



THE DEVELOPMENT STRATEGY OF MOSQUE-BASED SHARIA COOPERATIVES BY THE SHARIA BUSINESS INCUBATION CENTER (PINBAS) OF THE INDONESIAN ULEMA COUNCIL OF SOUTH KALIMANTAN

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Abstract

Many ways can be done to develop the economic potential that exists in the community, one of which is by establishing a Sharia Cooperative. The Indonesian Ulema Council of South Kalimantan (MUI Kal-Sel) considers that the welfare of the people will increase if the potential possessed by Islamic cooperatives is developed properly and correctly. Therefore, MUI Kal-Sel through its institution, namely the Pusat Inkubasi Bisnis Syariah (PINBAS) seeks to realize this by conducting various activities that can motivate people to want to establish Islamic cooperatives. PINBAS Kal-Sel considers that the mosque is a gathering place for Muslims and has a clear and large mass so that the potential it has is very large for the economic development of the people if each mosque can establish and manage Sharia Cooperatives. On this basis, this study aims to determine the development strategy of mosque-based Islamic cooperatives by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the Indonesian Ulema Council of South Kalimantan as well as the strengths, weaknesses, threats and opportunities of these strategies. This type of research is field research or field research and is descriptive in nature. The data sources in this research come from informants and documents and are collected using interview techniques and documentary studies. The data obtained is then processed with editing, categorization and interpretation techniques. The data obtained is then analyzed qualitatively descriptive. The development strategy of mosque-based Islamic cooperatives by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the Indonesian Ulema Council of South Kalimantan can be seen in three aspects, namely aspects of planning, implementation and evaluation. There are three strength factors, 4 weakness factors, five opportunity factors and two threat factors that influence the selection of mosque-based Islamic cooperative development strategies by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the Indonesian Ulema Council of South Kalimantan.

Keyword: *Strategy, Mosque, Sharia*

Abstrak

Banyak cara yang dapat dilakukan untuk pengembangan potensi ekonomi yang ada di masyarakat, salah satunya dengan mendirikan Koperasi Syariah. Majelis Ulama Indonesia Kalimantan Selatan (MUI Kal-Sel) menilai kesejahteraan umat akan meningkat jika potensi yang dimiliki oleh koperasi syariah dikembangkan secara baik dan benar. Oleh sebab itu, MUI Kal-Sel melalui lembaganya yakni Pusat Inkubasi Bisnis Syariah (PINBAS) berupaya mewujudkan hal tersebut dengan melakukan berbagai kegiatan yang dapat memotivasi masyarakat agar mau mendirikan koperasi syariah. PINBAS Kal-Sel menilai bahwa masjid merupakan tempat berkumpulnya umat muslim dan memiliki massa yang jelas dan banyak sehingga potensi yang dimilikinya sangat besar untuk pengembangan ekonomi umat jika pada setiap masjid dapat mendirikan dan mengelola Koperasi Syariah. Atas dasar hal tersebut penelitian ini bertujuan untuk mengetahui strategi pengembangan koperasi syariah berbasis masjid oleh Pusat Inkubasi Bisnis Syariah (PINBAS) Majelis Ulama Indonesia Kalimantan Selatan serta faktor kekuatan, kelemahan, ancaman dan peluang dari strategi tersebut. Jenis penelitian ini adalah field

research atau penelitian lapangan dan bersifat deskriptif. Sumber data dalam penelitian ini berasal dari informan dan dokumen dan dikumpulkan dengan teknik wawancara dan studi dokumenter. Data yang didapat kemudian diolah dengan teknik editing, kategorisasi dan interpretasi. Data yang diolah tersebut kemudian di analisis kualitatif deskriptif. Strategi pengembangan koperasi syariah berbasis masjid oleh Pusat Inkubasi Bisnis Syariah (PINBAS) Majelis Ulama Indonesia Kalimantan Selatan dapat dilihat dalam tiga aspek yakni aspek perencanaan, implementasi dan evaluasi. Terdapat tiga faktor kekuatan, 4 faktor kelemahan, lima faktor peluang dan dua faktor ancaman yang mempengaruhi pemilihan strategi pengembangan koperasi syariah berbasis masjid oleh Pusat Inkubasi Bisnis Syariah (PINBAS) Majelis Ulama Indonesia Kalimantan Selatan.

