

STRATEGIES FOR DEVELOPING MICRO, SMALL AND MEDIUM ENTERPRISES IN IMPROVING THE FAMILY ECONOMY FROM SHARIA ECONOMIC PERSPECTIVE (STUDY ON BRIDAL MAKEUP ARTISTS IN PAMMANA DISTRICT, WAJO DISTRICT)

STRATEGI PENGEMBANGAN USAHA MIKRO, KECIL DAN MENENGAH DALAM MENINGKATKAN EKONOMI KELUARGA PERSPEKTIF EKONOMI SYARIAH (STUDI PADA PENATA RIAS PENGANTIN DI KECAMATAN PAMMANA KABUPATEN WAJO)

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ABSTRACT

This research is concerned with strategies for developing the bridal make-up artist business in Pammana sub-district, the background to this research is seeing that currently the bridal make-up business is in great demand by the public, there are many bridal make-up artist entrepreneurs in Pammana sub-district, both effeminate and female. creates conditions for business competition. Therefore, entrepreneurs need to carry out business development strategies to maintain the existence of a business and anticipate business competition. Thus, the author is interested in finding out what the actual strategy for developing a bridal make-up artist business in Pammana sub-district is to improve the family economy, and how sharia economic law views strategy. business development. The method used by the author in this research is qualitative (field), and data collection techniques, using observation, interviews and documentation. In this case the author uses interviews and then draws conclusions from the results of the analysis. The data analysis technique used is descriptive qualitative. Based on the research results, the strategy for developing the bridal make-

up artist business in Pammana District to improve the family economy is by borrowing capital, improving or paying attention to the quality of products or make-up tools, setting prices, promotions, increasing human resources, and improving service quality. . The review of Sharia Economic law on the strategy for developing bridal make-up artists in Pammana District is generally in accordance with Islamic principles, however the entrepreneur's strategy in borrowing capital is still not in accordance with Islamic principles, because interest-bearing loans contain elements of usury.

Keywords: micro, small, medium enterprise development, family economic improvement

ABSTRAK

Penelitian ini berkenaan dengan strategi pengembangan usaha penata rias pengantin di kecamatan Pammana, yang melatar belakangi penelitian ini ialah melihat sekarang ini bisnis make up atau perias pengantin banyak diminati oleh masyarakat, banyaknya pengusaha penata rias pengantin di Kecamatan Pammana baik itu dari kalangan banci maupun wanita, menimbulkan kondisi persaingan bisnis. Maka dari itu pengusaha perlu melakukan strategi pengembangan usaha untuk tetap menjaga eksistensi sebuah usaha sertaantisipasi persaingan bisnis, Dengan demikian penulis tertarik untuk mengetahui bagaimana sebenarnya strategi pengembangan usaha penata rias pengantin di kecamatan Pammana dalam meningkatkan ekonomi keluarga, dan bagaimana pandangan hukum ekonomi syariah tentang strategi pengembangan usahanya. Metode yang digunakan penulis dalam penelitian ini yaitu kualitatif (lapangan), dan teknik pengumpulan data, menggunakan observasi, wawancara, dan dokumentasi. dalam hal ini penulis menggunakan wawancara dan kemudian menarik kesimpulan dari hasil analisis. Teknik analisis data yang digunakan yaitu deskriptif kualitatif. Berdasarkan hasil penelitian, strategi pengembangan usaha penata rias pengantin di Kecamatan Pammana dalam meningkatkan ekonomi keluarga ialah dengan cara melakukan peminjaman modal, meningkatkan atau memperhatikan kualitas produk atau alat-alat make up, menetapkan harga, promosi, meningkatkan sumber daya manusia, dan meningkatkan kualitas pelayanan. Tinjauan hukum Ekonomi Syariah terhadap strategi pengembangan penata rias pengantin di Kecamatan Pammana secara umum sudah sesuai dengan prinsip islam, namun pada strategi pengusaha dalam melakukan peminjaman modal masih belum sesuai dengan prinsip islam, karena pinjaman yang berbunga mengandung unsur riba.

Kata-kata Kunci: pengembangan usaha mikro, kecil, menengah, peningkatan ekonomi keluarga

A. INTRODUCTION

Economic growth is one of the benchmarks to show that there is economic development in a region, in other words, economic growth can show that there is economic development. Economic growth is characterized by the growth of the economic sector of society. The economy is said to experience growth if the real amount of remuneration for the use of production factors in a particular year is greater than the previous year.

