

## ISLAMIC ECONOMIC EMPOWERMENT THROUGH 212 SYARIAH COOPERATIVE PARTNERSHIP IN SOUTH KALIMANTAN: SOCIAL AND ECONOMIC PERSPECTIVES

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### **Abstract:**

This research aims to examine the latest phenomena related to Islamic economic empowerment, focusing on the development of the 212 cooperatives in South Kalimantan. The political movement that gathered a large number of Muslims to demonstrate on December 2, 2016, has had a strong influence not only in the political sphere but also in the economic dimension, which is seen as the root of the problems faced by the Muslim community. This study is a field study conducted in South Kalimantan. The findings of this research are: first, Muslims in South Kalimantan joined and established the 212 Sharia Cooperative partnership due to the influence of solidarity among the affected community by the 212 spirit, which was able to offer something different yet in line with the open and religious characteristics of the Banjar community and their cautiousness in matters of transactions. Second, the development of the 212 Cooperative partnership in South Kalimantan shows positive progress, as in less than two years, there are already 5 branches of 212 Mart with a total of 599 members. Third, the inhibiting factors include the members' understanding of the cooperative institution's characteristics, pressing needs leading them to withdraw their savings, and finally, the prospect of the 212 Sharia Cooperative partnership in developing the community's economy lies in the existence of this cooperative, providing an alternative for investment and shopping in accordance with Sharia principles for the people in Banua, and institutionally, it has the opportunity to grow even bigger if it does not limit itself to only a certain ideology but provides space for others while still adhering to the principle of economic empowerment for the community.

### **Abstrak:**

*Penelitian ini bertujuan untuk mengkaji fenomena terkini terkait pemberdayaan ekonomi syariah, dengan fokus pada pengembangan 212 koperasi di Kalimantan Selatan. Gerakan politik yang mengumpulkan sejumlah besar umat Islam untuk berdemonstrasi pada 2 Desember 2016 ini memiliki pengaruh yang kuat tidak hanya di bidang politik tetapi juga dalam dimensi ekonomi, yang dipandang sebagai akar dari masalah yang dihadapi oleh komunitas muslim. Penelitian ini merupakan studi lapangan yang dilakukan di Kalimantan Selatan. Hasil penelitian ini adalah: pertama, umat Islam di Kalimantan Selatan bergabung dan menjalin kemitraan Koperasi Syariah 212 karena pengaruh solidaritas di antara masyarakat terdampak oleh semangat 212, yang mampu menawarkan sesuatu yang berbeda namun sejalan dengan*

*karakteristik masyarakat Banjar yang terbuka dan religius serta kehati-hatian mereka dalam urusan transaksi. Kedua, perkembangan kemitraan Koperasi 212 di Kalimantan Selatan menunjukkan kemajuan positif, karena dalam waktu kurang dari dua tahun, sudah ada 5 cabang 212 Mart dengan total 599 anggota. Ketiga, faktor-faktor penghambat tersebut meliputi pemahaman anggota terhadap karakteristik lembaga koperasi, kebutuhan mendesak yang mendesak yang menuntun mereka untuk menarik tabungannya, dan terakhir, prospek kemitraan Koperasi Syariah 212 dalam mengembangkan ekonomi masyarakat terletak pada keberadaan koperasi ini, memberikan alternatif untuk investasi dan belanja sesuai dengan prinsip syariah bagi masyarakat di Banua, dan secara kelembagaan, memiliki peluang untuk tumbuh lebih besar lagi jika tidak membatasi diri hanya pada ideologi tertentu tetapi memberikan ruang bagi orang lain dengan tetap berpegang pada prinsip pemberdayaan ekonomi bagi masyarakat.*

### **Background of the Issue**

Empowerment in the economy is a crucial step towards improving the welfare of individuals and communities. Various measures have been taken, including microcredit or microfinance programs, education and training for micro, small, and medium enterprises, increasing access to resources, promoting cooperation and networking between individuals, businesses, and communities, providing business mentoring and consulting, and establishing cooperatives.

A cooperative is an organization with a unique system, where it is owned and operated by its members and aims for the welfare of its members in meeting their economic needs. It is not an exaggeration to say that the presence of cooperatives is a response to economic injustice caused by the economic turmoil during the industrial revolution. This cooperative movement spread worldwide, including to Indonesia. The Indonesian government has issued various policies and regulations to support the development of cooperatives. A significant milestone was the enactment of the Cooperative Law No. 12 of 1967 and later Law No. 25 of 1992, which provided a legal framework for the operation of cooperatives in Indonesia.

Recently, in line with the development of political, economic, and social conditions, Sharia-based cooperatives have been established. Their operational framework is based on Sharia principles, which prohibit elements of usury (riba), uncertainty (gharar), gambling (maisir), and unlawful (haram) activities.

