#### **BUSINESS ETHOS OF SANTRI:**

The Contributions of Himpunan Pengusaha Santri Indonesia Realizing the Economic Revival of Pesantren Community

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#### **Abstrak**

Pesantren dengan berbagai potensi strategisnya, layak menjadi lokomotif gerakan ekonomi syariah di Indonesia. Begitu juga perkembangan ekonomi syariah di Indonesia sangat memerlukan peran pesantren. Di tengah kegelisahan itu, penulis bertemu dengan organisasi pengusaha yang lahir dari rahim pesantren; Himpunan Pengusaha Santri Indonesia (HIPSI). Riset penulis menemukan fakta di lapangan bahwa HIPSI, yang lahir di bawah koordinasi RMI-NU, memiliki banyak sekali program pemberdayaan santri untuk mendorong kebangkitan pengusaha-pengusaha baru dari kalangan pesantren, diantaranya program pesantren entrepreneur, entrepreneur school, serta banyak program pelatihan usaha baik skala kecil maupun menengah, bidang pembiayaan pun telah bekerjasama dengan beberapa lembaga keuangan. HIPSI terus menjalin komunikasi dan kerjasama produktif dengan berbagai stakeholder dan hasilnya saat ini sudah banyak Pondok Pesantren yang terlibat langsung dalam proses pemberdayaan menuju kemandirian ekonomi masyarakat pesantren.

Kata Kunci: Pemberdayaan, Kewirausahaan Santri, Pesantren, HIPSI

### **Preliminary**

The teachings of Islam that govern human behavior, in relations as creatures of God and in relation as fellow creatures, in terms of *fiqh* or *ushul fiqh* are called sharia. In accordance with this aspect of being regulated, sharia is divided to two, namely *ibadah* and *muamalah*. *Ibadah* is sharia that governs the relationship between man and God, while *muamalah* is sharia that governs the relationship among humans.

In turn, economic activity as a form of human relations, and it is not part of the faith, worship and morality, but rather an integral part of *muamalah*. However, according to Suhendi, economic issues cannot be separated entirely from the aspect of faith, worship, and morals, because the Islamic perspective of economic behavior must be characterized by the values of faith, worship and morality.<sup>1</sup>

In a more comprehensive section, Islam has explained about economic rules, including elements in it such as production, distribution, and consumption. This expression according Nawawi<sup>2</sup> are statements that legitimize Islam with its Bible have set a perfect economic system. This is proof that Islam is able to balance the development of economic systems which prevail among mankind.

In the recent development, there are two economic systems of the most influential in the world, the capitalist economic system and the socialist economic system. Capitalist economic system is an economic system that allows possession of the means of production by the private sector, while the economic system of the Socialist is a reversal of the economic system in which the government or the workers have and exercise all means of production, therefore, private enterprises are limited and may sometimes abolished altogether.<sup>3</sup>

Unlike the above two economic systems, Islam is applying economic system with moral and legal use together to enforce building a system that is practical. With regard to the priorities, Islam presents the concept of a balance between the interests of individuals (specifically) and the interests of the state (public), which comes to the Qur'an and Sunnah. Based on the description, it is understood that according to Islamic economics is a set of common economic fundamentals are inferred from the Qur'an and Sunnah, and the building erected on the foundations of the line with each environment and future. In connection with this, Al-Qur'an and Sunnah as the source of Islamic law plays an important role in providing the basics of the

<sup>&</sup>lt;sup>1</sup> Hendi Suhendi, Fiqh Muamalah (Jakarta: RajaGrafindo Persada, 2002), 71.

<sup>&</sup>lt;sup>2</sup> Nawawi, Isu Nalar Ekonomi Islam (Sidoarjo: Dwiputra Pustaka Jaya, 2013), 49.

<sup>&</sup>lt;sup>3</sup>Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI), *Ekonomi Islam* (Jakarta: PT RajaGrafindo Persada, 2014), 19.

economic system in Islam.<sup>4</sup>

Besides the economy, according to Islam have special characteristics that distinguish it from the economic system of the invention of man. Among these characteristics, the economy is part of the Islamic system integrally, and economic according to Islam is realizing the balance between individual interests and the public interest, in line with the Islam also gives freedom to individuals in economic.<sup>5</sup> In an effort to enhance the recognition of the freedom of economy, Islam has authorized the state to interfere in the functioning of the economic system of Islam.