Kata kunci: Strategi, Masjid, Syariah

INTRODUCTION

One of the standards of a country's prosperity can be seen from the level of welfare of its people. The benchmark of welfare can be seen when people can fulfill their daily needs without difficulty and have a decent livelihood. Their basic needs for clothing, food and shelter can be met without having to beg because they have a steady source of income that can sustain their livelihood.

The way that daily needs can be met is by working or doing economic activities. Work is an activity that can generate wealth either through wages, salaries, or rent. In addition, economic activity itself is all related to production, consumption and distribution activities. From these activities, it will eventually produce wealth to meet the needs of daily life.

Every individual in society has different economic development potential. There are some who are entrepreneurs, and there are some who choose to become employees or employees. This is not a problem when they can produce assets that are beneficial for their survival. However, what needs to be a concern is when some of them do not have any fixed source of income either through work or other economic activities. This is unfortunate because they actually have economic potential that can be developed and will affect the level of welfare when there are some people who do not have a decent livelihood.

As a community, there are many ways to develop the economic potential that exists in the community, one of which is by establishing a Sharia Cooperative. Sharia Cooperative is a microfinance institution that has a middle to lower market share and is closer to the community. In addition, Islamic cooperatives also have the principle of kinship and mutual cooperation so that members of the cooperative will work together to improve the welfare of each member.

Islamic cooperatives have many similarities with conventional cooperatives. Islamic cooperatives provide services through loans and financing. These services aim for business development and community empowerment. In addition, Islamic cooperatives also provide savings management services and business development consultations for members and the community for small businesses. Islamic cooperatives are not only for profit, this is what

distinguishes them from traditional cooperatives. All sharia cooperative activities must be guided by sharia principles and follow the rules of the MUI National Sharia Council (DSN) Fatwa.¹

The establishment of Islamic cooperatives can increase the economic potential of the community if managed properly. With good management of principal savings, mandatory savings and membership fees, it is possible to generate large profits which in turn will be returned to the members of the cooperative. In addition, members who need funds for business development can also borrow money from Islamic cooperatives so that they can develop businesses that can ultimately increase profits and improve their economic welfare.

Islamic cooperatives are effective in improving the quality of life of the community. In addition, as part of the national cooperative, Islamic cooperatives can strengthen the people's economy so that it becomes the basis for strengthening the country's economic resilience. As the backbone of teachers, Islamic cooperatives can achieve this goal because the principle of cooperatives is kinship and also economic democracy. The explanation above leads to the conclusion that the existence of Islamic cooperatives is an important national asset because it can encourage economic growth and become a tool of economic democracy.

The Indonesian Ulema Council of South Kalimantan (MUI Kal-Sel) considers that the welfare of the people will increase if the potential of sharia cooperatives is developed properly. Therefore, MUI Kal-Sel through its institution, the Pusat Inkubasi Bisnis Syariah (PINBAS) seeks to realize this by conducting various activities that can motivate people to want to establish sharia cooperatives.

PINBAS is one of the policy implementers or operators under the MUI Economic Empowerment Commission (KPEU). PINBAS itself was established as a form of follow-up strategy and decision from the Umat Economic Congress and Umat policy contained in the Decree of the Leadership Council of the Indonesian Ulema Council with the number "Kep-639 / MUI / I / 2017 dated July 10, 2017. With the establishment of PINBAS, it is hoped that entrepreneurship can be developed considering that the task of PINBAS is coaching, mentoring and developing incubation programs for Cooperatives and MSMEs. The results obtained through this incubation plan are the growth of entrepreneurship, employment, poverty alleviation, increasing the halal value of local products and regional competitiveness, which will ultimately contribute to the market economy system.

PINBAS MUI is centered in Jakarta and has branches in provinces and PINBAS representatives in city districts. In South Kalimantan, PINBAS MUI has been established since 2019, one year after the RAKERNAS PINBAS was held in Palembang in 2018. With the establishment of PINBAS in South Kalimantan, the implementation of incubation program services for Cooperatives and MSEs can be carried out optimally based on the value of truth, conscience and positive thoughts and based on the principles of business ethics, two-way commitment, and goal-oriented and focused on success.

