

**MODEL OF COMMUNITY ECONOMIC DEVELOPMENT THROUGH BUSINESS
PARTNERSHIP BASED ON RELIGIOUS AND SOCIAL ORGANIZATION**

Study at Syirkah Amanah Gas Station, Muhammadiyah Regional Leader of Lumajang

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ABSTRACT

In developing the economy of the people in the era of globalization with high competitive power requires the right approach. The partnership model is one way to improve community competitiveness, especially in the small business sector. However, in realizing and developing a partnership model, it will be very difficult to apply if it is only carried out by the community independently, especially the lower classes of society. The presence of the Government and third parties is needed in helping to establish partnerships. It is essential to initiate the realization of business partnerships among the community. The role of Religious and Social Organizations as third parties has proven to have a significant contribution in advancing the nation, especially in the fields of education, health, and social assistance. So it is necessary to maximize the role of religious and social organizations in encouraging economic development of the community through coaching and partnerships. Persyarikatan Muhammadiyah, which is engaged in the socio-religious field, has shown its contribution to enlightenment, empowerment, and advancement that provides benefits for the people as a manifestation of the da'wah of Amar Ma'ruf Nahi Mungkar. Syirkah Amanah gas station is one manifestation of Muhammadiyah's involvement in the empowerment and economic development of the community. The purpose of this study was to reveal the partnership model applied by the Muhammadiyah Regional Leader of Lumajang at the Syirkah Amanah Gas Station to be able to find the right and appropriate business partnership model to be implemented in the community. The research approach used in this study is a descriptive qualitative research approach that seeks to explore and find the main objectives of the research.

Keywords: Partnership, Community Economic Development, Muhammadiyah

Abstrak

Dalam mengembangkan perekonomian masyarakat di era globalisasi dengan daya kompetitif yang cukup tinggi memerlukan pendekatan yang tepat. Pola kemitraan merupakan salah satu cara dalam meningkatkan daya saing masyarakat terutama di sector usaha kecil. Namun dalam mewujudkan dan mengembangkan pola kemitraan akan sangat sulit terwujud apabila hanya dilakukan oleh masyarakat secara mandiri, terutamanya masyarakat kelas bawah. Perlunya kehadiran Pemerintah dan pihak ketiga dalam membantu terwujudnya kemitraan sangat penting untuk menginisiasi terwujudnya kemitraan usaha di kalangan masyarakat. Peran organisasi social keagamaan sebagai pihak ketiga telah terbukti memiliki kontribusi yang signifikan dalam memajukan bangsa terutama di bidang pendidikan, kesehatan dan bantuan social. Sehingga perlu untuk memaksimalkan peran organisasi social keagamaan dalam mendorong pengembangan ekonomi masyarakat melalui pembinaan dan kemitraan. Persyarikatan Muhammadiyah yang bergerak dibidang sosial keagamaan telah menunjukkan kiprahnya untuk pencerahan, pemberdayaan, dan kemajuan yang memberikan kemaslahatan bagi umat sebagai manifestasi dakwah amar ma'ruf nahi mungkar. SPBU Syirkah Amanah adalah salah satu wujud keterlibatan Muhammadiyah dalam pemberdayaan dan pengembangan ekonomi masyarakat. Tujuan dalam penelitian ini adalah mengungkap model kemitraan yang diterapkan PDM Lumajang di SPBU Syirkah Amanah utuk dapat menemukan model kemitraan yang tepat dan sesuai untuk diterapkan di masyarakat. Pendekatan yang digunakan dalam penelitian ini adalah pendekatan penelitian deskriptif kualitatif yang berusaha untuk mengeksplorasi dan menemukan tujuan pokok dari penelian.

Kata Kunci : Kemitraan, Pengembangan Ekonomi Masyarakat, Muhammadiyah

BACKGROUND

In the era of globalization, the economic progress of a nation is determined by the readiness of its people in facing the level of business competition. In this era, the society's unpreparedness in facing competition will make a nation marginalized by circumstances because globalization is an inevitable part of people's lives. A broader scope causes the tight level of competition because the limitations of the bulkhead and distance are no longer a barrier, so that competition is more open and raises new competitors.

