

The Role of Istighosah and Tahlil Congregation-Based Sharia Cooperatives (Case Study of Istighosah Congregation in Tanjungsari Village, Wanasari District, Brebes Regency)

Ahmad Faqih Udin

Faculty of Islamic Economics and Business. Institute of Islamic Religion Bakti Negara (IBN) Tegal

ARTICLE INFO

Article history:

Received March 25, 2023

Revised Apr 20, 2023

Accepted April 28, 2023

Keywords:

Sharia Cooperative,
Istighosah Congregation,
Mutual help.

ABSTRACT

The role of sharia cooperatives includes building and developing the potential and abilities of members of the istighosah and tahlil congregations and society in general to improve their socio-economic welfare. In addition, sharia cooperatives can act as a center for Muamalah activities aimed at implementing and developing the national economy based on the principle of kinship and economic democracy. The rise of usury in Muamalah, especially in terms of credit and investment, as well as big businesses that dominate the economy make it difficult for small traders to develop and compete. This causes a decline in the economic level of society. Sharia cooperatives have great potential, both in terms of human resources and other supports, but there are still many sharia cooperatives that do not function optimally. The results of this study indicate that the istighosah-based Islamic Cooperative Society was established with the aim of strengthening ukhuwah Islamiyah, the spirit of mutual cooperation, and increasing the welfare and prosperity of the community. So far, this sharia cooperative has done a lot to meet the needs of its members and improve the economy, most of whom are congregations of Istighosah and Tahlil Tanjungsari Village.

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Corresponding Author:

Ahmad Faqih Udin,

Faculty of Islamic Economics and Business,

Institute of Islamic Religion Bakti Negara (IBN) Tegal,

Jl. Jeruk No.9, Kedungcokol, Procot, Kec. Slawi, Tegal, Jawa Tengah 52411,

E-mail: afaqih81@gmail.com

1. INTRODUCTION

Muamalah in Islamic teachings according to Suhendi are God's rules that govern the relationship between humans and other humans in obtaining and developing material wealth. Muamalah is Adabiyah and Madiyah, Adabiyah is Ishaab and Kabul, mutual satisfaction, there is no coercion between all parties, rights and obligations, merchant honesty, fraud, forgery, hoarding and everything that is produced by people's feelings for the circulation of wealth in people's lives. The nature of madiyah is a matter of buying and selling, pawning, guarantees and responsibilities, debts, business or joint ventures, leasing, wages etc.

Actions that facilitate the implementation of Muamalah require the existence of a community or business entity that is able to meet all kinds of needs, be it clothing, shelter or food. Even though there are lots of transactions that can fulfill these needs, they usually face several obstacles such as:

long distances, high prices or unknown quality of goods. Solving this problem requires a business entity that is imminent, affordable, proven to be of high quality, and as beneficial to its buyers as possible.

Cooperatives are a form of business collaboration that is expected to provide solutions to mu'amalah problems as previously mentioned. Of course, cooperatives are not an easy solution to overcome these problems because cooperatives compete with malls, supermarkets and even minimarkets which are widely available in remote areas. Cooperatives require a strong commitment to compete with larger companies and are supported by large capital. Therefore, cooperative actors must have the ability and willingness to further develop and promote cooperatives. When cooperatives become the main objective of Mu'amalah management, cooperatives become centers of Mu'amalah activities for their members and the surrounding community. The operating principle of sharia cooperatives is based on the concept of gotong royong, and no single capital owner monopolizes it. Likewise, profits and losses must be shared fairly and proportionately.

The existence of sharia cooperatives must be a solution to various problems that arise in the Mu'amalah sector, both usury problems and social welfare problems. This is carried out by the Islamic cooperative Jamaah Istighosah and Tahlil which has a mission to contribute to reducing usury and developing the welfare of the people so that its existence is a solution to all problems. Based on observations of the important role played by the istighosah and tahlil Sharia Cooperatives, this is indicated by the possibility that the number of permanent member congregations will continue to increase every year, in addition to being able to use existing facilities. The infrastructure is open because it is supported by relatively human resources. However, not all of these opportunities are utilized properly. One of them is because the management concentration has not been maximized because they have to divide their time between managing the household and managing the cooperative. It is interesting to examine how the Istighosah Congregational Sharia Cooperative and Tahlil of Tenjungsari Village try to overcome this problem.