PINBAS South Kalimantan has conducted various activities involving several mosque managers in Banjarmasin City. The purpose of involving the managers of this jami mosque is so that every mosque in Banjarmasin City establishes and develops a Mosque-based Sharia Cooperative or known as a Mosque Cooperative. PINBAS Kal-Sel considers that the mosque is a gathering place for Muslims and has a clear and large mass so that the potential it has is very large

¹ See Article 12, Law No. 1 Year 2013 on Microfinance Institutions.

for the economic development of the people if each mosque can establish and manage Sharia Cooperatives. PINBAS Kal-Sel focuses on the development of Mosque Cooperatives in Banjarmasin City because Banjarmasin City is the capital of South Kalimantan Province so it is expected to be a *rolemodel* for the development of Mosque Cooperatives in other Regency / City areas.²

From the results of research conducted by researchers in 2019 with the title Internalization of *Maqashid Syariah* in Fatwa DSN MUI by Non-Bank Islamic Financial Institutions (Study on Sharia Cooperatives in Banjarmasin City), researchers found a fact that the existence of Islamic cooperatives in Banjarmasin City is very small and difficult to find. Some Islamic cooperatives that were visited were closed or no longer operating for various reasons, one of which was the absence of customers. This is what makes the establishment of mosque-based Islamic cooperatives the focus of PINBAS MUI Kal-Sel because mosques have a clear mass.

In addition, data obtained by researchers from the Banjarmasin City Ministry of Religious Affairs Office shows that in 2019 there were 210 mosques spread across all sub-districts in Banjarmasin City. From this data, it can be said that the establishment of a Mosque Cooperative has the potential to develop the people's economy if a Mosque Cooperative can be established in each of these mosques. This is what PINBAS Kal-Sel has realized so that in various ways it seeks to achieve this goal.

Achieving the goal of developing the economic potential of the people and the welfare of the community is not easy, there will be various problems and challenges. Therefore, PINBAS MUI Kal-Sel must have the right strategy so that these goals can be achieved. Strategy itself means an action plan that describes the allocation of resources and other activities to respond to the environment and help the organization achieve its goals.³ A good understanding of the concept of strategy and other related concepts determines the success of the strategy. There are several strategic concepts that can be used by PINBAS MUI Kal-Sel including Distinctive competence and Competitive Advantage.⁴

The problem of how the right strategy should be carried out by PINBAS MUI Kal-Sel so that the desired results are achieved optimally and knowing what internal and external factors can influence the selection of these strategies makes researchers feel it is important to conduct a study. To be able to answer these problems and in order to get the right strategy, the researcher will conduct a study with the title "Development Strategy of Mosque-Based Sharia Cooperatives by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the Indonesian Ulema Council of South Kalimantan".

Research Objectives

The purpose of this study, among others, is to find out 1) The development strategy of mosque-based Islamic cooperatives by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the

² Interview with Mrs. Halilah, one of the administrators of PINBAS South Kalimantan, April 20, 2021.

³ Djoko Muljono, *Buku Pintar Strategi Bisnis Koperasi Simpan Pinjam* (Yogyakarta, ANDI OFFSET, 2012), p.15.

⁴ Freddy Rangkuti, *SWOT Analysis: Techniques for Dissecting Business Cases* (Jakarta: Gramedia Pustaka, 2014), p. 26.

Indonesian Ulema Council of South Kalimantan; and 2) Strength, weakness, opportunity and threat factors that influence the selection of mosque-based Islamic cooperative development strategies by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the Indonesian Ulema Council of South Kalimantan.

Research Methods

This research uses the type of *field research (field research)* where researchers directly search for the necessary data to the research location.⁵ This research is descriptive in nature, namely research that aims to describe the data collected in order to solve research problems.⁶ This research will explain the development strategy of mosque-based Islamic cooperatives by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the Indonesian Ulema Council of South Kalimantan and the factors that influence it. The location of this research is at the Regional Office of the Indonesian Ulema Council of South Kalimantan Province. The reason for choosing this location is because the board of PINBAS MUI South Kalimantan has a secretariat there.

Everything both information and information related to the purpose of this research will be the data that researchers will use. The data is divided into two, namely: 1) Primary Data. Is data obtained from informants in the form of data relating to the development strategy of mosque-based Islamic cooperatives by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the Indonesian Ulema Council of South Kalimantan and the factors that influence it. 2) Secondary data. In the form of other supporting data used to answer the formulation of this research problem.

Data sources come directly from the research subject.⁷ The data sources include: 1) Informants. Informants are people who are used to provide information about the situation and conditions of the research setting.⁸ In this study, the informant is the Management of the Pusat Inkubasi Bisnis Syariah (PINBAS) of South Kalimantan Province. 2) Documents. Documents used in this study include books, reports, articles, magazines or others related to the issues raised by researchers.