In recent times, the changing era has brought its own challenges and issues for Muslims. The 212 demonstration at Lapangan Monas in Jakarta at the end of 2016 inspired the economic awakening of the Muslim community. The 212 exponents saw the great potential of Muslims in 'defending' their religion and then applied this to economic issues, which were seen as a weakness of the Muslim community. Concretely, the 212 Sharia Cooperative was established on January 6, 2017, with the motto of trustworthiness, togetherness, and dignity. Subsequently, 212Mart,

KITAMart, and Sodaqo Mart were established with the same goal of achieving economic independence and reducing dependence on foreign entities, which are typically capitalist in nature.

The planned strategy is to dominate national franchise and minimarket networks, acquire factories and manufacturing plants that control the livelihoods of many people, and partner with as many traditional shops in the surrounding areas as possible.<sup>1</sup> For its activists, this movement is considered part of an economic jihad.<sup>2</sup>

This enthusiasm has spread to remote areas of Indonesia, including Bumi Banjar, where the population is predominantly Muslim and known for their religious devotion. According to M. Ismail, after the launch of the 212 Sharia Cooperative in Sentul City, no fewer than 250 people committed to establishing 212Mart in Banjarmasin. They aim to revive the economy of the Muslim community through unity and fellowship.<sup>3</sup> Finally, this commitment materialized on February 3, 2018, with the opening of a business outlet in the form of 212Mart by the Mayor of Banjarmasin. This was followed by openings in Banjarbaru and Kotabaru.<sup>4</sup>

The behavior of the Banjar community after the 212 Action, who collectively aim to build the economy, has changed compared to the results of research conducted by LIPI and IAIN Antasari in 1983. This research stated that the economic behavior of the Banjar community, represented by trading activities, was characterized by an individualistic-competitive attitude. This attitude developed into a stereotype of the Banjar people because most of them lived along riverbanks.<sup>5</sup>

The relatively rapid change in this economic behavior raises the following questions: First, what motivated Muslims in South Kalimantan to establish the 212 Cooperative partners in South Kalimantan? How has the development of the 212 Cooperative partners in South Kalimantan progressed? What factors hinder the development of the 212 Cooperative partners in South Kalimantan? Finally, what is the prospect of the 212 Cooperative partners in contributing to the economic advancement of the Muslim community?

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<sup>1</sup>Yayu Agustini Rahayu, "Tingkatkan Ekonomi Rakyat, 212Mart Gandeng UMKM Dan Warung Kecil," merdeka.com, accessed April 24, 2018, <https://www.merdeka.com/uang/tingkatkan-ekonomi-rakyat-212-mart-gandeng-umkm-dan-warung-kecil.html>.

<sup>2</sup>"Dampak Pergerakan 212 Terhadap Perkembangan Ekonomi Umat Muslim."

<sup>3</sup>Rahayu, "Tingkatkan Ekonomi Rakyat, 212Mart Gandeng UMKM Dan Warung Kecil."

<sup>4</sup>"Koperasi Syariah 212."

<sup>5</sup>Mochtar Buchori dan Wiladi Budiharga, "Tipe-Tipe Orientasi Sosial Budaya di Sembilan Daerah Penelitian di Indonesia " Makalah dalam Seminar Orientasi Sosial Budaya III di Banjarmasin, diselenggarakan atas kerjasama LIPI dengan IAIN Antasari tanggal 28 Nopember – 1 Desember 1983, 43-44. Lihat juga Irfan Noor, "Demokrasi dan Budaya Banjar; Modal Kultur dan Penguatan Masyarakat Sipil", <https://www.scribd.com/document/7851159/Demokrasi-Dan-Budaya-Banjar>, diakses tanggal 23 April 2018, 3-4. Lihat juga Ahmadi Hasan, "Prospek Pengembangan Ekonomi Syariah di Masyarakat Banjar Kalimantan Selatan," *AHKAM: Jurnal Ilmu Syariah* 14, no. 2 (March 19, 2015).

## Research Method

This research is a qualitative field study that involves direct engagement with the community to obtain data about the economic activities of the Muslim community in the land of Banjar. The research uses a socio-economic approach, applying sociological concepts, theories, variables, and methods to understand the social reality related to economic activities and changes in economic behavior.<sup>6</sup> The research is conducted in the Province of South Kalimantan, specifically in the areas where the 212 Cooperative operates, including the surrounding areas of Banjarmasin City, Banjarbaru City, and Kotabaru Regency.

Data collected for the research consists of primary and secondary data. Primary data comprises facts, words, information, and actions obtained from interviews and observations, covering the background that motivates the involvement of Muslims in South Kalimantan in establishing the 212 Cooperative, as well as the development and challenges faced by the cooperative. Secondary data is obtained from written sources such as books, journal articles, and other relevant documents. Online publications from scholarly databases like Google Scholar, Moraref, and DOAJ will be utilized to the fullest extent.

Data collection is the initial stage of the research process, involving the search and compilation of relevant data and information. Given the qualitative nature of the research, the researcher does not determine a specific sample size but continues to search and collect data until saturation is reached.

