ISLAM AND ENTREPRENEURSHIP: IMPLEMENTATION OF ISLAMIC VALUES IN ENTREPRENEURIAL ACTIVITIES THROUGH THE ‘AISYIYAH ENTREPRENEURSHIP SCHOOLS MODEL FOR GROUP OF MOSLEMAH ENTREPRENEURS IN PEKALONGAN INDONESIA

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Abstract: This paper explores the values of Islam are not implemented into business run by moslemah entrepreneurs and the impact, as well as to find a school model of entrepreneurship based on Islamic values in an effort to minimize the behavior of moslemah entrepreneurs in order not to violate the teachings in business. A qualitative approach being used as a way to determine the informant, that is by purposive, collecting data through observation, interviews, focus group discussions and literary studies as well as analysis techniques using interactive models. The results showed that, the moslemah entrepreneurs in Pekalongan understanding very well about the values in entrepreneurship. However, the values of Islam has not been implemented in the operations. This was caused by, those are: 1) the paradigm that was built by Moslemah entrepreneurs against the values of Islam was limited to the doctrine, and they have not been able to apply in their daily activities, especially in entrepreneurship; 2) entrepreneurial orientation only to seek for material, so that ignoring the attitude of ta'awun (helping others) as the social implications of entrepreneurial activities. The Impact: lack of gratitude for the favors of Allah, unblessing, and less helpful. Therefore ‘Aisyiyah as the largest women's socio-religious organization in Indonesia has a commitment to to establish a model of Entrepreneurial school for Moslemah with the aim to raise awareness of the Moslemah entrepreneurs to become entrepreneurs who are able to understand and implement Islamic values in business.

Keywords: Islamic Values, Entrepreneurship, Entrepreneurial Schools' Aisyiyah

Introduction

Islam is the doctrine that governs all aspects of life, including “muamalah”. This was confirmed by Ustman Najati (2002: 140), that in the teachings of Islam encourage people to undertake entrepreneur and to look for the gift of God on earth. Allah says in the Qur'an. Al-Jumu'ah: 10

"And when the prayer is finished, then may you disperse through the land, and seek of the Bounty of God: and celebrate the praises of God often (and without stint): that you may prosper”. Also as the word of Allah, which means, "But seek, with the (wealth) which God has bestowed on thee, The home of the hereafter not forget thy portion in this world but do thou good, as God has been good to thee, and seek not (occasions for) mischief in the land: for God loves not those who do mischief.” (QS.. Al-Qasas: 77).

Working is also a form of worship, as the word of God: "I have only created the jinns and men that they may serve Me”. (QS.. Adz-Dzariyat: 56). The Prophet said: "Whoever works for his wife, children by the way of halal, so for them the reward as those who strive in the path of Allah.” (HR. Bukhari). The sound of the religious texts indicate that, Islam regulates how should mankind doing muamalah, in this context is entrepreneurship.

However, the teachings of Islam, above in reality is often ignored by moslemah entrepreneurs, who are involved in the business world, including moslemah entrepreneurs in batik business in Pekalongan. The orientation of moslemah entrepreneurs in business is just on profit taking, so that they justify any means to get it, they do not even care if the behavior in business is derailed out of the teachings of their religion. Facts about the behavior of moslemah entrepreneurs who cross the teaching, for example: to reduce the cost of production by exploiting women workers; paying the workers not on time; committing the fraud against business associates by offering fictitious goods
goods offered is unavailable, dishonest towards business associates, even against the workers (Sofiani, 2014). This fact is not linear with the values of Islam that teaches about the integration of religion, economics, and social in order to form a unity to create common benefit (maslakhabah).

Based on the above facts, the study purposed to explore the values of Islam are not implemented into business run by moslemah entrepreneurs and the impact of being unimplemented of Islamic values, as well as to find a school model of entrepreneurship based on Islamic values in an effort to minimize the behavior of moslemah entrepreneurs in order not to violate the teachings in business.

Methods

This study is based on a tradition of qualitative research, the research is intended as an attempt to analyze the implementation of Islamic values in entrepreneurial activities of Moslemah entrepreneurs in Pekalongan. There are the total of 8 participant as informans (moslemah entrepreneurs). The key informants are Moslemah entrepreneurs with following the criteria: to engage in the batik, a minimum of 5 years, active in taklim, and has employees of at least 10 people. The supporting informants are the employees, the board taklim, and led oraganisasi ‘Aisyiyah Pekalongan. The Gathering of information as the primary data using FGD, observation and interviews with key informants purposively selected, than developed with snowball technic. To obtain the secondary data using literary studies. To check the credibility of the information and data using triangulation techniques, methods and sources. And to analyze the data interactive model as the most appropriate model is used. During the data collection, data display and reduction are done to draw and verify the conclusion (Milles and Huberman, 1992: 20).