There are several data collection techniques used in this research, namely interviews and documentary studies. Data processing techniques used in this research include *Editing* (data selection)⁹, Categorization, and Interpretation. Descriptive qualitative analysis is used to analyze the data in this study by describing the results of interviews related to the development strategy of mosque-based Islamic cooperatives by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the Indonesian Ulema Council of South Kalimantan and the factors that influence it.

Data Presentation and Discussion

The role of PINBAS MUI

⁵ Nur Indriantoro and Bambang Susomo, *Business Research Methodology for Accounting and Management* (Jakarta: BPFE, 2002), pp. 92.

⁶ Siti Nurhayati, *Practical Research Methodology* (Pekalongan: Faculty of Economics, University of Pekalongan, 2012), pp. 8.

⁷ Wahyu Purhantara, *Qualitative Research Methods for Business* (Yogyakarta: Graha Ilmu, 2010), p. 79.

⁸ Lexy. J. Moleong, *Qualitative Research Methodology* (Bandung: Rosdakarya, 2006), p. 132.

⁹ Ahmad Tanzeh, *Introduction to Research Methods* (Yogyakarta: Sukses Offset, 2009), p. 67.

PINBAS MUI is an institution for coaching, mentoring and development as well as a sustainable UMKMK entrepreneur, whose existence has a place and facilities to support the sharia business incubation process for UMKMK entrepreneurs. The role of PINBAS MUI above will certainly be supported by the Indonesian Ulema Council in 1) preparing *capacity building*; 2) facilitating the operational funding of PINBAS MUI; 3) providing protection, coaching, guidance, supervision, and enabling it; 4) monitoring and evaluating the performance of PINBAS MUI.

Incubation is a process in developing the spirit of *entrepreneurship* (*entrepreneur*) conducted by PINBAS MUI to provide assistance for novice entrepreneurs through a comprehensive program in building the success of UMKMK. Therefore, the presence of PINBAS MUI has 2 (two) roles, namely: 1) Accelerate the growth of new entrepreneurs among MSMEK actors; 2) Develop and strengthen businesses that have been run sharia-compliant by UMKMK.

From this incubation activity, it is expected that there will be business growth which in turn will make a real contribution to the national economy. These contributions include: 1) Increased gross national product; 2) Increased income of UMKMK and the community; 3) Diversification of products (goods and services; community needs); 4) Increased labor absorption. PINBAS MUI should certainly have a role in helping the success of new sharia-based businesses undertaken by the ummah (UMKMK). This concept is very relevant to be implemented in Indonesia, therefore the direction and development of PINBAS MUI is aimed at helping new business actors and old business actors who have new product and service proposals. The development of PINBAS MUI practically encourages the creation and helps new businesses specifically related to the themes of innovation in sharia products and services.

PINBAS MUI focuses on *start-ups* that have high innovation content with characteristics on the added value of sharia products or services produced. The targeted business actors must be clearly formulated including products, services, management team members, type of business, capital, market network, IT, education level of the actors. In order for this incubator program to run well, PINBAS MUI needs funding that can support the institution's operations. The operational funding system, especially in the early stages of establishment, is expected to come more from the government and other institutions. But in the long term, the source of funds can be obtained through financing from outside parties as well as the management of PINBAS MUI which comes from fees from facilities, *management* fees, profit sharing from investments, fees as debt guarantors, and training and mentoring.

Differences between existing business incubators and PINBAS MUI

The difference between PINBAS MUI and other business incubators can be seen in the following table:

CURRENT INCUBATOR BUSINESS	PINBAS MUI
Business development program Training and mentoring to help businesses be proactive	Cooperate to grow and develop sharia business incubators

Training to grow new entrepreneurs	Connecting and mobilizing sharia business incubators within MUI and cooperating with external incubators. Facilitating sharia-based business and financial development partnerships
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Strategic Management of PINBAS MUI South Kalimantan

Strategic Planning of PINBAS MUI South Kalimantan

The South Kalimantan Branch of the Pusat Inkubasi Bisnis Syariah, also known as PINBAS Kal-Sel Branch, is an Economic Work Team formed by the Indonesian Ulema Council of South Kalimantan Province. As previously explained, PINBAS has a special task, namely as a driver of business growth in various business fields (sharia) at the UMKMK (Micro, Small and Medium Enterprises and Cooperatives) scale. The form of PINBAS's task is to incubate UMKMK.