Because the most important thing is that the members of the istighosah congregation and the community in general can feel the impact and benefits of fulfilling their economic and financial needs, which have not been fulfilled so far by official financial institutions, because they did not meet the funding requirements. This is to prevent people from switching to using informal financial services such as loan sharks or daily or weekly banks with very high interest rates.

Sharia Cooperative

If traditional cooperatives only have two tasks, namely economic and social, then Islamic cooperatives have three tasks (triple task), namely economic, social and spiritual or sharia missions in a balanced way. With the financial mission of sharia cooperatives fulfill their duties of collecting and distributing funds to the public. Realized in the social order how to collect and distribute social funds such as zakat, infaq and alms. In fulfilling these two tasks, sharia cooperatives must comply with sharia principles (sharia compliance).

Experts explain the meaning of sharia cooperatives, including:

1. According to Ahmad Ifham, the concept of sharia cooperatives is cooperative activities which include all legal, good, useful and profitable businesses carried out with a profit-sharing system that does not involve use.
2. According to Soemitra, the notion of sharia cooperatives is a microfinance institution that operates under a profit-sharing scheme that aims to develop and develop the micro and small businesses of its members in such a way that they can earn money based on what they own. qualifications and Dignity and defending the interests of the poor.

One type of cooperative that has recently been born and developed rapidly in Indonesia is known as the Baitul Mal wa Tamwīl (BMT). Sharia principles are the fundamental difference between conventional cooperatives and cooperatives. Sharia cooperatives affect the system and its operations.

According to Adil, the aim of sharia cooperatives is to improve the welfare of its members and society, as well as to participate in developing Indonesia's economy based on Islamic sharia. First. Production cooperatives are cooperatives that produce goods whose raw materials come from cooperative members; Second, consumer cooperatives are cooperatives that buy goods to meet the

needs of their members; And the third. Credit unions are cooperatives that offer working capital assistance to their members who need capital assistance.

The orientation of the Islamic economy towards economically weak people is based on concerns about the widespread practice of moneylenders. These principles are very contradictory and become an important issue in the Islamic economic grassroots movement. That's why they are used not only as a place but also as a sharia cooperative. The implementation of Muamalah transactions is also managed by several parties. The objectives include:

1. Save people's trust from the danger of usury,
2. Increasing Islamic ukhuwah by strengthening the national economy,
3. Improve the welfare of members; And
4. Support the development of members of small, micro and medium enterprises (SMEs)

Syari'ah cooperatives are more than just contracts in the syirkah ta'awuniyah Islamic economy, namely cooperation between several people for specific purposes, namely benefits for members, work donations for employees. It is run democratically and openly (open management) and shares profits or losses in accordance with the rules that apply to members that are known to all members. So it is clear that the Sharia Society is trying to create aspects of economic justice and trying to avoid all elements of economic injustice.

Sharia Cooperative Efforts

Sharia cooperatives essentially follow Islamic law, so they are limited by religious regulations and state regulations in Indonesia. The requirements for running a sharia cooperative business are as follows:

- a) Sharia cooperative business includes all businesses that are lawful, good and beneficial (thayyib), and profitable, with a profit sharing system, and free from usury, gambling or doubt (garrar).
- b) To fulfill its obligations, sharia cooperatives carry out the business listed in the cooperative business certificate.
- c) Entrepreneurs organized by sharia cooperatives must comply with the fatwas and regulations of the National Sharia Council of the Indonesian Ulema Council.
- d) That is, businesses organized by sharia cooperatives may not conflict with applicable laws and regulations.

Sharia cooperatives can also carry out this Islamic social role through the collection and distribution of social funds in the form of Zakat, Waqf, Infaq and Sadaqah. It was from this dualism of roles that the term Baitul Māl wa Tamwil or BMT emerged, which is better known and familiar to the people in everyday life. Even though it is required by law it is called the Syari'ah Financial Services Cooperative (KJKS) and has now changed back to the Savings and Loans Cooperative and Sharia Financing (KSPPS).