The development of the world of economics is certainly one of the milestones of life where the economy is the main foundation in terms of meeting human life needs, whether primary, secondary or tertiary needs.

Economics is a science that studies how humans fulfill their daily needs through the processes of production, distribution and consumption of goods and services. Meanwhile, Islamic economics can be interpreted as activities or behavior of an economic nature which are carried out based on Islamic principles with the aim of gaining the approval of Allah SWT.

Islam also has guidelines for directing its followers in running business, namely the Al-Qur'an and the Sunnah of the Prophet. As a source of Islamic teachings, it can at least offer general principles regarding application in business that are in line with current developments.

This can be seen in the word of Allah in QS. Al-jumu'ah/10:62:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَادْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

Translation:

"When the prayer has been performed, then scatter on the face of the earth, and seek the grace of Allah and remember Allah a lot so that you may be successful."

One form of business venture carried out directly by the people or economic independence is by creating people's businesses or also known as micro, small and medium enterprises (MSMEs). Micro, small and medium enterprises (MSMEs) are community associations that see the potential of natural and human resources as a new business to complement their economic needs or strengthen their economy. MSMEs are independent productive business units, carried out by individuals or business entities in all economic sectors.

One of the strategies implemented by the government to support economic development is to empower and grow micro, small and medium enterprises (MSMEs) as the basis for people's economic development. MSMEs also actively contribute to developing an area so that they can increase their business and minimize the unemployment rate in an area. A business can be said to be developing well if the business process runs smoothly by maximizing employee productivity. Apart from that, micro, small and medium businesses also need a strategy to achieve a target so that everything will be well controlled. By using the strategy, a micro,

small and medium enterprise (MSME) will be able to develop according to expectations.

MSMEs not only sell products in the form of goods, but also services. One of them is a make-up or bridal make-up business. Make up is a colored cosmetic product, which means that when used on the body or certain parts of the body it will produce color. In Pammana sub-district there are several bridal make-up artists, both female make-up artists and transvestite or transvestite make-up artists. According to R. Sri Supadmi Murtadji, a bridal make-up artist is an expert profession in the field of make-up.

Development is a process of change for the better through planned efforts by a company. Meanwhile, the meaning of business is a business activity that is organized to produce (profit) or sell goods and services in order to make a profit to meet the needs of the family or community.

With increasingly tight competition in the business world, especially in this research it relates to the make-up business (bridal make-up artists). So to maintain the existence of a make up business, development must be carried out. Development is not only a form of anticipating business competition, but is also a dynamic in a business activity. For example, from the results of a temporary interview between the author and one of the female make-up artists in Pammana sub-district. During the Covid-19 pandemic season which began in early March 2020, this business experienced a slight loss.

However, in the midst of these obstacles, managers are carrying out developments to maintain the existence of their business, by improving beauty skills by seeking knowledge and honing skills, and continuing to open make-up services at home provided they comply with health protocols. This is also an innovation implemented by the management to maintain survival in the midst of the Covid-19 pandemic. From this explanation, it can be concluded that a business development strategy is a method or effort made by an entrepreneur to develop the business he runs.

B. LITERATURE REVIEW

Strategy

Strategy is defined as an intention to take action to achieve a certain goal. This understanding is in accordance with Chandler who defines strategy as the determination of the long-term basic goals and objectives of a business entity or company (enterprise), through the adoption of a series of actions and the allocation of resources needed to achieve the goals.

Business Development and Marketing Mix

Development in a general sense means growth, gradual change (evolution) and gradual change. In the general Indonesian dictionary by Wjs Peorwadarminta in the book media development, development is the act of increasing, changing perfectly. So it can be interpreted that development is a process or effort to make changes either slowly or gradually by deepening and expanding existing knowledge through planning, implementation and evaluation processes.

Developing a business is the responsibility of every entrepreneur or entrepreneur who requires foresight, motivation and creativity. If this can be done by every entrepreneur, then there is great hope of being able to turn a small business into a medium scale business into even a large business.

According to Mulyadi Nitisusanro, business development is an effort made by local governments, communities and other stakeholders to empower a business through providing facilities, mentoring guidance and strengthening assistance to grow and improve the capabilities and competitiveness of a business.

b. Big Swallow

This type of swallow is black with dark brown under feathers, the tail feathers are slit, the sound is loud and rattling, it is the largest type of swallow compared to other types of swallow, its body length is around 16 cm, found mostly in the Malay Peninsula, Sumatra, Kalimantan and Java, especially found in hilly areas and mountain forests at every altitude.

