activities of micro entrepreneurs by encouraging members to willingly save money and support their economic activities (Amalia, 2005). The characteristics of BMT are open, independent, not partisan, oriented towards the development of savings and financing to support productive economy bussiness for the members and social welfare for the surrounding community. To build the students entrepreneurial spirit and efforts to solve the existing problems in the body of Kopma at State University of Malang, it starts an Islamic cooperation managed by the students as the best choice. Since a business unit of finance is run by the student members of Kopma State University of Malang, it is expected that there will be a great trust of the Islamic Bank to assist the capital. In addition, due to the students' knowledge of Islamic Islamic economy, especially cooperation is still minimum. Thus, efforts to socialize the product of Islamic economic should be pursued as extensive as possible. Stirring the students interest to take part in the Islamic business world should be through a "condition of thinking-process", such as public lectures, regular courses that can be taken by students of any faculty, seminars, discussions, and so on. After the Islamic Cooperation has run and the members have got financing for its business units. So, it needs an assistance in the process of doing business, that if at any time the members who get financing experiences a problem in their bussiness Islamic cooperation can provide constructive feedback to solve the problems they experience. Not only that, to keep from undesirable things such as the abuse of money, the Islamic Cooperation is necessary to monitor and evaluate it as the consideration to later refinance or not.

This research aims to develop a model of Islamic Cooperation as an effort to increase the number of students entrepreneurs on campus at State University of Malang. With long-term expectations it may produce independent and competitive graduates fro the university. In particular, this study aims to: Explore Islamic Cooperation models applied in the Islamic Cooperation Center (Inkopsyah) of Jakarta, BMT-UGT Cooperation of Pasuruan which is the object of this study, the condition of Student Cooperation of State University of Malang, Develop Islamic-based Cooperation model to be disseminated in Student Cooperation of State University of Malang.

**II.METHOD**

This research aims to develop a model of Islamic Cooperation as an effort to increase the number of student entrepreneurs in this university. This research is qualitative research using case study design to identify phenomena of Islamic-based cooperation models. The case study can be interpreted as an intensive study of a single case which aims to explain the larger case (population). The designed case study is multiple case studies (Gerring, 2007).

Based on the existing phenomenon it will be identified the variables related to the development of the Islamic-based cooperation model. Results of these variables are then used as a basis for the development of designed Islamich-based cooperation model. Here is the figure of the research design.



Figur 1. Research Design

The research is conducted on Islamich-based Cooperation chosen as the case to uncover the phenomena of Islamic-based Cooperation Model development. The researchers set a social situation that consists of three elements, namely place, actors and activities that interact synergistically. Social situation in the research includes: 1) the place of research, i.e. Islamic Cooperation which has vision/mission in carrying out the operations, 2) observed actors, who are then set as the data source (research informant), i.e. Trustee Chief and Board Chairman, Trustees Chairman of Islamic Cooperation, 3) examined activity is the activity of running syariah-based businesses including cooperating with private parties. Based on the social situation the location selected is UGT Sidogiri cooperation of Pasuruan, Islamic Cooperation Maslahah Sidogiri of Pasuruan, Islamic Cooperation Center of Jakarta, Student cooperation of UM.

The key informants chosen in this study are the three main characters that represent the figure of Islamic cooperation management, including Trustee Chief and Board Chairman, Trustees chairman, Director of the Islamic Cooperative business, cooperation trustee. The informants chosen because they have knowledge and experience, and have a future perspective of Islamic Cooperation. Thus, the researchers will obtain the necessary information. Data collection is done by deep interview, documentation, participant observation, and direct observation. The type of interview conducted is semistructured interview, during the interview the researcher uses the interview guide, but the researchers also respond to the respondents views and new ideas that emerge during the interview takes place.

Validity or validation of the qualitative data is conducted by the researchers through triangulation, member check, audit trail. Triangulation is an attempt to see the phenomena from several views, to verify the findings using various sources of information and techniques. Triangulation

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is done to the trustee chief, the board chairman, Trustee chairman and director of Islamic cooperation business. Membercheck is to check the correctness of data by giving the data to the data source to be checked the truth. There are two stages of membercheck that researchers do: immediately after the data are collected during the interview and observation, and after recorded data are transcribed. Audit trail is an effort to check the conformity between the findings and the data collected through the tracking of field records, methods of collection and analysis techniques. In this study, an audit trail is open to anyone. Continuous observation is done by the researchers in order to see the phenomena in a background research, in careful, detailed and deep.