In this era, Industrialization was a necessity, because industrialization was a pillar of development for the State. Competitions towards industrialization are increasingly being carried out by developed countries and developing countries in accelerating the country's development. Facilities and infrastructure in the form of financial resources and social resources are a necessity to be prepared carefully in the process of realizing industrialization. Infrastructure development to fostering and developing small and medium enterprises is a priority in accelerating economic growth so that the ability of social resources to deal with the tight competition will significantly determine the success of a country in winning the competition. Communities that have competitiveness and readiness will win the competition. Various models of strategies and approaches need to be done in improving the ability and availability of social capital in the face of challenges and competition.

Meanwhile, the national economy based on the people's economy which refers to Article 33 of the 1945 Constitution, explains explicitly that the design of the national economy is based on the people economy, where the people's economic power becomes the pillar of the national economy. It is evident here that the framework of the national economic goals is in line with the demands of the spirit towards industrialization, where the strength of the national economy is very dependent on the readiness and capability of the social resources of its people in the business world. However, the problem is the steps that need to be realized in preparing the ability of social resources that can compete. So that it requires the presence of the state or all parties (third parties) to cooperate in empowering the community economy, especially the Small and Medium Enterprises (SMEs) that have a strategic role in building national economic strength, because SMEs have a significant role in absorbing labor, distribution of development and economic growth.

One approach to improving SME competitiveness is to build partnerships, referring to the Government Regulation of 1997 Number 44, about Partnerships. Because Partnerships can create joint

ventures that mutually reinforce and complement both in terms of capital, mastery of technology, management, and human resources. So, the potential of SMEs to grow, develop and mutually benefit is greater. The effort that needs to be carried out by various parties, especially the State, is to create a healthy climate so that it can stimulate mutually beneficial partnerships among economic actors, especially for Small and Medium enterprises because SMEs are considered very representative of empowering the community.

The culture of partnership has become a culture in Indonesian society because Partnership is a tradition that characterizes this nation. However, the Partnership that has been running among the community is only limited to social partnerships that are helpful as mutual assistance, participation, and others. However, the culture of Partnership in terms of business or profit-oriented business still has not become a tradition among the people.

The partnership pattern in business has various advantages in the level of business success, so the partnership pattern is suitable to be applied in increasing business, especially in small and medium enterprises. However, in realizing and developing a partnership pattern, it will be very difficult to implement it, if it is only done by the community independently, especially the lower classes of society. On the other hand, hoping too much for the role of the government, of course, will be decidedly less optimal, especially at the top down approach level, the need to care third parties in the economic development of the community to help realize the partnership pattern.

The presence of third parties is essential in SME development. History has proven that third parties have a vital role in advancing the life of the Indonesian nation. What is meant by third parties here are social organizations especially those based on religion. The purpose of socio-religious organizations has proven to have a significant contribution to advancing the nation, especially in the fields of education, health, and social assistance. However, what needs to be optimized is their role in empowering the economy of the community that has not been so obvious.

In this case, Persyarikatan Muhammadiyah which is engaged in the socio-religious field has shown its role for enlightenment, empowerment, and progress that provides benefit for the people as a

manifestation of the Da'wah of Amar Ma'ruf Nahi Mungkar. The tradition rooted in Muhammadiyah's body when it was born, namely building this country by giving a genuine and significant contribution without having to expect and whine against the government must always be manifested in Muhammadiyah. The spirit of independence and still contributing is always inherent in Muhammadiyah and embedded in the soul of its cadres is the first capital of entrepreneurial spirit (I. Hakim, 2018).

Departing from seeing the weak knowledge and networks of the community in developing businesses, even sometimes the efforts of the lower classes are targeted by middlemen and capital owners to be exploited. If the Community has good knowledge and business networks, it will reduce economic problems at the family level and society. Therefore, Muhammadiyah strives to provide facilities and infrastructure for cooperation between Muhammadiyah members and Muhammadiyah entrepreneurs and also with Persyarikatan Muhammadiyah in various business sectors, one of which is the Syirkah Amanah Gas Station in the Muhammadiyah Regional Leader of Lumajang.

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This study seeks to explore the business partnership model implemented at Syirkah Amanah Gas Station as a means of empowering and developing community economics performed by the Muhammadiyah Regional Leader of Lumajang.