One of the greatest economic potential in Indonesia is located on the world of the *pesantren* and community. Boarding numbers are very numerous and scattered throughout Indonesia up to the outposts and independence pesantren since centuries ago shows that *pesantren* have had economic base independently.

Pesantren with different expectations and predicate attached to him, according to Suhartini, actually led to the three main functions that always aspires, namely: *first*, as the central cadre of religious thinkers (center of Excellence). *Second*, as an institution that prints human resources (human resources). *Third*, as an institution that has the power to empower communities (agents of development). In addition to these three functions of pesantren is also understood as parts involved in the process of social change in the midst.<sup>6</sup>

However, it should also be recognized that the ability of the economy is still traditional *pesantren*, the small and the majority of the traditional agricultural sector. *Pesantren* is not only educate the religious knowledge to his students, but also to provide skills for economic development, especially in agriculture, livestock and trade through cooperative *pesantren*. Expected after from *pesantren*, the students can live independently with farming, herding, or as petty traders.

<sup>&</sup>lt;sup>4</sup>H. A.Djazuli, Yadi Janwari, *Lembaga-lembaga Perekonomian Umat* (Jakarta: PT. Raja Grafindo Persada, 2002), 17.

<sup>&</sup>lt;sup>5</sup>*Ibid.*, 19.

<sup>&</sup>lt;sup>6</sup>Suhartini, "Problem Kelembagaan Pengembangan Ekonomi Pondok Pesantren", dalam A. Halim et. al., *Manajemen Pesantren* (Yogyakarta: Pustaka Pesantren, 2005), 233.

Suismanto writes, to realize that *pesantren* must perform the following steps: *First, pesantren* must open themselves to the development of technology and research results in developing economies. *Second, pesantren* must provide adequate resources through training for students in various fields of economic cultivated in *pesantren* or outside *pesantren*, so that the work of the students have high competitiveness in the broad market.

Third, establish economic networks between *pesantren*, students as alumni of *pesantren*, communities and owners of capital. Economic network between *pesantren* in addition to providing economic benefits, is also able to improve the relationship amongst *pesantren*. A large number of *pesantren* with thousands of *santri* is certainly a lot of needs that must be met which could not be provided by the *pesantren*.

Therefore pesantren economic network will be able to provide information production and needs among the *pesantren* so that the market and the distribution of economic production from the *pesantren* will be more extensive. Thus *pesantren* will be strong and independent, which would also be felt by the *santri* and alumni. The level of obedience and closeness of the emotional bond between pesantren alumni can give an advantage to further expand distribution channels and market development, so that the alumni can be a liaison between the *pesantren* and the community.

To achieve that, *pesantren* need an economic development agency that *pesantren* can not be done by itself. This is where the role of organizations that have a cultural proximity with *pesantren* but who have good structure system, the ability to organize and strong spirit, one of which is the *Himpunan Pengusaha Santri Indonesia* (HIPSI).

Pepesantren with its various strategic potential, deserves to be the economic powerhouse of sharia. On the other hand the progress of the economic development of sharia in Indonesia really need the role of *pesantren*. Moreover, the real economy products sharia is the wealth of pesantren, were excavated from *figh muamalah* in the *kitab kuning* that characterizes *pesantren*.

<sup>&</sup>lt;sup>7</sup>Suismanto, Menelusuri Jejak Pesantren (Yogyakarta: Alief Press, 2004), 105.

<sup>&</sup>lt;sup>8</sup>Fitriyatun Khasanah, *Upaya Pesantren Berbasis Agrobisnis dalam Meningkatkan Life Skill Santri Pondok Pesantren* (Semarang: Perpustakaan Fakultas Tarbiyah IAIN Walisongo Semarang, 2012), 71.

Supposedly the students a better understanding of sharia economy than others as they wrestle daily with sharia science.

Many people have a wrong perception of Islam in economic matters. According to them Islam is not at all concerned about the economy, religion and the economy is something very contradictory. The assumption that it would be wrong because Islam is very concerned about the economy.