Various techniques are used for data collection in the field, including observation (direct and indirect systematic observations of the development of the Islamic economic movement in South Kalimantan represented by the establishment of the 212 Sharia Cooperative), in-depth interviews with community leaders and members of the cooperative, and documentation review of relevant literature and documents.

In analyzing the data, the researcher inventories the data for easy interpretation, categorizes informal notes containing observations, interviews, and documentary studies into sub-problems, selects, summarizes, and organizes the raw data into a more systematic description in the research report.

The research results, containing various data and information about the object of study, will be analyzed using discourse analysis, a model often used for interpretation. The deductive-inductive reflective method and creative-innovative divergent thinking are used to draw conclusions, guided by theories related to religious-based social movements.

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<sup>6</sup>Damsar, Indrayani *Pengantar Sosiologi Ekonomi* (Jakarta: Prenada Media Group, 2015), 14

## **Theoretical Construction: Middle Class in the Economic Empowerment Movement**

In the field of sociology, it is said that social change does not occur suddenly. The occurrence of social change in Indonesia, such as the change of ruling regime, often requires the hard efforts of a group of people who desire social change in Indonesia. This group of people voices their aspirations, criticisms, or even protests in the language of democracy. A crowd of people forming such a group in the study of social change is called a social movement.

According to Sunarto (2004), social movements essentially emerge from collective behavior, i.e., behavior carried out collectively by several people, which is not routine, and usually, their behavior is a response to a certain issue. Social movements are organized, have common goals and interests to demand change, and often aim at the government or rulers.<sup>7</sup>

Tilly (1978) states that the theory of political processes is closely related to the theory of resource mobilization. The approach to political processes emphasizes the opportunities for movements created by larger political and social processes.<sup>8</sup> Hasan (2006) in his review of the book *Islamic Activism, A Social Movement Theory Approach*, mentions that there are three key variables to the success of social movements, namely (1) political opportunity structure, (2) mobilizing structures, and (3) framing of actions.<sup>9</sup> Furthermore, Hasan explains that the variable of political opportunity structure often emerges triggered by significant changes in the political structure, and even the decline of social movements is closely related to shifts in the political structure. The opportunity to enter the political structure can either accelerate the process or slow down a social movement. However, the political opportunity structure alone is not sufficient to drive collective action. It must also be supported by mobilization structures rooted in previously established social networks. Through these networks, the masses and sympathizers (read: followers) are recruited and mobilized. To mobilize the masses, social movement actors need to frame them with easily understood slogans and language that can also stir mass sentiment. This is where framing plays a crucial role as an art in communicating messages to mobilize the audience and garner support. Ideology, as a system of beliefs, ideas, values, and meanings, is usually quite effective in supporting this framing.<sup>10</sup>

With the development of time, the means of framing have transformed into cyberactivism. Jati (2016) mentions that cyberactivism is an academic term

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<sup>7</sup>Nanang Martono, *Sosiologi Perubahan Sosial: Perspektif Kalasik, Modern, Posmodern, Dan Poskolonial*, 3rd ed. (Jakarta: Rajawali Press, 2014), 391–92.

<sup>8</sup>Nanang Martono, *Sosiologi Perubahan Sosial: Perspektif Kalasik, Modern, Posmodern, Dan Poskolonial*, 397.

<sup>9</sup>Noorhaidi Hasan, "Book Review: Islam Politik, Teori Gerakan Sosial, Dan Pencarian Model Pengkajian Islam Baru Lintas-Disiplin," *Al-Jami'ah: Journal of Islamic Studies* 44, no. 1 (2006): 245.

<sup>10</sup>Hasan, 245.

continuously used in analyzing the patterns of movements developed post-reform in Indonesia. This term refers to movement patterns based on internet discussions and social media preferences. The internet makes social movements easier to carry out. To conduct a social movement, there is no need to gather tens or hundreds of thousands of people in a field. Mobilization can be done online, and an individual's support for an issue can be expressed through a click of support. In the new social movement theory, public discussions can lead to mass mobilization actions based on the concept of virality in the virtual world (netizens).<sup>11</sup> However, the internet and various applications are merely mediums. The success of a social movement depends on whether the movement leader is able to package an issue, problem, or policy in a way that makes it a common issue and encourages the public to participate in a movement.

The ability to mobilize masses in cyberactivism, as described by Jati, is seen as part of activities carried out by the middleclass community. The involvement of this community group in mobilizing discussions and opinions on the internet media was strongly felt during the 2014 General Election.<sup>12</sup> Adelman and Morris (1967) as well as Landes (1998), economic historians, state that the existence of the middle class has a significant influence in providing the driving force for faster economic development in England and continental Europe in the 19th century.<sup>13</sup>

Weber in his book titled *Economy and Society* observes the interconnectedness between class positions and market development. The conception of classes in Weber's understanding is very heterogeneous because of the differentiation of interests within the class, thereby a precise understanding of the middle class has not been formulated. It is evident, however, that the middle class can be referred to as the *petite bourgeoisie* to observe its central role in the economy. However, the use of this term is not universal as this middle class also plays the role of a leisure class and an intellectual class in the social domain. Thus, the segmentation of this middle social class indicates the specialization of its role in various fields.<sup>14</sup>

The variation in tools possessed by the middle class (consumption, production, and ideas) makes economic development move rapidly. Rationality in economic activities ultimately yields maximum profit accompanied by an increase in the amount of property. Subsequently, the ownership of these assets gives rise to prestige within a class. "Have property" and "non-property" are the terms used by Weber.

