

Fatany Thailand Cooperative Management Solutions to Improve the Benefits of the Ummah

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ABSTRACT

This research aims to find and analyze solutions in managing the Fatany Thailand Cooperative in increasing the benefit of the community. The indicators expressed in variables are related to internal factors and external factors. The variables observed in internal factors are Service, Reporting, Supervision and. Meanwhile, the variables observed in external factors are Government Regulations and Global Competition. This research uses *Analytic Process* (ANP) to process primary data collected from respondents representing experts, practitioners and academics. The distribution of questionnaires to respondents was carried out using *non-random sampling*, by selecting 7 respondents who had an in-depth understanding of developments in Thai cooperatives. The questionnaire data obtained was processed using *Super Decisions software version 3.2*. The research results show that the priority of the root causes of the development of Thai cooperatives in improving the benefit of the people, consists of internal problems, namely Service 35.40%, Reporting 4.43%, Supervision 5.88% and HR 35.55%. Meanwhile, external problems consist of Government Regulations 15.99% and Global Competition 66.52%. This research also produces solutions achieved from each variable including Government Regulations, namely reducing taxes by 15.68%, Productivity Forecasting Projections by 10.71%, while the Global Competition variable has a solution following International Standards 65.75% and involving global issues of tax regulations 15.46%. Implication from study This there 's a way to go in conclusion as a contribution new to knowledge field economy And finance Islam It is clear that solutions and strategies for internal factors in developing cooperatives in Thailand are a priority in providing policies to prioritize each component that is a priority in developing cooperatives in Thailand.

INTRODUCTION

The development of both the Sharia Economic System and the Sharia Economic Law is necessary in order to fulfill the legal mandate in Indonesia. The implementation of Fiqh in the economic sphere necessitates the social will to establish a Sharia Economic System, whereas the adoption of Fiqh rules that are tailored to the specific circumstances and conditions of Indonesian society necessitates political will. To make the legislation enforceable, it must be adopted with the fukoha, ulama, and government's *ijtihad* (Khusairi, 2011)

The foundation of Islamic economics is divinity. The paradigms of Islamic Economics and Traditional Economics differ significantly. While Islamic economic freedom is based on religious principles, conventional economics sees science as something secular. The Islamic Economic System makes a distinction between discussions of the production of the goods and services under consideration and discussions of the means of obtaining, utilizing, and distributing the goods and services discussed in the economic system. Economic debates and the "economic system" as a whole are inextricably linked under the conventional economic system (Shidiq, 1970).

Islamic economics is a scientific framework that emphasizes financial issues. similar to other traditional economic ideas. The only economic system where Islamic ideals become the cornerstone of all activities is this one. Islamic economics, according to some scholars, is a study that examines how people behave when they have few resources to meet their requirements while adhering to sharia. However, because it generates notions that are nonuniversal and incompatible, this definition has flaws. Because this definition pushes people to make decisions based on presumptions about what is right or wrong that still need to be approved (Sofiana, 2014).

Sharia Cooperatives are part of the Sharia financial institutions (LKS) which are based on sharia principles and aim to improve community welfare by being profit and profit oriented. So that it is not just one party who benefits, but both parties can benefit, especially rural areas which still really need the existence of sharia cooperatives to support people's lives. In reality, the people of Kerinjing village, Tanjung Raja Selatan District, Ogan Ilir Regency, South Sumatra Province, still experience difficulties in finding loans based on sharia, so that people are forced to borrow from moneylenders who apply an interest system. Therefore, it is necessary to understand the characteristics, principles and objectives of Islamic economics among the Kerinjing village community through the implementation of sharia cooperatives. The results of the service show that there has been an increase in knowledge and understanding of village officials and the community about sharia cooperatives by involving participation and cooperation from all aspects of society. The Kerinjing village community wants to implement and immediately establish a sharia cooperative. Through the active participation of village communities and sharia cooperatives in Kerinjing village, it is hoped that the results can contribute to rural development itself (Hamidi, I., Bashir, A., Atiyatna, D. P., Sukanto, S., & Mukhlis, 2020)

