

IMPLEMENTATION OF SHARIA MANAGEMENT IN CIVIL SOCIETY BMT

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Abstract

Islamic companies must use sharia management and adhere to sharia principles. In running a business, management is the main factor to develop the company. Therefore, sharia management is something that is very important for the company. Because with sharia management, human resources that are Islamic in accordance with the company can run smoothly and can achieve company goals. However, not all companies always apply sharia management so that it creates obstacles in managing sharia human resources. The purpose of this study was to find out how the implementation of sharia management in sharia human resources in BMT Civil Society North Sumatra. The method used is qualitative with data collection techniques through observation and interviews. The results of the study, the application of sharia management in the BMT Civil Society North Sumatra has been implemented well. Namely the leadership applies sharia management related to moral values in accordance with Islamic teachings recommended by the Messenger of Allah, namely that employees must have sidiq, amanah, fatahan, and tablik characteristics.

Keyword: Management, Sharia, BMT

The development of management emerged at the beginning of the formation of industrial countries in the second half of the 19th century. Management was born as a demand for the need to regulate relationships between individuals in a society. Management thinking is used to regulate production activities, marketing activities of goods, and maintain good relations between producers and employees. With management, it is possible to innovate, develop facilities and techniques for production activities in the industrial world (SINN, 2006) .

In running a business, human resources are the main factor to develop the company. Companions of Khulafa al-Rashidin, the Umayyad and Abbasid dynasties, have carried out management functions as exemplified by the Prophet before. Islamic management sourced from the Qur'anic texts and the instructions of the Prophet in the hadith. Including arrogant people if someone argues that management has never been applied in the early days of the development of an Islamic state. Management functions which include planning, organizing, directing and supervising are not carried out in an Islamic state. Meanwhile, the crystallization of management thinking in Islam emerged after Allah revealed His message to Muhammad, the Prophet and Apostle of the end of time.

Management thinking in Islam comes from the Qur'anic texts and Sunnah instructions. In addition, it is also based on human values that developed in society at that time. Islam gives attention and a very deep view of the development of human resources. Al-Qur'an is the main reference source of Islam, after that hadith and ijtihad scholars. Therefore, sharia management is an element of the company that must refer to these sources: QS. Al-Zalzalah (99): 7-8.

Meaning: " *Whoever does good, even though it is as heavy as an zarrah, he will see (reply) the good. And whoever does a crime even though it is as heavy as a zarrah, he will see (reply) the crime* . (Surat al-Zalzalah (99): 7-8)

In the letter Al-Zalzalah it is explained that if humans work well in accordance with the demands of Allah SWT, they will get rewards, on the other hand if they work poorly, they will also get rewards. Therefore, it is an obligation for every Muslim to know sharia management in accordance with Islamic guidance.

Based on the observations that the researchers made at the Civil Society BMT in North Sumatra, the researcher saw that the implementation of sharia management in the civil society BMT was not maximized, so research was needed with the aim of helping the company to run smoothly and be blessed by Allah SWT. Therefore, the researcher will analyze the extent to which the implementation of sharia management in BMT Civil Society North Sumatra. Because this discussion is very important for the progress and success of the company going forward.

Management is defined as an art because in the implementation of management functions there are different results between handling one person with another, even though using the same theory (Wahjono, 2010). In Arabic the term management is also known as Al Idara. In the Big Indonesian Dictionary, the word management means the effective use of resources to achieve the intended goals or objectives (Sule, 2016).

Management is the art and science of planning, organizing, placing employees, giving orders, and supervising human and natural resources, especially human resources to achieve predetermined goals (Suprihanto, 2014).

Management is the science of designing, compiling, organizing, directing, and supervising various activities in order to achieve predetermined goals.

Definition of Sharia Management

Sharia management is an employee arrangement that includes procedures for obtaining and using labor efficiently to achieve predetermined goals.

If human resource management is associated with sharia, it means that human resource management is carried out using a sharia approach, especially those related to personnel and employees in an organization. Sharia management is directed at two human actions in the world, namely acts called muamalah and acts that are included in the category of worship. An act of worship basically should not be done unless there are evidences or provisions contained in the Qur'an and Hadith which state that the act must or may be done.

While in muamalah basically all actions are permissible unless there are provisions in the Qur'an and Hadith that forbid it. Quality humans in the Qur'an are also called ulul albab who have been awarded wisdom by Allah. Every Muslim in any activity or work must be done with a professional attitude. Profesionalism in the view of sharia is characterized by three things, namely *expertyah* (expertise), *himmatul'amal* (high work ethic), *amanah* (trustworthy). (Widjajakusuma, 2002)

Scope of Sharia Management

In sharia-based management, expertise alone is not enough. So it must be balanced with a high work ethic and responsibility.