LITERATURE REVIEW

The Role of Small and Medium Enterprises against Economic Growth

In many countries in the world, the growth of Small and Medium Enterprises (SMEs) is one of the crucial drivers for economic growth. One characteristic of good economic dynamics and

performance with high growth rates in East and Southeast Asian countries such as South Korea, Singapore, and Taiwan is the performance of their SMEs that are very efficient, productive, and have high competitiveness (Qomariah, 2016).

In Indonesia, when seen from a large number of business units found in all economic sectors and its significant contribution to employment opportunities and income, SMEs have a considerable role in national economic development. The existence of SMEs has been tested in the period of the financial crisis that hit the Indonesian economy in 1998 and 2008, where the crisis could devastate the business world, especially large businesses. However, SMEs that only have received little attention in the past have been more able to survive and develop (Qomariah, 2016). The same thing was also stated by Kristiyanti, (2012) that small and medium enterprises (SMEs) have a strategic role in national economic development, because of their role in economic growth and the recruitment of employees and their role in the development of the product. During the financial crisis that occurred in this country several years ago which resulted in the collapse of many large-scale companies, Small and Medium Enterprises (SMEs) proved to be more resilient in facing the crisis. Based on the experiences faced by Indonesia during the crisis, the development of the private sector should be more focused on SMEs, especially business sectors that are often left behind just because their products are small scale and unable to compete with larger business units.

The development of Small and Medium Enterprises must be carried out by all development actors because SMEs are the pillars of development which become the buffer of the national economy based on people's economy. A development strategy that empowers people's economy is a strategy to implement economic democracy; namely, production is done by all for all and under the leadership and ownership of community members. Community prosperity takes precedence over individual welfare. UKM as the main actor in economic activities, the largest provider of employment, plays an essential role in the development of the local economy and community empowerment, the creator of new markets and sources of innovation, and its contribution to the balance of payments must be supported by development through policies that favor SMEs. Providing complete and accurate market information can be used by SMEs to plan their business appropriately (Singgih, 2007).

In relation to the above, the role of the Regional Government is also very decisive in economic development, according to Bhudianto, (2012) local governments and communities must manage resources and form partnerships with local governments and the private sector to create new jobs and

stimulate the development of economic activities (economic growth) in the region. Regional economic development is a process that includes the formation of new institutions, development of alternative industries, capacity building of existing workforce to produce better products and services, identify new markets, transfer of knowledge and technology, and further development efforts. Furthermore, Bhudianto, (2012) explained that in the current era of regional autonomy, the concept of a system of community economic development must be translated into operational programs based on the domestic economy at the district and city levels with high levels of independence. It should be emphasized that the development of a community economic system in the era of regional autonomy must not be interpreted in a local perspective but must be developed in a regionalization perspective where it is integrated with the potential for unity, excellence, opportunity, social and cultural character. The people's economic system must be able to empower local communities and enhance Regional Economic Development.

However, there are several problems faced by small businesses that can be broadly grouped into two factors, namely: internal factors and external factors. Internal factors are related to the ability or capacity of the business actor itself and external factors concerning challenges from the outside that are less conducive and increasingly competitive Suhartono, (2011). Therefore, Setiawan, (2004) explained that when referring to SME's criteria on the issue of simplicity and limited organization, management, and development of business activities in the increasingly tight era of global competition is a threat to SMEs so that a better SME development strategy is needed. Thus, problems that hinder SME empowerment efforts must be resolved.

Business Partnership

The partnership according to Graha, (2011) is "a business strategy carried out by two or more parties within a certain period to gain profits together with the principle of mutual need and mutual development." Meanwhile, Porter, (2008) defines partnership as an agreement where a person, group or organization works together to achieve goals, take and implement and divide tasks, bear together both in the form of risks and benefits, reviewing their respective relationships regularly and revising agreement if needed. Kartasasmita, (1996) explains about economics and business that partnerships are the existence of business cooperation relationships between various parties that are synergistic

voluntary and are based on the principle of mutual need, mutual support, mutual reinforcement, and mutual benefit. The implementation of the partnership is based on moral responsibility and sound business ethics, which is in line with economic democracy. Partnerships can only take place effectively and continuously. Partnerships are carried out within the framework of economic development thinking, not merely a social concept based on motives of mercy or generosity.