Islamic scholars and legal professionals have not overlooked the significance of the debate around the goals of Islamic law, or *maqashid al-shari'ah*. While some academics include it in the discussion of *ushul fiqh*, others address it separately and elaborate in the context of Islamic legal philosophy. If we look at every directive and prohibition given by Allah in the Qur'an as well as every directive and prohibition based on common sense. Accepting reason means that reason is able to recognize and comprehend the reasons for a law's enactment, which are primarily that it contains the advantages of the Prophet SAW in the sunnah as outlined in *fiqh*. It will become evident that nothing is insignificant and that everything serves a purpose. Regarding the reason for the Prophet Muhammad's sending, various verses in the Qur'an, such as the letter Al-Anbiya': 107, attest to the deep wisdom of everything, which is that it is a blessing for humanity. This verse's interpretation of "grace for all nature" refers to the welfare of humanity. Meanwhile, benefit can be seen simply as something that is desirable and acceptable to people, regardless of whether Allah or logic is used to explain why it is so (Muzlifah, 2013).

The aim of carrying out an empowerment program through participatory action research (PAR) is expected to be able to reduce the dominance of interest-based financial institutions and relieve the community from the burden of loan sharks by presenting sharia microfinance institutions called Sharia cooperatives in the Kotalama sub-district, Kedungkandang sub-district, Malang City. Community participation was organized through the participatory action research (PAR) method to map potential nodes for sharia cooperative startups, including weaknesses, strengths, opportunities and threats. With PAR, society is positioned as an interesting subject and has the potential to be developed. The result of this mentoring activity was the formation of a Sharia Cooperative which operates on the principle of profit sharing as a medium for the community to carry out sharia transactions and encourage a productive economy. The government and community leaders pay special attention to the development of sharia cooperatives through the Malang City Cooperative Department to provide legality, support, marketing facilities and other strategic involvement for the progress of sharia cooperatives (Setyaningsih, N. D., & Asnawi, 2021)

In 2015, cooperatives celebrated 68 years of development as a corporate organization. In line with Bung Hatta's aspirations as the father of cooperatives, the cooperative foundation and the unity found in cooperatives to manage economic resources provide a way out of poverty for those who are unable to leave it. As stated in Article 33 of the 1945 Constitution, cooperatives are the cornerstone of economic democracy. This is evident from the various processes of the capitalist economic system, which put the interests and profits of each individual above all others. Currently, cooperatives function through an interest-based system; however, the business returns the interest to its members in the form of Business Time Yield (SHU) so that they can use the loans that the cooperative has given them. The promised interest rate is less than the cooperative interest rate, nevertheless. The fundamental issue is that the MUI Fatwa from September 2003 states that the interest system should not be used

due to usury. So what kind of cooperatives for sharia development ought they to be? The way to supply them is through Islamic products, enabling cooperatives to support the lower middle class's economy. This article addresses the growth of sharia-based cooperatives in relation to this issue (Hendra, 2016)

The secret to human realization of goodness itself is realizing goodness. because the idea of sharia objectives (maqashid sharia) is based on the principle of benefit. The Qur'an and al-Hadith provide the foundation for benefit; humans then apply *ijtihad* to define the idealized benefit in their life and means of subsistence. In the field of Ushul Fiqh, the discussion of the idea of maqashid sharia was first treated as a distinct subtopic. In the past fifteen years, Indonesia's Islamic economy has seen tremendous advancements on both a theoretical and practical level. The advent of Sharia financial institutions was the only event that coincided with the excitement around Islamic economic terminology. There is irony in this. Cooperatives are one type of economic cooperation that is most suited for empowering small people. Because the ideals and concepts of unity, reciprocal assistance, and shared prosperity can be found in cooperatives. Cooperatives were emphasized by Bung Hatta as the optimum form of economic collaboration. Cooperatives become "weapons of alliance for the weak to defend their lives" because they are strategic institutions. Cooperatives are referred to as Sharia Cooperatives in Indonesia and fall within the *Syirkah/Syarikahi* category in Islam (Ghulam, 2016)