Results/findings/Impacts

The Profile of Moslemah entrepreneurs in Pekalongan

The existence of moslemah entrepreneurs in Pekalongan mainly in batik industry, has been initiated since 1900. The role of moslemah entrepreneurs in the batik industry in Pekalongan is more dominant than the men. Even in reality batik business in Pekalongan 85 percent owned by women, and 95% are Moslemah s, covering in small scale, medium small, medium and large scale (Disperindakop, Pekalongan city in 2016).

The average of age of moslemah entrepreneurs in Pekalongan is 30 to 60 years old. When the moslemah entrepreneurs reaching their 50s, gradually releasing their business over their children, both boys and girls in an effort to mobilize their children to continue their business batik industry which has been initiated by their family and/or by the moslemah entrepreneurs themselves, so that their businesses exist all the time and can be used as a livelihood for his children and grandchildren later. It is intended, when they are reaching 60s they will have released their business and retire, as was done by Hj. FTH (Batik Tobal) aged 65 years, Hj. STS (Batik Saturn), age 65 years.

Viewed from the level of education, the majority of moslemah entrepreneurs in Pekalongan are still low at just the graduation SD / MI, SMP / MTs. Moslemah entrepreneurs in Pekalongan, especially whose aged 45 years and over, following the pattern of education that customarily going on that education is simply an attempt to be able to read, to write and to count (money) and, for the Pekalongan people mengaji (learn religious knowledge) is more important than studying non religious knowledge so after graduating SD / MI, or junior / MTs they will study at Islamic boarding schools (Zaduqisti, 2006: 54). The above reality, experienced by moslemah entrepreneurs in Pekalongan. Moslemah entrepreneurs in general, after graduating SD / MI or secondary / MTs, they will continue studying to Islamic boarding school to study Islamic knowledge until adolescence and ready to be married by their parents, with their business partner’s children.

In connection with the above discourse, the argument that strengthen the statement that ‘low education level of moslemah entrepreneurs in Pekalongan’ i.e.: the first, the moslemah entrepreneurs incorporated in IWAPI almost all of them are medium entrepreneurs and big entrepreneurs which mostly comes from the children of the entrepreneurs too wealthy (people and
actually it is easy to send their children to university); the second, the culture of Pekalongan society that is indeed less attention in terms of education for their children, because most of them are trained to be entrepreneur; the third, education for Pekalongan society are more concerned with religious education (Ngaji/study) or to the Kyai / the Ustadz-ah at the islamic boarding schools (pesantren).

Viewing from the type of business scale, mostly moslemah entrepreneurs manage the types of businesses large and medium scale with commodity exports, which employs some 40 - 100 workers even more, especially for batik entrepreneurs which is well known such as batik Tobal, Batik Suci, Batik Ismania, Larissa Batik, Batik Rajawali, Batik Dahlia and some others. However, it does not mean that batik entrepreneurs who are not well known not a big businessmen. In Pekalongan, many batik entrepreneurs with export quality without trademark that mean they export their batik product without labelling a trademark and they don’t even install the board of company name. According to their opinion the name or brand is not an important thing in the business and they do not realize even do not know the name or the brand for their products is very important in relation with marketing and especially the hijacking of product design and even they do not care about all that, the most important thing for them is the business run well and products sold out, with big profits and the omzet increasing a lot. This reality as illustrated in the business carried on by Hj. HMD that actually have a company name as listed in the licensing of the company (this license) with an obvious name, but do not want to show off the name to the public, and do not consider that the name of company is important. For the record, the model batik business in Pekalongan, mostly using a putting out system (POS), namely the business system in which workers do not work at employer house (skipper), but bring the sanggan to be done at the workers theirselves.

Viewing from the level of socio-economic status, the moslemah entrepreneurs of Pekalongan have high socio-economic status and also most of them come from the families with high economic status (entrepreneurs kids). This is showed by the various facilities they have such as luxuryus house, nice cars, jewelry they wear, the clothes they wear and others. The Pekalongan communities ordinarily nick name the entrepreneurs, both men and women as Juragane or Kajine, although they had never been on a pilgrimage. The very high social status, so that makes employers thus moslemah entrepreneurs are viewed by the public as a person to be respected and valued, because they pay the wage and give a life to the community, more over the majority of employers including moslemah entrepreneurs in Pekalongan are also a public figures even religious figures. For example, Hj. STS, she is a former chairwoman of social organization in Pekalongan and she is active giving recitation Taklim Assembly. The majority of moslemah entrepreneurs in Pekalongan are active in social and religious organizations. For example ‘Aisyiyah, Moslemahat, Taklim Assembly and other recitation forums. And even many moslemah entrepreneurs also join in professional organizations in the Indonesian Business Women Association (IWAPI) Pekalongan. The motive of their activities of the moslemah entrepreneurs in various organizations, among others: establishing business relationships, friendship, study islamic knowledge, and as a means of information on business, one of which is information regarding with the standard of labour wages (Interview dated May 6, 2016)