The concept of partnership as stipulated in Law Number 20 of 2008, concerning SMEs, where Partnership is a link of linkages, exchanges a "need" tied to an agreement (written) by mutual trust, mutual reinforcement, and mutual benefit. The Partnership in the Government Regulation on Partnership in 1997 No. 44 is carried out to accelerate the realization of an independent, and strong national economy, as a joint effort on the principle of family spirit. So those real efforts are needed in creating a climate that can stimulate the implementation of solid business partnerships among all economic life actors based on the principle of mutual benefit. Hakim, (2009) explained that during the New Order period, the doctrine of this partnership had been implemented, for example in the pattern of the adopted father and adopted the child (Bapak Angkat-Anak Angkat (BA3)). This doctrine is mainly implemented between BUMN and SMEs. During the reform era, there seems to be a change in the policy of fostering small and medium industries. In the past, it was apparent that regulation from the top so that large industries, especially state-owned enterprises, would develop small and medium-sized industries. Today, based on the experience of the crisis, the policy is more directed towards self-reliance, by providing a conducive climate and opening up access for small and medium industries to national and global resources.

Partnerships and investments are two essential things in a business. Financing is an accelerator for growth, while Partnerships are investment accelerators between business actors, namely Cooperatives, SMEs and Large Enterprises. Learning from investment trends, both in terms of distribution and investment target sectors is very potential for cross-business cooperation to occur (Suwandi, 2015). A partnership is one of the main assets used by entrepreneurs to achieve sustainable competitive advantage. Through partnerships, companies can develop capabilities that cannot be developed by themselves. A strategic alliance and the successful joint venture is used by major companies to improve their partnerships (Jane, 2012). Strategic Partnerships are not only compliant but also mandatory. It shows that there is intense competition. Maximum profit cannot be achieved, even though market volume increases. This condition causes business actors to make partnerships, and of course, the chosen partners must be profitable. The most important reason for conducting

Partnerships is to reduce competition (head to head competition). So that profit can be obtained, and the market can still be maintained (Saparso, 2000).

Business institutions have the desire to exist and develop well. Then partnership institutions in the form of cooperatives or non-cooperatives (companies and so on) need a network. It is essential for business institutions in the context of (i) efficiency, (ii) obtaining market and technology information, and (iii) gaining access to financial institutions. In the context of the institution, the network of Partnership institutions can be formed horizontally and vertically, according to needs. However, business partnerships can work better if supported by communication networks as an effort to obtain information (information technology). In general, small businesses (including cooperatives still do not know this well, because they always assume the frequency of transactions and their production rates are still low (Samadara, Tuati, & Sauw, 2016).

The Role of the Partnership in Developing Business

There are two ways in which business cooperation (partnership) can increase efficiency, namely through what we know by the term economies of scale and economies of scope. The same small-scale business combination (like most people's businesses) becomes a larger-scale business partnership and is very likely to produce higher efficiency because of the shared use of factors of production, management, and various economic aspects. While togetherness is also very possible to enlarge the scope of business so that each party can utilize business access will be even higher. Togetherness at the operational level is also very important to minimize risk collectively and overcome information asymmetry (Suhartono, 2011).

From the results of research M. Saparuddin & Bado, (2011) Explain the effect of partnerships on the performance of SMEs. That simultaneously and partially, business partnerships between companies and small and medium enterprises, government, banking, and other institutions in the field of marketing, human resource development, access to capital, and managerial organizations have a significant positive influence on the performance of financial and non-financial businesses. , and non-financial business performance is strongly influenced by aspects of an administrative organization.

Meanwhile, Priadana & Guntur, (2010) who examined the success and impact factors of the Joint Business Group (KUBE) found that the success factors of KUBE were: entrepreneurship, institutional quality, capital adequacy, education and training, strategic partnerships, and regulatory systems and organizations. These six factors are significant determinants of KUBE success, both

concurrently and partially. The success of KUBE has a substantial influence on increasing people's income, and the success of KUBE also has a significant impact on poverty alleviation.