Both the Qur'an and the Hadith strongly encourages Muslims to leave no world or economic problems. The Qur'an considers wealth as life support (QS, An-Nisa: 5), and given pleasure of Allah to His servants (QS. Ad-Dhuha: 7). The Prophet himself was also very concerned about poverty and encourage Muslims so earnestly seeking good luck. The poverty situation could affect one's faith.

The final target of the economic empowerment is the independence of *pesantren*, students and teachers in *pesantren*, alumni, and *pesantren* community.

Based on preliminary description above, this paper will focus on the following points: How to model the economic empowerment *pesantren* conducted by HIPSI; Implementation of community economic empowerment programs by HIPSI boarding; Any carrying HIPSI empowerment pesantren community toward economic independence.

The results of this paper is expected to benefit both academically, theoretically and practically. Such benefits can be explained as follows; Academically, this research can be used as additional reading research and enrich the knowledge of the economic independence of pesantren community. Theoretically this study functioned as a contribution theory and the concept of economic empowerment *pesantren* and may also explore the possibility of a better model innovation so that the more massive contribute to the economic empowerment *pesantren*.

In practical terms this writing enabled to provide support to the Himpunan Pengusaha Santri Indonesia (HIPSI) in developing and mentoring program for economic independence and empowerment pesantren community, so if possible can be readily duplicated widely and evenly throughout Indonesia, or do transfer to other agencies.

#### **HIPSI** and Economic Empowerment Pesantren

Great potential *pesantren* not only from the aspect of its history as the oldest educational institutions in Indonesia and has characteristics typical Indonesiaan. From year to year the number continues to increase significantly. Based on data from the Ministry of Religion, as quoted by Tim HIPSI, in 1977 the number of *pesantren* with approximately 4,195 students number around 677 384 people. In 1981, there were approximately 5,661 students boarding *pesantren* with 938 397 people. In 1985 the number of *pesantren* continues to increase to 6,239 by the number of students reached about 1,084,801 people. While in 1997 the Ministry of Religion has recorded 9388 pieces of *pesantren* with students as many as 1,770,768 people. Until 2007, the number of *pesantren* with the number of students reached 14 647 3289141. Unfortunately, the existence and contribution of *pesantren* are still not optimal, is still considered one eye.<sup>9</sup>

In 1918 the Indonesian people was against Dutch colonialism. A *pesantren* cleric and national movement activist KH Wahab Chasbullah alongside 45 Merchants founded the of the merchants association named *Nahdlatut Tujjar* (Awakening of the merchant). These bevy goals to improve socio-economic life of society and at the same time against the occupation and suppression of Dutch imperialism.

The birth of *Nahdlatut Tujjar* is a form of unity and the revival of the students who become forerunner of the birth *Nahdlatul Ulama* starting nationalist movement *Nahdlatul Wathan* and *Taswirul Afkar* to accommodate the religious thought of the *santri*. Eight years later, on January 31, 1926 *santris* movement culminated with the birth of Nahdlatul Ulama, led by KH. Hasyim Asy'ari, KH. Wahab Chasbullah, KH. Bisri Syamsuri and together with the scholars of other *pesantren*.

Nahdlatul Ulama developed into the main buffer in order to foster a sense of nationalism to play an important role in the Preparation of Indonesian Independence, Determinants Conception of the Unitary Republic of Indonesia, formulation of Pancasila and the Constitution of 1945. Now the

<sup>&</sup>lt;sup>9</sup>Tim HIPSI, *Buku Panduan Himpunan Pengusaha Santri Indonesia*, (Pasuruan: HIPSI Media, 2014), 25. Total active member HIPSI in Indonesia, reaching nearly 7,000 people, consisting of students, alumni, schools administrators, assatidz, and pesantren.

Nahdlatul Ulama consistently been a major pillar of civil society in Indonesia, as Jamiyah, Diniyah, Ijtimaiyah, Religious Organizations and Society in Indonesia that are committed to social welfare, education, propaganda and economic activities.