So every Muslim in any activity must be done in a professional way. What is meant by professional according to (Widjajakusuma MI, 2002) Islam is characterized by three things, namely:

1) Expert (skill)

Islam stipulates that a person who will be appointed to a certain position or task if it is related to the decision of the people, must be a person who has expertise and skills in that task or position. Islam warns that the act of appointing people who are not

experts or people who are not appropriate is considered to have violated the mandate and betrayed Allah, His Messenger and the Muslims.

2) *Himmatul Amal* (high work ethic)

In addition to having skills and expertise, a person is said to have a professional attitude if he is always enthusiastic and serious in carrying out his duties. Islam encourages every Muslim to always work hard, be serious in doing work. In addition to the encouragement of worship, a Muslim works hard because of the desire to obtain material and non-material rewards or *rewards* such as salary, career and a better position.

3) *Amanah* (trusted and responsible)

A professional Muslim worker must be trustworthy, reliable and responsible, work earnestly and devote all his potential to realizing organizational goals and not just looking for personal interests. Islam considers that fulfilling the work mandate is the most important type of worship. Therefore, trust is an important factor to determine the compliance and eligibility of a prospective employee so that he can be *istiqomah* (Selamat Pohan, 2016).

Islamic Management Implementation Indicators

According to Lawrence Green (1992), indicators are variables that can show or indicate to users about certain conditions, so that they can be used to measure changes that occur. The following are indicators of sharia management:

a. Moral Value

Morals are a reflection of human behavior. Morals become the standard of human worthiness to get glory in the sight of Allah. Morals have an important role in sharia human resources, especially morals in society (Pohan, 2016). With the cultivation of morals will produce human resources who are knowledgeable, skilled, physically and mentally healthy, creative, innovative and virtuous.

b. Spirituality

According to Ellison, 2020 Spirituality is belief in a relationship with the creator. This spirituality is used in sharia human resources in the obedience of worship, namely a submission and human servitude to Allah SWT by carrying out all orders and staying away from all prohibitions and followed by harmonious and harmonious relationships with other humans. Thus, with obedience to worship, HR in the company will have good behavior.

c. Work quality

Quality of work is a form of behavior or activities carried out in accordance with expectations and needs or goals that are achieved effectively and efficiently. In the quality of work, HR is required to have the ability to work well, be responsible in work, professionalism in work and fairness in work.

Baitul Mal wa Tamwil

Baitul mal wa tamwil is a microfinance institution that operates on the principle of profit sharing, fosters and develops micro and small business businesses in the context of elevating dignity and defending the interests of the poor. Conceptually, BMT has two functions *Baitul Tamwil* (*Bait* = House, *At Tamwil* = Asset Development). So BMT is an integrated independent business center whose core content is *bayt al-mal wa al- tamwil* with activities to develop productive businesses and investment in improving the quality of economic activities for low- and small-scale entrepreneurs by, among other things, encouraging saving activities and supporting financing activities (Ulfah, 2010). Baitul mal

wa tamwil or integrated independent business center funding is an economic or microfinance institution that is operated on the basis of profit-sharing principles and is referred to as an informal non-banking sharia financial institution. This is a form of the Ulema Council having succeeded in carrying out Islamic management da'wah (Lubis, 2019).

It is called informal because this institution was formed or established by a non-governmental organization (KSM) which is different from banking financial institutions and other formal financial institutions. As a financial institution, he is tasked with collecting funds from the community (BMT members) and distributing funds to the community (BMT members). as an economic institution it is also entitled to carry out economic activities, such as trade, industry, and agriculture.

That way, BMT is managed professionally so as to achieve a certain level of economic efficiency, in order to realize the welfare of members, along with strengthening the BMT institution itself. From a social point of view, BMT (in this case *baitulmal*) is oriented towards improving the lives of members which are impossible to reach with business principles. Stimulants through ZIS funds will direct members to develop their businesses, to eventually be able to develop business funds.

Related to previous research that has been done are as follows:

First, Yogi Dewantara's research "The Application of Human Resource Management Principles in Baitul Maal Wa Tanwil (BMT) Al-Muawanah Iain Bengkulu" shows that sharia management can be applied in real terms in cooperative management.

Second, Muhammad Mustaqim's research "Sharia principles in human resource management (study on the implementation of human resource management for SMEs in Kudus)" The results of this study show that sharia principles are generally used in HR management, such as the principles of justice, competence, trust and social responsibility. Although HR management is still very simple and informal. Recruitment and selection uses the principles of competence and expertise. The provision of compensation takes into account the methods and analysis of work, by adhering to the principle of fairness and the provision of rights according to work. In addition, indirect compensation is given in the form of allowances, work and recreational facilities. This shows that the use of sharia principles can be carried out in the implementation of management in business institutions that are not labeled Islamic or sharia. The difference from researchers is that researchers cover more about the implementation of HR management.