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<sup>11</sup>Wasisto Raharjo Jati, "Aktivisme Kelas Menengah Berbasis Media Sosial: Munculnya Relawan Dalam Pemilu 2014," *Jurnal Ilmu Sosial Dan Ilmu Politik* 20, no. 2 (2016): 149–50.

<sup>12</sup>Jati, "Aktivisme Kelas Menengah Berbasis Media Sosial."

<sup>13</sup>Muhammad Afdi Nizar, "Kelas Menengah (Middle Class) Dan Implikasinya," ResearchGate, 1, accessed August 5, 2019, [https://www.researchgate.net/publication/279406954\\_Kelas\\_Menengah\\_Middle\\_Class\\_dan\\_Implikasinya](https://www.researchgate.net/publication/279406954_Kelas_Menengah_Middle_Class_dan_Implikasinya).

<sup>14</sup>Wasisto Raharjo Jati, "Kelas Menengah Sebagai Basis Pembangunan: Telaah Perspektif Webberian," n.d., 871.

This economic rationality cannot be separated from Calvin's beliefs (Calvinism) and Methodism, which believe in the concept of predestination. Economic development cannot be detached from mental factors and ethics derived from religious teachings, namely, asceticism and hard work. Both are believed to be determining factors in attaining happiness in this world and the hereafter. Both also contribute to the accumulation of capital, thus forming social classes. Religion is understood as a spiritual element that has a strong correlation in shaping an economic ethos. This consistent support towards the development of capitalism and its ability to drive the economy to become the economic ideology in several European countries at that time.<sup>15</sup>

ALVARA Research Centre in 2017 launched research results on the theme of the Muslim middle class. The research results explain that the Muslim middle class in Indonesia tends to have a moderate religious perspective. This perspective is obtained based on the characteristics of the urban population, which is more open. Urban society also prefers symbols, hence many religious symbols are displayed by the urban population to demonstrate piety to the public. These symbols correlate with consumerist culture. The emergence of halal products, Islamic events that are aired almost daily, as well as hijab boutiques and Muslim clothing can be easily found.<sup>16</sup>

In today's development, it is worth noting the writing of Kees De Groot (2009) who introduced the term "liquid religion life" in the modern era. Groot used this term to indicate the fluid condition of religious life in society. Changes are so rapid that they are often unnoticed by individuals. Thus, according to him, the types of modern human religiosity can be categorized into 3 types: (1) the fluid phenomenon in the religious field. He gave examples such as individual meetings in religious events, small communities, global religious networks, and virtual communities. (2) religiosity within the secular cultural context. He exemplified the emergence of religious-themed television shows, movies, websites, and radio. (3) meetings and gatherings outside the religious environment, for example, individuals' involvement in political processes.<sup>17</sup>

At the beginning of independence, the focus of the movement was more on the spirit of nationalism and religion represented by Islamic organizations such as Sarekat Islam. During the independence period, and through the reform era until now, according to Asep Saepudin Jahar, the economic movement emphasizes the spirit of entrepreneurship for community development. The Islamic spirit also strengthened, particularly when faced with the capitalist system, which was considered not solving

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<sup>15</sup>Damsar and Indrayani, *Pengantar Sosiologi Ekonomi* (Jakarta: Prenada Media Group, 2015), 71, [http://opac.library.um.ac.id/oaipmh/./index.php?s\\_data=bp\\_buku&s\\_field=0&mod=b&cat=3&id=56646](http://opac.library.um.ac.id/oaipmh/./index.php?s_data=bp_buku&s_field=0&mod=b&cat=3&id=56646).

<sup>16</sup>Hasanuddin Ali Ali Hasanuddin, "Pasar Kelas Menengah Muslim yang Menggiurkan - Kolumnis Tirto.ID," *tirto.id*, accessed August 8, 2019, <https://tirto.id/pasar-kelas-menengah-muslim-yang-menggiurkan-cmw6>.