This qualitative data analysis stage includes transcription, data organization, recognition, and coding. The steps of data analysis include: data collection, transcription, data organization and data reduction, data coding, data presentation, and conclusion or proposition. Coding to identify categories and themes, then editing the information that does not correspond to the category and theme, and interpreting the information that clear and meaningful phenomena can be presented. Categories developed are organization and management; the main activities of Islamic cooperation, supporting activities or continuation activities of the main activities; and cooperation and involvement of outside parties (UKM, business practitioners or other institutions) in Islamic cooperation business activities. Then based on the data analysis it is developed the prototype of model development of Islamic-Based Student Cooperation in State University of Malang. Islamic-based student cooperation prototype is then presented in the forum Focused Group Discussion (FGD). FGD is carried out in collaboration between research team and expert team (Cooperation field, entrepreneurship field, Islamic economic field) which also acts as validator, Trustees of Student Cooperation and Administrators of Student Cooperation.

### III. Finding And Discussion

In this session, it is presented the findings based on the perspective of institutional management and cooperation field in research settings. Based on the findings, it is developed a model of Islamic students cooperation.

#### A. Exploration Results Of Islamic Cooperation Profile

##### 1. Islamic cooperation UGT Sidogiri Pasuruan

###### a. Perspective of Institutional Management

Cooperation "Joint Integrated Business" of Pondok Pesantren Sidogiri located at Jl. Sidogiri Barat RT 03 RW 02, Sidogiri Village, Kraton District, Pasuruan, East Java Province. Cooperation membership area includes the entire territory of East Java. The vision of Cooperation UGT Pasuruan is: "The founding and development community economy with the foundation of Islamic law. Realization ta'awun culture in goodness and faith in socio-economic field. The missions of the cooperation are: 1) implementing and promoting Islamic law in economic activity; 2) instilling the understanding that Islamic economic system is fair, easy, and maslahah; 3) improving the welfare of the people and members; d) performing economic activities with cultural STAFF (Shiddiq / Honest, Tabligh / Communicative, Amanah / Trust, Fatonah / Professional)

Elements of institutional completeness consist of Islamic Cooperation Management UGT (chairman, vice chairman, secretary, treasurer), Supervisor (Islamic Supervisory, Management supervisor, supervisor), manager (Director, Business Director, Financial Director, Compliance Director). The members of cooperation are spread throughout East Java areas.

#### b. Perspective of Business Field

UGT Cooperation products and services include savings products, financing and banking services. Savings/deposits products offered are: 1) Public Saving, 2) Hajj Saving, 3) Umrah Saving, 4) Idul Fitri Saving, 5) Education Saving, 6) Qurban Saving. All these savings use savings contract based on the principles of Islamic mudharabah musytarakah. Besides, there is Tarbiyah saving, that is the general term saving for children education with a fixed monthly amount of deposit (installment) and comes with insurance. It also provides saving deposit product, namely deposit saving which the deposit and withdrawal in a certain period. MDA savings plus, specific deposit saving with insurance benefit for health freely. Mudharabah and musytarakah are mudharabah contract forms in which the manager (mudharib / BMT) puts the capital in the investment cooperation. This contract is a fusion of Mudaraba and Musharaka contracts. BMT as mudharib puts capital or fund in investments with the members. BMT as the party who puts up the fund (musytarik) will receive the profits based on the share of capital put. After being taken by BMT as musytarik, the share of the profit is divided for BMT as mudharib and the members in accordance with the agreed ratio: In the event of loss, BMT as musytarik bears losses in accordance with the portion of capital put. BMT may Tabarru 'corresponding to bear the loss of capital in accordance with the members capital.

