

ABSTRACT

'Aini, Qurrotul, 2015 *PRACTICE IN COOPERATION PONDOK PESANTREN AL-HIKAM BASED ON COMPILATION of SHARIA LAW*. Thesis. Department of Business Law Sharia. State Islamic University Maulana Malik Ibrahim Malang. Supervisor H. Khoirul Anam, Lc., M.HI.

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Cooperative is a place to join and strive together for the deficiencies that occur in economic activity can be overcome. Besides, the cooperative is also a tool for the economically weak to help themselves so that they can meet the needs and improve their lives. At the end of the year, the benefits derived from money cooperative called of Business Administration (SHU) is distributed to members of the cooperative. The amount of benefits received by each member of the cooperative in the cooperative consumption is not distributed directly to the members, because of the benefits received directly circulated to businesses under the auspices of the cooperative.

The author examines the practice of co-operatives of Al-Hikam boarding school in reviews sharia because in fact this cooperative under the auspices of boarding schools should apply the principles of sharia. How this cooperative management practices are used contract-agreement is in conformity with the principles of Islamic finance?

The author uses a qualitative approach, to determine whether the cooperative management of the Al-Hikam boarding is in conformity with the principles of Islamic business. To describe and decipher the data obtained from the field used interviews and document study then analyzed the data through the process of editing (editing), classify the materials available (classifying), data verification (verification), data analysis (analyzing), the last draw final conclusions (concluding).

Based on the above it is concluded as follows: basically cooperative boarding Al-Hikam have applied the principles of Islamic finance, among others, the process of buying and selling by 'an tarodhin, no deception (gharar), goods are transacted was tangible and obvious. In the case of cooperative capital, there are several sources of capital, namely: their own capital (savings, compulsory savings and voluntary savings) with mudharabah fil shirkah mufawadhah wal ujah the contract some shahibul maal to invest equally to the cooperative to cooperative management of the well managed a member of the cooperative with wages as the manager of the cooperative. In addition, another capital of the cooperative obtained from the soft loan programs allow the ministry to the formation of modern retail Smesco Mart, contract used initially is qardhul hasan, then turned into a grant. In terms of buying and selling merchandise on cooperative business units, there are 3 payment system between the cooperative suppliers with cash, credit, and a consignment system (system surrogate homemade products for sale in the cooperative / SMESCO mart).