<sup>17</sup>Kees de Groot, "Three Types of Liquid Religion," *Implicit Religion* 11, no. 3 (February 26, 2009): 277, <https://doi.org/10.1558/imre.v11i3.277>.

economic and social problems in society. Therefore, the spirit of establishing Islamic banks and philanthropic Islamic institutions emerged as a form of awareness to develop the Muslim community. Furthermore, the development of Islamic spirit is integrated into the context of democratization, emphasizing accountability and transparency aspects, not solely focused on religion.<sup>18</sup>

## Discussions and Result

Hasan in his review of the book *Islamic Activism, A Social Movement Theory Approach* mentioned that there are three key variables to the success of social movements, namely (1) political opportunity structure, (2) mobilizing structures, and (3) framing.<sup>19</sup> In this regard, the ability to frame, which can be infused with an ideology as a system of beliefs, ideas, values, and meanings, is usually quite effective in communicating messages to mobilize the audience and garner support. Framing can determine whether someone feels part of the issues and problems being fought for, and is willing to collectively take action on them.

With the advancement of time, the means of framing have transformed into cyberactivism. Jati stated that cyberactivism is an academic term that is constantly used to analyze the patterns of movements that developed following the reformation in Indonesia. This term refers to movement patterns based on internet discussions and social media preferences. The internet has made social movements easier. To carry out a social movement, one doesn't need to gather in groups of tens or hundreds of thousands in the field. Mobilization can be done online, and one's support for an issue can be expressed by clicking support. According to the new social movement theory, public discussions can lead to mass mobilizations based on the term "viral" in the virtual world (netizens).<sup>20</sup>

Based on the above theory, we can see how the role of the 212 Peace Action could shape a social movement of Muslims in influencing the government's decision regarding the then Jakarta Governor Basuki Tjahaja Purnama or Ahok. Indeed, during that event, many alumni participants felt blessed by the incident. The massive crowds felt grateful because post the peaceful action, it turned out to be able to foster an incredible resurgence of the Muslim community. The peaceful action attended by millions of Muslims, residents from various regions and corners of Indonesia, has become a new historical milestone for the Muslim movement in Indonesia. The 212

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<sup>18</sup> Asep Saepuddin Jahar, "Transformasi Gerakan Ekonomi Islam Kontemporer," *MIQOT: Jurnal Ilmu-ilmu Keislaman* 39, no. 2 (December 6, 2015): 338, <https://doi.org/10.30821/miqot.v39i2.28>.

<sup>19</sup>Noorhaidi Hasan, "Book Review: Islam Politik, Teori Gerakan Sosial, Dan Pencarian Model Pengkajian Islam Baru Lintas-Disiplin," *Al-Jami'ah: Journal of Islamic Studies* 44, no. 1 (2006): 245.

<sup>20</sup>Wasisto Raharjo Jati, "Aktivisme Kelas Menengah Berbasis Media Sosial: Munculnya Relawan Dalam Pemilu 2014," *Jurnal Ilmu Sosial Dan Ilmu Politik* 20, no. 2 (2016): 149–50.



phenomenon is a manifestation of the spirit of unity, justice, and Islamic brotherhood, as well as a love for this nation.

The impact of this action turned out to be quite significant in shaping a different kind of awareness for Islamic economic activists. This is reflected in the many initiatives by several Muslim thinkers to manage the potential of the community by redirecting their energy toward the economic sector. The peaceful action was also able to awaken the community to the fact that they are a majority group with high bargaining power over government policies, which, until now, seemed to favor capitalists in the economic field. The presence of large modern retail businesses that almost dominate the entire market in Indonesia has caused many traditional markets and stalls to become quiet, even leading to closure, becoming a source of disappointment for them. The teachings of Islamic economics that preach the principle of distributive justice over wealth—ensuring that wealth does not only circulate among a few groups—and the prohibition of monopolies, have become an effective channel for establishing businesses in line with these principles.

Various initiatives to establish businesses, minimarkets, franchises, and various businesses labeled as "212" have occurred rapidly and massively. "212" has turned out to be a very appealing trademark to vie for. The number "212", this number of Wiro Sableng, is able to create a strong memory of the success of the actions carried out by millions of Muslims coming from all over. Coupled with the framing of the event, infused with religious ideology, it has proven effective in moving many people to become conscious of their religious beliefs. The efforts to implement religious teachings with earnestness or, in their terms, the economic jihad, is an effort to eradicate injustice in the economic sector, believed to be a means to achieve happiness in the hereafter. As Abd. A'la writes, jihad at present should not be interpreted solely from the aspect of warfare, but should be understood on a larger scale, which is to realize welfare. Jihad to realize economic prosperity, reduce poverty rates, especially among Muslims.

The spirit quickly spread to various regions, crossing islands, especially South Kalimantan. With the open-minded culture of the river communities, Mr. Muhammad Ismail (Chairman of the Bauntung Batuah Banjarmasin Sharia Cooperative), who was then in the holy land of Mecca to perform umrah, was moved to see and hear about the movement of the community involved in the 212 Sharia Cooperative, which then established the 212Mart business, was moved to do the same.

From Mecca, he communicated this intention with several of his colleagues in Banjarmasin. This intention was well-received by his friends who also shared the same intention and spirit, wanting to participate in advancing the economy of the community, especially in the Banjarmasin area. Indeed, such intentions, based on the information obtained, had already been desired by the leaders of the Amanah Idaman Sharia Cooperative in Banjarbaru. However, it seems that the enthusiasm of the people in that

area was lacking, so they had difficulty in gathering 100 member participants to be registered as members of the 212 Sharia Cooperative community (headquarters).