While the financing products offered include: 1) UGT-GES (Islamic Gold Pawn), the financing facility with collateral in the form of gold, as an alternative to obtain cash quickly and easily. The contract used is Rahn bil ujah; 2) UGT-MUB (Barokah Business Capital), the financing facility of business capital for members with the micro and little enterprises. The contract used is share-based contract (mudharabah / musytarakah) or purchase (murabaha); 3) UGT-MTA (Unsecured Multi Use), an unsecured financing facility to meet the members need. The contract used is sale and purchase-based contract (Murabaha) or lease-based (Ijarah & Kafalah); 4) UGT-KBB (Barokah Motor Vehicles), the financing facility for the motor vehicles purchase. The contract used is purchase-based contract (murabaha). UGT-PBE (Electronics Purchase), a financing facility intended for the electronic goods purchase. Type of electronic goods that can be asked is: Electronic goods which are legally sold (new or used); Warranty (factory or shop); Marketable goods such as laptop, computer, TV, Audio, Radio, and so on. The contract used is sale and purchase-based contract (Murabaha) or Ijarah Muntahiyah Bittamlik. UGT-CCT (Kafalah Hajj Financing), consumptive financing facility for members to meet the needs of the initial deposit for Hajj deficiency fee (BPIH) which is determined by the Ministry of Religion, to get a seat number of the pilgrimage

The contracts used are Kafalah Ujah and Wakalah bil bil Ujroh contract. UGT-MJB (Barokah Multi Service), a financing facility provided to members to meet the needs using collateral in the form of fixed assets or motor vehicle as long as it does not contrast to the law/rule and is not forbidden in Islamic Islamic either. The contract used is purchase and lease-based contract (Bai'al Wafa or Bai'

and IMBT) or rental- based (Ijarah or Rahn Tasjili). UGT-MGB (Multi Griya Barokah), is a short, medium, or long financing to finance the purchase of houses (consumer), either new or used, in the developer or non-developer, or building a house or house renovations. The contract used is purchase-based contract (murabaha, bai 'maushuf fiddhimmah or istisnaa) or multi-contract (murabaha and ijarah parallel). The use, house purchase, new or used (murabahah); houses constructing (istisnaa or bai 'maushuf fiddhimmah); plots of land purchase and build a house (Murabahah and Istishna/Bai Maushuf Fiddhimmah); land plots purchase (Murabahah); house renovation (Multi Murabahah and Ijarah parallel). UGT-MPB (Barokah Agriculture Capital) a financing facilities for agriculture bussiness. The contract used is sale and purchase-based contract (Murabaha) or multi-contract (Murabahah and Ijarah parallel or Bai'al-Wafa and Ijarah).

### c. Perspective of Bussiness Partnership

UGT Cooperation of Pasuruan has cooperation partners. Partners who work together consist of institutional partner, banking and non-banking institution partners. Cooperation partners in the form of nonfinancial institutions are: 1) Islamic Boarding Sidogiri; 2) Teacher Affairs Task and Daiof Islamic Boarding Sidogiri; 3) Student Alumni Association Sidogiri; 4) Islamic Boarding Sidogiri Cooperation; 5) BMT- MMU Sidogiri cooperation; 6) Agro Sidogiri Cooperation; 7) BPR Syariah UMMU Bangil; 8) LAZ & L-KAF Sidogiri; 9) Bulletin Sidogiri; 10) Sidogiri Library; 11) Tazkia Institute, Bogor.

Partners cooperation of Islamic Banking include: 1) Bank Syariah Mandiri; 2) Bank Panin Syariah; 3) Bank BNI Syariah; 4) Bank BRI Syariah; 5) Bank Muamalat Indonesia; 6) Bank Bukopin Syariah; 7) Bank Danamon Syariah; 8) Bank BCA Syariah. Non-Banking cooperation partners, include: 1) INKOPSYAH BMT Jakarta; 2) PT. Permodalan BMT Venture; 3) LPDB\_KUMKM; 4) PT Asuransi Takaful Keluarga Indonesia; 4) PT Value Stream Indonesia; 5) PT Nagakom Indonesia; 6) ABISINDO; 7) PT Andelink Duta Indonesia; 8) PT Nurani Travel; 9) PT Asyky.

## 2. Profile of Islamic Cooperation Center (INKOPSYAH) Jakarta

### a. Perspective of Institutional Management

Islamic Cooperation Center (Inkopsyah) is an Islamic Cooperation movement with national secondary cooperation and have a strategy to develop the members i.e. BMT or KJKS widespread throughout Indonesia. The existence of Inkonsyah BMT is expected to have a sharing function that highly contribute the members primarily to optimize bussiness through the management mediation, finance (funding sources) and other advocacies

Inkopsyah office is located at Jalan Raya Pondok Gede No. 1 RT 06/01 Lubang Buaya, Cipayung in East Jakarta. The Inkopsyah legality is set forth in the documents: National level secondary Cooperation, the Decree of Minister of Cooperation No. 019 / BH / MI / VII / 1998 dated July 24, 1998 and the Deed of Amendment SK Menekop and UKM 20 / PAD / Meneg / II / 2002 dated February 15, 2002 and the Deed of cooperation meeting decision by Islamic Cooperation Center BMT No. 17 dated April 19, 2011 made in the presence of a notary Ryan Candra, SH. Mkn. TDP: 0904.2.52.00759 till November 2013, License: 188 / 13- 1824.