Fundamentally, the goal of Islamic shariah, or legal regulations, is to achieve *maqasid al-syari'ah*, or the benefit to humanity. This includes upholding religion (*hifz din*), the soul (*hifz nafs*), descendants (*hifz nasl*), property (*hifz mal*), and reason (*hifz aql*). In actuality, there are two dimensions to *maqasid al-syari'ah*: divine and human. Because they come from God and have the potential to inspire adoration, divine values constitute the divine dimension. The idea of *maqasid al-syari'ah* needs to be enlarged to take into account preservation of the environment and unity, as these two elements are crucial to human existence on a large scale, in accordance with historical changes (Jamaa, 2011)

LITERATURE REVIEW

The goal of this study is to identify and evaluate management strategies for the Fatany Thailand Cooperative that will maximize community benefits. Both internal and external factors are related to the indicators that are expressed in variables. The characteristics found in internal factors include supervision, reporting, and service. In the meantime, global competition and governmental regulations are the variables seen in external forces. This study processes primary data from respondents who are experts, practitioners, and academics using the Analytic Process (ANP).

METHODOLOGY

The research was carried out using a qualitative approach, by conducting in-depth research, identifying and investigating a problem in Sharia-based cooperative management and then finding the factors causing the problem so that a solution can be found. The ANP qualitative method was chosen because ANP is structured using clusters with elements in each cluster, which can influence and provide feedback between them, so that the ANP network will also be able to show similarities with IIE (interactive, integrative and evolutionary), a cause and effect oriented process. loop as required by Tawhidi String Relations (TSR). This research design uses exploration (Exploration Design Research), namely research is carried out when there are still few research studies carried out, the focus is to gain more insight when the research problem is still in the early stages of research. Through this exploratory research, it is hoped that we can explain the problems in determining the base financing rate of a margin implemented by sharia financial institutions more clearly and can identify various causal factors. The main aim of exploratory research is to formulate problems, clarify concepts and create hypotheses, so that the main aim is to be able to provide a clear explanation of why phenomena occur and predict possible future conditions. The results of the exploration will be equipped with an analysis description that identifies, examines and provides an overview of each component which is the basis for determining solutions in managing the cooperative.