Contrary to the case in Banjarbaru, it was different in Banjarmasin and Kotabaru. For Banjarmasin, Mr. H. Muhammad Ismail was able to quickly gather members in his area. In fact, during the registration to become partner members of the 212 Sharia Cooperative, he successfully gathered 250 community members. Given his position as one of the travel entrepreneurs for umrah and hajj and as a representative of the people in the Regional People's Representative Council (DPRD) of South Kalimantan Province, it seems that he played a role in facilitating this effort. Similarly, in Kotabaru, the role of Mr. Muhammad Adnan as the owner of a hajj and umrah travel agency was able to quickly gather 100 community members.

The gathering of a number of members to join the 212 Sharia Cooperative community, with the 212 spirit, then collectively investing in establishing 212Mart Amanah, Berjamaah, and Izzah, opposed the stereotype that has long been attached to the people of Banjar, which is individual-competitive.<sup>21</sup> This stereotype was felt to be closer to the spirit of capitalist economy. However, on the other hand, the people of Banjar are known to have a high level of religiosity. They are very cautious in matters concerning their wealth, especially in buying and selling. The necessity of orally reciting a contract, and then stating, "I sell as is," demonstrates this. Therefore, the presence of the 212 Sharia Cooperative community with the 212 spirit did not face rejection in this region.

The Islamic economic movement that occurred in 3 regions of South Kalimantan cities can be categorized as a middle-class community. According to the theory of the role of the middle class in the economy, they are in a middle position in striving for common interests, whether as a class in itself (aware of their differences with other groups and tend to be permissive and compromising with authority) or as a class for itself (aware of the relationship between the state and society in an active, reactionary, and critical framework towards authority). Furthermore, the middle-class position in the economy lies in the roles of consumption and production. These two roles place the middle class in the category of consumer class, as well as small business owners.<sup>22</sup>

ALVARA Research Centre in 2017 presented the results of a study on the tendency of Indonesian Muslim middle class to have moderate religious views. This

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<sup>21</sup>Mochtar Buchori dan Wiladi Budiharga, "Tipe-Tipe Orientasi Sosial Budaya di Sembilan Daerah Penelitian di Indonesia" Makalah dalam Seminar Orientasi Sosial Budaya III di Banjarmasin, diselenggarakan atas kerjasama LIPI dengan IAIN Antasari tanggal 28 Nopember – 1 Desember 1983, 43-44. Lihat juga Irfan Noor, "Demokrasi dan Budaya Banjar; Modal Kultur dan Penguatan Masyarakat Sipil", <https://www.scribd.com/document/7851159/Demokrasi-Dan-Budaya-Banjar>, diakses tanggal 23 April 2018, 3-4. Lihat juga Ahmadi Hasan, "Prospek Pengembangan Ekonomi Syariah di Masyarakat Banjar Kalimantan Selatan," *AHKAM: Jurnal Ilmu Syariah* 14, no. 2 (March 19, 2015).

<sup>22</sup>Jati, "Aktivisme Kelas Menengah Berbasis Media Sosial," 149.

view is obtained based on the characteristics of urban populations who are more open. Urban dwellers also prefer things that are symbolic, hence many religious symbols are shown by urban dwellers to demonstrate their piety to the public. These symbols are found to correlate with consumer culture, hence the emergence of halal products, Islamic events broadcast almost daily, hijab boutiques, and Muslim clothing that can be easily found. This cultural shift has led to the emergence of 212Mart, a modern Islamic mini-market concept that is trustworthy, communal, and respectful, owned and run by Muslims, only selling halal products, promoting SME/home industry products, and providing a designated prayer area.

Despite the moratorium on the establishment of modern mini-markets in some areas, this rule does not apply to 212Mart retail business. Local governments are open to allowing the establishment of 212Mart. In fact, in the city of Banjarmasin, the Mayor welcomed the Sharia Cooperative Bauntung Batuah as a partner of the Sharia Cooperative 212 to establish 10 212Mart outlets. Similarly, in Banjarbaru, the Deputy Mayor allowed as many 212Marts to operate in their area as possible, as long as it is conducted communally, owned by as many members of the community as possible, and with a special space designated for displaying home industry products (SMEs). Additionally, a notice is displayed at the entrance declaring that the mini-market does not sell prohibited foods, cigarettes, or condoms, and trading activities will be stopped for 15 minutes during prayer times. The brochures also indicate a profit-sharing arrangement (SHU) allocated for the less fortunate, with a percentage of 5% for orphans and the less fortunate for KS BB, and 7% for social funds for KS AI.