Inkopsyah vision is: "Being an APEX institution for BMT in Indonesia which is independent, rooted and healthy, from by and for members in the financial services and technical assistance, as well as building a strong business network". Inkopsyah mission, among other things are: a) providing for decent and proportionate share to the members and putting other capital; b) producing excellent satisfaction on members and nonmembers business services; c) taking part in the movement to change ribawi economic system into Islamic economic system; d) facilitating the financing and liquidation of an Islamic cooperation movement and BMT.

The completeness structure of Inkopsyah consists of Trustees, Supervisor, Board. Besides the completeness of cooperation organizations, Inkopsyah has a business director. The working area includes 28 provinces with a membership of 439 BMT. BMT that wants to become a member of Inkopsyah should meet several requirements include: a) microfinance institutions with a legal cooperation entities using the Islamic principles of operations; b) applying a written proposal; c) attaching the validity of official documents on cooperation; c) complying with the determined rules and administration. To become a member of APEX BMT is again to necessarily meet the requirements as follows: 1) applying a written proposal; 2) members of Inkopsyah; 3) Approval sheet from the Board and approved by the RAT; 4) complying with the rules and administration of APEX BMT.

#### b. Perspective of Business Field

Inkopsyah has a major program among other things: 1) to make BMT as one of leading Community Financial Institution (LKM) and even as an intermediary institution which is most important in empowering communities to develop micro entrepreneurs and poverty alleviation; 2) make BMT as a vehicle for public, governments, donors and other investors trust and also as an adhesive net among Moslems; 3) makes BMT as the most important and effective vehicle in community service through reliable system of information technology and communication.

Inkopsyah products and services include: 1) the collection of Members and Inclusion Fund; 2) Distribution of Funds in the form of capital financing and liquidity financing; 3) The optimization of APEX role; 4) Mudharabah investment with an attractive revenue sharing; 5) Mudharabah financing.

The functions of the APEX BMT include: 1) collecting fund (pooling of funds) of Apex members; 2) providing assistance in the form of financing (working capital) or helping to overcome the mismatch among Apex members; 3) helping the guarantee system of pooling fund products (such as LPS); 4) helping the financing guarantee system for the distribution of funds products which is determined together by the members of Apex; 5) providing services for final settlement system of payable accounts or called the settlement; 6) facilitating the members to find the fund sources, which come from various sources either inside and outside the country (wholesaler); 7) helping the marketing of products and services of APEX members BMT.

#### c. Perspective of Business Partnership

To realize the vision and mission in business, Inkopsyah has business partners. Inkopsyah cooperate with state-owned enterprises (BUMN) and Bank and non-bank financial institutions.

### 3. Student Cooperation of UM

#### a. Perspective of Institutional Management

Based on the Decree of the Mayor of Malang No. 487 of 2001 on the ratification deed of amendment of the articles of association of cooperation, shows that the Student Cooperation State University of Malang which is abbreviated UM KOPMA established in Malang on October 3, 1985. Addressed on Jl Surabaya 6, Klojen district Malang, East Java. Membership area include Students of State University of Malang. KOPMA UM aims to increase members welfare in particular and students/in general and take part in building the national economy order to realize an advanced, fair and prosperous society based on Pancasila and the Constitution of 1945. The function and the role of KOPMA UM are as a means (a vehicle for coaching, supervising and driving) for cooperation human being among students in environment/area at State University of Malang, to build and develop the members economic potential and ability in particular and students/community in general, to improve the economic and social welfare. KOPMA actively participate in an effort to increase the quality of life of its members and students/community. KOPMA implements the cooperation principles as follows: a) Membership is voluntary and open, b) management is democratically done, c) Distribution of net income is done in a fair, in accordance with the each member services, d) Independence, e) Education of cooperation, f) Cooperation among Cooperation.

