

## Developing Students' Entrepreneurial Spirit Through The Subject Ilmu Hitung Keuangan

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### Abstract

This article was written to share the experience of teaching 'trading or doing business' in the subject of Ilmu Hitung Keuangan in 2010. Also sharing about appeared 'kantin kejujuran' or the honesty canteen in Mathematics and Natural Sciences Faculty of Yogyakarta State University in early 2011. Based on the syllabus, there is topic about trading that makes lecturer are motivated to participate in developing the entrepreneurial spirit of students. The way taken by the lecturer was giving big trust to the students to manage funds for trade. Before trading begins, students should discuss about what are the things that can be bought cheaply and then sold with ease so that will give them the advantage. The result is that all groups got benefit. 4 groups formed are the group of donuts, accessories, snacks, and stickers. Then groups of food division that are donuts group and snack's one were part of the pioneers of honesty canteen. This method is in line with expectations lecturers to participate and develop entrepreneurship on campus.

**Keywords** : Bussiness, entrepreneurship, trust.

### I. INTRODUCTION

This article is written by the author because the appeared of kantin kejujuran in Faculty of Mathematics and Natural Science, Yogyakarta State University in the beginning year 2011 or after the course of Ilmu Hitung Keuangan that I taught in 2010. I suppose this appeared is related with my course. So, here I want to share the teaching-learning process used in my course. As long as I know there is course Enterpreneurship in my campus, and I think every campus have that course too. But, here I want to share about my opinion that we can introduce Enterpreneurship in another course like Ilmu Hitung Keuangan. The goal of this subject is giving introduction to the students about the way to be entrepreneur. Learning of entrepreneurship is important thing for students now because this experience is very useful for them to know about how to expand the way to survive or to get extra money. Everybody wants to be success in his carrier or his life. And I think nobody wants to be poor man. So the skill of entrepreneur is very important to our students to be their extra additional capability after they graduated. Perhaps they can be a teacher and also be an entrepreneur.

Although many people who hope to become a civil servant, of the existence of our government's recent policy to reduce the number of civil servants from next year

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revenues will have more limited employment impact. So we should start from now that the students are given the sense of most people has not always been achieved such as the desire to be a civil servant, working in agencies or large corporations. Its better to give them knowledge about how to implant to create their own jobs, one of them by trying to become an entrepreneur. Of course this is very useful because by opening their own employment other than for self-employment also gave the opportunity for others.

Many graduated student is jobless because they have to be compete with many graduated and the number of occupation is less than the number of people that looking for the job. As a lecturer in Mathematics Education program, I wish that students can be teacher no matter if they work at civil or private organization and be entrepreneur too. So they can involve solving the problem of jobless in this country. I have to give motivation to my students that they can be a teacher but they have to prepare to face the problem about 'finding job' when they graduated. One of the ways that I did is giving the experience of trading to my students in the course of Ilmu Hitung Keuangan last year. When I get this subject, I look at the syllabus before I teach. Then I make planning of the activity for one semester. Based on the syllabus, there is topic of Trading. So I have an idea to attach the entrepreneurship task to my students. The goal of this task is for giving experience.

## II. EXPLANATION

### 2.1 Entrepreneurship

Many definitions for entrepreneurship, in Innovation and Entrepreneurship by [Peter F. Drucker](#), 1993. The concept of **entrepreneurship** has a wide range of meanings. On the one extreme an **entrepreneur** is a person of very high aptitude who pioneers change, possessing characteristics found in only a very small fraction of the population. On the other extreme of definitions, anyone who wants to work for himself or herself is considered to be an entrepreneur. The word *entrepreneur* originates from the French word, *entreprendre*, which means "to undertake." In a business context, it means to start a business. The Merriam-Webster Dictionary presents the definition of an entrepreneur as one who organizes, manages, and assumes the risks of a business or enterprise.

The term self-employment appears later after a self-employed and as equivalent to that from the beginning some people are less comfortable with the word private.

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Perceptions about the self-employed entrepreneurs same as the entrepreneur meaning. The difference is the emphasis on independent (private) on the self-employed and in business (business) on entrepreneurship. In simple meaning of the entrepreneur (entrepreneur) is a spirited person who dared to take risks to open a business in a variety of occasions-inclined dare to take risks means independent minded and dare to start a business, without fearful or anxious even in uncertain conditions. (Kasmir, 2007: 18).

‘orang yang berjiwa berani mengambil risiko untuk membuka usaha dalam berbagai kesempatan Berjiwa berani mengambil resiko artinya bermental mandiri dan berani memulai usaha, tanpa diliputi rasa takut atau cemas sekalipun dalam kondisi tidak pasti’. (Kasmir, 2007 : 18).

There are 8 steps to be success in entrepreneurship (Alma, 106 – 109),

1. mau kerja keras (*capacity for hard work*)
2. bekerjasama dengan orang lain (*getting things done with and through people*)
3. penampilan yang baik (*good appearance*)
4. yakin (*self confidence*)
5. pandai membuat keputusan (*making sound decision*)
6. mau menambah ilmu pengetahuan (*college education*)
7. ambisi untuk maju (*ambition drive*)
8. pandai berkomunikasi (*ability to communicate*)

And the process of entrepreneurship are 4 stage, namely :

- (1)Starting Stage , stage for someone to have initiation to do all he/she needs. It starts with seeing the chance that possible to open something new, or choose a franchise (*franchising*). Including to decide what field that choosen. Is it farmland, industry, manufacturing or service.
- (2)Do stage. In thes stage include finance, administration, human resource, ownership, organization, taking risk, decision marketing and evaluation.
- (3)Keep on the work. Stage where the entrepreneurs analyze movement of their work.
- (4)Developing of the work. In the other word, the stage to expand the work.