In order for incubation activities to be carried out optimally, of course PINBAS MUI South Kalimantan Branch will conduct strategic planning which planning will be the basis for the implementation of incubation. Strategic planning by PINBAS MUI South Kalimantan Branch is designed through a meeting forum that involves the South Kalimantan Province MUI Management of the Ummat Economic Empowerment Commission. The Ummat Economic Empowerment Commission is involved in making financial strategy planning because PINBAS is a working team of the commission. Even in its organization, the Chairman of PINBAS is the ex-officio Chairman of the MUI Ummat Economic Empowerment Commission.

In addition to planning a development strategy for micro, small and medium enterprises, PINBAS MUI Kal-Sel Branch also made a development strategy for cooperatives, namely cooperatives with sharia principles (Sharia Cooperatives). The strategies used by PINBAS MUI Branch Kal-Sel include:

- 1) Establish PINBAS MUI at the district/city level;
- 2) Promoting ummat shops in mosques as the forerunner of mosque-based Islamic cooperatives;
- 3) Engaging scholars who are recognized by the community to give lectures on cooperatives with sharia principles;
- 4) Conducting socialization activities so that cooperatives with sharia principles are known by the community and mosque managers;
- 5) Building *networks* between third parties, in this case the Government and other Financial Institutions;
- 6) Using community leaders to socialize sharia cooperatives;
- 7) Creating a successful mosque-based sharia cooperative *role model* so that it can be replicated by other mosque managers; and
- 8) Select and train people who have the capacity to manage Islamic cooperatives.¹⁰

When viewed from the goals and objectives of PINBAS MUI, the strategy designed by PINBAS MUI Kal-Sel Branch can be said to be almost in accordance with the expected. This is because before being appointed as a member of PINBAS, some prospective members of the board

¹⁰ Interview with Syahfuddin, Chairman of the Commission for Economic Empowerment of Ummat MUI South Kalimantan, Saturday, September 11, 2021.

of PINBAS MUI Kal-Sel Branch have followed the socialization of PINBAS itself. In addition, PINBAS also has a Guidebook in running PINBAS itself.

PINBAS MUI Kal-Sel Branch has actually made strategic planning at the beginning of the formation of this organization, namely at the end of 2019. However, the Covid pandemic has delayed the planning that has been made until 2021. This resulted in the results of the desired planning being less than optimal. Plus there is a change in the management of the MUI of South Kalimantan Province in 2021, which has an impact on changes in the management of PINBAS MUI Kal-Sel Branch as well. And in the end it will start planning a new strategy with the new management.

Implementation of PINBAS Strategy MUI South Kalimantan

After planning the strategy, the next stage is strategy implementation. At this stage of strategy implementation, PINBAS MUI Kal-Sel is still cooperating with the Commission for Economic Empowerment of Ummat MUI South Kalimantan. This is because PINBAS itself does not yet have a budget to carry out its activities, so it still uses the budget of the South Kalimantan MUI Ummah Economic Empowerment Commission. This is also the weakness of PINBAS because it has not been able to hold activities independently.

In several activities, PINBAS and the Commission for Economic Empowerment of the Ummah of MUI South Kalimantan have carried out several activities involving MUI Regency / City Administrators, MSMEs, Cooperative Managers, Mosque Managers, academics, and the general public. The implementation of the strategy is in the form of implementing several activities, among others:

1. Socialization of PINBAS which was carried out in 2019 involving the Management of MUI Kab/Kota;
2. *On Job* Training for the Management of Jami Mosques and Great Mosques throughout South Kalimantan in the Context of Forming Sharia-Based Mosque / BMT Mosque Cooperative Institutions by MUI of South Kalimantan Province on Saturday, September 21, 2019;
3. Sharia Economic Workshop in early 2020; and
4. Partnership Program Panel Discussion on Saturday, September 18, 2021 involving Sharia Financial Institutions, namely Bank Syariah Indonesia and Bank Kal-Sel Syariah.

It cannot be denied, with its relatively young age and the current pandemic conditions, it is very natural that not much can be done by PINBAS MUI Kal-Sel Branch. But this challenge is still answered optimistically. Various activities have been designed for 2022 activities whose implementation will involve various parties, namely umara, MSME players, cooperative administrators, mosque managers, macro financial institutions, the community and of course also the government. Government involvement in PINBAS activities can be seen from the invitation of the Office of Cooperatives and MSMEs to become a resource person in the activity.

