

DEVELOPING SHARIA-BASED SCHOOL COOPERATIVE MODEL: A CASE STUDY IN AN INDONESIAN MADRASA

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ABSTRACT

The phenomenon of school cooperatives in Madrasah Aliyah (MA), an Indonesian senior high school education level, is consistently enacted using a conventional system. This condition is evidenced by the provision of loans using the interest system. In response to this issue, the study aims to develop a school cooperative model that uses sharia principles in an Indonesian madrasa. The present study employed the ADDIE development model. The object of research is a school cooperative from an educational unit that has Islamic characteristics and is willing to be a partner to be developed by the research team. In this study, the study was situated at Madrasah Aliyah Al Hayatul Islamiyah in Malang City, East Java Indonesia. Findings from the study showcase that development of the sharia-based school cooperation model enables three salient aspects in the practice such as: 1) through the practice of mudharabah financing for entrepreneurial students, it is succeeded in leading students to practice sharia-based school cooperatives, 2) the savings and loan business unit was successfully changed from the concept of interest to profit sharing in sharing profits in cooperation, and 3) sharia-based school cooperatives can be used by students directly as an Islamic-based economic learning medium.

Keywords: School Cooperative, Islamic Sharia, Madrasa, Mudharabah

INTRODUCTION

Economic democracy stipulates that the economy is structured as a family-based business in a collaborative effort which aims to build a viable and cooperative economy through cooperatives. The purpose of a coaching program through cooperatives is to make cooperatives a strong economic institution and become the main forum for improving entrepreneurial abilities, especially for weak economic groups. Students should be offered a variety of training on cooperatives from elementary school to university. School cooperatives are cooperatives whose members include both public and private students starting from the elementary, junior high, and equivalent schools/education levels (Aulia Akbar, 2012).

On the other hand, it is expected that there will be cooperatives that can use the principle of mutual help to achieve mutual prosperity. Most of Indonesia's population is Muslim, which is a solid foundation for an important community of cooperatives. However, in practice, the existing cooperatives use a conventional system which some people still consider it as usury and unclear contracts in Syirka. In Islam, usury is prohibited in the QS. Al Baqarah verse 275, which means:

"...Allah has permitted buying and selling and forbidden usury." QS. 2 : 275

In addition, the contract in cooperatives is still being questioned by the community as it is considered not in accordance with Sharia law. To establish cooperative operational principles based on sharia principles, it is necessary to form a sharia cooperative (Burhanuddin S., 2012).

Recently, the survey results at the Malang City Private Madrasah Aliyah (MA) School Cooperatives under the Al Hayatul Islamiyah Education Development Foundation show that school cooperatives still use the conventional system. This condition is evidenced by the existence of loans using the interest system. MA is a school with a distinctive Islamic religion that should be an alternative to foster and develop an Islamic economy through cooperatives in schools. The results of interviews with several school cooperative teachers reveal that the school desires to change the operational principles of school cooperatives from conventional systems to sharia cooperatives, but a model or guideline is necessary for such an aim. Anchored by such problems, this study aims to develop a school cooperative model that uses sharia principles in an Indonesian Madrasah Aliyah context.

LITERATURE REVIEW

1. The Concept of School Cooperatives based on Islamic Sharia

Wardana (2016) contended that school cooperatives include members from students in order they can develop their awareness of cooperatives. Cooperatives are an instrument for students to learn to work together from an early age. Suwandi (2019) also conveyed that school cooperatives are cooperatives whose members consist of students from elementary schools, secondary schools, elementary schools, Islamic boarding schools and other educational institutions of the same level. Its purpose is to improve facilities through various practical actions related to cooperative activities. School cooperatives are a good way for students to learn, organize, develop their soft and hard skills.

From an Islamic point of view, cooperatives are included as syirkah/syarikoh. This institution is a forum for partnership, cooperation, family and a healthy, good and halal business. There are four kinds of syirkah based on Buchori (2012):

- a. *Syirkah 'inan* is a form of cooperation between two or more people related to capital, to conduct a joint business and to share profits or losses, based on each other's capital participation.
- b. *Syirkah muwafadhadh* is a form of cooperation with two or more people to carry out a business with the following requirements:
 - 1) The amount of capital is large, so if it is included among the members of the association, the capital is higher, then the *syirkah* is invalid.
 - 2) It has the authority to act legally in force, so that children who are not considered adults, cannot join the association.
 - 3) It must be with fellow Muslim members, so it is not valid if the association with non-Muslim members.
 - 4) Each member has the right to act on behalf of *Syirkah* (cooperation).
- c. *Syirkah wujuh* is the cooperation of two or more people in buying something without capital or only trust capital and profit is shared between two or more of them.
- d. *Syirkah* company or entity is a form of cooperation between two or more people to do business/work, and the results are divided based on the agreement between them.