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## 2.2 Ilmu Hitung Keuangan

Ilmu Hitung Keuangan devoted to mathematics education majors mathematics education courses. This course aims to provide the basics of the principals and calculations used in the field of finance, such as interest, simple interest and compound interest, annuity, investment, trading, strategy of trading and so on. The benefit of this course is to give the stock of knowledge to students of mathematics education which might be expected to become a teacher or other educators working in the field of finance. Suppose a vocational school teacher, or teach subject related to finance. Associated with money or financial capital, how to manage that capital gain and the preparation of financial reports is part of the topic of trade contained in the syllabus.

## 2.3 Building Trust

Building trust is one of the important things when someone works in business world. It is related on working area. Trust has interesting power to persuade, do transaction, deal of the contract and so on. Many people who succeed in their business started without money but trust. They brave to say that the capital of the success is trust. They get money or product from another people that trust them. Then they process it with trusted process. So then appear profitable transaction. The real illustration to describe about it is the trust that people give to the Banks. Banks get money from citizen, they develop money through the system and process that can be trust, so they get the profit.

The problem faced is how students can trade if there is no capital. Maybe, this is their first experience to sell something. So as a lecturer who gave this assignment, I have to take risks to spend my personal funds as their capital and trust them to be able to manage the fund. Here the role of lecturer to give an idea of how business can generate profits if only by looking at the surrounding environment. Lecturers do not need to lead or attempt to dictate who will be student selected. But lecturers

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just give time to the students to discuss the prospects that exist. That way, the lecturer has given the trust to the students.

#### **2. 4 What have been done**

The Steps that I did in my course that related with entrepreneurship in Ilmu Hitung Keuangan are Plan, Do, Action, and Reflection. Planning is the first thing that lecturer and students do. We ever heard about slogan that says ‘plan what will you do and do what you plan’.

- Lecturer plan what task related with entrepreneurship to the students.
- Students divided into many groups and plan what will they do.

Here, my experience in Ilmu Hitung Keuangan Course.

I give explanation about the syllabus and tell to the students that there will be a topic for trading. And I explained about my plan to give them entrepreneurship task related with trading topic. Then in the next meeting, I divided students into groups. I made two kinds of group for students that are little group with 4 until 5 students each group and big group that involve two little groups for trading task. I will describe about big group that formed in my class. There are 4 groups that formed for trading task. Then I give them time to discuss about what will they trade or what kind of the trading that they will take. This time is for planning step for students to make decision of the trading that they will do. And then I ask them to choose the director of each group to organize the group respectively. I inform about how much capital that they will get.

Because the discussion to decide what will they choose to sell need more time so I give them a week for preparation everything related with organization such as division, decision product, planning of target market, marketing.

Do stage is started when I give them the money to buy the things that they choose as the products that have probability to sold. Then for the action stage, I give my students time to sell it about a month because I predict the selling time is

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closer with the last meeting. In the final meeting I use for the reflection stage. They made a financial report and return back the capital. The benefit that that they got is the profit of the group so they can manage it up to the group respectively.

All groups get profit, the order of the profit is donuts group get 100% profit. They can make the benefit as much as capital they have. Because profit for an item almost 100 % each donuts. They buy for one donut is Rp.800 and sell it for Rp.1500. And donut is a favorable food for all people. They sell to the students in campus who need some food when hungry but have no time to go the canteen because the sort time to relax over the change of the course. This is good strategy to market the product, and this is the best product of food that sold in the activity time. The second order is sticker group. The profit that they reached is almost 70%. When the period for selling product is over they still have the raw to make any sticker. So this include in benefit product. But it shows that management of their work needs to be arranged better to maximize the profit. The third is snack group. This group differs from donuts group. The group sold meal that cover people who want to eat some food anytime. They buy meals in kilograms and package it in a little one. Then they distribute in campus and many living area that closer to their house. This is good point that they did not shy to entrust in many places to offer some product. This strategy also did for the donuts group. And the last is accessories group. They got lowest profit than the others because the target market that they determined is just people in campus.. So this group has negative points for marketing. They should expand their market because we knew that commonly girls like accessories. Benefit of this group is the skill to make accessories for students in this group. They get an extra skill. So overall is positive point for the trading task.

When discussion about the trading, I ask about the places where they buy the donuts, snack, accessories and sticker. In this discussion, we share all places that offer the same product. We also share about how process, procedure to buy, and

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package the product. I hope from this discussion, all students get information about the places where they can start. I also ask them the problem that they faced during sell or package the product. Then we discuss about the solution to solve it. My expectation is they knew and can survive about the risk of the business. For the example is the life time for donuts is shortest than other product, is just 3 days. So how the solution, if they could not sold it, they could not return back to the producer. The persons who responsible in marketing must think the way to take donuts back and sell it in different place that more potential one day before the expired time.

The other side effect of this task is appearing kantin kejujuran in the campus after the course over. Based on my investigation with students that take the course of Ilmu Hitung Keuangan, they tell me about the contribution of the trading task, although in students community also have business place to trade something. But from the process when my students sell some donuts, snack and another product in campus then the other students get inspiration to do the same thing.

And I say that my students are one of motivator to other students to be entrepreneur while it is in little scale of business. So as the lecturers that have to motivate students, I think the attachment of this task is towards on to develop entrepreneurial spirit of students.

### **III. THE CONCLUSION**

The way to develop entrepreneur skill to our students, beside the existence of subject of entrepreneurship is designing the task so then the entrepreneurship side can be attached during the course done. In the subject of Ilmu Hitung Keuangan, the task of trading can motivate students to know process of business. So the goal of lecturers to give and develop the entrepreneurial spirit to students is achieved.

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