## **HIPSI** Foundation

Inspired by the scholars earlier, Rabithah Ma'ahid Islamiyah (RMI) NU initiated the establishment of Himpunan Pengusaha Santri Indonesia (HIPSI) on February 3, 2012 at Pesantren Al-Yasini Pasuruan. The establishment of this organization to grow based on the spirit of entrepreneurship among students and strengthen networking between residents nahdiyyin economy throughout Indonesia.

HIPSI was determined to foster clusters of small and medium entrepreneurs new level values are added together and dignity. With the potential pesantren that are members of the RMI NU reached 27 thousand pesantren, which educate about four million students, so if all of these students successfully tapped as independent entrepreneurs, then certainly the Indonesian nation will prosper. This cluster was born out of the hammered HIPSI to become entrepreneurs overcooked and tough. Employers are rising class of small businesses become medium and local businesses became national.

## Platform Struggle of HIPSI

HIPSI was determined to foster clusters of small and medium entrepreneurs new level values are added together and the dignity of the pesantren community. With the potential *pesantren* belonging Rabithah Ma'ahid Islamiyah NU 27,000 *pesantren* that educate more than 4,000,000 students, so that if only half of the number of these students successfully tapped as independent entrepreneurs, then certainly the Indonesian nation will prosper.

This cluster was born out of the hammered HIPSI thus becoming overcooked and tough businessman, entrepreneur up a class of small businesses become medium and local businesses into a national and eventually could go international.

Economic development of the pesantren community have a big hand in promoting entrepreneurship. In *pesantren* the students are trained to be human to be independent and entrepreneurial. Pesantren are pitching in and work independently without relying on the fate of another person or government agency private. Institutionally pesantren have provided a role model, an example of real (*bil-hal*) to actualize the spirit of self-reliance through concrete efforts with the establishment of several business units economically independent *pesantren*. <sup>10</sup> Generally, three *pesantren* above examples show,

<sup>&</sup>lt;sup>10</sup>First, Pesantren Putri al-Mawaddah Ponorogo. Economic efforts that have been opened Pesantren Putri al-Mawaddah Ponorogo is a Gas Station (Fuel Filling Station Public/SPBU), Water (Bottled Water) "Maaunnada", Koperasi Pesantren Putri al-Mawaddah (KOPPMADA), plantation crops, cattle breeding, feed production unit probiotics, products of small industries independent, al-Mawaddah kios, cafe al-Mawaddah, photocopy and printing Alma Offset, minimarket Kiswa, and transportation transport Alma. Lailatur Rohmah, "Manajemen Kewirausahaan Pesantren: Studi di Pesantren Putri al-Mawaddah Coper Jetis Ponorogo" (Thesis, UIN Sunan Kalijaga Yogyakarta, 2009. Not published, 119-133). The success of Pesantren Putri al-Mawaddah in developing a shared entrepreneurial supported by several factors, among them the entrepreneurial spirit and application of the values of entrepreneurship which is owned by the leaders of pesantren, networking established with other agencies, and involvement of local communities in managing various entrepreneurial them. Second, Pesantren Sidogiri Pasuruan. Business had developed by Pesantren Sidogiri Pasuruan These include BPR and BMT. Some branch BMT Pondok Pesantren Sidogiri is BMT I in Wonorejo, BMT II in Sidogiri, BMT III (Production and Sales of Rice), BMT IV Sidogiri (headquarters), BMT V in Warungdowo, BMT VI in Kraton, BMT VII in Rembang, BMT VIII, BMT Nongkojajar IX, BMT X in Grati and BMT XI in Gondang Wetan. BPR and BMT are independent organizationally out of pesantren, but dependent values and morals. (Mahmud Ali Zein, Model-Model Perkembangan Pondok Pesantren: Pengalaman Pondok Pesantren Sidogiri Pasuruan, in A. Halim, et.al. (ed), Manajemen Pesantren Yogyakarta: Pustaka Pesantren, 2005, 305-307). In addition to BPR and BMT Pondok Pesantren Sidogiri also have Koppontren are broadly divided into two regions, namely: a. In the complex of Ponpes, the main target community students. That include these types of businesses is a book store and a supermarket, and food stalls. b. Outside the pesantren with the main target the general public. That include these types of businesses are: department store, store staples, printing and stationary, agriculture, and minimarket. In addition to these types of businesses, Kopontren Sidogiri also has a commodity: Bottled Drinking Water (bottled water), clothes piety "Sidogiri" glove "Santri", a free phone card (in cooperation with Telkom), and printing. Koppontren is structurally related directly to the pesantren. Pondok Pesantren Sidogiri success in developing economic activities supported by networking built with other business establishments, as well as the entrepreneurial management of varied partly be integrated structural and non-structural integrated in part to give more flexibility for the business organizations to develop their business. Third, the Pesantren al-Ittifaqiyah Ogan Ilir Palembang. Through the network is built, Pesantren Ogan Ilir able to develop several economic business units, namely services of photocopy, printing, savings and loan Sharia patterns and transformation. They also have a cooperative boarding school, bookstore and cafetaria. Also in the field of agriculture has rubber plantations, teak trees, vegetables, and also has a farm duck and