Shopping while doing charitable deeds – that might be the right way to describe the behavior exhibited by 212Mart consumers and cooperative members. During the researchers' visit to the locations, consumers and members expressed their satisfaction with the statement: "We are happy to shop here because it is owned by Muslims; a portion of the funds will be given to Muslims, and it is intended to help the economy of Muslims."

According to online data from the Ministry of Cooperatives and Small and Medium Enterprises, the Sharia Cooperative Bauntung Batuah is located at Jl. Pangeran Antasari No. 96A, East Banjarmasin with the Legal Entity Number 006936/BH/M.KUKM.2/ I/2018, issued on January 12, 2018. The Cooperative Registration Number is 6371020040001. Since its establishment on 17 Jumadil Awwal 1439 H/3 February 2018, until August 24, 2019, it has had 3 212Mart outlets. The first outlet is located at Jl. Pangeran Antasari No. 96 A, the second at the RSUD dr. H. Moch. Anshari Saleh in North Banjarmasin, and the third in the Al Muhajirin Mosque area in North Kuin. By August 24, 2019, it has had 599 active members, and the first Annual General Meeting was held in June 2019.

Meanwhile, the Amanah Idaman Cooperative in Banjarbaru, located at Jalan Ahmad Yani Kilometer 34.5 Ruko 3 Dara No. 6A, has the Establishment Legal Entity Number 009422/BH/M.KUKM.2/VIII/2018 and Cooperative Registration Number

(NIK) 6372040120005. This cooperative will open its 212Mart business on September 1, 2019, with a growing number of cooperative members.

So far, in this research, no data has been found for the Legal Entity Number and Cooperative Registration Number for the Bumi Saijaan Berkah Kotabaru Sharia Cooperative. However, this cooperative already has one 212Mart outlet located at Jl. Ahmad Yani KM. 296 Travel Al Multazam Group RT.03 RW. 01 Tegalrejo Village, Kelumpang Hilir District, Kotabaru Regency. This cooperative also has 180 members and is planned to hold its inaugural General Meeting in October 2019. This brings the total number of members for the three partner cooperatives of Sharia Cooperative 212 in South Kalimantan to 851, with the cooperative being less than 2 years old.

Zald and Ash (1966) stated in their theory of resource mobilization that different levels and types of involvement of individuals in a movement can be distinguished by categorizing them as followers (permanent members or mere participants), constituents (sources of resources), and beneficiaries. Furthermore, individuals are mobilized to participate in activities forming part of the strategies and tactics of a movement organization. However, members of a movement are not the sole components mobilized. As mentioned above, there is also the availability of money, support of arms, contributions from elites, media support, and shaping of public opinion that tend to support the movement.

In this case, some members who are part of the three partner Sharia Cooperatives 212 are also active members of Sharia Cooperative 212. In their respective regions, they become members of the partner Sharia Cooperative 212. The requirements to become a member of each partner Sharia Cooperative are not significantly different, namely (1) being a Muslim; (2) providing two colored 3x4 photos; (3) filling out a registration form; (4) providing a photocopy of an ID card; (5) paying the basic deposit, mandatory deposit, and voluntary deposit.

Only the Sharia Cooperative Amanah Idaman in Banjarbaru uses the term "WNI" (Indonesian Citizen). According to the researcher, for this cooperative, the use of the term "Indonesian citizen" is intended to attract as many members as possible from all walks of life and to be less concerned about the beliefs of the members. Additionally, it is to implement the principle of "openness" in the cooperative, meaning that membership in the cooperative can come from anywhere, without distinguishing based on ethnicity, race, religion, and social groups. This is evident from an interview conducted with Ibu Ulfa, the treasurer of the cooperative, who stated that they are striving to invite as many people as possible to join their cooperative, without discriminating based on any social status. Therefore, for this cooperative, voluntary deposits are only for members who are willing to invest their funds to be managed in the 212Mart business. If members are not willing, there is no pressure to do so. Similarly, Islamic banking, whose customers are not limited to Muslims only, seeks to realize what is referred to as "rahmatan lil 'alamin." Here, it appears that religious fanaticism has undergone a shift. In line with the concept of liquid religious life among

middle-class Muslims, they strive to be softer in implementing their business policies. Although in the end, some portion of the net income is given to the underprivileged and prioritized for those who are Muslims.

In an effort to maintain membership loyalty, several steps are taken: *First*, forming a WhatsApp group where the media is expected to facilitate communication and foster relationships between the management and its members. In this group, all members are informed of any developments within the cooperative, including an increase in the number of members, as well as the financial position of the cooperative. *Second*, creating a page on Facebook under the names: Koperasi Syariah Bauntung Batuah, Kopsyah Amanahidamanbjb. However, the researcher was unable to find Koperasi Syariah Bumi Saijaan Berkah on Facebook. *Third*, providing points for members who make transactions at each 212Mart outlet by presenting their membership card. These points are used to increase the net income for those members at the end of the year. However, the membership card is not valid if the member shops at other 212Mart outlets partnered with other Sharia cooperatives. So, the membership card is only for transactions carried out at the 212Mart outlet owned by their respective Sharia cooperative. For example, a member's card for the Koperasi Syariah Bauntung Batuah community in Banjarmasin will earn points if they shop at the 3 212Mart outlets in Banjarmasin. The same goes for members of the Koperasi Syariah Amanah Idaman community in Banjarbaru. This is different from the Koperasi Syariah Bumi Saijaan Berkah Kotabaru. Members making transactions there do not earn points from the cooperative. This was conveyed by one of the members.