Sharia Cooperative Management

From an Islamic point of view, management has two important elements as the main factors, namely the subject and object of leadership. The theme consists of actors such as supervisors, managers or organizational leaders. In addition, Objects are forms or types of actions, activities or policies made by organizations, HR departments, Finance, operations, production, marketing and others. Everything from an Islamic point of view must be done neatly, correctly, orderly, thoroughly, orderly and systematically, not haphazardly. The trick is to apply 4 (four) management tasks, namely: planning, managing, directing and supervising.

Sharia Cooperative Initial Capital

Establishing a sharia cooperative requires courage and a common vision and mission among its founders. In addition, establishing an Islamic cooperative requires careful planning so that it can run well. Sharia cooperatives must also be legalized by a notary to recognize their validity. (Notary fees are relatively inexpensive, around 300,000 rupees depending on jurisdiction).

Istighosah and tahlil recitation congregations need initial capital to establish a sharia cooperative. This capital can be obtained from recitation assets collected by the cooperative. These funds can come from the congregation's own funds, namely principal savings, mandatory savings, reserves, or grants. Working capital can also come from grants from other institutions, for example

cooperatives or other banks, and financing can also come from financing, voluntary savings of members, etc.

Therefore, according to Kasmir, sources of financing are needed for the sustainability of savings and credit cooperatives to meet the needs of their members who need financial assistance or business capital, and if possible, unions can also offer sources of credit to the wider community, except for its members who need financial support.

Study and Economic Activity

Many Islamic scholars have conducted studies on Islamic economics throughout the history of Islamic development, especially up to the 10th century Hijriyah. At that time there were many books on Islamic economics (Mu'amalah). In fiqh books, the study of Islamic economics or the study of Islamic teachings is never ignored. This is different from the current situation where Islamic economic studies are rarely carried out in mosques or prayer rooms, whereas during the heyday of Islam economic existence became a living tradition. Therefore, this study of Islamic economics must be revived in mosques or prayer rooms so that the functions of mosques and prayer rooms can be carried out again as they were in the time of the Prophet. Efforts can be in the form of halaqah or economic studies through da'wah methods or the establishment of Islamic economics. Institutions such as recitation-based sharia cooperatives,

2. RESEARCH METHOD

The subject of this research is the Sharia Cooperative for the recitation of istighosah and tahlil or abbreviated as KSPIT. The Secretariat is located on Jalan Raya Tenjungsari, At-Taqwa Tanjungsari Mosque Complex, Wanasari District, Brebes Regency, Central Java Province.

The approach used in this study is an empirical approach that tries to solve the problems encountered in the management of Islamic cooperatives by observing or looking directly into the field. This type of research is descriptive research that seeks to solve problems by researching and describing or describing the current state of the research subject in the field.

The research data comes from data collected and obtained directly at the research site and the results of interviews which are primary data, as well as from secondary data in the form of legal materials consisting of primary and secondary legal materials. Complementing the data from this study using the literature review method with qualitative data analysis. The data analysis method uses deductive logic, that is, conclusions from general facts to special cases.

3. RESULTS AND DISCUSSIONS

Profile of Istighosah and Tahlil Recitation Cooperative

The istighosah recitation-based sharia cooperative was established on October 7 2017 at the pioneering position by the chairman of the Nahdlatul Ulama NU Branch Tanjungsari. This cooperative was established to fulfill the vision of the NU branch, namely as a Jama'ah Muamalah Forum which is summarized in the motto Jamaah Pengajian Istighosah Prosperous in the world and the hereafter. The formation of the cooperative was motivated by the needs of the community. The number of cooperatives with a background in usury and loan sharks operating around Tanjungsari village cannot be ignored. Although many parishes need funds for their children's education, health care costs and other issues, this often ends up in loan sharks. With this fact guiding the NU chairman and his management and supported by all istighosah recitation members to establish a sharia cooperative called the istighosah and tahlil recitation Sharia Cooperative. The secretariat is located on Jalan Raya tanjungsari, the Jami At-Taqwa Mosque complex, Tanjungsari Village, Wanasari District, Brebes Regency.