the development of various economic activities in *pesantren* are intended to strengthen the funding of *pesantren*, training for the students, and economic empowerment.

## Implementation of HIPSI Program

Empowerment is to increase the capability to achieve self-affirmation in order to achieve the desire to achieve. Empowerment will give birth to independence, either independence of thinking, attitudes, actions aimed at the achievement of greater life expectancy good. empowerment in this context is a pesantren community. As known *pesantren* is a social institution that has a Muslim community education patterns and characteristics of management distinctive and emphasizes self-reliance.

This is the era of entrepreneurship based economy. Although previously, an entrepreneur class of micro/small is not pride, but after the era of conglomeration uprooted and proven Micro, Small and Medium Enterprises (SMEs) are able to survive even a lot of them actually growing, this sector by many, including the government would become the foundation of the economic recovery of this country. Later even the phenomenon appears impressive, many young people ages seem to prefer to build their own business even though smaller than become professionals in large enterprises belonging to someone else. It thus would have a positive impact on the economic development of Indonesia, at least not with the conditions of high unemployment is the presence of these young entrepreneurs are able to provide jobs. Although the basic problem is also untapped entrepreneurial optimally, whether realized by both government and business actors themselves. The issue is a mental problem.

To achieve this requires a process of targeted guidance and to facilitate the optimal development process and achieving meaningful self-realization. Recognizing the importance of entrepreneurial education process among the youth it will be very helpful if every moment and time is a time for

freshwater fish. (M. Isnaini "Pesantren dan Pemberdayaan Ekonomi Modern Studi terhadap Peran Santri di Pesantren Roudhotul Ulum dan Al-Ittifaqiyah Ogan Ilir," in Irwan Abdullah, et.al., *Agama, Pendidikan Islam dan Tanggung Jawab Sosial Pesantren*, Yogyakarta: Pustaka Pelajar, 2008. 186).

learning. It would be very unfortunate if only utilized by the spare time activities that are less instructive, especially if only wrestle with the activities of no benefit and are not necessarily educational.

In connection with the foregoing, the HIPSI initiative to create an activity that can be utilized by the students throughout Indonesia as one of the solutions to fill the shortage will be the portion of the education given in formal institutions. The activities are *Pesantren Entrepreneur* and *HIPSI Entrepreneur School*.

Pesantren Entrepreneur and HIPSI Entrepreneur School is designed as an agent of change, both in the field of national education, leadership, and especially entrepreneurship prepared for the younger generation to become independent, able to lead themselves, support themselves and others and are able to develop good character and strong and has a soul an entrepreneur.

Here is the implementation of the priority programs of HIPSI economic empowerment:<sup>11</sup>

### 1. Pesantren Entrepreneur - IT

Hundreds of thousands of students of pesantren graduates produced annually on average less have a stock of skills that can be used to address the challenges of global competition, especially in the field of Information and Technology. According Rofiq, <sup>12</sup> Indonesian students 10-20 years into the future must be a professional employer in the global arena. The number of superior products produced by entrepreneurs do not get a touch IT students to be promoted online, as well as the lack of media sites based Islamic missionary Aswaja NU.

