



GRID MANAGERIAL PATTERNS IN MANAGEMENT OF SYARI'AH FINANCIAL INSTITUTIONS

(RESEARCH ON BAITUL MAAL WA TAMWIL BARRAH BANDUNG)

Mia Lasmi Wardiyah

Lecture of University Islamic National Bandung, Indonesia, A.H. Nasution Street No. 105.

E-mail: mialasmiwardiyah@ymail.com

KeyWords

Barrah, BMT, Leadership, Management

ABSTRACT

This study starts from the problem of the type of leadership that is run about BMT Barrah Bandung in implementing the work program and operations, as well as the work plan that was made so survive and continue to thrive to this day. There are allegations that the setback caused by factors Barrah BMT leadership. Based on the background of the problem is studied on the characteristics of the applied Managerial Grid by BMT Barrah.

The results concluded that the dominant leadership style applied in the management of BMT is democratic and participative leadership. All the leaders and employees were given the opportunity to pull out the bottom staff views and opinions on matters related to the effort and develop strategies BMT. All leaders to advance BMT participated Barrah, so BMT Barrah awarded as outstanding. Leadership that highlight one's leadership effectiveness is highly dependent on the shape, type, and level of participation of subordinates in carrying out the organization.

1. INTRODUCTION

The number of micro and macro financial institutions that are spread to various corners of the country, apparently has not reached an ideal condition if observed closely. This is evident from the large number of microfinance institutions that only pursue their respective income targets, so that larger goals are often overlooked, especially in the economic development of the lower classes of society. Even though microfinance institutions have a strategic position in the economic development of lower class people. If we look forward to the role of macro financial institutions, it is clear that this is difficult to expect. The funding provided by various financial institutions is still dominated by consumer financing, so that the economic rate of the community tends to be consumptive, less productive.

BMT BARRAH is one of the BMT that still stands today. BARRAH BMT is a form of Savings and Credit Cooperative based on Syari'ah values. This is based on Legal Entity Decree Number 249 / BH / KDK-10.21 / X / 98 dated October 30, 1998, which was then replaced by Legal Entity Decree Number 518 / PAD.18-DISKOP / 2003 dated April 25, 2003. Based on the SKBH then BMT BARRAH has a function similar to cooperatives in general, namely to attract, manage, and channel funds from, by, and for the community. As an institution in the form of cooperatives, BARRAH BMT is a business entity consisting of people or Cooperative Legal Entity by basing its activities based on cooperative principles as well as a people's economic movement based on the principles of family and Syari'ah.

BMT BARRAH is an Islamic organization system. Hard efforts, so that the BMT-owned business unit continues to grow, develop, and become healthy and strong, and not deviate from the Syari'ah, needs to be done, so that this financial institution will run well, smoothly, sustainably, and blessedly. As a financial institution, certainly the existence of BARRAH BMT is always expected to bring better results from year to year. In carrying out these objectives a good work program plan is needed that will underlie the activities to be carried out, so that later it can be used as a benchmark in assessing its success at the BMT. Important steps must be taken in order to achieve the basic aims and objectives, namely to make a BMT financial institution as a well-known business institution and sustainable survival. Achieving these goals and objectives certainly not only requires good managerial knowledge (knowledge management) skills from the leaders, as stated above, but also requires a leader who has an example of exemplary behavior in managerial implementation. Quality of resources and good managerial ability is of course very important given that the ability of managers to

carry out basic management functions and their ability to maintain dynamic balance, so that financial institutions run better and better, and sustainable.

Many opinions say that a person's leadership does not change in any situation. However, there are other camps who argue that one's leadership style is very situational. In practice, this view means that no leader is very consistent with one particular type of leadership, regardless of the situation at hand. Thus, the ability of human resources and how to manage BMT BARRAH Bandung certainly cannot be denied without being separated from the types of leadership that are carried out which is very important, touching, influencing, and even able to penetrate almost all aspects of life, like blood in meat. Also with the type of leadership and good managerial knowledge of a leader, a person is expected to be able to recognize his own abilities, strengths, and weaknesses.