The istighosah recitation Sharia Cooperative was established under the leadership of the Tanjungsari NU chairman with the aim of strengthening brotherhood and strengthening ties between communities between prayer rooms in Tanjungsari village, in general (AD & ART Istighosah Sharia Cooperative, 2017). So that this cooperative is not only a commercial entity but rather a warehouse for establishing Islamic ukhuwah and human ukhuwah for the surrounding community. In other words, in accordance with its mission, the Istighosah Islamic Study Cooperative plays a role in

advancing the spirit of Islamic ukhuwah, mutual cooperation, and improving the welfare and prosperity of the community.

The membership system for the istighosah Islamic Cooperative is an open or inclusive membership that does not limit anyone from registering as a member of the cooperative. three months and actively pay co-op fees. Regarding the condition of cooperative members as follows:

Year	Number of Members / Study		Amount
	Man	Woman	
2017	42	126	168
2018	76	194	270
2019	93	313	406
2020	95	319	414

And the development of the total capital of three years

Year	Number of members	Total capital	SHU
2017	168	123,764,884	27,797,284
2018	270	326,114,232	43,627,220
2019	406	575,337,062	87,291,006

Cooperative resources

Based on the table above, it can be seen that the development of capital is very significant, from 2016 to 2017 the current capital has increased by 163.5% while from 2017 to 2018 it has increased by 76.4%. This shows that the members' trust in the istighosah Islamic recitation co-operative, which continues to grow, makes them more determined to invest. Can see from the remaining results of operations in 2016-2017 an increase in SHU of 56.9. From 2017 to 2018 there was a reasonable increase of 100.08%. This shows that the payroll istighosah sharia cooperative plays an important role in the welfare of its members.

Istighosah and Tahliil Recitation Sharia Cooperative Activities

KSPI's business is like sharia cooperatives in general, namely transactions that occur include receiving deposits, buying and selling, partner cooperation and services. In addition, KSPI can serve collaborative or special events. This is only to serve and help the congregation of recitation. Therefore, the main target of the KSPI program is the community and the environment of the prayer rooms. For more information about the following products supplied by KSPI viz.

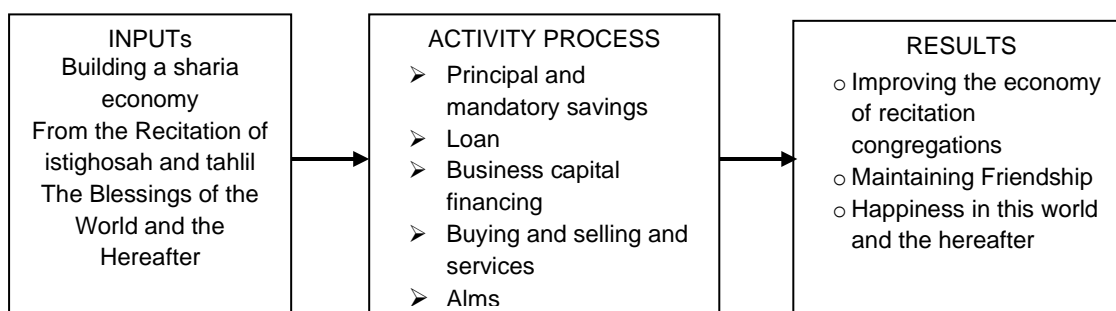
- 1) A member savings such as principal savings, mandatory savings, and voluntary savings. Main depositor members only deposit 1 (one) time with the nominal determined at the time of registration as a member and use of the Musahamah contract. Dues must be paid every month by members with a certain nominal and regular nature. As with household savings, savings must use a Musahamah contract. Although voluntary savings are not mandatory, making a deposit depends on the ability level of the member, and no nominal amount is set.
- 2) The grocery store serves all basic needs and daily needs. Goods are sent from the secretariat, but buyers can also order products that are not available in the store. Payment for this transaction is cash, but if the member wants a delay, the member can follow the item's financial mechanism. At this basic food shop, many members buy a 1 (one) month supply package.
- 3) In addition to commodity financing, KSPI offers financing in the form of special loans for active members. There are 2 (two) loans, namely: Charity Loan. These loans are given to members for non-productive purposes such as school fees, medical expenses and other needs. This loan is service free. Non-profit loan members are only required to pay back the loan amount. Profit loans or investment in shallot farming. This loan is given to members who have a business or shallot farming but are limited by capital. The participation system is a profit sharing system. For profit-oriented and charitable loans, members can directly contact the KSPI management. Then KSPI management will analyze it according to the possibility of existing liquidity.
- 4) Pawon service unit This service unit offers catering services for various events serving Recitation Events, Eid Packages, Aqiqah, Thanksgiving, Circumcision, Weddings and other events. Work is sometimes carried out in each member's house by distributing certain menus according to orders.

