

# ISLAMIC ECONOMIC LEARNING THROUGH LIVING LABORATORY SHARIA BASED SCHOOL COOPERATION: A CASE STUDY IN SENIOR HIGH SCHOOLS

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## ISLAMIC ECONOMIC LEARNING THROUGH LIVING LABORATORY SHARIA BASED SCHOOL COOPERATION: A CASE STUDY IN SENIOR HIGH SCHOOLS

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### ABSTRACT

*Conventional transaction systems that orient to the concept of interest in school cooperative are still much practiced. In fact, every Muslim is prioritized to use the sharia economic system, and they are prohibited from practicing usury. Besides, financial services business activities should prioritize implementing a sharia economic system or forming a sharia business unit that is separate from conventional businesses. Therefore, the present study aims to explore the enactment of sharia-based school cooperatives. This study employed a qualitative approach with the Analytic Network Process (ANP) design. With the ANP design, it is expected to predict how to realize sharia-based school cooperatives. The results show that 1) school leadership policies that are supportive in the form of suggestions for students to form and take advantage of cooperatives sharia and 2) guidance on cooperatives sharia from the cooperative office to students and school cooperative supervisors. The government, through the cooperative service, collaborates with the education office to provide education or guidance to students and supervisors of school cooperatives on Islamic cooperatives.*

*Keywords:* School Cooperative, Islamic Sharia

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### INTRODUCTION

Islamic economic system aims to regulate economic activities to achieve a decent degree of life for all individuals in society. The Islamic economic system in all the activities and habits of society is dynamic and fair in distributing income and wealth by giving each individual the right to get a decent and noble life both in this world and in the hereafter (Rozalinda, 2008).

Sharia business activities currently include not only financial institutions but also other business sectors, such as Sharia hotels, Sharia property, sharia restaurants, supermarkets, and sharia supermarkets. Sharia business is all human efforts in fulfilling the necessities of life in the form of production, distribution, consumption, and trade activities both in the form of goods and services following Allah's rules and laws Al-Qur'an and As Sunnah (Karim, 2011).

The participation of existing educational institutions, both tertiary institutions, and secondary schools, is indispensable for developing an Islamic economy. This effort is proven in higher education by having Islamic Economics and Islamic Banking study programs by several state and private universities in Indonesia. Curriculum reconstruction carried out in tertiary institutions may be less meaningful if it is not accompanied by reconstruction at the secondary school level. Not all business people or society go to university.

On the other hand, curriculum and economic learning in secondary schools, both Junior High School (SMP) or equivalent and Senior High School or equivalent (SMA/MA and SMK) in Malang Raya (Malang City and Regency, Batu City) in particular, the content still contains material about conventional economics which is still dominated by economic understanding which is oriented towards individualistic opportunity. The principles of economic learning taught in schools prioritize competitive understanding, create individualistic students, and win the competition for personal gain. The principle of competition is not a principle in Indonesia's social life because the principle developed in Indonesia is mutual cooperation and mutual cooperation, where these principles are an essential part of the Islamic economy. The main philosophy of Islamic economics is to prioritize partnership and togetherness (sharing). Meanwhile, the various types of businesses developed by actors must be based on sharia provisions, including traded goods must be lawful, honest in scales and measuring instruments, must not consider others as rivals but must be partners.

Based on the survey results, it is known that students need Islamic economic learning because, in the learning process, the teacher ignores the elements of Islamic economics or the message content of Islamic values in the economic teaching materials available so far. Coupled with the fact that teachers have so far relied on printed teaching materials from publishers and do not make their teaching materials, the students' need to internalize Islamic values in economic learning is neither available nor available. School cooperatives with student members can become living laboratories to provide support and develop an Islamic economy in schools. Students are asked to examine the application of sharia business ethics in school cooperatives after that discussion in class, which ones are included in sharia business ethics and which are not. The next step was to implement a student cooperative business system accompanied to use the foundation of Islamic economics or, more precisely the whole Islamic cooperative.

**LITERATURE REVIEW**

**1. Islamic Economics**

Karim (2011) defines Islamic economics as an effort to optimize the value of Islam in society's economic life. Islamic economics is a social science that studies people's economic problems, which are inspired by Islamic values. Islamic economics is a science that studies methods for understanding and solving economic problems based on Islamic teachings.