Suwandi (2019) also added that a good cooperative management is necessary in order school cooperative develops well. To be a good cooperative, at least every cooperative must have a cooperative organizational device, namely:

Suwandi (2019) contended that school cooperative should be functioned effectively for the development of the cooperative at schools. To be a good cooperative, each cooperative must at least have the following organizational tools: Deliberations or member meetings are the highest power in the life of a cooperative, meaning that various cooperative affairs are only decided at a member meeting.

- a. The board is the executive part of a school cooperative. School cooperative administrators are students who are members of school cooperatives and are elected in member meetings.
- b. The supervisory board/auditor is responsible for checking whether the president director has carried out his duties in accordance with applicable regulations.

There must be at least 3 instruments in school cooperatives so that school cooperatives can develop properly. Thus, school support is also needed to provide moral and material assistance to students in order to develop the cooperative itself, so that the two elements can work together to advance school cooperatives.

2. Sharia Cooperatives as a Solution to Conventional Cooperative Falsehood

Earlier, Buchori (2012) explained that in all aspects of human life including economic activities must be based on Islamic law in order to achieve happiness in the hereafter. One of them is the implementation of the cooperative implementation system that must be based on Islamic law. This means avoiding all forms that are forbidden such as the use of usury which is often found in savings and loan cooperatives. In the Quran, Surah Al-Maidah: 2 explains that every human being must help each other in: doing good for goodness sake, goodness for goodness sake and competing to increase piety.

Therefore, the attitude of helping in cooperatives must be carried out in these two points, not making its members miserable by means of usury to avoid all cooperative activities that lead to things that are forbidden, the solution is to run cooperative activities according to sharia or commonly called sharia cooperatives. According to Buchori (2012), the principles of sharia cooperatives consist of:

- a. Sharia cooperatives uphold the principles of Islamic economics, as follows:
 1. Wealth is a trust from Allah SWT.
 2. Humans are given the freedom to bermu'amalah with the provisions of sharia.
 3. Humans are the caliph of Allah SWT.
 4. Justice is upheld and any form of usury is rejected.
- b. In carrying out its activities, it is based on the principles of Islamic sharia as follows:
 1. Membership is voluntary and open,
 2. Decisions are made by deliberation and carried out *istiqomah*.
 3. Transparent and professional management,
 4. The distribution of the remaining operating results will be carried out fairly, in accordance with the amount of business services of each member.
 5. The provision of capital remuneration is carried out in a limited and professional manner according to the profit-sharing system.
- c. Honest, trustworthy (trustworthy), and independent
- d. Develop the human resources sector, economic resources and information resources optimally.
- e. Strengthen and establish a cooperation among members, between cooperatives and with and/or other institutions.

In general, the implementation of cooperatives, especially conventional cooperatives, is in accordance with the Islamic economic system, because Islamic economics is an economy that favors the development of the fate of many people by prioritizing unity and a sense of kinship. It is just that the implementation of conventional cooperatives is not in accordance with the implementation of *syar'i syirkah*. According to Sumiyanto (2008), there is actually no need to use the name of a sharia cooperative in full to implement a halal system, but the implementation of cooperatives must follow the rules of Islamic teachings which are based on the Al-Quran and on As-Sunnah and make a form of *syar'i syirkah* (Affandi, 2009)

To run a cooperative in accordance with *syirkah* law, it is necessary to convert the form of a *syar'i* cooperative. Preparing the articles of association (AD) should include the requirements for *syirkah* correctly. Every member or management who is a member of a cooperative must involve their work (agency), not only the capital that is deposited. In forming a sharia cooperative, one of the five types of *syirkah* should be opted (*'inan*, *mudharabah*, *wujuh*, *abdan*, or *mufawadhah*) (P3EI, 2012).

The most important thing in conducting *syirkah*, including cooperatives, is the mutual honesty between the two parties. Islam highly upholds the value of honesty in all aspects of life and worldly activities. In *syirkah*, it is very possible for injustice to occur between each other, with honesty it will avoid all these unjust acts, including usury in savings and loan cooperatives. So in *syirkah*, caution and vigilance are still needed, even though *syirkah* activities are carried out by Muslims (Sumarin, 2013).

Cooperatives are an example of a form of *syirkah* described in a form of cooperation called Cooperatives. Cooperatives show cooperation and the form of a helping attitude that is established among cooperative members. However, currently most of the existing cooperatives violate the laws of *muamalah* with *syirkah* contracts. Problems that make conventional cooperative laws vanity include: membership problems in cooperatives and operational implementation in providing loans to cooperatives, especially savings and loans. Conventional cooperatives do not use elements of the body (work) carried out by each member, but only with capital, so that the contract in the cooperative becomes vanity. The voluntary and open nature of cooperative membership makes the cooperative freely conduct inflows and outflows of members without the need to terminate the cooperation agreement (Sholihin, 2010).