Religiousity of Moslemah Entrepreneurs in Pekalongan

Moslemah entrepreneurs in Pekalongan are individuals who obey religion or pious worship. Praying five times even the sunna prayer, fasting Ramadan even sunna fasting, zakat and hajj all of them are carried out in an orderly manner. They do not perform the pilgrimage once but many times. Hj. FTH carried out umrah up to five times and hajj three times. Hj. YYN, carried out umrah three times and Hajj twice, Hj. MRH two times pilgrimage and umrah twice. and Hj. HMD pilgrimage as much as five times the second time with her husband, and after her husband died she performed hajj three times with her children. In detail, an overview about the religiosity of Moslemah entrepreneurs in Pekalongan, presented with using five (5) dimensions of religiosity of Glock and Stark (1998: 295-296), among others:
1. **Dimension of Ideology**

As a moslem, the moslemah entrepreneurs admit the attachment to the doctrines from their religion. Their belief in the truth of the teachings of the religion (Islam) is no doubt. "Religion is a controller of behaviour...... good and bad, what must be done, may and may not do, the measure is the religion (Islam) we adhere ." stated by Hj. STS and Hj. ISD in nearly the same tone, another moslemah entrepreneurs also acknowledge that, despite with the different languages. In the belief of the Moslemah entrepreneurs, Islam is a breath, the way of life in all aspects (including in business), and according to them it is absolute, though in the context of behaviour there is a neglect towards religious values is a common thing as human beings.

2. **Intellectual Dimension**

As in General, the society of Pekalongan, the dimension of the intellectual religiosity of moslemah entrepreneurs in Pekalongan is high enough. Their ability in reading Alqur’an is good enough, they all can memorize a short surah and also yasin, because they read them( the surahs) every Thursday night. They also know and really understand the obligation of rituals ibadah that must be performed by every moslemah, and the essence of the Islam doctrine. For example, the meaning of prayer the contains the value of discipline and loyalty; Fasting, has a solidarity and emphaty values; Zakat, contains values of awareness and empowerment; Pilgrimage contains the value of brotherhood between Moslem around the world and a commitment to Islam. They also know and understand that Islam is a religion that regulates all aspects of life, including in economic activity. Therefore they also know and understand that there is the unity between business activities with morality and seek the pleasure of Allah; unity of man possession with God’s ownership; wealth (as a result of business operations) as the trust of Allah and in the wealth contained social obligations:

> “yo reti mba nek kuwi....kabeh yo kudu sesuai karo sunah Rosul lan ajarane...” (“Yes, I know sister.. if like that... Everything must be done according to The Sunna Rasul and his teachings”).said Hj MMD. When she was asked further about the Islamic teaching in employment sector, “pay the labor before his sweat dries out”. “maksude ora keno nunda-nunda hake buruh, nek buruh wis rampung kerjaane kudu cepet di wenchi hake, upake...” (“It means that delaying labor rights are forbidden, if the workers had completed their work, their rights must be paid immediately, ie. their reward...”) continued Hj MMD. Whereas, Hj HMD has a broader insight about the teachings of Islam that associated with the muamalah activity. “ wong kerja ki yo ngibadah.... ngo sangu donya akherat makane ra keno curang , kudu adil ro pekerjane.... kudu nyontot perliaka Rosullallah....., nek ro fakir-miskin yo kudu eling, rejeki ki mung titpan.... ojo ngialeke sodakohe, zakate.... apo meneh nek pingin rejekine lancar yo kudu oke amane..... , bondo ki mung titpan, ono hak-e kanggo wong fakir-miskin lan liyo-liyane ora mung kanggo awake deve tok....”(“Working is worshipping..... it is a savings for the life in this world and afterworld thus should not cheat... should be fair to the workers... should act like Rasulullah..... well, we should remember with the poor, that the treasure just a loan of Allah... do not forget the charity( Shadaqah), the zakat.... especially if we want our fortune run well, we must give the charity as much as possible..... The wealth that we have is only entrusted, there are some rights to the poor and others, not only for yourself...”)