Micro, Small and Medium Enterprises (MSMEs)

The development of the business world in Indonesia, especially micro, small and medium enterprises (MSMEs), has achieved quite rapid development. MSMEs are an important part of the economy of a country or region, including Indonesia, MSMEs have an important and strategic role in the pace of the community's economy.

The development of MSMEs really helps the government in accelerating the community's economy. The development of MSMEs really helps the government in creating new jobs, through MSMEs many new work units are also created that use new workers which can support household income. MSMEs also have high flexibility compared to businesses with larger capacities, especially when a crisis occurs. MSMEs continue to experience significant growth from year to year.

The role of government in developing micro, small and medium enterprises is very necessary. Because MSMEs are one of the po-

tential businesses to improve the economy and improve community welfare. So there is a need for empowerment from the aspect of human resources to the procurement of facilities and infrastructure.

According to Law No. 9 of 1995 concerning Small Businesses, MSMEs are defined as small businesses that have assets excluding land and buildings equal to or less than IDR 200 million with an annual turnover of up to IDR 1 billion. Meanwhile, the definition of medium-sized business is an official business entity that has assets between IDR 200 million to IDR 10 billion.

Understanding Sharia economics

The word sharia comes from the Arabic as-syariah which has the connotation of masyra'ah al-ma' (source of drinking water). In Arabic, syara'a means nahaja (to go), aw'dhaha (to explain) and bayyana al-masalik (to show the way). Literally sharia can be interpreted as the path taken or the line that should be followed. In terms of terminology, the definition of sharia is the rules and laws that have been outlined by Allah SWT or outlined the main points and imposed on Muslims to comply with them, so that this sharia is taken by Muslims as a link with Allah SWT and fellow humans. According to Sheikh Yusuf Al-Qordhowi, the scope of the meaning of sharia according to Islamic views is very broad and comprehensive. It contains all aspects of life starting from aspects of worship, family aspects, business aspects, legal and judicial aspects as well as relations between countries (Ahmad Ifham Solihin, 2010).

Based on the language, terminology, and opinion of Sheikh Yusuf Al-Qordhowi, it can be understood that the definition of sharia is none other than the teaching itself. Therefore, in this context the use of the terms sharia economics and Islamic economics are the same thing and do not need to be differentiated. The Islamic religion views that wealth and wealth are both a gift and a test from Allah SWT. The main role of humans is to try their best to manage assets and allocate resources, in accordance with the instructions and provisions of Allah SWT in order to achieve the welfare of the people in this world and the hereafter (falah). According to Umer Chapra, Islamic economics is a branch of knowledge that aims to realize human welfare through the allocation and distribution of scarce resources in accordance with Islamic teachings without overly restricting individual freedom, realizing sustainable macroeconomic and ecological balance.

Bridal make-up artist Sharia Economic Perspective

According to Abdul Mannan, sharia economics is a social science that studies people's economies inspired by Islamic values. Some experts define sharia economics as a science that studies human behavior in an effort to meet needs with limited means of meeting needs within the framework of Islamic law.

Islam provides guidance for all human activities including economics. The aim of Islamic economics cannot be separated from the aim of the revelation of Islamic law, namely to achieve falah (prosperity/safety) both in this world and in the hereafter.

Islam requires every Muslim, especially those who have dependents, to work based on faith, work ethics and morals. Work is one of the main reasons that allows humans to try to earn a living, Allah swt. expanding the entire earth and providing various facilities that can be used to seek sustenance. As Allah says in Q.S. Al-Mulk verse 15.

هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذُلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِنْ رِزْقِهِ
وَالِيهِ النُّشُورُ

Translation:

"It is He who created the earth for you, so walk in all its corners and eat of His sustenance. And to Him you will (return after) being resurrected.