RESULTS

Synthesis Results of Problem Priorities Based on the Values of Each Respondent

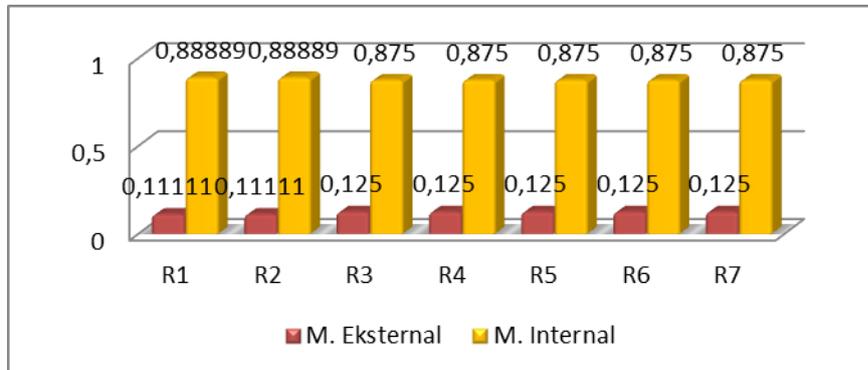


Figure 1. Synthesis Results

Synthesis Results of Problem Priorities Based on Geomean Values

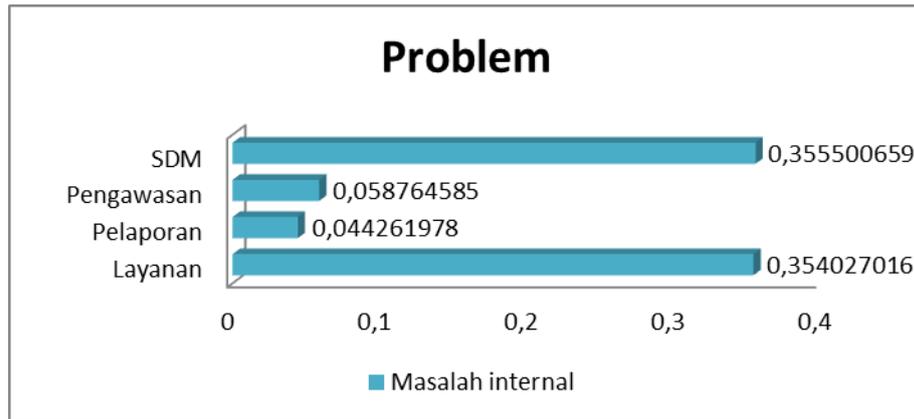


Figure 2. Synthesis Results of Problem Priorities

The picture above shows that the main problems in determining the development strategy agreed upon by all respondents are: 1) internal problems (87.89%); and 2) external problems (12.08%). To see the results of the priority synthesis per respondent, you can see the next picture above. The synthesis results per respondent show that of the seven respondents, all respondents agreed that answering internal problems was the most priority element.

Next, the results of obtaining *rater agreement* (*conformity/agreement*) will be shown using *Kendall's coefficient of concordance* (W) for this cluster. The calculation of W (*rater agreement*) has two stages, namely the first by carrying out priority value transformations, and the second by carrying out ranking. The result of obtaining the W value (*rater agreement*) based on the problem cluster calculation is 100%. This shows that the level of agreement of respondents regarding the priority results in this cluster is perfect agreement. This means that all respondents in this study agreed that internal problems were the most priority problem in the solution for the Thai Fatany cooperative in increasing the benefit of the Ummah.

Synthesis Results of Problem Priorities Based on the Values of Each Respondent

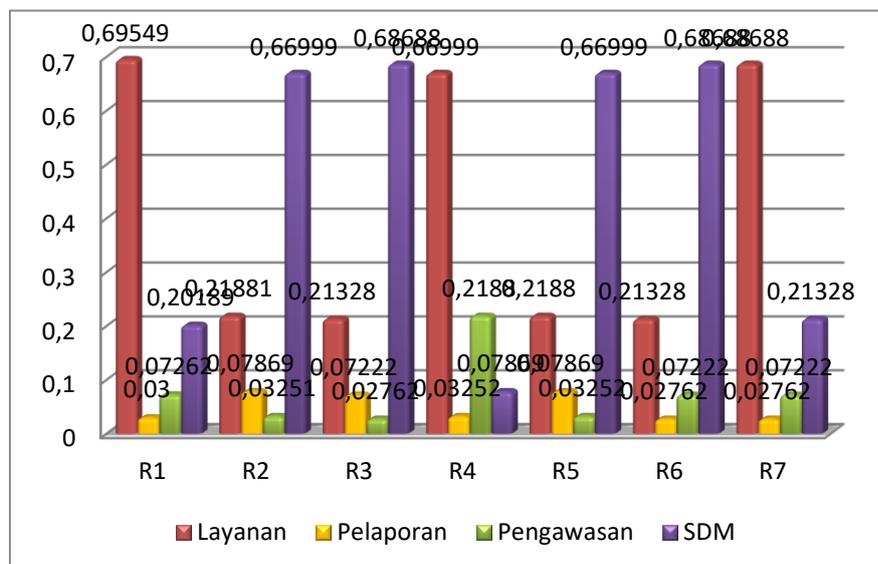


Figure 3. Results of Problem Based on the Values of Each Respondent

The next ANP result is an internal problem cluster Fatany Thailand's cooperative development strategy in improving the welfare of the ummah which displays priority conditions according to expert views by displaying the average results of all respondents.

The picture above shows that the main internal problems of the cooperative development strategy in Indonesia agreed upon by all respondents are: 1) HR problems (35.55%); 2) Service problems (35.40%); 3) Supervision problems (5.87%); and 4) Reporting problems (4.42%). To see the results of the priority synthesis per respondent, you can see the next picture above.

