




Training of management and establishment of sharia cooperatives (Baitul Maal Wat Tamwil) at Aisyiyah Percut Sei Tuan

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Abstract

This program was motivated by the lack of knowledge of the management and residents of Aisyiyah in establishing and managing the Sharia Cooperative at the Aisyiyah Percut Sei Tuan Branch. In addition, residents of Aisyiyah Percut Sei Tuan District still use usury-based cooperative savings and loan services. To improve knowledge and literacy, the purpose of this service is to provide management training on the establishment and management of sharia cooperatives, so that Sharia cooperatives can be formed at the Aisyiyah Percut Sei Tuan Branch. The stages of implementing this activity are preparation, training and evaluation of program success. From the results of the evaluation, the training participants gained an understanding and succeeded in forming a sharia cooperative under the name Tajri Aj Ma'a. In this activity, it was also decided the monthly contribution of cooperative members which must be paid.

Keywords: *Training; Sharia cooperatives; Aisyiyah*

Pelatihan manajemen dan pendirian koperasi syariah (Baitul Maal Wat Tamwil) pada Pimpinan Cabang Aisyiyah Percut Sei Tuan

Abstrak

Kegiatan ini dilatarbelakangi oleh kurangnya pengetahuan pengurus dan warga Aisyiyah dalam mendirikan dan mengelola Koperasi Syariah pada Cabang Aisyiyah Percut Sei Tuan. Selain itu, warga Aisyiyah Kecamatan Percut Sei Tuan masih menggunakan jasa simpan pinjam Koperasi berbasis riba. Untuk meningkatkan pengetahuan dan literasi, tujuan pengabdian ini adalah untuk memberikan pelatihan manajemen pendirian dan pengelolaan koperasi syariah, sehingga dapat terbentuk Koperasi Syariah pada Cabang Aisyiyah Percut Sei Tuan. Tahapan pelaksanaan kegiatan ini adalah persiapan, pelatihan dan evaluasi keberhasilan program. Dari hasil evaluasi, peserta pelatihan mendapatkan pemahaman dan berhasil membentuk koperasi syariah dengan nama Tajri Aj Ma'a. Pada kegiatan ini juga disepakati nominal iuran anggota koperasi yang harus dibayar setiap bulannya.

Kata Kunci: Pelatihan; Koperasi Syariah; Aisyiyah

1. Introduction

Financial institutions play an essential role as the engine of a country's economy, among which is the support of economic entities in the management, expansion and development of their operations through the provision of financing. During the development of the Islamic economy in Indonesia, many Islamic banks compete to

finance the activities of micro, small and medium enterprises. Microfinance institutions such as traditional and incorporated cooperatives do not incur costs in providing funds by offering loans to members of savings and loan cooperatives. Cooperatives do not come from Islamic teachings and culture but Western thought. Cooperatives began to be practiced in capitalist and socialist countries. However, the use of cooperation only serves to support and strengthen the capitalist economic system itself (Hamidi et al., 2020; Indriasari et al., 2018). Moh. Hatta, the father of Indonesian cooperatives, defines cooperatives as cooperative efforts to improve economic life based on the principle of cooperation (Kader, 2018).

The existence of cooperation expected to be able to guarantee the existence of the community with the principle of assistance in development. Considering that the majority of the Indonesian population is Muslim (Kader, 2018). This is a solid foundation for the community of the importance of cooperatives. But in practice, cooperatives today use the traditional system, which some believe still contain obscure usury and cheese contracts. Whereas in Islam usury is prohibited, as stated in verse 275 of Sura Al-Baqarah which states: "... Allah has justified buying and selling and forbidden usury." Similarly, contracts in cooperatives are still questioned in society, because they are considered inconsistent with the principles of Islamic law (Hayati & Handika, 2021; Marlina & Pratama, 2017).

Based on the results of an interview with the treasurer of the Aisyiyah Branch of Percut Sei Tuan District (Mrs. Anizar) said that the Aisyiyah Branch of Percut Sei Tuan District had established a Cooperative for members of the Aisyiyah Branch of Percut Sei Tuan District in 2018 in the form of a savings and loan cooperative with the name cooperative "Fostering the Economic Business of the Aisyiyah Family" which is in a conventional form. However, the management of the Aisyiyah branch cooperative, Percut Sei Tuan District, lacks knowledge in managing the cooperative so that until now the cooperative does not have a business license to establish a cooperative and is still being run not based on the sharia concept. In addition, the problem that occurs in the Aisyiyah Branch of Percut Sei Tuan District is that there are still members of the Aisyiyah Branch of Percut Sei Tuan District who make transactions using the services of a loan shark savings and loan cooperative (usury system) with a daily interest payment system.