The behavior of humans and society based on Islamic teachings is then referred to as rational Islamic behavior, which will form the basis of forming an Islamic economy. Or in another sense, Islamic economics is the study of human efforts to allocate and manage resources to achieve victory based on the principles and values of the Qur'an and Sunnah (Tim P3EI UII, 2008).

The outline of Islamic economics has several basic principles: (1) Various resources are seen as gifts or entrustments from Allah SWT to humans. (2) Islam recognizes private ownership within certain limits, (3) The Islamic economy's main driving force is cooperation. (4) Islamic economics rejects the accumulation of wealth controlled by a few people. (5) Islamic economics guarantees community ownership and its planned use for the benefit of many people. (6) A Muslim must fear Allah SWT and the day of determination in the hereafter. (7) Zakat must be paid on assets that have met the limit (nisab) (8) Islam prohibits usury in all forms (Sumarin, 2013).

**2. Activities of the Sharia-based School Cooperative Living Laboratory**

Pallot (2009) argues that there are four main activities in the living laboratory (1) Creation, which can be interpreted as an activity that brings together technological advances and demands for diversity of views, constraints on sharing knowledge that will support the birth of new ideas and concepts; (2) Exploration, which can be interpreted at the initial stage of the co-creation process, involving all stakeholders, especially the user community, to generate scenarios, uses, and behavior through direct scenarios in the real environment; (3) Experimentation, which means applying the right level of technology to many users to provide direct experience, which is accompanied by data collection for evaluation activities; (4) Evaluation, can be interpreted as assessing new ideas and innovative concepts as well as related technology in real-life situations through various dimensions such as social ergonomics, social cognitive and socioeconomic aspects, then observing the potential to adopt new concepts and technologies going viral through confrontation. with the user value.

Procedure of activities of the School-based Cooperative Living Sharia Laboratory can be seen in Figure 1 below.

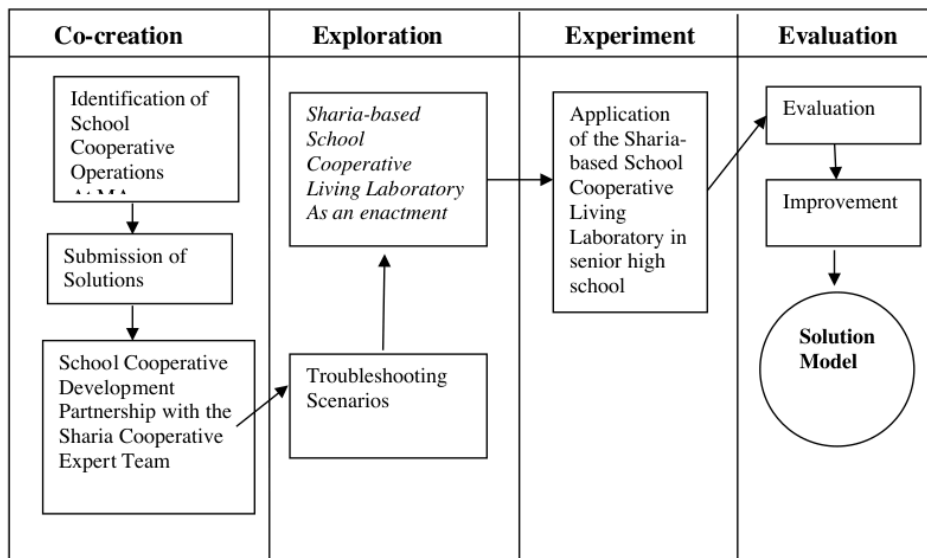


Figure 1. Sharia-based School Cooperative Living Laboratory Activities

### 3. Sharia Cooperative

According to Burhanuddin (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 (1) Membership is voluntary and open. (2) Decisions are determined by deliberation and implemented consistently and consequently (istiqomah). (3) Management 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 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. (8) Establishing and strengthening cooperation between members, among cooperatives, and with and or other institutions.

#### METHOD

A qualitative approach Analytic Network Process (ANP) was used in this research. According to Sugiyono (2015), qualitative research is geared under the philosophy of postpositivist theory, used to examine objects' natural conditions, where the researcher is the main instrument. In this research, data were collected through interviews and documentation methods (Kuncoro, 2012). The interview type was semi-structured interviews (except pre-determined questions), except in very early stages as starting an interview by asking general questions in the study area (Daymon & Holloway, 2008). Interviews were conducted face-to-face with the research participants. In the documentation phase, we explored documents containing company profiles and photographs of observations in the field. We then analyzed the data using an interactive analysis model consisting of three components, namely: 1) data reduction, 2) data presentation, and 3) drawing conclusions and verification (Seiddel in Moleong, 2012).