Next, the results of obtaining rater agreement (conformity/agreement) will be shown using Kendall's coefficient of concordance (W) for this cluster. The calculation of W (rater agreement) has two stages, namely the first by carrying out priority value transformations, and the second by carrying out ranking. The result of the W value (rater agreement) based on the internal problem cluster calculation was 87.89 % . This shows that the level of agreement of respondents regarding the priority results in this cluster is quite high. This means that all respondents in this study almost agree that HR issues are the most priority internal problem in the Fatany Thailand cooperative management solution in improving the benefit of the community.

Synthesis Results of Problem Priorities Based on Geomean Values

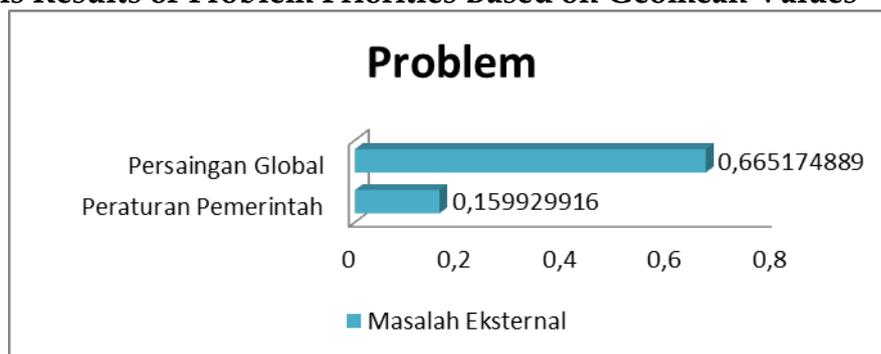


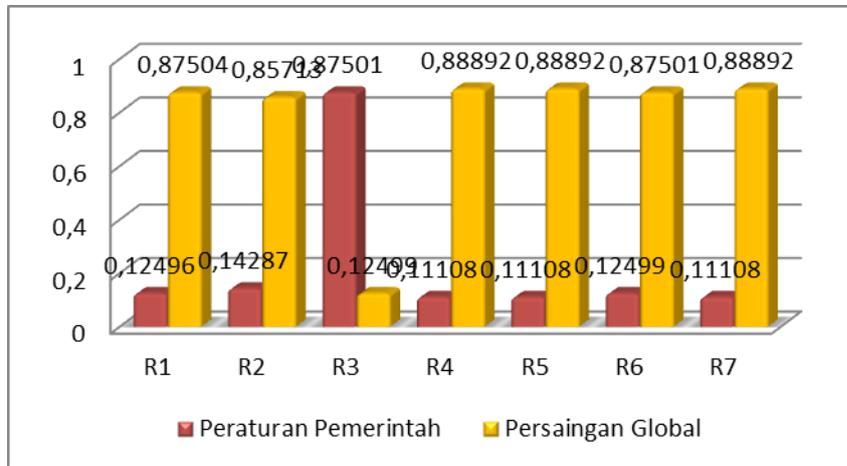
Figure 4. Results Problem Priorities Based on Geomean Values

The next ANP result is a problem cluster External cooperative management solutions in Fatany Thailand which displays priority conditions according to expert views by displaying the average results of all respondents.

The image above shows that problem The main external strategies for developing the Thai Fatany cooperative in improving the welfare of the people agreed upon by all respondents are: 1) Global Competition (66.65 %); and 2) Government Regulation issues (15.99%). To see the results of the priority synthesis per respondent, you can see the next picture above.

Next, the results of obtaining rater agreement (conformity/agreement) will be shown using Kendall's coefficient of concordance (W) for this cluster. The calculation of W (rater agreement) has two stages, namely the first by carrying out priority value transformations, and the second by carrying out ranking. The results of the W value (rater agreement) are based on problem cluster calculations External is 84.92%. This shows that the level of agreement of respondents regarding the priority results in this cluster is quite high. This means that all respondents in this research almost agree that the problem of customer capacity is the most priority external problem in the management solution for the Thai Fatany cooperative in improving the welfare of the community.