In addition, most savings and loan cooperatives use usury as a form of remuneration for the cooperative which is charged to its members. Even though the purpose of using usury in savings and loan cooperatives is only to get profit. Sometimes the cooperative replaces the term 'interest' with administrative money for administrative purposes, when the real purpose is just to make a profit. Therefore, in order to carry out *syirkah* in accordance with sharia principles, conventional cooperatives must be converted to sharia cooperatives so that Muslims can carry out *muamalah* activities in accordance with sharia rules. (Abdurrahman, 2011).

A sharia cooperative is the correct way to start which means that the cooperative must meet the pillars and requirements in the form of a *syirkah* contract. In the formation of a sharia cooperative, one may choose one of the five types of *syirkah* (*'inan*, *abdan*, *mudharabah*, *wujuh*, or *mufawadhah*) so that the implementation of the cooperative is in line with the implementation of a legitimate *syirkah* cooperation (Sumiyanto, 2008).

3. Sharia Cooperative

According to Susanto (2012), the definition of sharia cooperative is a cooperative business entity using sharia principles, having the same rules as general cooperatives. However, it is distinguished by the existing products in general cooperatives that are changed and adjusted to the name and system with the guidance and teachings of the Islamic religion. Islamic sharia principles in cooperatives sharia includes (1) membership which is voluntary and open, (2) decisions which are determined by deliberation and implemented consistently and consequently (*istiqomah*), (3) management that is carried out in a transparent and professional manner, (4) distribution of the remaining income from the business shall be conducted fairly, according to the number of business services of each member, (5) remuneration for capital that is carried out in a limited and professional manner according to the profit-sharing system, (6) honest, trustworthy, and independent, (7) developing human resources, economic resources and information resources optimally, and (8) establishing and strengthening cooperation between members, among cooperatives, and with and or other institutions.

Based on the literature above, the present study was designed to develop a school cooperative model that uses sharia principles in an Indonesian madrasa using an ADDIE approach. The project was situated in at Madrasah Aliyah Al Hayatul Islamiah in Malang City, East Java. The findings of this study are expected to provide authentic model of school cooperatives that use sharia principles.

METHOD

The present study was designed to develop a school cooperative *living laboratory* that uses sharia principles for Islamic economic learning media in Madrasah Aliyah in Indonesia. The present study employed the ADDIE development model (Robert Maribe Branch, 2009) which consists of five stages, as shown in Figure 1 following.

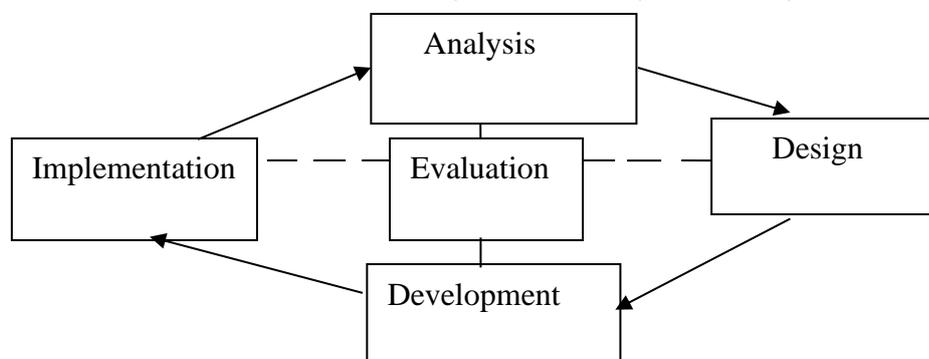


Figure 1. ADDIE Model R & D Design (Robert M.B., 2009)

The research object is a school cooperative from an educational unit that has Islamic characteristics and is willing to be a partner to be developed by the research team. The project was situated at Madrasah Aliyah Al Hayatul Islamiyah based in Malang City, East Java.

RESULTS AND DISCUSSION

Needs Analysis of the Development of a Sharia-Based School Cooperative Model in Madrasah Aliyah

The initial survey shows that school cooperatives still use the conventional system. This condition is evidenced by the existence of loans using the interest system. Madrasah Aliyah or Islamic secondary school is a school with a distinctive Islamic religion that should be an alternative to foster and develop an Islamic economy through cooperative forum in schools. Based on the results of interviews with several teachers who foster school cooperatives can be concluded that the school wants to change the operational principles of school cooperatives from a conventional system to a sharia cooperative, but it is necessary to have models and guidelines that can be used as guidelines.

The need analysis illustrates the consensus of the respondents regarding people who know the conditions of implementing sharia cooperative establishments in the field, both among practitioners, academics and regulatory observers. Some solutions in order to realize a sharia-based school cooperative include internal solutions (schools) and external solutions (Government). While the most priority solution in realizing sharia-based school cooperatives is in the form of policies from school leaders that are supportive in the form of suggestions for students to form and utilize sharia cooperative facilities.