From the above problems, then according Ghozali, HIPSI initiative to establish Pesantren Entrepreneur in the field of IT and Online Media which aims to educate and train the students to have expertise

<sup>&</sup>lt;sup>11</sup>Based on interviews with the Chairman of HIPSI, Moch. Ghozali, March 14, 2015, then the author contacted and interviewed the person in charge and some of the participants of the program, in the day and a different place.

<sup>&</sup>lt;sup>12</sup>Ir. Aunur Rofiq, HIPSI Consultant, interview, Surabaya, March 14, 2015. According to him, Indonesian students 10-20 years into the future must be a professional employer in the global arena.

particularly in IT, online marketing or internet marketing, after graduating from Pesantren Entrepreneur IT and Media online the students can be helped to digitize and mengonlinekan Indonesia superior products to compete in the global market.

#### a. Socialization

The socialization process will be conducted by the branch level HIPSI HIPSI coordinated by the Regional *pesantren* of potential in the region through friendship visits and seminars.

#### b. Students Admission Selection

Acceptance of new students will be selected through a written test and wanwancara to know the interests and talents of students. and must have their own tools which is a laptop.

#### c. Education and Training

The training program in PE-IT will be made in accordance with the needs of the global marketplace include: Internet Maketing, Online Media, Graphic Design, Educational Games, Hardware Maintenance.

#### d. Practice

Santri who have received theoretical knowledge productive encouraged to create a work which subsequently developed into business services that can generate revenue for the students.

### e. Distribution and Cooperation

Pupils who already have the expertise and business services facilitated to get a business partner, marketing and capital.

#### f. Place of Pesantren Entrepreneur IT and Online Media.

Education and training in PE-IT was designed in accordance with the latest technological developments and the needs of the global business world. Held free for Fresh Graduate Students and Pay for those who already have a business and occupation.<sup>13</sup> The target for

<sup>&</sup>lt;sup>13</sup>Humron Maula (PE-IT), interviews, Sidoarjo, April 15, 2015. The material base in PE-IT include: Motivation and Inspiration Business; Journalism; Product Photography Techniques; Videography Mechanical Products; Market Research and Keyword Planner; Make the website and SEO; Social Media Optimization Broadcast; Online Ad Campaign; Affiliate and Business Management; Practice and Mentoring.

each training is 30 students per class for 1 month.

Matter of Education and Training in PE-IT is as follows:

- a. Internet Marketing (SEO, Blogging school, Web, Social Media, etc)
- b. Graphic Design and Digital Printing
- c. Laptop and Printer Service
- d. Creating Applications Games Creative Education and Business IT
- e. Islamic Da'wah Media NU
- f. Santri Cyber Community (SCC). To support the PE-IT, HIPSI squad planning to form a new wing force in the field of cyber media especially for the needs of the online business, SEO, social media and the preparation of business expansion to Globar market as well as to spread the spirit of Islam-friendly. The SCC will be a community wing HIPSI IT field in the respective districts.

### 2. PE - Agribusiness HIPSI

Pesantren Agribusiness held in the two locations. The first location in Junrejo, Batu. The second location in Waykanan, Lampung. On September 14, 2013 the entire board of HIPSI East Java and Central Sub Region gathered in Junrejo, Batu. The meeting location is none other than a pilot project implemented Pesantren Entrepreneur agribusiness. The meeting was also implemented to improve the formation of cooperatives HIPSI Java and discuss other positive things related to the creation of a million students entrepreneurs.<sup>14</sup>

HIPSI also invited a number of speakers on cooperatives and products that can become brand and strengthen HIPSI in the arena of regional and national economy.

In order to realize the Vision-Mission HIPSI to create 1 million santri to be entrepreneurs and be a catalyst between the students with employers, HIPSI make Pesantren Entrepeneur aimed apprenticeship the students learn to become entrepreneurs, early stage was built in the village Junrejo and in Pesantren Mafatihul Ulum (Batu City) with a concentration in business sectors Agribusiness.

<sup>&</sup>lt;sup>14</sup>Sulaiman (Chairman of HIPSI East Java Branch), interviews, Surabaya, April 15, 2015.