The statement above can be interpreted that, moslemah entrepreneurs have a deep knowledge in the key things that must be done and not to be done by moslems such as, noble, sympathize the poor; do not hurt others; fair, keeping promises, honest and others:

> “dadi wong ki kudu jujur, nek ora jujurakhire yo koyo pejabat-pejabat kae .... korupsi.... menindas rakyat kecil....” (“Being a person should be honest, if we cheat, in the end, well it would be like official government.. corrupt.. oppress the weak”) Hj. HMD said excitedly. “jujur ki yo ora cuma omongane otoch tapi yo tingkahalakuke barang,..... mulakno sing pak kerja nang omahku ro sing pak njukak pocokan neng kene, selalu tak uji kejujurane sik.... tak takoni asal-usalee barang, yo ben reti ra latahake.... mengko wong ra bener kerja nang kene... yo nek no popo njuk piye...?” (“The Honest it is not only talk but also the act and behaviour..... thus who want to work in my house and need to take sanggan from here. I always test their integrity first... I ask about their origin, yes, well, to know their background... who knows they are dishonest persons., if after then something wrong happenned, what do I do.....?“)

Further, Hj HMD citing the example of the name of one of the workers who used to work at her house and was eventually sacked because he/she was considered as dishonest by her. The above picture is the proof that the intellectual plane, the understanding of moslemah entrepreneurs of religiousity was excellent and no doubt.
3. Dimension of Ritual

Moslemah entrepreneurs in Pekalongan are figures who perform their religion’s rituals diligently, like obligatory prayer, circumcision prayer, prayers in congregation in the Mosque, Taraweeh every Ramadan, praying Eid al-Fitr and Eid al-Adha, Qurban, fasting Ramadan and fasting circumcision, and others, all of those no hesitation in the practice. Zakat and pilgrimage they always preform, even most moslemah entrepreneurs not just once perform Hajj what’s more Umrah, they do it many times. Hj. FTH carried out umrah up to 5 times and hajj 3 times. Hj. Hj. YYN, carried out umrah 3 times and hajj twice. Hj. MRH 2 times pilgrimage and umrah twice, and Hj. HMD pilgrimage as much as five times the second time with her husband, and after her husband died, she performed hajj 3 times with her children. Attending routine recitation at the Assembly of Taklim, the recitals in major feast of Islam and also for their routine in places of great Kyai performed by all Moslemah entrepreneurs of Pekalongan. Eventhough moslemah entrepreneurs who becomes Ustadzah and always called upon to deliver some recitals in some Assembly of Taklim, for example: Hj. ISD and Hj. STS.

One interesting thing, is that during the month of Ramadan, the houses of entrepreneurs in Pekalongan including moslemah entreprenuers are always crowded, visited by the poor begging for charity(shadaqah). As the writer knows around the neighborhood of the writer, the Batik entreprenuers during the holy month of Ramadan until the Eid always provide envelopes containing money amounted Rp. 5000 until Rp 25,000 to distribute to the miserable and fortuneless who come to her house. Even the amount of the envelopes show prepared is a great number, for example Hj. FTK, during the Holy Month she provides an envelope containing from Rp. 10.000 until Rp. 50,000 as many as 450 envelopes which is total amount given to the poor during Ramadan according to her is more or less 13 million rupiah, even once he ever spend up to 15 million rupiah just to fill the envelopes.

Hj STS on the other hand she is a permanent contributor for certain mosques and musholla and orphanages, this is one of the realities of moslemah entreprenuers related to this dimension. The motif of moslemah entreprenuers in giving charity, considered as so generous to the poor people in ramadhan, is to seek for the blessings of Alloh and to express gratitude to God for the blessings and fortune that have been given to them. Based on the exposure above, shows that the concern of religious rituals of moslemah entreprenuers in Pekalongan are very high, and this dimension become the main proof to the level of a person's religiosity.

4. Dimension of Expressionals

This dimension is a very personal, because each individual has his respective religious experience that’s only known and can be perceived by the individual. The religious experience ultimately difficult to express. However, a person or a group of persons who has/have a positive religious experience will tend to be more concerned with her/his religion, especially the practices that produces the religious experience. A person who’s already reached the level at these dimensions, he/she is no more thingking of “worldliness” more over materials. If we accept this assumption, it can be said that the moslemah entreprenuers in Pekalongan, so no one has the depth of the religious experience. This is showed with the reality on the field that the moslemah entreprenuers in Pekalongan, still considers that the business must bring profit. The "profit orientation" in the mindset of moslemah entreprenuersin in Pekalongan becomes an indicator on this dimension.

