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Application Strategy Islamic Jariyah management based on Al-Syariah Maqoshid in BMTS

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Abstract

The purpose of this paper is to understand the strategy to practice Islamic Jariyah management based on Maqoshid Al-Sharia principle of BMTs via Analytical Hierarchy Process (AHP) method. As a result, a competent human resource in BMTs is the main strategy of Islamic application of the management of Maqoshid Al-Syariah. Based on observation in cooperative-BMT, it can be concluded that Islamic Jariyah management strategic in cooperative-BMT based on Maqosid Syariah can be held by three alternatives.

Keywords: BMTs, Islamic Jariyah Strategic Management.

Estrategia de aplicación gestión de Jariyah islámica basada en al-Syariah Maqoshid en BMTS

Resumen

El propósito de este documento es comprender la estrategia para practicar el manejo de jariyah islámico basado en el principio de Maqoshid Al-Sharia de los BMT a través del método del Proceso de Jerarquía Analítica (AHP). Como resultado, un recurso humano

competente en BMT es la estrategia principal de la aplicación islámica de la gestión de Maqoshid Al-Syariah. Sobre la base de la observación en el BMT cooperativo, se puede concluir que el manejo estratégico de Jariyah islámico en el BMT cooperativo basado en Maqoshid Syariah se puede realizar mediante tres alternativas.

Palabras clave: BMTs, Islamic Jariyah Strategic Management.

1. INTRODUCTION

Many public reports about counterfeit cooperatives by unscrupulous individuals, such as Constitutional Cooperative on the June 2010 Langit Biru Corporation in 2012 Kompas (2012) and 62,000 other cooperatives whose business licenses were revoked because it does not comply with the principle of cooperative identity (Solopos, 2015). The principle of cooperative identity is actually regulated in the 1945 Constitution, Article 33 Paragraph (1) which confirms that the economy of all Indonesian people is carried out on the principle of family. However, based on some of these cases, the implementation of compliance with the seven principles BMTs identity could not be implemented. The seven principles of cooperative identity include:

1. Membership of cooperatives is voluntary and open;
2. Democratic supervision by members;
3. Participation of members in economic activities;
4. Principles of autonomy and independence;
5. Education, training and benefits;
6. Cooperation between cooperatives BMT and
7. Concern for the community's beneficial.

The seven principles of identity can measure the level of health of BMTs. Healthy

BMTs will survive in the long run, maintaining the character of cooperative BMTs management in accordance with the needs of members (Ajijja, 2018). The concept is the basis of the implementation strategy Islam jariyah management. In the management of BMTs, the management of Islamic jariyah can also be interpreted as the consistency of cooperative management in accordance with the seven-character provisions of the Bank Indonesia Sharia banking directorate (Saidi, 2010).

Hadith narrated by Anas bin Malik about seven deeds that flow at a servant in the book of essays Watarhib Tarqib Zakudin Quraisi Abdul Azim bin Abd Al Munziri dalam (Zajuli, 2009: 18):

وعن أنس بن مالك رضي الله عنه قال : قال رسول الله ص . سبع تجري للعبد بعد موته وهو في قبره: من علم علما، أو كرى نهرا، أو حفر بئرا، أو غرس نخلا، أو بنى مسجدا، أو ورث مصحفا، أو ترك ولدا يستغفر له بعد موته

Meaning: Seven acts that flow to a servant after his death where the servant is in his grave, among others: People who teach science; People who smooth water; People who preserve springs (digging wells); People who plant trees; People who build mosques; People who pass on the Al-Quran and People who leave pious children

What is the implementation strategy in Islamic jariyah management based on Maqoshid Al-Sharia in three BMTs were born in the same year (January 2012) is a formulation of the problem in the study? Three BMTs as a sample are East Java BMT MUI, BMT NU

Ngasem and BMT MUDA East Java. The three BMTs are active in East Java Forum Komunikasi Syariah (FKS) activities.