Beginning of the establishment of Pesantren Entrepreneur this farm is in response to public demand and the alumni of the *pesantren* because of a lack of ability of students in entrepreneurship is based on the absence of entrepreneurial potential for development still stay in the pesantren. That's why HIPSI opened Pesantren Entrepreneur Agribusiness. The education system that is applied here emphasize on practice with the duration of the training for a month and a half using curriculum-based entrepreneur. The percentage of education that is applied is 35% theory and 65% practice.

### 3. Pesantren Entrepreneur - Marine

Education Program & Field Entrepreneurs in the Field of Marine, designed adopting technological developments and the needs of the world's fisheries, particularly the field of Modern Grouper Fish Hatchery, Vaname Shrimp and Seaweed Specialist.

With experienced instructors from experts Airlangga Fisheries, Fishery Entrepreneurs and supported a variety of facilities 40 an aquarium hatchery, ponds and stands on 2 hectares of land more. Location Pesantren in cooperation with Nurul Qur'an is located on the edge of a beautiful beach facing the island of Bali, with a long coastline of > 250 m and a total of almost 2.5 hectares of land in the district of Banyuwangi Wongsorejo.<sup>15</sup>

#### 4. HIPSI Payment

According to Hakim,<sup>16</sup> HIPSI Payment is an application online payment and e-money used as a medium of transaction Indonesian business community to serve students online transactions. Members who transact through HIPSI Payment will earn cashback that can add deposit balance member. The prerequisite to use the application HIPSI Payment is to have a membership card HIPSI.

#### 5. Cooperation with ISNU

Creating entrepreneurs among young people NU, HIPSI cooper-

<sup>&</sup>lt;sup>15</sup>Ridwan (HIPSI Banyuwangi), interviews, Banyuwangi, May 17, 2015.

<sup>&</sup>lt;sup>16</sup>Lukman Hakim (Head of IT Division, Publications and Media), interviews, Suraba-ya, May 27, 2015.

ation with ISNU conducting Entrepreneur Workshop for 3 days on a regular basis every 6 months in Entrepreneurship Training Center (PPK) PT. HM. Sampoerna Tbk., Sukorejo, Pasuruan. The training was attended by around 80 participants NU young cadres spread in Indonesia with waves per province.

Training for young cadres NU is highly appreciated by many parties due to take part and to increase and reduce unemployment among young cadres NU. Participants are given the materials entrepreneurship that can be done by the young people who currently cannot do business in the field of trade and production.

Mochamad Ghozali,<sup>17</sup> Chairman of HIPSI said, "This event presents some employers culinary field including Abah Warji, Entrepreneur meatballs from Kediri who possessed dozens of outlets (Practice Culinary), Mas Eko Kampoeng Padi, Cattle, Goats, Fishing Freshwater and integrated farming, which will be done by the cadres to strengthen the economy among *santris*."

Table 1: Sample of Training Material Model

MATERIALS	INSTRUCTOR	INFORMATION
Material 1:	Mr. Sulayman	indoor
- Business Mindset	(Employers Paper	
- Build a Dream (Dream Building)	Used with turno-	
- How to realize the dream (How to	ver could 200 jt /	
Achieve your Dream)	day)	
- Cashflow Quadrant		
- Use the Right Brain		
Culinary Business Practices BAKSO	Abah Warji and	The practice of
	Sueb	making meatballs
		on site
material 2	Moch Ghozali,	indoor
Start a Business / Business from	SE	
Scratch	And	
* BOTTLE-torn-collapse	Eko Kampoeng	
* The idea is simple (Simple Idea)	Padi	
* Capital and Investor		

<sup>&</sup>lt;sup>17</sup>Moch. Ghozali, interviews, Surabaya, March 14, 2015. According to him, the creative business learning needs to be fostered. Especially for those of the students, not only to perform its obligations studied religion, creative business studies need to be done so as to create a human resources ready to face the onslaught of globalization

* How to increase profit + Manage-		
ment resto		
Magic moment and discussion	Committee	indoor
material 3	Tim PPK Sam-	Field, located in
Cattle Aquaculture & Fisheries and the	poerna	Area Ranch
Goat and cow dung Processing		
Lesson 4	Tim PPK Sam-	Field trip to the
Integrated Farming	poerna	Agricultural Land
		Area
material 5	Local Fishery	
Exposure of the Head of Fisheries	Department	
material 6	Local Agriculture	indoor
Local Government Strategy To In-	Office	
crease Agricultural Production		