5. Dimension of Consequential

In plain outward expression, moslemah entreprenuers in Pekalongan indeed shows so Islamic. Words insyallah, masha'allah, al-hamdulillah, Astagfirullah, subhahaallah are becoming a common phrase in interacting with their workers and the community. words Assalamu'alaikum, always spoken when they are meeting each other and greeting. The way they dressed also become a prominent identity, by wearing the hijab (headscarf and Moslemah dress). But in contrary, in the plane of business behaviour, they do not represent the behavior of Islamic in accordance with their beliefs and their understanding. The very interesting of this dimension is in the context of social,
Moslemah entrepreneurs has shown a high consequential levels, but once again when they are faced with the sector of the business, all the clothes titled Islam, they take off, and they hang them on the walls of the house, and just a blank decoration and has no meaning at all.

Discussion

Tracing the causes of islamic values is not implemented in entrepreneurship activity

Moslemah entrepreneurs who can be said have high religiosness, but it is non-linear when they execute their business. Based on research, the causes of Moslemah entrepreneurs do not implement islamic values in entrepreneurship activity, such as:

1. Cost-benefit orientation in entrepreneurship

Entrepreneurship orientations is only to pursue material gains. So that, they are neglecting ta’awun attitude (aid other people) as social implication from entrepreneurship activity. This cost-benefit orientation built on the basis of capitalism value are certainly contrary to Islamic values. Value of capitalism manifestating within moslemah entrepreneurs has been uncontested belief when they run their business. As popular statement said by moslemah entrepreneurs in Pekalongan, “Dadi Pengusaha yo kudu iso golek bathi, lek ra iso golek bathi yo dadi buruh bae.” which has meaning that entrepreneurs have to generate profits, If they cannot generate profit, they should be the workers. Compulsion to earn profits led moslemah entrepreneurs to endeavour variety methods, and strategy, which is: reduce production cost through less wages to their workers, preferred women workers because they are cheap workers and do not protest, dishonest towards their business partners (renege), and various other strategies.

The interesting and noteworthy from moslemah entrepreneurs in Pekalongan is they have two sides within themselves that is: on the one hand, they are still clinging to religious values. On the other hand, when they are running their business, they are entirely different from religious values. For instances, in daily reality they act generous, honest, helping others, giving charity, and so forth, but they become parsimonious, dishonest, ignorance towards their workers, and business partners when it is business-related matter.

The principle thought of the protestants expresses a type of feeling related to religious though, which taught even in business, religious values should not be abandoned and religions teachings should be the “spirit” in the conduct of business (Mubiyarto, 1991: 2). That though is also in accordance with the ethics of Islam derived from Al-Qur’an and Hadith, when people execute their business (muamalah), they must be full of ethic content (QS. Al-jumuah: 10). Al Qur’an gives instructions to be in the business free of suspicion or fraud (QS. Al Baqarah: 282) as well as to create a harmonious relationship, mutual pleasure, and not having element of exploitations (QS. An-nisa’: 29)

2. Awareness of the nature of the Islam teachings is still Partial

As previous exposure that religiosity of moslemah entrepreneurs can be categorized as high, from the dimensions of ideology, intellectuals and rituals. moslemah entrepreneurs understand and believe that Islam is like breathing, and the way of life in all life aspects (including in business), and according to them it is absolutely necessary. They also understand about the meaning of prayer that contains the value of discipline and loyalty; fasting contains the values of solidarity and empathy; zakat contains values of awareness and empowerment; pilgrimage of Hajj contains values of ukhuwah Islamiyah and a commitment to the Islam values. They even know about concept of the Islamic values as stated by Badreon (2006: 88); that unity between business activities with morality and seek the pleasure of Allah; unity of man possession with God’s ownership; wealth (as a result of business operations) is the trust of Allah and in the wealth is contained social obligations. However, this understanding was limited at the level of the mindset, not reaching at the level of
attitudes and behavior. It means that the awareness of the nature or substance of the teachings of Islam are still partial which are still assumed that between worship and mu'amalah, the affairs of the world and the hereafter are separate things. As a result, business is business and worship is worship.

In addition, moslemah entrepreneurs always pay zakat and charity, especially when entering the fasting month and the end of the fasting month, they are very "royal", but the aim of giving zakat and charity is none other than "ngalap berkah" from their treasure that had been done as zakat, because the understanding of zakat means "grow" has become the mindset of moslemah entrepreneurs. That means, if the religious understanding of moslemah entrepreneurs is deep and comprehensive, they would sincere and not think of another when paying zakat, let alone aim to get the blessing of the business, except to execute obligations as moslemah. People who have deep and broad understanding of religion (not narrow) tend to be concerned with religion, and not oriented to worldly affairs, even more that is materiality.