Therefore, it is necessary to form a sharia-based cooperative so that the members of Aisyiyah Percut Sei Tuan can break away from the system of interests owned by members of Aisyiyah Percut Sei Tuan. With the existence of legitimate cooperatives (Bait Mal and Tamwil), people can be safer in providing loans to improve their economy to make the operational principle of the cooperative in accordance with sharia principles. Sharia Cooperative (Baitul Maal wat Tamwil) itself means a Cooperative that implements sharia principles in carrying out its operations (Hamidi et al., 2020). This includes its ideal foundation and philosophy based on the Quran and the Sunnah of the Prophet, its operational basis refers to the Fatwa of the Sharia Council of the Indonesian Ulema Council and the Decree of the State Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia No. 91 / Kep / M.KUKM / IX / 2004 concerning Guidelines for the Implementation of Sharia Cooperative Business Activities in Financial Services (KJKS), which is an essential law in carrying out legitimate cooperative activities.

In order to improve the knowledge and literacy of the leaders and members of the Aisyiyah Percut Sei Tuan branch of the Sharia Cooperative Service, management

training is required to establish and manage legitimate cooperatives (Baitul Maal Wat Tamwil) in Aisyiyah Percut Sei Tuan. The branch is in accordance with the guidance of the Qur'an and the Sunnah of the Apostle, may Allah bless him and give him peace.

2. Method

The training was carried out to participants from the Aisyiyah Branch Leader of Percut Sei Tuan District on Thursday, June 23, 2022, at the Aisyiyah Percut Sei Tuan Branch office. Attended by around 45 participants consisting of the Aisyiyah Percut Sei Tuan Branch Manager, it was able to increase the knowledge and understanding of participants about the management and establishment of sharia cooperatives. The method of implementing this Community Service is carried out in 3 stages, namely identification of partner problems, followed by the implementation of training and finally Evaluation, which is based on references carried out by [Afandi & Mursyid \(2022\)](#) and [Muadz & Riyanto \(2022\)](#). The details are as follows:

2.1. Identify partner problems

After identifying the partnership problem, the service team held a meeting with the leaders of Aisyiyah Percut Sei Tuan to work together to resolve partnership issues related to the establishment and assistance of sharia cooperative in Aisyiyah Percut Sei Tuan.

2.2. Training

The implementation of the training material for the establishment of sharia cooperatives in the form of a workshop on the Establishment of Sharia Cooperatives which was carried out directly face-to-face with the method of lecture material that had been prepared in accordance with the conditions of the Aisyiyah branch of the Percut Sei Tuan, both registered Aisyiyah membership and Aisyiyah sympathizers in the Aisyiyah branch Percut Sei Tuan such, and then continued with, discussion of the material.

2.3. Evaluation

The evaluation aims to find out how effective the training has been carried out. So that the activities of training can be known based on increasing participants' knowledge of sharia cooperative management and the formation of sharia cooperatives.

3. Result and Discussion

3.1. Identification of partner problems

This community activity began with identifying partner problems where in identifying problems the service team held a meeting with the head of the Aisyiyah Percut Sei Tuan Branch. Based on the results of the meeting conducted, the team identified the problems faced by partners today, namely the lack of knowledge of partners in the management of sharia cooperative establishments and managing sharia cooperatives with a system without usury in accordance with the guidance of the Quran and As-Sunnah, as well as the fact that there are still members of the Aisyiyah Branch of Percut Sei Tuan District who use loan shark services. Cooperatives are a form of partnership that carries out *muamalah* activities in the economic field. The cooperative also applies the rule of *fiqh*, which states that initially all forms of *muamalah* are allowed (*mubah*) until a provision appears prohibiting it. Thus, cooperatives can carry out any activity in the economic

sphere, as long as it does not constitute an activity prohibited by sharia, such as the production and trade of prohibited goods, usury, speculative (*maysir*) and manipulative transactions (*gharar*), or obtaining profits indirectly. Halal according to sharia, such as licensing, fraud, etc. (Hamidi et al., 2020).

Based on the results of the meeting, the service team agreed to work with partners (Aisyiyah Branch Leader of Percut Sei Tuan District) and members of the Aisyiyah Recitation Community of Percut Sei Tuan Branch to map the series of partner problems above and the activities to be carried out related to the Sharia Cooperative Establishment and Management Training (*Baitul Maal Wat Tamwil*) at the Aisyiyah Percut Sei Branch, and agreed on the stages of implementing activities at the Aisyiyah Percut Sei Tuan Branch Office by inviting the leaders of the aisyyiah branch as many as 7 Aisyiyah branches consisting of Aisyiyah Bandar Kalipa Branch, Aisyiyah Pasar Tujuh Branch, Aisyiyah Pasar Empat Branch, Aisyiyah Medan Estate Branch, and Aisyiyah Setia Branch.