3. Evaluation

Evaluation activities are carried out by PINBAS MUI Kal-Sel Branch every time the activity has been completed. The evaluation is carried out to assess whether or not the objectives of the PINBAS activities are implemented. In strategy evaluation activities, PINBAS MUI Kal-Sel coordinates with the Commission for Economic Empowerment of the People of MUI Kal-Sel. The evaluation report will be submitted to the leadership meeting of MUI South Kalimantan Province.

From the evaluation result, the next activity is designed that can support or as a continuation of the previous activity. In addition, the evaluation result in the form of activity report becomes an archive for the MUI board of that period so that if needed at any time it can be used properly.

SWOT Analysis of the Development Strategy of mosque-based Sharia Cooperatives by PINBAS MUI South Kalimantan Branch

Power

The strengths of the mosque-based Sharia Cooperative Development Strategy by PINBAS MUI Kal-Sel Branch include:

- 1) PINBAS is an organization formed under the Indonesian Ulema Council (MUI) which MUI itself is a large organization in Indonesia, this is a strength for PINBAS itself;
- 2) PINBAS has a specific guidebook for PINBAS management, so it has a clear direction when creating a strategy; and
- 3) PINBAS has competent human resources in their respective fields.

From this PINBAS strength analysis, the development of mosque-based Islamic cooperatives should be carried out easily considering that PINBAS comes from a large organization, namely the Indonesian Ulema Council (MUI). MUI itself has regional representatives in every province in Indonesia, including the province of South Kalimantan. MUI of South Kalimantan Province also has branches in every district and city. This is a strength for PINBAS if it can be formed in every district / city in South Kalimantan Province.

In addition, another strength of PINBAS is the PINBAS Management Handbook. With the PINBAS management guidebook, the functions, goals and objectives of PINBAS are clear and will not cause confusion for the PINBAS management itself. This is considered a strength because as a good organization, of course, it has a guide that can be a reference for its members.

The PINBAS management is also a strength for the development of mosque-based Islamic cooperatives, because those who occupy the management have sufficient *background* or competence to be able to serve as administrators. The competence that the board has can certainly improve the quality of work of PINBAS, especially in the development of mosque-based Islamic cooperatives. It cannot be denied that the running of an organization depends on the ability and willingness of the administrators who are willing to spend time, energy for the development of an organization. If the management does not move, then the organization will not run and develop.

Weaknesses

The weaknesses of the mosque-based Sharia Cooperative Development Strategy by PINBAS MUI Kal-Sel Branch include:

- 1) PINBAS has only been established at the provincial level, and not yet at the district/city level;
- 2) The activities carried out by PINBAS are generally still socialization;
- 3) The existing human resources (PINBAS members) have the appropriate competencies, it's just that in terms of management it has not been implemented properly; and
- 4) There is no special budget for PINBAS MUI South Kalimantan Branch.

Although PINBAS comes from a large organization such as MUI, but because PINBAS has only been established at the South Kalimantan Province level, and not yet at the Regency / City level, this has hampered the development of mosque-based Islamic cooperatives in South Kalimantan Province. It cannot be denied that there are many factors that hinder the establishment

of PINBAS at the Regency/City level, for example the lack of literacy about the urgency of establishing PINBAS MUI at the Regency/City level.

Coordination between PINBAS administrators needs to be improved so that the strategies made can be implemented optimally. It is necessary to hold periodic meeting activities involving the South Kalimantan MUI regional board so that the target strategy can be evaluated properly. The involvement of the administrators in the implementation of the wheels of the organization is still minimal. Although they have very good competence, but they also have their own busy schedules considering the majority of PINBAS MUI South Kalimantan administrators have permanent jobs. This is then in addition to being a strength but indirectly a weakness in the implementation of the mosque-based Islamic cooperative development strategy by PINBAS MUI Kal-Sel.

Another weakness of PINBAS is the absence of a special budget for PINBAS activities. So, so far the activities that PINBAS has done follow the activities of the Commission for Economic Empowerment of Ummat MUI South Kalimantan. PINBAS will participate both as an activity committee and as an activity participant. This is a weakness for PINBAS because in the end PINBAS cannot carry out activities independently because it must depend on the budget that is only given to the Commission in MUI.