RESEARCH METHODS

This study uses descriptive qualitative analysis by emphasizing the power of interpretation of existing sources and data. This approach relies on existing theories and concepts to be interpreted based on the findings obtained in the field about the business partnership model applied at Syirkah Amanah Gas Station (SPBU) as a means of economic development in Persyarikatan Muhammadiyah and the Community carried out by Muhammadiyah Regional Leaders of Lumajang.

This research data was obtained from primary and secondary sources. The primary data source is derived directly from the research location, namely Syirkah Amanah Gas Station managed by the Muhammadiyah Regional Leader of Lumajang through observation and interviews. While secondary data is obtained through library data sources in the form of books, journals, magazines, newspapers, documents, and others related to the issues discussed. While the technique of data analysis is done by the process of systematically searching and compiling data obtained from interviews, field notes and documentation by organizing data into categories, describing into units, synthesizing, arranging into patterns, choosing which ones are important and which be learned then made conclusions (Sugiono, 2012).

DISCUSSION

The Process of Establishing Syirkah Amanah Gas Station

Syirkah Amanah Gas Station (SPBU) is located in Lumajang regency, precisely in Jalan Letkol Slamet Wardoyo No. 103, Labruk Lor Village, Sumber Suko Subdistrict, Lumajang Regency. Syirkah Amanah Gas Station was built in 2007 on a land area of 250 m² and then in 2009 was inaugurated directly by the Chairman of the Muhammadiyah Central Executive at that time, namely; Prof. Dr., Din Syamsuddin.

The idea of establishing a Syirkah Amanah Gas Station started with the remaining waqf land in Labruk Lor Lumajang which belonged to the Muhammadiyah Central Leadership to be more

productive, with part of the land already being built for the Muhammadiyah Orphanage and Lumajang Vocational School (SMK). Before the gas station was built, this waqf land was a productive rice field that was rented out to farmers with an average income of 7 million rupiahs per year. To make the land located next to the highway more productive, then in 2006 institutional discussions were held through a Working Meeting of one of the Muhammadiyah Branch Leaders in Lumajang. The results of the meeting were agreed to establish a business institution that is expected to contribute to Muhammadiyah Da'wah activities in Lumajang Regency. So that came to the idea of setting up a Gas Station.

After there was an agreement to establish a Gas Station business, several people were sent to study the management of Gas Stations in Bojonegoro, because the Muhammadiyah Regional Leader of Bojonegoro had managed Gas Stations first. The results of the visit to Bojonegoro are known that to build a Gas Station requires a fee of Rp.5.6 billion. Because it needs a significant capital cost, while the capital capacity of the Muhammadiyah Regional Leader of Lumajang is minimal, then an internal discussion of the Muhammadiyah Leadership of Lumajang was held to discuss capital sources to build Gas Stations. From the debate resulted in an agreement that the origins of capital to make Gas Stations would be obtained from capital partnerships by using the capital participation system (shares). Where all capital sources are derived from internal Muhammadiyah which involved the Business Charity of Muhammadiyah and Muhammadiyah members, the term stock used in capital partnerships aims to facilitate the classification and calculation of capital participation by investors.

The mechanism for establishing a gas station is adjusted to Pertamina's policy on ownership of Gas Stations on behalf of individuals or legal entities as explained in article 1 point 18. SPBU Concession Agreement where it is stated that the operation of gas stations is a work process by legal entities or individuals who can own and manage Gas Stations or only have Gas Stations. So Mr. Suharyo AP. S.H represented the Muhammadiyah Regional Leader of Lumajang as the owner of Syirkah Amanah Gas Station administratively at Pertamina. In managing the business, Gas Stations are operated by business units that are included in the Business Entity of Muhammadiyah, namely UD. Syirkah Amanah.

In the early days of pioneering, namely in 2008 and 2009 the Gas Station management had not been able to distribute dividends to investors, because it was still in the construction stage and only began operating in 2009. So in 2010 Syirkah Amanah Gas Station for the first time distributed dividends to investors with profit sharing systems. The development of Gas Stations from year to year

looks very significant, where at the beginning of the operation the Gas Station turnover per day is only about 10 tons per day and continues to increase by 15 tons per day and until now the turnover has been above 35 tons per day. Even on August 9, 2016, received the award "The Best Peralite Outlet." With the increasing turnover of Syirkah Amanah Gas Stations, it can automatically increase dividends for shareholders which are distributed annually to shareholders through annual meetings.