3.2. Training

The implementation of this training was held on Thursday, June 23, 2022, at the Aisyiyah Percut Sei Tuan Branch office. This program activity aims to provide an understanding of the management and establishment of Sharia Cooperatives which are then expected to be realized in the form of establishment of Sharia Cooperatives Aisyiyah Percut Sei Tuan. The first material is well described by Isra Hayati, M.Si on the definition of sharia cooperatives is clarified as a cooperative that operates by applying sharia principles in accordance with the Qur'an and Sunnah so that all principles, objectives and business activities are carried out in accordance with sharia principles.

The first speaker in his presentation also said that sharia cooperatives are also often called BMT (*Baitul Mal Wat Tamwil*) and some scholars refer to sharia cooperatives with the term *Syirkah Ta'awuniyah*. The second speaker was Syahrul Amsari, SE. Sy., M.Si said in his presentation related to material related to Sharia Cooperative Management and the duties of administrators, managers, and supervisors in Sharia Cooperatives. This is aimed at understanding the management and tasks in the structure of Sharia Cooperatives. The basic philosophy of cooperating is that cooperatives are economic organizations with a social character, cooperatives are a collection of people not a collection of capital, Cooperatives provide benefits (benefits) not income (profit), Members transact through cooperatives not Members transact with Cooperatives. Documentation of the delivery of material is seen in [Picture 1](#).



Picture 1. Presentation of material

The second speaker also conveyed about the duties and functions of the management, managers and supervisors in sharia cooperatives where the duties of the management are: complying with the provisions of the articles of association and decisions of member meetings, using the policies and prudence of an entrepreneur in handling cooperative affairs and carrying out jointly and responsibly, especially for any losses arising from one of the actions that violate the Law, Loyal to the cooperative, Providing information on various cooperative affairs to members, supervisory bodies, and others.

The results of the Muhammadiyah Development Partnership Program (PKPM) activities carried out by the Implementation Team at the Aisiyyah Percut Sei Tuan Branch based on the results of member deliberations resulted in the establishment of a sharia cooperative named Koperasi Syariah Tajri Aj Ma'a and the formation of sharia cooperative administrators and members of sharia cooperatives. This activity was attended by around 45 participants. At the end of the session, the service team and the training participants held a photo documentation together as shown in [Picture 2](#).



Picture 2. Photos of trainees with trainers

3.3. Evaluation

At this stage of evaluating PKPM activities, the service team in collaboration with partners carries out monitoring and evaluation to assess the success of the activity program through direct assistance to training participants. After the implementation of post-training assistance, the establishment of sharia cooperatives was successfully carried out with the formation of the Tajri Aj Ma'a Sharia Cooperative, along with the sharia cooperative management in the Aisiyyah Branch Leadership Area, Percut Sei Tuan District by involving all Aisiyyah members located in the five branches of Aisiyyah Percut Sei Tuan district. Namely the Aisiyyah branch market IV Bandar Khalifah Village, Aisiyyah Market VII Branch, Ranting Aisiyyah Medan Estate, Ranting Aisiyyah Bandar Khalifah, Ranting Aisiyyah Setia Caliph.

In addition, members of the Consumer Sharia cooperative Tajri Aj Ma'a have also been formed and there is an agreement on the contribution of cooperative members that must be paid monthly by members of the Sharia cooperative. The Sharia cooperative Tajri Aj Ma'a has also made news of the establishment of a sharia cooperative as one of the conditions for the establishment of a sharia cooperative.

4. Conclusion

This program is intended to provide understanding and management in the establishment of a Sharia Cooperative which will then be realized in the form of the Establishment of the Aisyiyah Percut Sei Tuan Sharia Cooperative Branch. This activity was attended by 45 participants consisting of Aisyiyah Percut Sei Tuan branch administrators and Aisyiyah Percut Sei Tuan branch administrators. This activity succeeded in increasing the knowledge and understanding of participants about the management and establishment of sharia cooperatives. As a result, at the end of the activity, the Tajri Aj Ma'a Sharia Cooperative was successfully formed, complete with its organizational structure. The establishment of this sharia cooperative involved all Aisyiyah members in five Aisyiyah branches, Percut Sei Tuan District, namely the Aisyiyah branch market IV Bandar Khalifah Village, Aisyiyah Pasar VII Branch, Aisyiyah Medan Estate Branch, Aisyiyah Branch Bandar Khalifah, Aisyiyah Branch Setia Khalifah.

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