Synthesis Results of Problem Priorities Based on the Values of Each Respondent



	MASALAH	GEOMEAN (%)
	Eksternal	12,09%
	Internal	87,89%
Masalah Internal W:70%	Layanan	35,40%
	Pelaporan	4,43%
	Pengawasan	5,88%
	SDM	35,55%
Masalah Eksternal W:51%	Peraturan Pemerintah	15,99%
	Persaingan Global	66,52%

Figure 5. Result of Problem Priorities Based on the Values of Each Respondent

Synthesis Results of Problem Priorities Based on Geomean Values

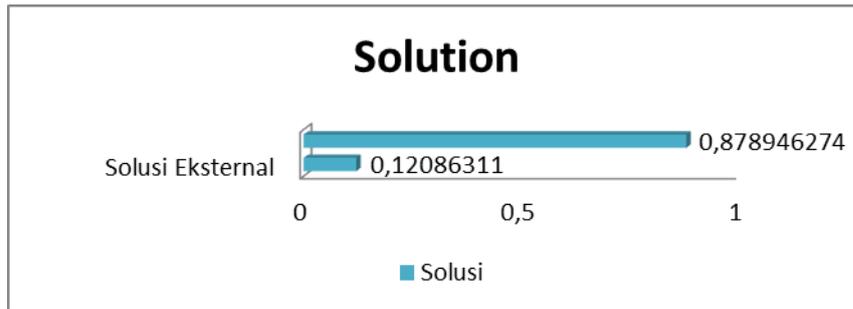


Figure 6. Results of Problem Priorities Based on Geomean Values

Synthesis Results of Problem Priorities Based on the Values of Each Respondent

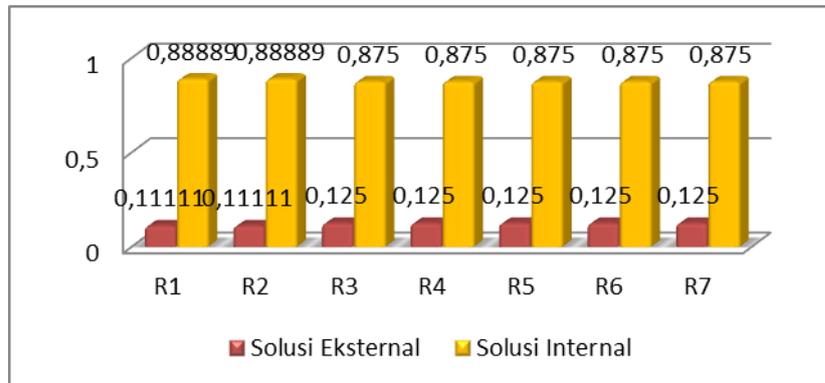


Figure 7. Results of Problem Priorities Based on the Values of Each Respondent

Synthesis Results of Problem Priorities Based on Geomean Values

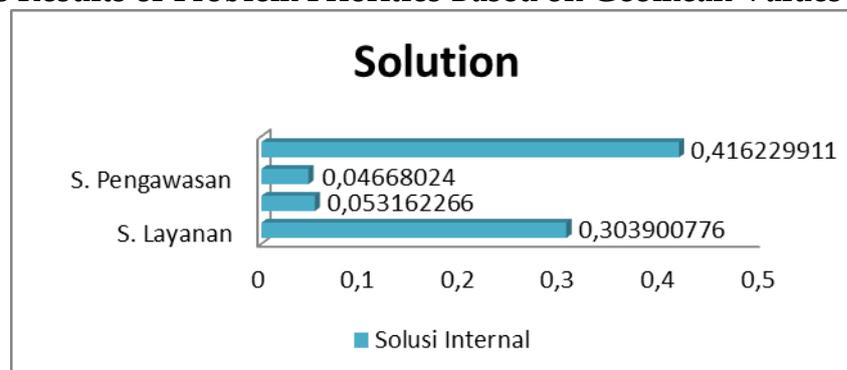


Figure 8. Results of Problem Priorities Based on Geomean Values

The picture above shows that the main solutions for managing the Thai Fatany cooperative in improving the welfare of the people agreed upon by all respondents are: 1) internal solutions (41.62%); and 2) external solutions (30.39%). To see the results of the priority synthesis per respondent, you can see

the next picture above. The synthesis results per respondent show that of the seven respondents, all respondents agreed that internal solutions were the most priority element.(Ghofur, n.d.)