Both triggering factor as above actually cannot be separated from social and religious conditions in Pekalongan. Pekalongan that was given title as Batik city and city of santri, not just as an empty label, but become daily reality of society life. As the city of Batik, the batik industry has been an essential factor of Pekalongan, which was built in ancient time since the era of Mataram Kingdom 1900 AD, which eventually gave birth batik entrepreneurs including moslemah entrepreneurs. Meanwhile, as the city of santri, where Islam is the major religion with a strong religious culture built up over many years by the people of this city located in the north coast of Java Isle, and also had been a pattern and pillars in the reality of people's lives including moslemah entrepreneurs. Unity between the two sides, eventually gave birth to the facts about the attitudes and behavior of moslemah entrepreneurs in entrepreneurship.

**Impact of Not Implementing Islam Values in Entrepreneurship**

Based on above conditions, so the Impact of not implementing islamic teaching in entrepreneurship, Among others:

1. **Triggering people to be ungrateful**

Islam teaches about being grateful as an atempt to give peace in heart and soul. Allah SWT promised in QS. Ibrahim: 7 “And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]; but if you deny, indeed, My punishment is severe.'” that verse indicate that, if people be grateful to Allah, then Allah will give favors in every our activity, and vice versa, if people be ungrateful, then Allah will give punishments. In accordance of Imam Al Gahzali, whenever we are grateful for the favor given by Allah SWT, so Allah will give two advantages, namely: first; the profit that has been obtained will be blessed by Allah SWT, the fortunes that we’ve got will never go away; second, Allah SWT will continuously multiply our profits. Furthermore, based on Al Ghazali that the form of being grateful to Allah can be manifested with certain ways, such as:

   First, being grateful in heart which can be fully realized, that all kind of favors we received both big or small amount was given on the gracious and merciful of Allah SWT. Allah said “Whatever blessing you have got is from Allah” (QS. An-Nahl: 53). being grateful in heart can guide someone to receive endowment with willingness without complain and reluctant, no matter with the amount. This kind of being grateful will present how large of gracious and merciful of Allah that prompt the sentence tsana’ (compliment) to Alloh

   Second, being grateful in words. When someone’s heart is very believing that all kind of favors they received is from Allah, therefore she will say “Alhamdulillah” (Praise be to Allah). The sentence is spoken because they belief and aware that all she’s got, is from Allah SWT, so she has to return all of compliment to Allah, the owner of all the goodness.

   Third, being grateful in action means that all favors and kindness we received must be used in ways blessed by Allah. For example, Pray to Allah, giving aid to those who is facing difficulties, and many others. The favors of Alloh must be used proportionally and not excessively. Prophet SAW said: “Indeed Allah is delight to see atsar (mark of sujud) for His favor of His worshippers”
(HR Tirmidzi from Abdullah bin Amr). The meaning of that hadith is Allah loves His worshippers revealing and admitting all favors endowed to them. For instance, Wealthy people should present his fortune to pay zakat, charity, and the like. Intelligent people should show their knowledge by teaching it to others, giving advice and so on. Allah said, “You shall proclaim the blessing your Lord has bestowed upon you.” (QS Adh-dhuha:11)

Forth, sustaining favors from corruption. When favor and blessing acquired, just try to use it carefully and secure that favors from corruption. For example, whenever people is endowed healthy favors, our obligation is maintain our body to always healty and fit, to keep away from illness. As well as with the favor of faith and Islam. We are obligated to keep it from “extinction” triggered by denial, apostasy, and weakness of faith. Henceforth, we have to constantly keep our faith and islam with prayer, recite Al-Quran, attend in Assembly of Taklim, zikr, and pray (dou). We have to fortify ourselves from certain actions that corrupting our faith such as hypocrisy, defiance, and disobedience. Allah says in His verse “La’insyakartum la’aiizidannakum wa la’inkaftarum ‘inna ‘adzaabii lasyadiid” (And when your Lord proclaimed: “If you give thanks, I will grant you increase; but if you are ungrateful, My punishment is severe.”) (QS. Ibrahim: 7).

Based on thought above, thus the manifest of being grateful done by moslemah entrepreneurs for Allah’s favor in form of fortunes and business achievement in their business is only limited to heart and in words, has not reached up to be grateful in form of action stage and sustaining favor from corruption. This fact can be clearly seen in the behaviour of moslemah entrepreneurs in pattern of relation to their workers with paying low, particulary to female workers, that is 30% lower than minimum wages( UMR); not paying their workers immidiately; and even the wage often delayed, dishonest to business partners, etc. on the other hand, moslemah entrepreneurs are not paying attention to the environment propely, for instance dispose their sewage which may harming the resident, or even other creatures. So that way, moslemah entrepreneurs can be said that they are deprived of appreciation of Allaha's favor given to their business, conducted so far.