Opportunities

Opportunities from the mosque-based Sharia Cooperative Development Strategy by PINBAS MUI Kal-Sel Branch include:

- 1) Public enthusiasm for economic activities based on sharia principles is an opportunity for the establishment of sharia cooperatives;
- 2) The large number of mosques in Banjarmasin City allows for the establishment of sharia cooperatives;
- 3) Third party trust to cooperate with PINBAS MUI;
- 4) MUI activities are supported by the Government, therefore it will be easy for PINBAS to organize activities, especially MSME incubation; and
- 5) The existence of an incubation organization similar to PINBAS MUI opens up opportunities for cooperation in terms of UMKMK incubation.

The application of sharia principles in all aspects of life, including economic activities, has become an awareness for Muslims today, so the establishment of cooperatives based on sharia principles (sharia cooperatives) is one way that sharia principles can be implemented. MUI responds to the community's desire in various ways, one of which is to establish PINBAS which aims to incubate UMKMK with sharia principles.

From the large number of mosques in Banjarmasin City that have been stated earlier, this makes a great potential for the establishment of mosque-based Sharia Cooperatives. Mosques have a definite and potential congregation so that if a mosque cooperative is developed in the neighborhood, it will indirectly increase the mosque's income and also improve the economy and welfare of the cooperative members. The large number of mosques if accompanied by the establishment of mosque cooperatives, of course, this is a very good opportunity for the development of Islamic cooperatives.

In addition, the involvement of macro financial institutions such as Bank Syariah Indonesia, Bank Kalsel Syariah, and others can be one of the funding opportunities for the

development of Islamic cooperatives. if seen from the Ummat Economic Empowerment Commission activities carried out in 2021 involving BSI and Bank Kalsel Syariah, this is certainly a breath of fresh air for mosque managers who need initial costs in establishing mosque-based Islamic cooperatives. MUI has facilitated the meeting between financial institutions and mosque managers by holding this activity. Positive response from the managers is expected by MUI with the establishment of sharia cooperatives in every mosque.

Support from the government has also been felt by PINBAS MUI Kal-Sel. The involvement of the Cooperative and UMKM Office of Kal-Sel Province in every activity, provides a breath of fresh air for mosques that want to establish a Sharia Cooperative. The Office of Cooperatives and MSMEs stated that it is ready to assist those who want to establish a Mosque Cooperative both in terms of permits and organizational completeness, even willing to provide socialization and training on the establishment of Sharia Cooperatives if needed.

PINBAS MUI is a new organization so it does not have much experience in incubating UMKMK, while there are other organizations that have the same function as PINBAS MUI such as PINBUK. This is an opportunity for PINBAS MUI to collaborate in terms of UMKMK incubation. With this collaboration, of course, the goal of incubation will be easily achieved and PINBAS can also imitate the incubation process of similar organizations which then becomes a lesson for other PINBAS administrators.

Threat

The threats of the mosque-based Islamic Cooperative Development Strategy by PINBAS MUI Kal-Sel Branch include:

- 1) The lack of involvement of third parties in incubation cooperation activities; and
- 2) Natural factors such as the Covid-19 Pandemic. The situation during the pandemic made it difficult for PINBAS MUI Kal-Sel Branch to implement the strategies that had been made.

In some occasions MUI activities involve third parties such as financial institutions and the government, but only limited to being a resource person. It would be nice if those parties are actively involved in the management of PINBAS MUI. It will certainly create a sense of belonging to the organization and provide a meaningful contribution in addition to knowledge and information. However, of course this is not easy to do considering they have a permanent job that requires them to be neutral and not involved in the organization in their work profession.

PINBAS MUI Kal-Sel is a newly formed organization in 2019 and has not had many activities especially the pandemic after the inauguration was held. Many agendas cannot be carried out due to *social distancing*, PPKM, and others. Threats like this cannot be controlled by PINBAS. No one can predict when it will start and when it will end. However, this did not dampen the spirit of PINBAS to work hard after the pandemic hit. Various work programs and strategies began to be made so that the objectives of the establishment of PINBAS could be carried out properly.