2. THEORETICAL FRAMEWORK

Understanding management according to Stoner Dalimunthe (2003) is a process of planning, organizing, directing, and supervising the efforts of members of the organization and the use of other organizational resources in order to achieve organizational goals that have been set. Based on this understanding it can be concluded that management consists of a group of people who work together to take an organizational process to achieve certain goals (Hendrojogi, 2012).

Ajija (2018) conducted research on microfinance institutions in the same class of BMT cooperatives around the world. The results of the study show that loan schemes carried out by microfinance institutions can be successful if the poor have entrepreneurial skills. Members of BMT cooperatives can manage funds productively in the short, medium and long term. If the member is only used to fund consumer loans, then the cooperative financing program - BMT has become a burden. Microfinance institutions will also be effective in reducing poverty if many parties are involved, especially the government and non-governmental organizations (NGOs) as their role in facilitating entrepreneurial training and mentoring (teaching science).

3. JARIYAH MANAGEMENT BASED ON MAQOSID AL-SYARIAH

Maqosid Al-Shariah is a reflection of the perfection and integration of Islamic religion. In the five basic objectives of the application of Islamic law is described as individual and social life that aims at the world and the hereafter (Dusuki and Abozaid, 2007). According to Imam, the objective of the Shari'ah is to promote the well-being of all mankind, which lies in their safeguarding their faith (Hifz-al-din), their human self (Hifz-al-nafs), their intellect (Hifz-al-aql), their posterity (Hifz-al-nasl) and protecting their wealth (Hifz-al-mal). Whatever ensures the safeguard of these five serves the public interest and is desirable. The Hifz-al-maal, Hifz-al-din and Hifz-al-nasl dictate that Muslims are obliged to deposit their savings into an Islamic bank (Cizakca, 2011; Zakik, 2015; Wulandari, 2009).

4. EXAMINES OF THE AHP RESULT IN APPLIED ISLAMIC TOTAL STRATEGIC MANAGEMENT

Analytic Hierarchy Process (AHP) is one method of decision making developed by Thomas Saaty in (1970). AHP can be used for research purposes related to policy strategies or priority strategies. Priority setting is based on a process that is structured (hierarchical) and logical. The assessment procedure in AHP pairwise comparisons refer to the assessment scores developed by Thomas Saaty in the following table:

Table 1: Determination Table Scor Criteria and Alternatives
Criteria Pairwise Comparison Matrix

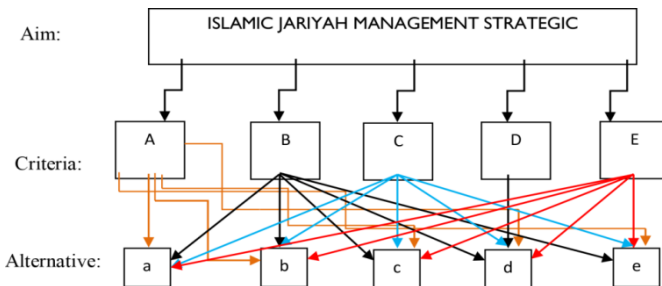
Important intensity	Definition
1	Both elements / alternatives are equally important (equal)
3	Element A is slightly more essential than element B (moderate)
5	Element A is more essential than element B (strong)
7	Element A is clearly more essential than element B (very stong)
9	Element A absolute is more essential than element B (strongest)
2,4,6,8	The values between the two adjacent balances

Source: Thomas L. Saaty

Matrix preparation and consistency testing through manual method using excel software begins with composing a paired matrix. The first step is to unite the opinions of the three questionnaire answers that have been filled by experts using the geometry average equation:

$$GM = \sqrt[3]{A_{MUI} \times A_{NUI} \times A_{MUDA}}$$

Calculation results are used to compile a comparison matrix based on the level of importance of the criteria, by first determining the consistency test.



Picture 1: Structure of Decision Making Hierarchy
Source: FGD Respondent Survey Data

Criteria:

Criteria A = Faith (Hifz-al-din)

Criteria B = Human self (Hifz-al-nafs)

Criteria C = Intellect (Hifz-al-aql)

Criteria D = Posterity (Hifz-al-nasl)

Criteria E = Wealth (Hifz-al-mal)

Alternative:

Alternative a = Teach science

Alternative b = Build a mosque

Alternatives c = Bequeath the Qur'an

Alternative d = Have competent human resources

Alternative e = Nature conservation

Assessment is the stage of granting scores or scores to criteria and alternative criteria. Giving direct assessment scores or direct and verbal assessment or scoring based on verbal perceptions such as (equally important, more important, very important, not important, etc.) (Taufik et al., 2014; Chapra, 2000).