Element of the completeness of an organization consist of Members, the Board, Supervisors, and Trustees. About the cooperation membership, it is affirmed that the member of cooperation is the Student of State University of Malang. The membership is declared valid if the member has paid / met the Principal saving and recorded in the Book of Members cooperation. Membership is not transferable to anyone in any way. The cooperation member is the owner and user of cooperation services. Individuals who want to obtain the services of cooperation or required by cooperation and want to become a member, but does not meet the requirements of the Statutes, he can be accepted as a member of Extraordinary.

KOPMA members are obliged to: comply with the Statutes, Bylaws, and the decisions that have been agreed in the meeting of members; participate in business activities which are run by cooperation; develop and maintain the solidarity based on the family principles; maintain the good name and cooperation requirements in general, report to the Board cooperation about problems and events that affect the smoothness of running cooperation. Members are entitled to: Attend, express opinions and vote in the Meeting of cooperation members; vote and or is elected as a board member or Supervisor; Request to be held Meeting of Members in accordance with the provisions of the Articles of cooperation Association; express opinions or suggestion to the Board within and beyond the Member Meeting of cooperation either requested or not; Utilize any service of cooperation and receive equal services fellow the members; get information about development of cooperation based on the rule in the Articles. Cooperation Membership ends because of: Passing away, self request; being fired by the board for violating applicable regulations, detrimental to the importance of cooperation and or not heed the obligations as a member; being dismissed by the Meeting of Members; For fired members can propose the defense which is then set in the Bylaws. cooperation Annual Member Meeting is the highest authority holder. Related to cooperation management, the Board is elected from and by cooperation members in the Meeting of Members. The Board is the

authority holder of the member meeting. The elected members to be the board are those who meet the requirements: having honesty and work skills, Having knowledge about cooperation. The board consists of at least 3 (three) people. The names of the board should be noted/recorded in the board register book. The board is responsible for: Managing cooperation and the business; Asking Draft of Work Plan and Budget Plan, cooperation Income and Expenditure, holding Member Meeting of cooperation; Submitting financial report and accountability of the assignment, implementing financial accounting and inventory orderly, maintaining register book of Members of the Board/Supervisory. The board is responsible for the management of all cooperation activities and the business to the Annual Member Meeting or Member of extraordinary. The cooperation board may appoint the manager which is authorized to manage the business. The manager is responsible to the Board. Business management by the manager does not reduce the responsibility of the Board, the relationship between business manager and the board of cooperation is a working relationship on the basis of the engagement approach.

About the supervisor, supervisor is elected from and by the cooperation Members Meeting of the Supervisory member. The supervisory member is selected from and by the members, each has official period 1 (one) year, two (2) years and three (3) years. Supervisors members consist of at least three persons who are not members of the Board. Supervisors are responsible to the Member Meeting. Supervisors are authorized to; examine the books and records of cooperation Obtain all necessary information. Supervisors are entitled to: Attend all Member Meeting; attend all Board Meeting at the invitation of the Board; advise and warn the Board for improving the organization and business activities of cooperation.

About the Trustees of cooperation, Member Meeting may appoint non-member who has understanding of the Cooperation and expertise in cooperation business to become trustee of cooperation. Trustees of Student Cooperation does not receive salary, but he can get reward. cooperation trustee does not have a voice in the Member Meeting or Board Meeting. cooperation Trustees give advice or suggestions on the board for the cooperation progress.

#### **b. Cooperation Business Field**

Related to businesses and capital. To achieve the goal of cooperation which is engaged in the Business Sector, namely: business in all economic activities, either directly-or indirectly related to the basic needs of cooperation Members, sub-services that are commonly held include business units such as: Credit/savings and loan, Wartel (telephon inn), photocopy, Computer Rental, other businesses related to sub-fields of trade that include business units: Cafeteria, Mini Market, Diner Cwie Mie, Mini Café, other business related to other subsector business either directly or indirectly carried out by cooperation to all members. Cooperation with third parties in both the inside and outside membership area. If necessary cooperation can establish representation both within and outside the areas in accordance with the members need. cooperation capital is composed of private and loan capital. Private capital comes from principal Deposits; The Mandatory Deposits; Reserve Fund; Grants and or not binding donation (donation). Loan capital may come from members; Other cooperations and or Bank members and other financial institutions; The issuance of bonds or other

debt; Other sources which the cooperation can also fertilize the capital coming from inclusion, both from Governments and community. The amount of Compulsory Deposits are set in the bylaws and other regulations. The amount of Principal and or Mandatory Deposits may change from time to time determined by the meeting of members. These changes can not be less than the previous amount of the Principal Deposit and or mandatory Deposit. Principal and Mandatory deposits cannot be taken as long as the person is being a member.