Up to now, the Syirkah Amanah Gas Station (SPBU) that has been built next to the highway in the southern area of Malang in the direction of Lumajang is a business partnership prototype. That has successfully developed Persyarikatan Muhammadiyah institutional funding sources and community financial, where the capital is generated through capital partnerships (shares) between Persyarikatan Muhammadiyah, Business Charity of Muhammadiyah, Business Institutions of Muhammadiyah and internal members of Persyarikatan Muhammadiyah.

Syirkah Amanah Gas Station Business Partnership

The source of funding for Syirkah Amanah Gas Station development as the name implies, namely capital cooperation that uses musyarakah contracts by involving internal parties of the organization under the Muhammadiyah Regional Leader of Lumajang, while the management is mandated to the Muhammadiyah Regional Leader of Lumajang and shareholders to form and appoint control of SPBU business governance. Even though SPBU ownership on personal behalf or individual company in the form of a trading business (UD) follows PERTAMINA regulations regarding ownership of Gas Stations by individuals or business entities, but in the management and capital of SPBU using a Limited Liability Company (PT) system. The Capital is obtained through an investment cooperation system (musyarakah).

The value of investment cooperation is based on the amount of capital needed to build Gas Stations, which is as much as 5.6 billion. Then the internal meeting of the Muhammadiyah Regional Leader of Lumajang was held to discuss the sources of funding for gas station construction. Initially, the shares were offered to all the Business Charity of Muhammadiyah and Persyarikatan Muhammadiyah under the Muhammadiyah Regional Leader of Lumajang, but only fulfilled around 27% of the capital needed. So it was decided that the share offer was also opened for Muhammadiyah members. In this case, the shares are only offered to internal Muhammadiyah involving the

Muhammadiyah branch to the regional level, the Business Charity of Muhammadiyah, Business Institutions of Muhammadiyah and Muhammadiyah members in the Lumajang region.

Distribution of share ownership from the conversion of 5.6 billion to 5600 shares with a value of Rp. 1 million per share consisting of two types of ownership; namely, first, Institutional Ownership, which includes the Business Charity of Muhammadiyah and Persyarikatan Muhammadiyah and second, Individual Ownership, namely Muhammadiyah members who have a shareholding. The shares owned by Persyarikatan Muhammadiyah amounted to 1,486 shares or around 27%. While individual stocks are 4,114 shares or approximately 73% owned by 81 people from Muhammadiyah members.