The role of school leaders in establishing sharia-based school cooperatives is very large. The authority possessed makes it possible to establish sharia-based school cooperatives. This can be observed from the very high level of student compliance when the order is born from the school leadership, as long as the policy or order does not conflict with existing rules. When the policy has been issued, the next step is an order to utilize the established sharia cooperative, accompanied by intensive supervision through a cooperative supervisor appointed by the school leadership, so that this sharia cooperative can survive and thrive. The rater agreement value for the priority aspect of the internal solution is $W=0.855$, so this coefficient is quite large and shows the similarity of answers from each respondent.

Planning for the Development of a Sharia-Based School Cooperative Model in Madrasah Aliyah

Furthermore, the solution that becomes a priority for developing the living laboratory of Sharia-Based School Cooperatives at Madrasah Aliyah Al Hayatul Islamiyah Malang City, guidance on sharia cooperatives from the cooperative service to students and cooperative supervisors. This step is the highest solution compared to other solutions. The purpose of the solution that is run by the government through the cooperative office and in collaboration with the education office is to provide education/coaching to students and cooperative supervisors about sharia cooperatives. A minimal understanding of sharia cooperatives is an obstacle in establishing sharia-based school cooperatives.

In order for this guidance or education to be achieved as expected, its implementation must be carried out regularly. This is indicated by the rater agreement value of the external solution aspect of $W = 0.605$ or 60.5%, so that this large enough coefficient indicates that the answers among the respondents are homogeneous. If it is linked between the most dominant internal solution and the most dominant external solution, then it has a very close relationship. That is, for the realization of sharia-based school cooperatives, it is necessary to have good cooperation from both parties, namely the school leadership and the cooperative office.

The Pilot Study of the Sharia-Based School Cooperative Model in Madrasah Aliyah

As part of the development of the Sharia-Based School Cooperative model at Madrasah Aliyah Al Hayatul Islamiyah Malang City, expert validation and testing were carried out. Expert validation of the model draft was provided by a senior chairman of a sharia cooperative in a public university based in Malang. The result of the expert validation was good.

The model pilot activity was carried out at the Madrasah Aliyah Al Hayatul Islamiyah school cooperative in Malang City with the practice of mudharabah financing for entrepreneurial activities for students. Entrepreneurial practices are carried out by students outside of school hours with snack products and online laundry businesses. During this pandemic period, it also has an impact on the number of mudharabah financing participants, the condition is proven that entrepreneurial students who take mudharabah financing are still limited to 4 students.

The trial results show that the sharia-based school cooperation model with the practice of mudharabah financing for entrepreneurial students can be carried out according to the contract (cooperation contract) between shahibul maal (school cooperatives as fund owners) and mudharib (entrepreneurial students as fund managers). This condition can be interpreted that the trial of the Sharia-based School Cooperation model has succeeded in bringing students to practice sharia-based school cooperatives, especially savings and loan businesses by changing the concept of interest into profit sharing in sharing profits in collaboration. Besides, sharia-based school cooperatives can be used by students directly as a medium for learning Islamic-based economics.

The study's findings are in line with Muzawir's (2017) research showing that there is a role for the existence of student cooperatives as a laboratory for learning economics, such as fulfilling the needs of students while at school, fostering the values of honesty and a sense of responsibility, increasing knowledge about economics to students, and educating students to organize members.

The present study is part of a larger research project by Syafitri and Saputra (2020) which previously has informed that Islamic economics learning is very much needed by students because in the learning process the teacher does not pay attention to the elements of Islamic economics or the content of the message of sharia values in economic teaching materials that exist until now. Sharia-based school cooperatives consisting of students can become a living laboratory that is responsible for practicing Islamic economics learning in schools.

The finding is also in line with the research by Siswanto (2020), showing that the role of the sharia savings and loans cooperatives and financing can facilitate the development of productive and investment businesses, in improving the quality and economic activities of budding entrepreneurs among students and trying to encourage members to save diligently to support their economic activities in an Islamic way.

In this study we also identified several constraints such as (1) limited capital (capital/funds) used for financing practices, and (2) more intensive promotional activities are still needed so that school cooperatives that have mudharabah financing products are better known by students and the community (santri) in Madrasah Aliyah (MA) Al Hayatul Islamiah in Malang City, East Java.

CONCLUSION

Based on this study, three conclusions on development of the sharia-based school cooperation model has been successfully done. It can be seen from several facts as follows: 1) through the practice of mudharabah financing for entrepreneurial students succeeded in bringing students to practice sharia-based school cooperatives, 2) the savings and loan business unit was successfully changed from the concept of interest to profit sharing in sharing profits in cooperation, and 3) sharia-based school cooperatives can be used by students directly as an Islamic-based economic learning medium.

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