2. There is no Blessing

There is a connection between gratitude and blessing, where gratitude to God for fortune obtained, will bring blessing, which is a sense of calm in the soul. The characteristics of fortune being blessed, among others: 1) The soul feels tranquil and the heart can get closer to God. Fortunes blessed will give a peace in one’s soul. Different from the fortune derived from things that is not a blessing. They will feel uneasy, worried even anxious; Allah says which means: "Not as bad (fortune haram) with the good (fortune kosher) despite much worse it impress you, so keep your duty to Allah, O men of understanding so that you earn a fortune," (QS Al Maidah: 100) ; 2) Fortune can be useful for many people. That means, although the fortune earned not much, fortune of blessing will give benefit to many people. For example: it is easy to give charity and paying zakat,, help the relatives in need,, and the poor. But, if givingthe charity and pay zakat with other purposes and is not intended for God alone, then it is not includedthe fortune of blessing; 3) a harmonious family and pious / solekah children That means, households harmonious, peaceful and pious/sholehah children, and children who are obedient to Allah, soothing the eyes and hearts of parents, and give you peace; 4) always feels enough and gratitude. Fortune of blessing makes someone always grateful and enough. Meanwhile.. people with the fortune of no blessing will always feel thirsty, less, and greed.

In the reality of Moslemah entrepreneurs, in case measured by indicators of signs of blessing as above, then the fortune of unblessing earned from their efforts is seen in some of the facts, among others: 1) the purpose of giving charity and zakat for moslemah entrepreneurs, meant not for God solely but by mean that the results of their efforts more successful and more growing; 2) the purpose of Hajj and Umrah performed by moslemah entrepreneurs, not just once, but many times, was intended as a self-image in order being seen by the public as a successful businesswomen; 3) feeling less satisfied with the business carried on, grasping or the attitude that always want to get something a lot for themselves, so that moslemah entrepreneurs justifies some ways to gain a lot of profit, one of which is by squeezingthe sweat of the workers, and dishonest with business partners. Those Various facts, depicting of the unblessing business run by a moslemah entrepreneurs.
3. Not “Maslahah”.

Maslahah is beneficial for others, in this case, for themselves, their families, communities and the environment of nature. So, it is said not maslahah if it does not benefit themselves, their families, communities and the natural environment around it. There is a strong relationship between gratitude, blessings and maslahah, namely: a form of gratitude for the fortune given to God, one of which is to provide benefits on the fortune to yourself or others. While the treasure of blessing, one of which is marked by the benefit or maslahah of such property for themselves and others, including for an environment of nature.

Moslemah entrepreneurs in Pekalongan, in the reality when running a batik business, less giving benefit to themselves, their families, communities and the natural environment, even their efforts often bring harm to others. That fact is shown by the impact of batik waste that pollute the environment, and certainly bring a loss not only for the community, but also to other living creatures. On the other hand, businesses run by moslemah entrepreneurs does provide benefits to the fulfillment of jobs for people surrounding (as workers), but the benefit is actually just "camouflage" because the laborers working for the moslemah entrepreneurs simply as cash cows to earn a lot of profits for the business they run.

A Model of ‘Aisyiyah Entrepreneurial School, One Solution/Offer

‘Aisyiyah is women's organization within Persyarikatan Muhammadiyah, an Islamic movement, dakwah amar makruf nahi munkar and tajdid, which has Islam principles as guide and sourced from the Qur'an and As-Sunna. ‘Aisyiyah was established by K.H.A. Dahlan on 27 Rajab 1335 H coincides with the date of May 19, 1917 in Yogyakarta. Their Purpose is (‘Aisyiyah’s destination is) the upholding of true Islamic society. (PPA: 2011). Their attempt to achieve these objectives is teaching amar makruf nahi munkar (enjoining good and forbidding wrong) and tajdid in all aspects of life, covering; education, health, social welfare, economic and society development realized in the program, the implementation is in the form of charitable efforts and activities undertaken by the assembly or related institutions.

As a women's organization that is engaged in religious and social, ‘Aisyiyah have demonstrated their ability, commitment and work to improve the lives of people especially in poverty alleviation and employment. Remembering, that the face of poverty is identical with women, thus to enhance the dignity of women are needed the concrete efforts to increase women's economic capacity in the women’s environment. Therefore, ‘Aisyiyah through the Council of Economic and Employment which is engaged in economic empowerment of small and medium enterprises as well as developing economic folk, with the vision of "well-organized organizational capabilities and network activities of economic empowerment of families to improve the prosperity of society" and the mission of "Advancing the economy and entrepreneurship towards improvement of quality of life" it’s expected to be able to manifest the economic independence of women within the framework of poverty alleviation. The empowerment programs that has been being implemented is: Developing a Business Development Economic ‘Aisyiyah Family (BUEKA), Micro, Small and Medium Enterprises (MSME/UMKM), the cooperative business, agriculture, industry, households, and small traders/store.