Literature Review

1. Research by Alyas and Muhammad Rakib (2017) in the research journal Micro, Small and Medium Enterprise Development Strategies in Strengthening the People's Economy (Case Study of the Maros Bread Business in Maros Regency). The results of the research are that there are several internal factors that have been identified as being the strength of the development strategy for MSMEs, especially the Maros Bread Business in strengthening the people's economy, namely comfort of place and strategic location, relatively affordable prices, raw materials that are always available, variations in the taste of Maros bread, various kinds of accompanying products. offered, and employee communication and closeness are well established. Meanwhile, the external factor that provides strategic opportunities for developing MSMEs, especially the Maros bread business in Maros Regency, is support from the government. Development of technology and information, business expansion, and good relations and customer loyalty.

2. Research conducted by Adhe Anggreini in 2016, in his thesis entitled "Strategy for Development of Small and Medium Enterpris-

es in the Brick Craft Industry Sector based on SWOT Analysis" (Case of Piyungan District, Bantul Regency, Special Region of Yogyakarta)" the strategy used by Adhe Anggraini Saragi based on a SWOT analysis to empower the brick industry in Piyungan subdistrict, Bantul Regency, there are four types, namely: (a) expanding the market so that the goods are better known, (b) developing similar quality brick products, (c) utilizing a large number of human resources to produce bricks, and (d) increase capital to develop the business.

3. Edy Suandi Hamid (2011), entitled "Strategies for the Development of Micro, Small and Medium Enterprises in the Special Region of Yogyakarta Province." The results of the research show that in relation to the various problems faced by MSMEs, there are several strategies to overcome them. MSME development is not only carried out by MSMEs, but must also be supported by all individuals or groups. Support is expected to come from business associations, universities and related agencies in districts/cities in DIY. Government benevolence is also needed to encourage the development of MSMEs. The development of MSMEs in DIY is an acceleration of the transformation of MSMEs from the formation phase to the stabilization phase.

C. METHOD

This study used qualitative research methods. The qualitative research method is a research method based on the philosophy of post-positivism, used to examine the state of natural objects where the researcher is the main tool, data collection technology is equipped with triangulation (combination) and data analysis. The results of qualitative research emphasize meaning rather than generalization. Qualitative research is also called the explanatory method, because research data is more related to the interpretation of data found in the field. This research uses field research, where researchers obtain data directly in the field by visiting the object that is the target of the research. The location of this research was carried out in Pammana District, Wajo Regency. Data collection techniques are one of the main rarities in research, because the main aim of research is to obtain data. The technique that the author uses in collecting data is as follows observation, interview, and documentation.

Data analysis is the process of systematically compiling data obtained from interviews, field notes, and documentation by organizing the data, describing it, arranging it into patterns, and making conclusions so that it can be understood and informed by other

people. In the data analysis process, researchers used descriptive analysis by presenting data related to business development strategies for bridal make-up artists.

D. RESULT AND DISCUSSION

Micro, Small and Medium Enterprise Development Strategy in Improving the Family Economy

Strategy for some organizations is a way to overcome and anticipate any problems that arise as well as opportunities for the future. Thus, the strategy must be able to provide a clear and directed picture of what needs and will be implemented by an organization or company. The current Indonesian economy cannot be separated from MSMEs. Currently, MSMEs play a very important role in improving the community's economy. One way to improve this program is to improve our nation's economic level for the better. In general, business can be interpreted as an activity carried out by humans to obtain income or sustenance to meet life's needs.

Every business must have a strategy to survive and develop. This goal can only be achieved and maintained through maintaining and increasing profits by using good and correct business strategies.

The existence of bridal make-up artists in Pammana District is no longer a problem, they play a role in increasing family income. To see how bridal make-up artists work to improve the family economy in Pammana District, the author has conducted interviews with bridal make-up artists in Pammana District. The author presents the data obtained in the form of a description as follows.

In this research, the author interviewed 9 bridal make-up artist entrepreneurs in Pammana District, who have future prospects, where the bridal make-up artist business in Pammana district has been running for more than a year. In this way, bridal make-up artist entrepreneurs can survive and be sufficient to increase their income. or family economics. This is made clear from the answers of respondents who have been in business for approximately 35 years. Namely, Sumarni, as a transvestite or transvestite make-up artist in Pammana sub-district, said:

"I have been involved in this bridal make-up business (Indo botting), since my sister was in elementary school, until now my sister has been working and raising a family, for approximately 35 years."