Related to the rest of the business results (SHU). SHU is the result of Revenue and other business income gained by cooperation in one year of Book, which is reduced by depreciation and the expenses incurred by the person in the fiscal year. SHU is received from; The business which is organized for the members of the cooperation. The business which is organized for beyond members of the cooperation. SHU of the Cooperation is used as reserve fund, for the members, in proportion to the services performed by each Member and used for the purposes of cooperation education and other purposes in accordance with the decision of the meeting of members. SHU which is obtained by the members of cooperation is purposed; 40% of the reserve fund; 20% for members according to the comparative merit in cooperation to earn residual income; 12.5% for the members according to the comparison of deposit; 7.5% for board fund; 5% for employees fund; for cooperation education fund; 5% for the Social Fund. The rest of the business result obtained and the business organized by non member is purposed: 75% for reserve fund; 7.5% for Board Fund; 7.5% for employees fund; 5% for cooperation Education Fund, 5% for the Social Fund. The Education Fund and Social Fund are used in accordance with the work plan - while the Board Fund and the Employees Fund are managed by the Executive Board.

#### **c. Perspective of Business Partners**

The Organization field carries out educational activities to raise awareness of knowledge and skill of Trustees, Boards, members, Employees of the cooperation and the society. Carrying out the Members' guidance to have a wide insight of cooperation, which reflects a whole Cooperative mental attitude. Holding a mutual cooperation of the profession and other Cooperation Movements within and beyond the membership area to the development of the cooperative movement and members welfare. Likewise, in carrying out the business, board and manager can make a profitable partnership for the KOPMA progress and prosperity.

#### **B. Islamic Based Student Cooperation Model**

Developing strategy of a Islamic-based student cooperation model in UM campus is based on an analysis of the strengths, weaknesses, opportunities and challenges (SWOT analysis). Based on the result of the exploration over the profile of Islamic cooperation and real conditions of KOPMA UM, it is developed an Islamic-based Student cooperation model that stresses institutional aspects and business fields. This model is based on SWOT analysis by paying attention on the Strengths, weaknesses, opportunities, threats. Strengths (strength) owned by KOPMA are: entrepreneurship subject, Islamic Economics, economic and entrepreneurship research centre, Islamic banking laboratory, campus propagation Institute, muslim studies. Weakness (weakness) of KOPMA are: the

limited HR skill of finance and Islamic economics, the lack of knowledge related to Islamic economics students, the lack of institutional support for KOPMA. Opportunities (opportunities) of KOPMA are: Synergy with Islamic Bank, synergy with entrepreneurial lovers, synergy with research centers and service in economics of entrepreneurship, students life need, synergy with inkopsyah and existing Islamic cooperations. Threats (Challenges) of KOPMA are, the existence of canteens in campus, the availability of KPRI in campus, Abuse of loans for private interests. Elements of institutional completeness of Islamic-based student Cooperation Model consists of RAT, Executive Board (Chairman, Vice Chairman, Secretary, Treasurer), Trustees (Trustees, Management supervisor, financial controller), Business Manager (Canteen/cafeteria, UM typical Souvenirs, conventions, UM). The following is the figure of institutional model of Islamic-based Student Cooperation has been validated by 3 (three) expert validators, that are Cooperation expert validator, Shariah Economics expert validator, and Entrepreneurship expert validator.