According to Machendrawaty and Safei (2001: 47) that one of attempts to empower the economic potential of empowering people and building an independent society was spawned as many as possible new entrepreneurs. This assumption was simple, entrepreneurship is essentially self-reliance, particularly economic independence; and independence is empowerment. Therefore ‘Aisyiyah founded the ‘Aisyiyah Entrepreneurial School (SWA), this is in accordance with the opinion of Fatimah (2002: 24), that entrepreneurship is not an inborn talent (entrepreneurship are made not born). Henceforth entrepreneurship can be learned and taught by anyone. To be able to learn in an orderly, organized and clear direction, thus medium is needed as a place or tools to process.

‘Aisyiyah Entrepreneurial School (SWA) was established on November 5, 2013, as an effort to improve the welfare of women that is a part of integral of tanfidh and Decision of Tanwir ‘Aisyiyah in Yogyakarta in 2012. The presence of SWA as a vehicle for learning and fostering
entrepreneurship is opened with intention as a lesson for success entrepreneurs, creator of employment with the independency spirit and empowerment of its members (MEK-PPA: 2016). SWA is open to anyone, both for the owner of existing businesses as well as for prospective entrepreneurs expected to stabilize and bring new entrepreneurs that are consistent in implementing Islamic values in conducting business. SWA is an offer on the rampant practice of business or entrepreneur distorted and far from Islamic values which should become an integral part in the economic activity of his people.

Existence of ‘Aisyiyah Entrepreneurial School (SWA) derived from the entrepreneurial spirit that exists in (QS. Hud: 61, Al-Mulk: 15, Al Jumuah: 10, Al-Anbiya: 125, Ar-Ra’du: 11) where humans are commanded to make prosperity of the earth and bring it to a better direction and instructed to make effort to find fortune; Humans as a Khalifah on Earth with an obligation to help each other and work together (QS. Al Anam: 165; At-Taubah: 71, Al Maidah: 32); The duty of every person to work in order to fullfill their life needs and actualise their ability (QS. At-Taubah: 105, Yunus: 61, 67); Human duty to manage and use natural resources that have been provided by Allah (QS. Al-Baqarah: 29 dan Al Araf: 10).

Besides sourced from al Qur’an, we should emulate the Prophet in behavior, including in conducting the business by following his business practices, as stated by Saifullah (2011: 143), that the Prophet in doing business with; (1) honesty, the coverage of honesty is very broad, such as not committing fraud, not hiding defects in merchandise, weighing the goods properly (2). Amanah, Amanah definition is trust that are given to a person relating to property. (3). Precise weighing, selling goods should be balanced. Dry goods could be exchanged for dry goods. Exchange dry goods should not be with the wet stuff. Likewise in any weighing, the person should not reduce the scales. (4). Not Gharar (not clear the goods or the agreements contain fraud) (5). Do not hoard, which resulted in disruption of stability and prejudice, (6). Not committing fraud (price and/or goods), (7). Mutual benefit (sellers and buyers are equally satisfied with the occurrence of transactions).

Islamic values in entrepreneurship is one of the materials in SWA, thus participants are expected to understand and enable to apply them in real environment. Moreover the participants are also given other materials including to build entrepreneurial spirit as the basis to establish and cultivate a personal perseverance, responsibility, and quality which leads to the manifest of job competencies, designing the business, managing a business, build a marketing network, visits and mentoring business catering, boutique, crafts, event organizer, and the creative industries are instantly applied and receive sustainable coaching and mentoring from the successful entrepreneurs mentor, so established women entrepreneurs who will ultimately have an impact on social life, according to the SWA's vision "to be the pioneer of forming independent female with character of Islam and nationalist spirit"

**Conclusion**

Islamic values have not yet or even been implemented in the practice of entrepreneurship by moslemah entrepreneurs engaged in the batik business in Pekalongan, because there is still a feeling of greedy urging to gain maximum profit from the business conducted; Awareness about the essence of Islamic teachings is Partial, still consider that between worship and mu'amalah, the affairs of the world and ahirat (the hereafter) are separate things, so business is business and worship is worship separately. So that impacts to e the emergence of never have peace in mind, because of dissatisfaction with what they’ve got which could eliminate gratitude for the gift that God has given, or not bring maslakhah for others, especially for the harmonies supposed to be built between employers and their workers. Entrepreneurial School ‘Aisyiyah is a solution that can be offered to develop entrepreneurs who can implement Islamic values.

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