In research conducted by the author on bridal make-up artist entrepreneurs in Pammana district, there were still make-up artists

who did not have or did not have a make-up or bridal make-up course certificate. In fact, in developing this business, one of the ways is to have a certificate, said one of the female make-up artists in Pammana District, because sometimes there are customers who ask this question, therefore a certificate is also necessary to gain more trust from customers or consumers. As said by Sulviana, one of the female make-up artists in Pammana District stated that:

"Previously I have taken several courses and recently I have taken another course to get a certificate, actually we already have a talent for make-up or bridal make-up, but sometimes I get customers/customers who often ask where is the course? and others. Maybe these are normal questions for them but difficult for us who don't have certificates. That's why I thought of taking another course yesterday and increasing my knowledge about bridal make-up. "It turns out that talent alone is not enough to develop a business, in this case it is not enough to attract the attention of customers, but we also need a certificate to prove that we have studied and are capable of doing that," said Sulviana.

Sharia Economic Review of Development Strategies Implemented by Bridal Makeup Artists in Improving the Family Economy

1. Make a capital loan

In running their business, there are bridal make-up artists in Pammana District who borrow capital from cooperatives and other people. They do not lend to banks because they think the procedures carried out by banks are difficult.

The strategy used by several bridal make-up entrepreneurs in Pammana District in borrowing capital still contains an element of usury, because the entrepreneurs borrow from non-Sharia financial institutions such as cooperatives which apply interest on every loan to their customers, and there are also those who choose to borrow capital from Other people wear flowers too. From this research, it can be seen that entrepreneurs prefer to make loans that still contain elements of usury. As has been explained, the practice of usury is prohibited by Islam.

2. Improve product quality

In improving the quality of products, bridal make-up artists in Pammana District are making quality improvements in order to develop their business. One of them is by paying attention to the products that will be used in arranging bridal make-up.

3. Setting Prices

The strategy for setting prices for bridal make-up artists in Pammana District varies according to the make-up products or tools and materials used, as well as the level of difficulty in doing bridal make-up. And the pricing strategy used by the Prophet Muhammad SAW.

4. Promotion

With the proliferation of social media, marketing for business opportunities for bridal make-up artists in the Pammana district has become easier in promoting the quality of the latest make-up, clothing, wedding decorations and various up-to-date make-up. Social networks make it easy to target consumer targets. Apart from that, they also do marketing through word of mouth.

The promotion carried out by Rasulullah SAW. More emphasis on relationships with customers includes looking attractive, building relationships, prioritizing blessings, understanding customers, gaining trust, providing great service, communicating, building personal relationships, being responsive to problems, creating a feeling of community, integrating, creating involvement and offering choices. .

So the business strategy of bridal make-up artists in Pammana District in promoting their make-up products is in accordance with Islamic principles because there are no elements prohibited by Islam.

5. Improve Human Resources

The strategy for increasing human resources in Pammana District is that only a small number of entrepreneurs have employees, and provide training to their employees. This is due to the limited costs that entrepreneurs have. Human resources also need to be considered in order to educate the skills of entrepreneurs and employees. Therefore, it is necessary to provide maintenance, training and education for employees so that they are able to increase their dedication and work performance.

6. Improve Service Quality

In improving the quality of service, bridal make-up artists in Pammana District pay great attention to service in order to develop the business they run. Service is the most important element of Islamic business strategy, good service will create satisfaction for consumers. After the consumer is satisfied with the product or service they receive, the consumer will compare it with the service provided. If consumers are satisfied, they will return to buy or use the

service again and provide recommendations to other people to make transactions at the same place.

Service when carrying out transactions is something that was also a concern for the Prophet Muhammad SAW. He has a charming appearance and understands customers. From the start, he succeeded in creating an image as a person with a friendly and kind personality.

E. CONCLUSION

After the author describes several points of discussion contained in a series of research entitled "Micro, Small and Medium Enterprises (MSME) Development Strategies in Improving the Family Economy from an Economic Perspective (Study of Bridal Makeup Artists in Pammana District, Wajo Regency)". Everything related to this is based on data and facts that the author found in the field, so in the end the author came to the following conclusions.

Firstly, the strategy used by bridal make-up artists in developing their business is borrowing capital, improving or paying attention to the quality of products or make-up tools, setting prices, promotions, increasing the creativity of human resources, and improving service quality.

Secondly, Islamic economic review of the development of MSMEs for bridal make-up artists in Pammana District, namely that in general it is in accordance with Islamic principles, however, the capital borrowing strategy carried out by several bridal make-up artists in MSMEs is still not in accordance with Islamic principles because the loans are made at interest, which contains elements usury.

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