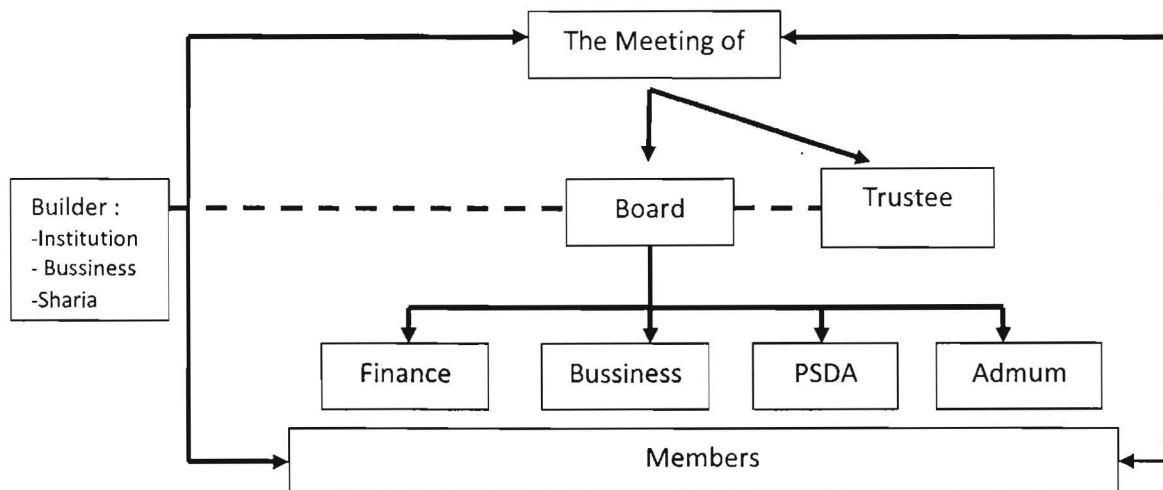


Figure 3. OrganizationStructure of Islamic-based KOPMA UM

**Description**

1. The meeting of the members. The meeting of the members is authority. Cooperation membership is based on the AD-ART Cooperation.
2. The Board, elected by the members in the annual RA. The Board consists of the Chairman, the Chairman and Vice Chairman of fields.
3. The Trustee, elected by the members in the RAT, consists of Islamic trustee, institutional trustee, business trustee.
4. The Builder, of the Department of cooperation, and UM involve Islamic economists and entrepreneurship professors.

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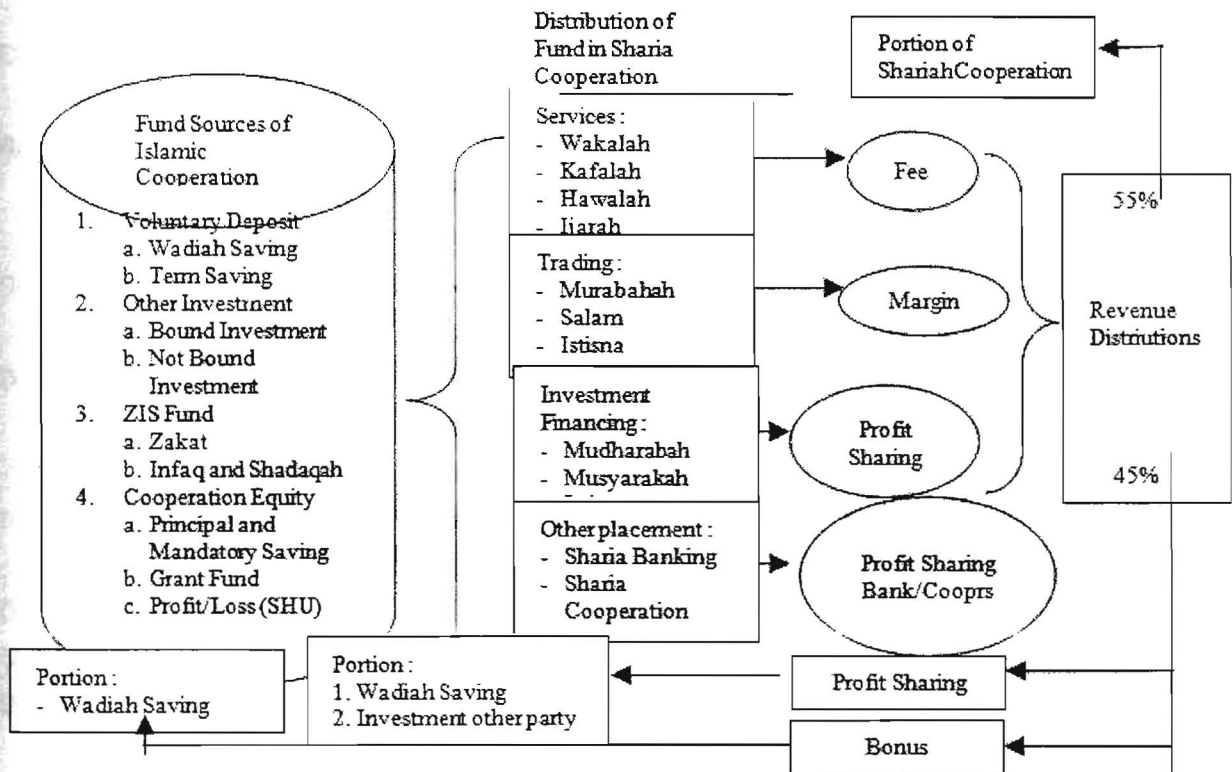
Figur 4. C