There are several obstacles faced in the journey of the partner of Syariah 212 Cooperative in South Kalimantan. From the informant's account, these can be grouped into: (1) Not all members can understand the cooperative institution. The cooperative is a joint effort and common ownership, so the orientation of becoming a cooperative member is not solely for profit, but also for togetherness in building the community's economy and helping the less fortunate. It is important for all members to actively contribute to advancing their business. One tangible form of this is the encouragement to frequently shop at 212Mart, their own store, to shop at the beginning of the month, and to shop during the month of Ramadan. Moreover, the board members have a personal commitment to no longer shop for daily needs at other modern retail stores, only at their own 212Mart or at traditional markets and shops. (2) There are some members who then stop or withdraw some of their voluntary contribution funds. Some reasons given include the use of the money for medical expenses and other more urgent family economic needs. However, the percentage of this is very small and does not affect the development of 212Mart. For members who stop being a member, all entrusted funds and their entire SHU not yet withdrawn will be given. However, for members who only withdraw or reduce their voluntary savings, this is allowed, and they are still considered members of the cooperative.

Nevertheless, despite the various statements provided, the interest of the people in the South Kalimantan region is very high. From the responses on social media, many are questioning when our area will have a 212Mart. The 212Mart brand can be said to be a brand that is already well-known among the public and always associated with the 212 Movement event. Therefore, in terms of promotion and marketing, the partner cooperative does not need to spend a lot. This brand already has a place in the hearts of the Muslim community, so the main target of product marketing is at least the Muslim community themselves as the majority of Indonesia's population.

As stated by Irfan Syauqi Beik, the strength of the Syariah 212 Cooperative lies in its members. The contribution of members as capital customers at 212Mart is crucial for the sustainability of the cooperative. Each member must have the awareness to (1) commit to shopping at their own cooperative, (2) strengthen the product distribution system so that product prices can be competitive, (3) in the future, diversify business so that 212Mart not only provides goods but also provides product items.

The awareness has spread and inspired the Banua community to participate in advancing the real economic prosperity in Banua. Despite the difficulty due to the considerable distance from the center, they are still eager to realize this effort. Each of them feels called to contribute to building the real economy in Banua. Due to the distance, location differences, and being on different islands, they are encouraged to establish a Sharia cooperative with independent management and household budget (AD ART), even attempting to independently supply goods and determine prices and discounts on the goods. Hence, these three Sharia cooperatives in Banua are categorized as 'partners' of the Sharia Cooperative 212. They are obliged to give 2.5% of the business profits to the Sharia Cooperative 212 after the Annual General Meeting (RAT). Some of the provisions that must be complied with in using the brand include prohibiting the sale of forbidden food, cigarettes, and condoms, selling home industry products, stopping trading activities for 15 minutes during prayer times, and a percentage of business profits (SHU) intended for the less fortunate. In reality, this is not much different from a franchise business. The difference lies in the form of ownership, which is not owned by individuals but by many people, under the auspices of an institution called a cooperative. Unlike other modern retail minimarkets such as Alfamart and Indomaret, which have centrally managed parent companies. Therefore, all policies from the center regarding promotions, discounts, and so on must be in accordance with the central planning.

## **Conclusion**

As a final note from this research, it can be concluded that: first, the 212 cooperative movement has provided its own color as a contemporary phenomenon in the dynamics of the development of the Islamic economy. Starting from the awareness of seeing the great potential of the ummah, this movement could then be realized. This

fact can also be called the rise of the middle class, which has a fairly high understanding and awareness in seeing the economic issues experienced by Muslims in South Kalimantan, especially among the modern urban population.

Second, the 212 cooperative movement continues to experience rapid development with the opening of more and more outlets. Political support from the local "rulers" has given a boost to the development of this movement, alongside the religious spirit held by its members. Third, the 212 cooperative movement, in the practices found in the three research areas, apparently does not have uniformity in its management. This is certainly a challenge for management for the continuity and development of this movement. Involving many people in ownership, in addition to having advantages, at the same time can be seen as a disadvantage, because there will be many difficulties in making important decisions. Fourth, the 212 cooperative has a fairly good prospect considering the Islamic community market is very wide, especially for the South Kalimantan region, which is known as a religious community, including in terms of economy. Therefore, cooperative managers must be more active in introducing this cooperative to a wider community. Rigid ideological constraints can have an impact on not achieving the initial goal of the presence of this group for the development and empowerment of the community's economy. *Wassalam....*

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