Next, the results of obtaining rater agreement (conformity/agreement) will be shown using Kendall's coefficient of concordance (W) for this cluster. The calculation of W (rater agreement) has two stages, namely the first by carrying out priority value transformations, and the second by carrying out ranking. The result of obtaining the W value (rater agreement) based on the solution cluster calculation is 100%. This shows that the level of agreement of respondents regarding the priority results in this cluster is perfect agreement. This means that all respondents in this research agreed that internal solutions are the most priority solution in the development strategy for the sharia-based Thai Fatany cooperative with human resources through the TSR approach (Hejazziey, 2009)

Synthesis Results of Problem Priorities Based on the Values of Each Respondent

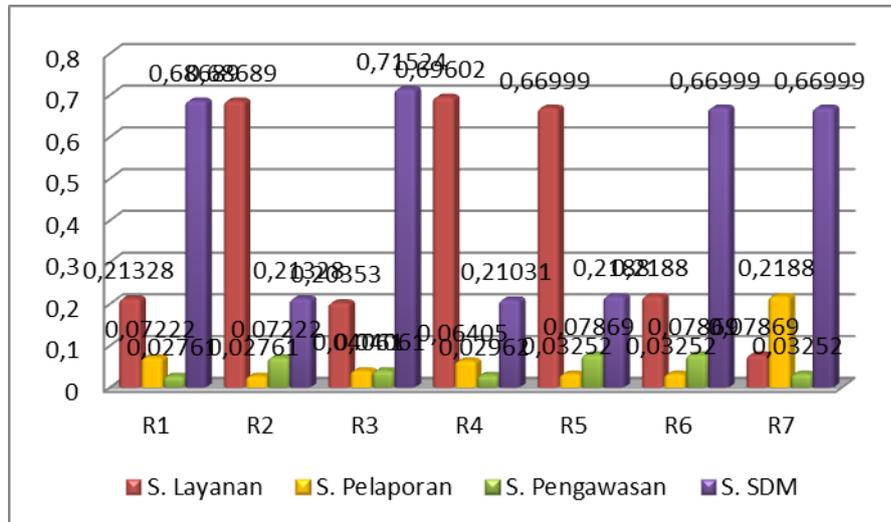


Figure 9. Results of Problem Priorities Based on the Values of Each Respondent

Synthesis Results of Problem Priorities Based on Geomean Values

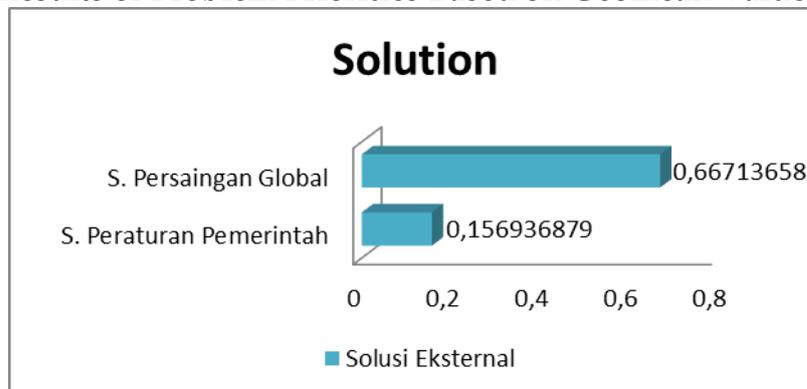


Figure 10. Results of Problem Priorities Based on Geomean Values

The results of research that produce external solutions based on respondents' answers include Global Competition at 66.71 % and Government Regulation at 15.69%.

Synthesis Results of Problem Priorities Based on the Values of Each Respondent



Figure 11. Results of Problem Priorities Based on the Values of Each Respondent

The image above shows that the solutions in the reporting section of the Fatany Thailand cooperative management solution in improving the benefit of the people agreed upon by all respondents are: 1) expanded Soft Skills solution (65.02%); and 2) investment solutions to improve quality (15,009%). To see the results of the priority synthesis per respondent, you can see the next picture above.