Third, Amiur Naudin's research entitled "Sharia HR". The results of this study show that Islamic HR working in Islamic financial and banking institutions today is considered for the most part only "impromptu" and "karbitan" human resources to meet urgent needs, which obtain Islamic knowledge in a very limited time. Not surprisingly, based on considerations of professionalism and individual excellence, in addition to the limited number and qualifications required, cases of human resource piracy often occur in Islamic financial institutions and banking. This kind of condition is indirectly clearly one of the obstacles to the development of Islamic financial institutions and banking in Indonesia. The difference with researchers doing is that researchers explain in more detail how the implementation of HR management is.

Fourth, Nur Indah Rizki's research entitled "The Application of Human Resource Management (HRM) in the Islamic Perspective". The results of her research show that sharia-based management can be applied and applied in real terms in the management of organizations/companies. with the command of Allah SWT. Sharia-based management is considered more in line with the personality and character of the Indonesian nation. Fifth, Dina Farida's research entitled "Application of Sharia-Based HR Management at Shaza Guest House Syariah Berabai". The results of the research show that sharia-based

management at Shaza Guest House Syariah Barabai includes a recruitment process (requirements) stating that prospective employees are Muslim, work contracts (clear wages), performance appraisals (using Islamic criteria such as honesty, appearance and trustworthiness) and compensation (fair payroll system).). The obstacle in implementing sharia-based human resource management is the training and development process.

Research Purposes

Based on the observations, descriptions, and previous research above that the application of sharia management in civil society BMTs has not been maximized, so research is needed with the aim of helping the company to run smoothly and be blessed by Allah SWT. Therefore, the researcher will analyze the extent to which the implementation of sharia management in BMT Civil Society North Sumatra. With the formulation of the problem, how is the implementation of sharia management in BMT civil society in North Sumatra? So the purpose of the research is the Implementation of Sharia Management in BMT Civil Society North Sumatra.

Method

The method used in this study, using qualitative research methods. The research method based on philosophy, postpositivism, is used to examine the condition of natural objects, (as opposed to experimentation) where the researcher is the key instrument.

Data and Data Sources

The type of data used in this study is qualitative data. Data sourced from primary and secondary data. Primary data is obtained from respondents and secondary data is obtained from library books, and documentation from special information such as books and essays.

- 1) Primary data is raw data taken by the researcher himself (not by someone else) from the main source for the benefit of his research, and the data did not previously exist (Irfan, 2013) . What was obtained was the results of observations and interviews with Mr. Yusman, S.Ag, MA, as the chairman of the BMT Civil Society of North Sumatra.
- 2) Secondary data is data obtained from interviews with employees in civil society BMT or can be called informants (informants) to Mrs. Masnawi Darlah, S.Ag, and Mr. Aminudin Al Hafiz Lubis, SS as responding, but also as owners of information. Therefore, they are called informants (people who provide sources of information, data sources) or also called subjects under study. Because the informants are also actors or actors who participate in carrying out the success or failure of the research based on the information provided.

Findings and Discussion

Findings

In this study, the researcher will present the findings of the research. Research findings are a description of the data obtained in data collection in the field through observation and interviews. All data obtained by the researcher is of course in accordance with the formulation. The research results obtained from the field are described and analyzed as a basis for obtaining conclusions from the research objectives. Researchers conducted interviews. Based on the results of interviews conducted by researchers, it shows that the application of Islamic HR Management at BMT Civil Society of North Sumatra has been implemented well.

This can be seen from the results of interviews with researchers in the application of sharia human resource management in the North Sumatran civil society BMT, one of which

is the application of moral values in the civil society BMT, namely by applying the tabliq, amanah, fatah and siddiq attitudes recommended by Rasulullah. North Sumatra in applying morals that is in accordance with Islamic Shari'a exemplified by the Prophet Muhammad SAW to achieve better BMT development.

Moral values that are often applied in civil society BMT such as amanah, namely someone who can be trusted. All members in the civil society BMT must have a trustworthy or trustworthy nature, both in their words and activities carried out in the civil society BMT, such as financial matters, so they must refer to the moral values recommended by the Messenger of Allah, namely amanah, tabliq, fatahah and siddiq which should be owned. every employee, especially in the civil society BMT, for employees who have just been accepted into the civil society BMT, they will usually do training.

During the training period, the sharia supervisory board will manage to provide, assess and supervise what is allowed and not in Islamic law which will be submitted by the sharia supervisory board of civil society BMT within 3 months will be seen and assessed by the sharia supervisory body.

Now, what applies to civil society BMTs as a whole, the values that have become standard operating procedures for managing civil society BMTs, namely after graduating from training, of course, will follow activities such as every morning and every time you want to go home, namely holding a joint recitation pledge to achieve SOPs. in civil society BMT and that is the direct form of leadership direction in moral values towards civil society BMT employees. Spirituality is very much needed in the application of sharia human resources because spirituality is our habit of practicing the practices that are sunnah and required in the Shari'a so that it secures for the sustainability of the implementation akhlaqul karimah in every self as well as members and employees or managers of civil society BMT.