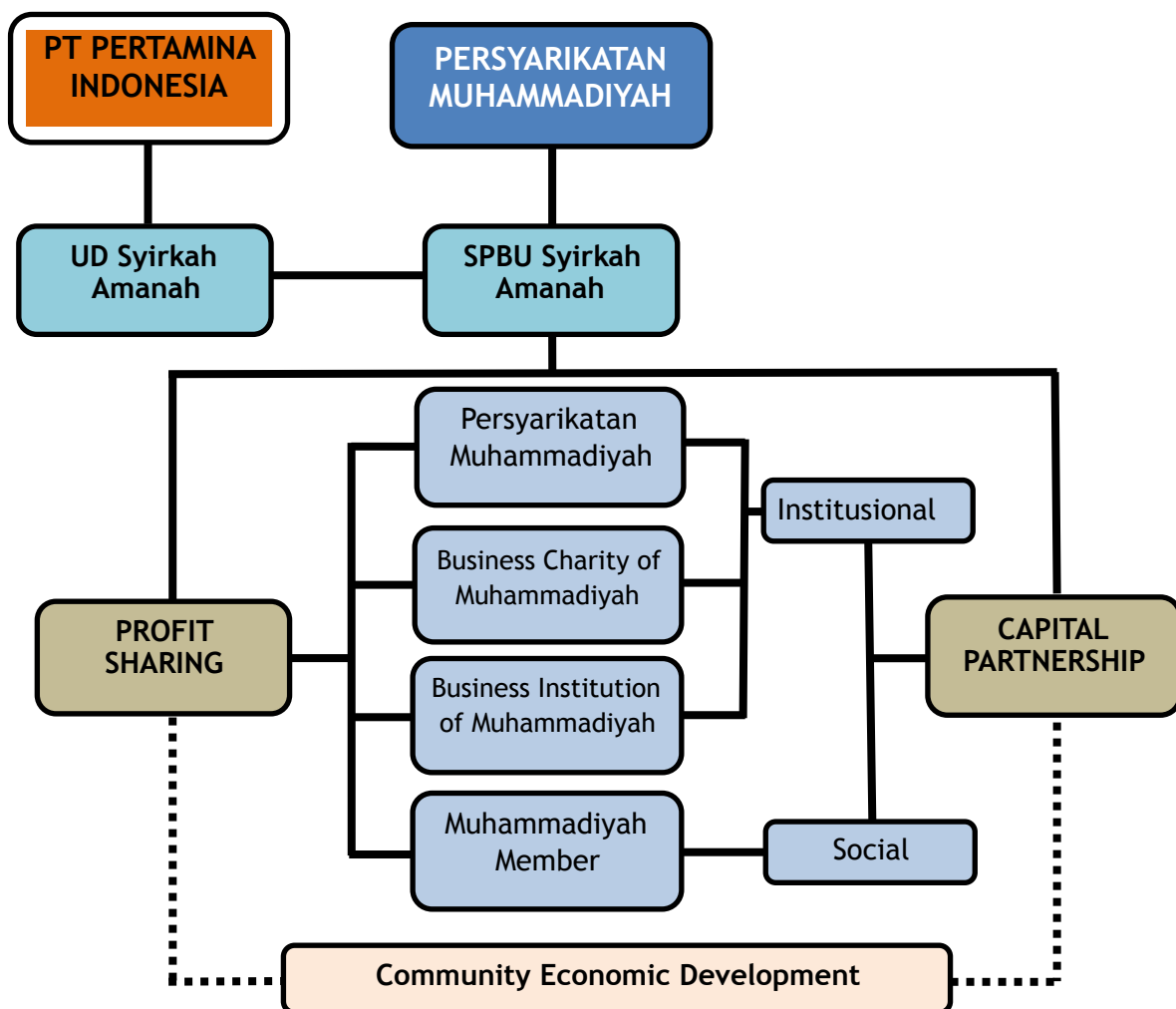
The 1,486 shares owned by Persyarikatan Muhammadiyah are held by 13 institutions consisting of the Business Charity of Muhammadiyah (AUM), Muhammadiyah Branch Leader (PCM) and Muhammadiyah Regional Leader (PDM) of Lumajang. Meanwhile, the land used for establishing Gas Stations originating from waqf land was valued at Rp. 500,000,000 and converted into shares of Gas Stations with 500 shares which were included in the ownership of the Persyarikatan Muhammadiyah mentioned above.

The existence of shares, which are profit-oriented in the management of Gas Stations (SPBU) that aim to create shared prosperity, of course, there is a scheme for dividend distribution. In this case, the management of Gas Station dividends is divided by using a system for profit and loss sharing, whose margins have been set at the beginning by the related parties, among others; the Muhammadiyah Leadership (PDM Lumajang) and Shareholders consisting of the Business Charity of Muhammadiyah, Business Institutions of Muhammadiyah and Muhammadiyah Members. The basis for the determination of dividend distribution has been regulated in the technical rules of Muhammadiyah Business Charity management established by the Economic Council of the Muhammadiyah Central Leadership (MEKM). The decision is taken under the technical regulation, the dividend distribution is determined by the Lumajang PDM and the Syirkah Amanah gas station management with the following margin; 10% Reserve Fund, Persyarikatan Muhammadiyah 20% and Shareholders 70% of total net profits.

In the first two years, it was a somewhat difficult period, because at the stage of pioneering and development. At that time, the shareholders had not received dividends, because the Gas Station had not yet operated. It was only in 2010 that Syirkah Amanah Lumajang managers were able to distribute profits. Dividend distribution from year to year continues to increase following the increase in income

which is influenced by increased sales volume. At the beginning of the operation, the total sales volume only reached 10 tons (10,000 liters) per day and continued to rise to above 35 tons (35,000 liters) per day. In addition to dividend distribution per year, the increase in the asset value of Syirkah Amanah Gas Stations also affects the value of the stock which was originally 1 million rupiahs per share, currently worth 2 million rupiahs per share.