CONCLUSION

The conclusions of this study include: 1) The development strategy of mosque-based Islamic cooperatives by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the Indonesian Ulema Council of South Kalimantan can be seen in three aspects, namely aspects of planning, implementation and evaluation; 2) Planning. There are several planning strategies that will be carried out by PINBAS, among others, Establishing PINBAS MUI at the Regency / City level, promoting ummat stalls in mosques as the forerunner of mosque-based Islamic cooperatives,

cooperating with scholars recognized by the community so that they can give lectures on cooperatives with sharia principles, conducting socialization activities so that cooperatives with sharia principles are known by the community and mosque managers, building networks (*networking*) between third parties in this case the Government and other Financial Institutions, using community leaders to socialize Islamic cooperatives, creating successful mosque-based Islamic cooperative *role models* so that they can be imitated by other mosque managers; and selecting and training people who have the capacity to manage Islamic cooperatives. 3) Implementation. From several strategic plans, there are several strategies that have been carried out, including the socialization of PINBAS which was carried out in 2019 involving the MUI Regency / City Management, *On Job* Training for the Management of Jami Mosques and Great Mosques throughout South Kalimantan in the Context of Forming Sharia-Based Mosque / BMT Mosque Cooperative Institutions by the MUI of South Kalimantan Province on Saturday, September 21, 2019, Sharia Economic Workshops in early 2020, and Partnership Program Panel Discussions on Saturday, September 18, 2021 involving Sharia Financial Institutions, namely Bank Syariah Indonesia and Bank Kal-Sel Syariah. 4) Evaluation. Evaluation activities are carried out by PINBAS MUI Kal-Sel Branch every time the activity has been completed. The evaluation is carried out to assess whether or not the objectives of the PINBAS activities are carried out.

Strengths, weaknesses, opportunities and threats that influence the selection of strategies for developing mosque-based Islamic cooperatives by the Pusat Inkubasi Bisnis Syariah (PINBAS) of the Indonesian Ulema Council of South Kalimantan, namely: Strengths. There are three strengths possessed by PINBAS MUI Kal-Sel, namely: 1) PINBAS is an organization formed under the Indonesian Ulema Council (MUI) which MUI itself is a large organization in Indonesia, this is a strength for PINBAS itself; 2) PINBAS has a special guidebook for the management of PINBAS, so that it has a clear direction when making a strategy; 3) PINBAS has competent human resources according to their respective fields. Weaknesses. There are four weaknesses that exist in PINBAS MUI Kal-Sel, including: 1) PINBAS has only been established at the provincial level, and not yet at the district / city level; 2) The activities carried out by PINBAS in general are still socialization; 3) The existing human resources (PINBAS members) have the appropriate competencies, it's just that in terms of management has not been implemented properly; 4) There is no special budget for PINBAS MUI South Kalimantan Branch. Opportunities. There are five opportunities for PINBAS MUI South Kalimantan in developing mosque-based Islamic cooperatives, among others: 1) Public enthusiasm for economic activities based on sharia principles is an opportunity for the establishment of sharia cooperatives; 2) The large number of mosques in Banjarmasin City allows the establishment of Islamic cooperatives; 3) The trust of third parties to cooperate with PINBAS MUI; 4) MUI activities are supported by the Government, therefore it will be easy for PINBAS if it wants to hold activities, especially UMKMK incubation; 5) The existence of incubation organizations similar to PINBAS MUI opens opportunities for cooperation in terms of UMKMK incubation Threats. There are two threats for PINBAS MUI Kal-Sel, namely: 1) The lack of third party involvement in incubation cooperation activities; and 2) Natural factors such as the Covid-19 Pandemic. The pandemic situation has made it difficult for PINBAS MUI Kal-Sel Branch to implement the strategies that have been made.

B. Suggestions

From the research that the researchers have done, the researchers provide several suggestions, among others, for PINBAS MUI South Kalimantan Branch. With this research, it is hoped that it can become one of the references in making a mosque-based Islamic cooperative development strategy. For Mosque Managers. PINBAS MUI Kal-Sel has provided opportunities and is willing to facilitate the incubation process for mosques that want to establish Islamic cooperatives. This should be maximized and welcomed by mosque managers by actively starting to establish Islamic cooperatives in their respective mosques. For third parties (Government and Other Financial Institutions). Support from third parties will certainly provide a very big meaning for the implementation of the Islamic cooperative development strategy. Of course, this support is not only in the form of being a resource person for activities, but also actively guiding and supporting the establishment of Islamic cooperatives themselves. This support can be in the form of activeness in the organization or providing financial assistance for Islamic cooperatives that are just starting out or want to develop. Other researchers. Other researchers can develop similar research but from different sides or aspects of this research so as to produce contributions to the development of mosque-based Islamic cooperatives.

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