# 6. Partnerships Company

HIPSI in the course of economic empowerment and independence of pesantren community, whether students, alumni of pesantren, or the surrounding community *pesantren*, trying to establish a partnership and cooperation with many parties. Among the cooperation that has been woven by HIPSI are as follows:

Table 2: HIPSI Partnership

No.	Partners	Cooperation Type	
1	Mandiri Bank	Mandiri Entrepreneurial Program at the 50 <i>pesantren</i> in 5 Cities. And the soft loan program for business students through CSR funds.	
2	Bank Syariah Jatim	Soft loan program for business students and pesantren in East Java	
3	So Nice So Good	Provision of training and business practices by giving 26 business rolling carts for the alumni students Fried Chicken business.	
4	Entrepreneurship Training Center (PPK) Sampoerna in Pasuruan	Cooperation guest house training facilities along with a place to stay once the location of agricultural practices and production of processed food. PPK Sampoerna is a CSR program PT. HM Sampoerna.  Scheduled, all members and the students HIPSI Pesantren Entrepreneur in Indonesia can use these facilities for education and training.	
5	Kebab Turki	Provision of education and training and internship to the students HIPSI members.	

6	K-Vision	Cooperation established the archipelago TV. Is currently in the process of seeding SDM students become Broadcasters Television and television management.	
7	Ministry of Cooperatives and SMEs	Cooperation in exhibition participation program of domestic products at events Export and Foreign Partnership.	
8	Ministry of Youth and Sports	HIPSI invited to participate cruise program ar- chipelago from Sabang - Merauke annually to bring and show off the products of the students	
9	Pesantren  Almost all <i>pesantren</i> in Indonesia under the auspices of the RMI, involved by sending a delegation of students in Pesantren Entrepreneur Program in Indonesia.		

HIPSI in collaboration with the Bank providing Micro Credit for Members requiring investment credit and working capital credit for the development of micro-scale productive enterprises.

This financing facility can be granted to the Member HIPSI who own micro and household enterprises either in the form of companies, business groups, and individuals (such as traders, farmers, ranchers, and fishermen).

### Conclusion

Economic development of the *pesantren* community have a big hand in promoting entrepreneurship. In *pesantren*, the students are trained to be human to be independent and entrepreneurial. One forum for the students to learn and initiate business is through HIPSI.

HIPSI strive and work independently without relying on the fate of another person or government agencies. Institutionally HIPSI have provided role models, real example to actualize the spirit of self-reliance through concrete efforts with the establishment of several business units economically independent boarding students and alumni.

HIPSI Development, including in applying professional management and applicable in its development. Because the term management has blend into all sectors of human life. Among HIPSI development that must be done is the development of human resources, the development of communication with *pesantren*, economic development of students, alumni, and *pe-*

santren, as well as the development of information technology that can sustain HIPSI propaganda.

HIPSI must be an organization that is able to make a breakthrough improvement in the national economy and efforts to encourage the birth of the entrepreneur students. Organizationally, HIPSI should be run in a professional manner, in contrast to the boarding system which is based on the figure of religious scholars (Kiai) or clerics child (Gus). HIPSI Board should not be dominated by religious scholars or clerics child, but based on the competence of each member.

HIPSI should be able to attract entrepreneurs whose background students to join it. So that the economy is awakened is *sharia* compliant business networks of community-based *pesantren*. In addition to foster entrepreneurship students, HIPSI should also build its own financial institution for financing the business capital of the *santris*, even the future must be able to establish its own bank.

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## Interviews

Moch. Ghozali, March 14, 2015, interview, PPK Sampoerna, Pasuruan.

Moch. Ghozali, June 17, 2015, interview, Surabaya.

Ir. Aunur Rofiq, March 20, 2015, interview, Surabaya.

Humron Maula, April 15, 2015, interview, Sidoarjo.

Sulaiman, April 21, 2015, interview, Surabaya.

Ridwan, May 17, 2015, interview, Banyuwangi.

Lukman Hakim, May 27, 2015, interview, Surabaya.