- 5) Impulse service units, payment for electricity, telephone, land and building tax (PBB), Regional Water Company (PDAM), Social Security Administration Agency (BPJS), online shopping, interbank transfers and other payments and bills;

Analysis of the Role of Sharia Cooperatives for Recitation of Istighosah and Tahlil

Based on the results of observations, there are several points related to the operational activities of Islamic Cooperatives reciting istighosah with the community and members of the cooperative.

- 1) Based on KSPI's observations, KSPI's operational activities cover several points related to the muamalah activities of the recitation community. Istighosah and tahlil recitations are active in carrying out the spirit and values that emanate from the recitation, namely Sharia-style values and encouragement to worship. So that KSPI can be one of the muamalah solutions according to Islamic law, especially for istighosah recitation congregations. KSPI gains extraordinary trust from the community to carry out Muamalah according to Islamic law by avoiding gharar and usury because it is under the supervision of the NU chairman and the community.
- 2) Jamaah istighosah sharia cooperatives provide various services by offering a variety of quality products that meet the needs of members and the community with the aim of cooperatives as stipulated in the Cooperative Law no. 25. defined in 1992, namely the welfare of its members. So that members can use all KSPI products without exception. Most of KSPI's products are born based on an economic mission to generate profits which ultimately return to its members. These products are: Savings and financing that can only be used by members of the cooperative, at the time of buying and selling, services and partnerships are available not only to members but also to non-members.
- 3) The Istighosah Islamic Recitation Cooperative has played a role in strengthening the spirit of ukhuwah Islamiyah, mutual cooperation and improving the welfare and prosperity of its members. Cooperative members show the value of Ukhuwah Islamiyah by respecting and appreciating each other and maintaining friendship with members, the community or the surrounding community. When someone is sick or has a disaster, many members of the cooperative come to visit. In addition, members often help or donate part of their assets, energy and prayers on behalf of relatives, other members or the surrounding community affected by the disaster. At the same time, the presence of KSPI improves the welfare of its members. Many KSPI members can start businesses independently or develop their businesses through partnership programs or funding obtained.



Series of Islamic cooperative activities based on recitation

The process of the above activities can be applied in other recitations by establishing a sharia cooperative which is managed and empowered directly by recitation congregations. So that the existence of cooperatives provides financial independence for the recitation congregation itself. Thus, the istighosah Islamic recitation Cooperative can also be implemented in other villages, in the same way or differently and with a different method from the recitation management and the village NU chairman which aims to strengthen the recitation congregation as a religious center and strengthen ties of friendship. as well as the center of people's economic activity.

4. CONCLUSION

Congregation of recitation has a very important role for Muslims. Recitation is not only a place to gain knowledge but also has the potential to carry out economic activities related to the welfare of Muslims. One of the recitation financial activities is the establishment of a sharia cooperative. Sharia cooperatives have a very high potential to develop and provide benefits to their members, making it easier for their members to get what is needed for the welfare of their members. Islamic cooperatives for reciting istighosah and tahlil have so far been very influential and have played an important role in the practice of Muamalah according to Islamic law so that they can avoid usury and also play an important role in the development of public finances.

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