The research object is the school cooperative of an educational unit with Islamic uniqueness and is willing to partner with the Research Team. In this study, the research location is located at Madrasah Aliyah (MA) Al Hayatul Islamiyah in Malang City, East Java, Indonesia. MA Al Hayatul Islamiyah is located in a pesantren environment, hoping that learning Islamic economics through sharia-based school cooperatives will also impact most students.

#### RESULTS AND DISCUSSION

The results of the initial survey at the Private Madrasah Aliyah (MA) School Cooperative in Malang City under the Al Hayatul Islamiyah Education Development Foundation, the results show that school cooperatives still use the conventional system. This condition is evidenced by the provision of loans using an interest system. MA is a school with the uniqueness of the Islamic religion, which should be an alternative for providing and developing the Islamic economy through cooperatives in schools. The results of an interview with one of the school cooperative supervisors, it can be concluded that the school wants to change the operational principles of school cooperatives from conventional systems to sharia cooperatives. Still, there needs to be models and guidelines that can be used as guidelines.

The results of the analysis show the consensus of the respondents regarding the people who best know the conditions of implementation of values in the establishment of sharia-based school cooperatives at the upper secondary level, both from practitioners, academics, observers and regulations, it can be seen that the solution in realizing school-based cooperatives Sharia includes internal solutions (schools) and external solutions from the Government which include the Department of Cooperatives, UKM, Industry and Trade and the Education Office of Malang City. The most priority solution in realizing sharia-based school cooperatives is in the form of school leadership policies that are supportive in the form of suggestions for students to form and utilize sharia cooperatives. In this case, the role of school leaders in establishing sharia-based school cooperatives is very large. This authority allows the birth of a sharia-based school cooperative. The level of student compliance is very high when the order is born from the school leader, as long as the policy or order does not conflict with the existing rules. When the policy has been issued, the next step is to take advantage of the established sharia cooperatives, accompanied by intensive supervision through a cooperative supervisor appointed by the school leadership, so that this sharia cooperative can survive and develop. The value of the priority agreement for the aspect of the internal solution is  $W = 0.855$ , so that this coefficient is quite large and shows the similarity of the answers from each respondent.

Furthermore, the priority aspect solution is guidance on Islamic cooperatives from the cooperative office to students and cooperative supervisors. This step is the highest solution compared to other solutions. The purpose of the solution was carried out by the government through the cooperative office and in collaboration with the education office to organize an education/coaching for students and cooperative supervisors on sharia cooperatives. Minimal understanding of cooperatives sharia is an obstacle to the establishment of sharia-based school cooperatives. In its implementation, the Office of Cooperatives, SMEs, Industry, and Trade can collaborate with PINBUK (Small Business Incubation Center) in Malang City and academics. They have an understanding of sharia economics such as lecturers.

Coaching can be followed by all students and cooperative supervisors or even presenting all school parts. For this coaching or education to be achieved as expected, its implementation must also be carried out regularly. This is indicated by the value of the rater agreement for the external solution aspect of  $W = 0.605$  or 60.5%, so that this large enough coefficient indicates that the answers among 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. This means that in order to realize sharia-based school cooperatives, it is necessary to have good cooperation from both parties, namely the school leadership and the cooperative office.

## CONCLUSION

Cooperative sharia is founded based on Islamic law. The purpose of cooperatives sharia is to improve the welfare of members in particular and society in general and to help build a fair economic order in accordance with Islamic principles. The functions and roles of Islamic cooperatives include (1) building and developing the potential and abilities of members in particular and society in general to improve their social and economic welfare; (2) strengthening the quality of members' human resources so that they become more trustworthy, professional, consistent and consistent in applying Islamic economic principles and Islamic sharia principles; (3) making efforts to realize and develop the national economy which is a joint effort based on the principles of kinship and economic democracy; and (4) As a mediator between bearing funds and using funds, so as to achieve optimal use of assets.

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PAGE 1

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PAGE 2

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PAGE 3

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PAGE 4

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