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Membership in students Islamic cooperation based on the articles of association of cooperation is divided into three membership statuses. The first is an ordinary member, the second is a candidate member, and the last is an extraordinary member. Ordinary members are those who have paid off the principal deposit and have registered in cooperation, candidate members are those who have not paid the principal deposit in cooperation, but already signed up or proposed to become members of the cooperation. While extraordinary members are non student members of UM but have a concern for the cooperation development of UM student islamic-based cooperation, intend to become members and have an interest and a need for economic activities undertaken by the cooperation but can not meet all the requirements of membership.

Whereas in the business field, the basic principles of the operational in Islamic cooperation includes fund sources and fund uses. Fund sources of Islamic cooperation consists of: voluntary deposit, other investment, ZIS fund, cooperation capital. Fund distribution can be through services, buying and selling, and so on. The operation of Islamic cooperation business is shown in Figure 4.



Figur 4. Operational Flow of Sharia Cooperation

In accordance with FGD which involves the expertise validator, this research successfully develops an Islamic-based Student Cooperation model, in particular regarding the perspective of institutional and business management. Related to institutional management, the existence of student cooperation at UM is in student activity unit (UKM) under the Student Affairs Vice-chancellor coaching. Meanwhile, the cooperation operation as a business entity is located in the coaching of cooperation Department and Micro enterprises (UMKM). Cooperation membership is based on

Statutes and by laws that have been approved the cooperation department. The board is responsible for the cooperation management and responsible to the members. Likewise, the supervisor carries out supervision and is responsible to the members. It is based on a bylaw approved by the Department of cooperation and micro enterprises (UMKM)

In bussiness field, to conform with sharia, it is instituted or appointed the builder who has the competence and commitment to the development of cooperation and Islamic economics. This is in accordance with the Dikti program to create youths having competence in the field of entrepreneurship. Thus, the student cooperation can be a vehicle for student training. Likewise, along with the development and the demand of society, it will be realized an Islamic-based business which optimizes individual interests and social welfare.

Finally, to built an entrepreneurship spirit of student and to solve the problem in the Kompa UM, Sharia Cooperation managed by student is the best way. Because the business operation finance unit is part of Kopma UM, hopefully the Sharia Bank can trust to help funding. Considering the lack of knowledge about sharia banking and sharia cooperation, the students need more socialization shariah economic product. The effort to increase the students' interest to implement sharia bisnis must be "condition of thinking process" like : general lecturer, regular course, seminar, discussion, etc. After get funding and running, they need an on-going supervision in the business running. In a case a member having got funding has a problem in his/her business, sharia cooperation can help the situation.. To anticipate any fraud, sharia cooperation need to monitor and evaluate the next funding.

#### IV. Conclusion and Suggestion

##### Conclusion

Research finding shows that the force of sharia cooperation reflected on effectiveness of institution, bisnis field appropriate to Islamic economic and other business partner. Institutional soundness is supported by syariah supervisory board. Based on the SWOT analysis it can be concluded that in UM area, there is potential that favors the developing of Islamic-based Student Cooperation model. The indicator is the existences of Islamic Economics subject, entrepreneurship subject, cooperation subject, and is supported by experts in the field. Other supporting means are Islamic banking laboratory, Bank Muamalat Indonesia in the campus. In addition, there is a study of muslim studies, campus propagation Institute. In terms of institution, the characteristics of Islamic cooperation are obvious at the structure of the Organization on the Islamic Builder and Islamic supervisor. While in business perspective, the characteristic of Islamic business is *maslahah* principle, it can be seen from the way to obtain fund sources and to use fund, and the distribution of the profits which emphasizes justice values.

##### Suggestion

This Islamic-based Student Cooperation model will be realized properly if the interested parties support its development and sustainability. It is suggested to the leader of the university to

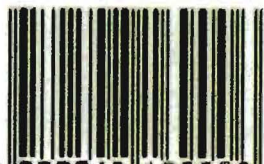
support by the strengthening of legality and the provision of a strategic business location. The experts of Islamic Economics, entrepreneurship and cooperation are willing to support the attainment of Islamic business clinic. Islamic finance institution supports the business financing and the construction of financial management.

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