	ASPEK	SOLUSI		GEOMEAN (%)
		Eksternal		12,09%
		Internal		87,89%
Solusi Internal W:71%	Layanan GM: 0,30390 W: 100%	Mengubah konsep ke islami		89,84%
		menjaga perkembangan teknologi		10,15%
	Pelaporan GM: 0,05316 W: 51%	Investasi meningkatkan kualitas		15,01%
		Softskill diperluas		65,03%
	Pengawasan GM: 0,04668 W: 31%	Acuan Risk		9,04%
		Auditor Syariah		40,10%
		Free Aset		11,70%
		Mewujudkan auditor eksternal		11,57%
	SDM GM: 0,66999 W: 51%	Ekosistem Oprasional koprasi		65,06%
		Optimalisasi peran Koprasi		14,98%
Solusi Eksternal W:51%	Peraturan Pemerintah GM: 0,15694 W: 51%	Mengurangi Pajak.		15,68%
		Proyeksi Frocasting Produk Kreatifitas		10,71%
	Persaingan Global GM: 0,66714 W: 51%	Mengikuti Standar Internasional		65,75%
		Terlibat Isu-Isu Global Peraturan Pajak		15,46%

Figure 11. Results of the Priority Synthesis Per Respondent

DISCUSSION

The Fatany Thailand cooperative development strategy's internal problem cluster, which presents priority conditions based on expert opinions by

displaying the average responses of all respondents, is the next ANP result. It aims to improve the welfare of the ummah.

CONCLUSIONS AND RECOMMENDATIONS

Overall, the ANP synthesis results indicate that a variety of strategic factor clusters and elements are combined to create a complex and structured research model that is separated into two main sides: the internal factors side and the external factors side. 18.21% of sharia cooperatives can improve technology, and 41.11% can apply Islamic services as strategic internal aspects. In the meantime, the external strategy prioritizes institutional collaboration (19.33%) and the implementation of international standards (31.18%) in order to boost business volume (Mubayyinah, 2019). The problematic origins of cooperative management demonstrate the importance and contribution of its various components by demonstrating how they interact, integrate, and change in order to establish a balance that leads to benefit (well-being). HR (X1), Services (X2), Reporting (X3), and Supervision (X4), along with Government Regulations (X5) and Global Competition (X5), are the main issues with management priorities in that order. These issues involve interactions, circular caution, independent influence on one another, and interdependence between aspects and elements with knowledge judgment that consistently makes reference to the Al-Quran and Hadith ((Ω , S). The application of remedies to these issues is predicated on sources from Allah that cyclically and dynamically adapt to the ends of the resulting benefit.(Alfarraby, F., Nurhaliza, K. H., & Annisa, 2022)

Introduction of knowledge to HR (X1) and Services (X2) via upheld principles and beliefs, so that it serves as the cornerstone for completing the work's mission. In order to ensure that Divine Guidance is always realized in the determination of each of these components, these two variables necessitate openness and equity. When it comes to addressing issues that arise during the cooperative's development, externally acquired Sharia knowledge can be converted into discernment based on the principles found in the Al-Quran and Hadith. It is necessary to use the characters *sidiq*, *fatonah*, *tabligh*, and *amanah* as pillars. The system, tools, processes, and operational technical instructions that make up the Reporting Aspect (X3) were developed by incorporating Islamic spiritual values. This system serves as a building block for a compliance instrument. The objective of the Supervision Aspect (X4) is to monitor and assess cooperative development's capacity to uphold protocols in compliance with relevant laws (Wibowo, 2011). Government Regulation (X5) seeks to maintain Global Competition (X5) in a stable and harmonious corridor by monitoring and assessing any underlying issues that emerge from the growth of the cooperative.(Byarwati, A., & Sawarjuwono, 2019)

FURTHER STUDY

Hopefully in the future this article will be useful for everyone and will be able to grow and increase the benefit of the ummah.

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