The partnership implemented at Syirkah Amanah Gas Stations is carried out to accelerate the realization of the productivity of the land owned and create a joint venture based on kinship that benefits all parties, namely: Muhammadiyah institutionally and members of Muhammadiyah socially. This partnership is a form of community economic development through solid business partnerships among all economic actors based on mutually beneficial principles (Government Regulation Number 44 of 1997 concerning Partnership).



Picture: Community Economic Development Model through business collaboration

Muhammadiyah as the initiator of community economic development through the Muhammadiyah internal business partnership model involving parties, among others; Business Charity of Muhammadiyah, Business Institutions of Muhammadiyah and Muhammadiyah Members have an essential role in developing business activities as well as increasing the financial income of institutions institutionally, and society socially. Besides, Muhammadiyah also plays a role in partnership intermediary, which facilitates partnerships between communities, between the Business Charity of Muhammadiyah and between the Community and the Business Charity of Muhammadiyah so that mutually reinforcing and mutually beneficial relationships can be realized between the partners.

It is in line with the opinion of Wahjono, (2012) who cites in the Muhammadiyah Bylaws, which explains that Muhammadiyah's efforts in the economic field are: to advance entrepreneurship towards improving the quality of life ". Likewise in the results of the 44th Muhammadiyah Congress in Jakarta in establishing economic work programs. Namely: 1) setting the Jam'iah system (Muhammadiyah Economic Network) as a revitalization of the entire proselytizing movement, 2) Developing economic ideas and concepts, oriented Islamic development and democracy, such as work ethics, entrepreneurial ethics, business ethics, management ethics, finance and capital, etc. in accordance with the needs and actual developments that occur in the economy. 3) The launch of the program includes empowering human resource development in economic aspects.

In realizing partnerships such as at Syirkah Amanah Gas Station requires fundamental factors that influence the realization of Partnerships, namely trust, because trust in Partnerships is a strategic side in determining the success of partnerships, especially in supporting business continuity and success. Each party involved in the Partnership adheres to the rope of trust. The role of Muhammadiyah as a third party in realizing partnerships is beneficial in providing a guarantee of "trust" to the parties involved in Partnerships, especially to individual shareholders. Besides, Muhammadiyah also plays a role in optimizing the potential and assets owned by Persyarikatan to realize productive business development by formulating an effective partnership model so that it can make a significant contribution in helping to increase the productivity and financial income of institutions and communities.

This partnership model is substantially in line with the partnership as stipulated in Law Number 20 of 2008 concerning SMEs, where the Partnership is a relationship, exchanging a "need"

that is bound by an agreement (written) from mutual trust, mutual reinforcement and gain mutual benefits. This partnership model, if developed in other sectors will be beneficial in accelerating the growth of the national economy as a joint effort to grow the small business sector. Therefore, there need to be more active efforts in stimulating the creation of mutually beneficial business partnerships.

In this context, the role of Muhammadiyah is significant in creating a conducive environment, climate, and nuance to create a harmonious and synergic business partnership by facilitating relevant parties in the business continuity among the community. In this context, Muhammadiyah is not only an intermediary but also opens an investment field for people who have no ability in the business sector.

CONCLUSIONS AND RECOMMENDATIONS

The partnership model implemented by the Muhammadiyah Regional Leader of Lumajang in managing Syirkah Amanah Gas Stations has proven to have a positive impact on the development of business partnerships and financial income of the parties involved in the Partnership. Muhammadiyah as the initiator of the Partnership has a vital role in creating a conducive business climate and environment and creating productive business fields. Besides, Muhammadiyah is also able to provide a guarantee of trust to the partners. In this partnership involved Persyarikatan Muhammadiyah, Business Charity of Muhammadiyah, Business Institutions of Muhammadiyah and Muhammadiyah Members.

This model of partnership should be used as a prototype to be implemented in other regions in Persyarikatan Muhammadiyah to develop the community economy. Besides, this partnership model should also be applicable in other business sectors to be able to create more business fields and involve a wider community, so that it can produce more significant benefits for many people, especially Muslims.

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