The application of spirituality in the company is that before praying together, make a joint pledge, which is a form of manifestation that there is no sustenance to us without a gift from Allah SWT. Every Muslim must believe that what we achieve must begin with prayer. There is a guide called spiritual questionnaire, the fatiha letter written by prof. Dr. Muhammad Amin Azis in the development of sharia economics in general brought the fatiha letter to contain the meaning of very deep sharia values for managers of Muslims to be totality in carrying out sharia, so don't just worship according to Islam, but the economy, speech and behavior of members must be in accordance with sharia values.

First, in order to improve the quality of work, especially for employees, it is required that every sustenance is sure to come from God, so work sincerely, this sincerity is the main motivator to improve the quality of employee work. Secondly, in the sharia system, people who work a lot will certainly get more, that's what the sharia concept says and profit sharing but people who work a little, of course the results are less, that's what is known as riwud and panisman carried out by management in civil society BMT, in addition to sincere motivation, Worship to Allah is also carried out by rimod and panismen for employee members and managers which must be owned so that the quality of their work increases properly. The company's control over the quality of employee work will certainly provide an evaluation of the satisfaction of members and employees.

In every 1 year, there are at least two evaluations held by the management and management to provide satisfaction questions to members and employees who use the services of civil society BMT. Thus, it can be seen that customer satisfaction, member satisfaction, employee satisfaction, and disappointments are included in the evaluation of work quality assessments in civil society BMT.

Meanwhile, employees who have more quality work will have bonus values that will be given by the company. For employees or managers who do not meet the standards, an evaluation will be carried out and will be given motivation whether they can achieve the target or not so that an assessment will be given. So if the quality of work of employees is good, they will usually be given a higher position value or promoted so that the mandate that has been borne will be charged more to test whether they are capable or not. After the rank values. Based on the results of the interviews above, the authors get an explanation from the informants regarding the application of sharia HR management.

Discussion

Reliable and quality human resources (HR) play a major role in the process of improving performance with one example being applied to improving work productivity. Performance is influenced by various factors, both related to the workforce itself and other factors such as education, skills, discipline, attitude and work ethic, motivation, nutrition and health, income level, social security, work environment and climate, job opportunities. and achievement opportunities for that the need for education and coaching (Hasanah, 2018) .

Basically, BMT Civil Society of North Sumatra is a financial institution that is very open, independent, and strongly applies the principle of *ta'awun* to its members and is oriented towards developing savings and financing to support the productive economy of members of the welfare of the surrounding community, especially people who have small and medium businesses, so that interaction between humans and other humans goes well (Zailani, 2018).

BMT or also known as "Sharia Cooperative", The following is the implementation of sharia HR management for employees at the North Sumatran civil society BMT:

- a. The application of sharia human resource management is in accordance with moral values. Moral value is a valuable trait of a process of making a person's personality polite in one's life can help shape character. In BMT civil society, the leadership applies to employees to have sidiq, amanah, fatah and tabliq characteristics in order to achieve sharia human resource management. In addition, at the North Sumatran civil society BMT every morning and evening the leaders and employees and members of the North Sumatran civil society BMT hold a joint recitation pledge to achieve SOPs or sharia human resource management in the civil society BMT.
- b. The application of sharia human resources management in the North Sumatran civil society BMT also applies spirituality. Spirituality is a teaching related to identity, ethics and morals. Thus, with the application of spirituality in the North Sumatran civil society BMT, the application of sharia human resource management can be carried out properly. This can be seen through Islamic banks that have implemented according to the Islamic concept (Bara, 2018) .
- c. The implementation of sharia HR management in North Sumatra civil society BMT is also applied to the quality of employee work, where in the implementation of sharia HR management the leadership provides work evaluations in 1 year at least two job evaluations are held. It aims to improve human resources with quality and sharia dimensions (Hayati, 2019) .

Conclusions and Suggestions

Based on the results of the analysis in the discussion on the application of Islamic HR management in the North Sumatran civil society BMT, it can be concluded as follows:

The application of sharia human resources management in civil society BMTs, namely the leadership applies moral values in accordance with Islamic teachings recommended by the Prophet, namely employees must have siddiq, amanah, fatahan, and tablik characteristics that have been implemented in the civil society BMT. Then the implementation of sharia human resources management is also seen from the spirituality of employees, namely in the civil society BMT, the leadership holds the reading of the Koran before the start of work in the civil society BMT. In addition to moral values and spirituality, the implementation of sharia HR management in BMT, civil society also pays attention to the quality of employee work. In 1 year, the company conducts 2 evaluations of employee performance to improve the quality of employees.

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