Priority criteria among five criteria, faith (Hifz-al-diin), human self (Hifz-al-nafs), intellect (Hifz-al-aql), posterity (Hifz-al-nasl) and wealth (Hifz-al-mal) generate priority scores. The three highest priority scores with eigen vector 0.45 on the criteria of posterity (Hifz-al-nasl), a score of 0.30 on the intellect criteria (Hifz-al-aql) and a score of 0.13 on the criteria of wealth (Hifz-al-mal) . These results are in accordance with the results of the calculations in table 2 below:

Table 2: Priority Matrix Calculation Results Criteria

Criteria	Eigen vector
Faith (Hifz-al-diin)	0.08
Human self (Hifz-al-nafs)	0.05
Intellect (Hifz-al-aql)	0.30
Posterity (Hifz-al-nasl)	0.45
Wealth (Hifz-al-mal)	0.13
Description: CR = 0.10 (consistent)	

Source: Data Processing AHP Method Using Excel

Alternative priorities on five criteria are carried out by comparing each criterion for five alternatives. There are five alternatives: 1). Teach science, 2). Build a mosque, 3). Bequeath the Al-Qur'an, 4). Competent Human Resources (HR) ownership and 5). Nature conservation. In the criterion of faith (Hifz-al-diin), the highest priority score is obtained with Eigen Vector 0.34 on the alternative ownership of competent employees of BMTs. Mastery of Islamic finance contracts and good knowledge of BMTs as well as the character of members of BMT that adhere to the BMT principle are competent HR points. The second priority is the alternative to bequeath the Al-Quran with an Eigen Vector score of 0.24 and nature

conservation with an Eigen Vector score of 0.18. These results are in accordance with the results of calculations in table 3 below:

Table 3: Matrix Calculation Result Priority Alternative Criteria for Faith (Hifz-al-diin)

Criteria	Eigen vector
Teaching Science	0.09
Build a mosque	0.15
Inheriting the Qur'an	0.24
Competent Human Resources	0.34
Nature Conservation	0.18
Description: CR = 0.10 (consistent)	

Source: Data Processing AHP Method Using Excel

In the criteria of human self (Hifz-al-nafs), the highest priority score is obtained with eigen vector 0.39 in the alternative teaches science. In addition to teaching science about BMT cooperatives, the education in question is the knowledge needed by members, such as soft skill training in cooking, painting, origami, entrepreneurship, reading and other skills as well. Nature conservation in the area of BMTs has the Eigen Vector in second priority with a score 0.26. Inheriting Al-Quran is the third priority with an eigen vector score of 0.16. Inheriting Al-Quran can be done with One Day One Juz activities, Al-Quran Waqf etc. These results are in accordance with the results of the calculations in table 4 below:

Table 4: Alternative Priority Matrix Calculation Results for Human Self (Hifz-al-nafs) Criteria

Criteria	Eigen vector
Teaching Science	0.39
Build a mosque	0.07
Inheriting the Qur'an	0.16

Competent HR Ownership	0.12
Nature Conservation	0.26
Description: CR = 0.07 (consistent)	
Source: Data Processing AHP Method Using Excel	

On the intellect criteria (Hifz-al-aql), the highest priority score is obtained with Eigen Vector 0.40 in the alternative teaches science. Teach knowledge about BMTs done by BMT training, professional certifications guarantee institution of BMTs, mentoring BMTs on activities research and student internships. Nature conservation in the BMTs area is a second priority with an Eigen Vector score of 0.26. Ownership of competent human resources is the third priority with the Eigen Vector score 0.16 in the alternative assessment based on the Intellect criteria (Hifz-al-aql). These results are in accordance with the results of the calculations in table 5 below:

Table 5: Intellect Matrix Alternative Priority Calculation Results (Hifz-al-aql)

Criteria	Eigen vector
Teaching Science	0.40
Build a mosque	0.06
Inheriting the Qur'an	0.13
Competent HR Ownership	0.15
Nature Conservation	0.26
Description: CR = 0.08 (consistent)	
Source: Data Processing AHP Method Using Excel	

On the criteria for posterity (Hifz-al-nasl), the highest priority score obtained by Eigen Vector score 0.47 on the

alternative Competent HR BMTs. Competent HR Ownership of BMTs can be obtained by applying a rigorous recruitment selection. Al-Quran reading and writing tests, interviews, psychological tests, general knowledge and special knowledge about BMTs are the selection stages. Matching competencies HR with a BMT needs can.

Results these are in accordance with the calculation results in the following table 6:

Table 6: Matrix Priority Calculation Results Alternative Criteria Posterity (Hifz-al-nasl)

Criteria	Eigen vector
Teaching Science	0.09
Build a mosque	0.04
Inheriting the Qur'an	0.19
Competent HR Ownership	0.47
Nature Conservation	0.21
Description: CR = 0, 10 (consistent)	

Source: Data Processing AHP Method Using Excel

In the criteria of wealth (Hifz-al-mal), the highest priority score was obtained with Eigen Vector 0.44 on the alternative ownership of competent members and HR employees of BMTs, mastering the contract and good knowledge of BMTs. The second priority is an alternative to teach science with an Eigen Vector score of 0.24 and bequeath the Al-Quran with an eigen vector score of 0.16. These results are in accordance with the results of the calculations in table 7 below:

Table 7: Matrix Calculation Result Priority Alternative Criteria for wealth (Hifz-al-mal)

Criteria	Eigen vector
Teaching Science	0.24
Build a mosque	0.10
Inheriting the Qur'an	0.16
Competent HR Ownership	0.44
Nature Conservation	0.06
Description: CR = 0.09 (consistent)	

Source: Data Processing AHP Method Using Excel

The final result or alternative priority based on a combination of all criteria shows the results that the three highest priority alternatives are competent HR ownership with an eigen vector score of 0.34. The next alternative priority is to teach science with a 0.21 Eigen Vector score and the third alternative priority is nature conservation (preferably the area around BMTs). These results (ownership of competent human resources by BMTs) in accordance with the calculation results in Table 8 below:

Table 8: Matrix Calculation Results Priority Alternative Combination of All Criteria

Criteria	Eigen vector
Teaching Science	0.21
Build a mosque	0.06
Inheriting the Qur'an	0.17
Competent HR Ownership	0.34
Nature Conservation	0.20
Description : CR ≤ 0,1 (consistent)	

Source: Data Processing AHP Method Using Excel

HR competent BMTs must have good intelligence. Being able to speak in public, interpreting the thoughts of others, reasoning more strongly on members who are led. Competent human resources must also have confidence, experts in the field of Islamic finance, have persistence in working, initiative, and integrity. Integrity is the quality of honesty and the implementation of trust from other parties (SAFDARI et al, 2013: Mendoza Velazco & Rivero Padrón, 2019)

5. CONCLUSION

Based on observation in cooperative-BMT, it can be concluded that Islamic jariah management strategic in cooperative-BMT based on maqosid syariah can be held by three alternatives. The first alternative is having competent human resources. Second is to provide the education needed by a member of cooperative BMT. The last is actuating environment and nature conservation, especially around the BMTs. Most of respondents BMT can manage their BMT after having those three alternatives. Posterity (Hifz-al-nasl) integrated programs for the Islamic jariah management strategic. If the BMT is able to survive, they can be beneficial to empower the member of BMT. The provision of financial and non-financial services including spiritual development via internalizing Islamic moral value from the human resource of BMT become essential tools in maintaining BMT. Using sharia

aqad scheme, BMTs succeed in eliminating the number of moneylenders as well as educating people regarding the jeopardy of riba. BMTs will be successful if Islamic financing institutions such as BMTs are massively conducted in many areas (Widiyanto and Abdulghafar, 2010).

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