From the description above, it would be interesting to study more deeply about the types of leadership that BMT BARRAH has carried out in carrying out its work and operational programs, as well as work plans that are made so that they will survive and continue to grow to date. This is important to be examined carefully and finally it can be adopted or adapted to other BMTs, both in the city of Bandung and BMT in Indonesia, who share a vision and mission as Syari'ah based financial institutions.

2. METHODOLOGY

This research uses descriptive analysis method. The source of research information is determined based on the researchers' assumptions about people who can provide accurate information about the object of research. After researchers determine the location of the study then determine the source of information to be investigated. The purpose of determining the source of this information is to select people who have information in the context of the deepening of research studies.

The selection of information sources is intended to avoid receiving data and facts about the object of research. Information obtained by researchers will be used by researchers to understand individuals, groups, events, or places that are related to the object of research, and related to research problems.

The type of data needed in this study is qualitative data that is tailored to the research questions and objectives.

In qualitative research, the researcher has a very important role because he has various roles in it. The researcher is a planner, executor of data collection, analyst, interpreter of data and even he is also the reporter of research results. It can be said, that researchers in qualitative research are everything, because the researcher is the determining factor for the success or failure of the research.

Data collection techniques in this study are as follows:

- 1) Observation, i.e. observation to the research location. Aiming to get data about the Managerial Grid pattern in managing Syari'ah financial institutions in BMT BARRAH
- 2) Interviews are used to obtain data on the pattern of Managerial Grid in the management of Syari'ah financial institutions in BMT BARRAH.
- 3) Literature Study, which is examining documents regarding policies or programs that are being carried out by BMT BARRAH in implementing the Managerial Grid pattern in managing Syari'ah financial institutions.
- 4) Documentation Study, examining various forms of documents owned by BMT BARRAH, such as brochures, accounting reports, and others.

3. RESULT AND DISCUSSION

BMT BARRAH has policy points in carrying out its economic activities. The main points of the management policy include:

1. The main points of management policy are prepared based on the mandate of the members which is determined and formalized at a Work Meeting on January 24, 2012 concerning the BARRAH BMT Business Plan, and in accordance with the BARRAH BMT Statutes.
2. The main points of management policy are the unity of action and ideas in the Work Program and Budget and their implementation in previous years.
3. The main points of this management policy are then the basic references for the preparation of BARRAH BMT work program.

The Annual Work Program and Plan that has been prepared will be used as a reference for the management of BMT BARRAH in carrying out its activities, and will be adjusted to the changes that occur in the future, as well as evaluation material in the following year. The work program created by BMT BARRAH is referring to the success of work in the previous year, seeing the opportunities that exist in the future, and not forgetting to anticipate obstacles that might occur. In other words, this PK and RAP will be used as a reference for BMT BARRAH management in carrying out their activities and will be adjusted to the changes that occur in the future.

At the beginning of the year of establishment until 2012 BMT BARRAH did not yet have a written and planned PK and RAP. This is because in those years BMT BARRAH was still under the supervision of the Cooperative Trustees and not the Cooperative Supervisory Board. Reflecting on the success of BMT in 2003 and with the situation that was quite conducive to Syari'ah financial institutions, the management was optimistic that the coming year was better than the previous years.

BMT BARRAH has a Program on Management Development. The program is different every year, but it is essentially the same, namely to help financial institutions succeed in achieving their goals. The programs will be expanded based on the year of planning, namely (PROFILE OF KSP Syari'ah BMT BARRAH 2009):

1. In 2007, were:

Focusing on the improvement and dissemination of operational standard operating procedures, along with policies for the sake of an orderly mechanism of work, so that it will facilitate the work evaluation for each assignment that is charged to each individual.

Office equipment and supplies are also something that must be met in order to support the smooth operation of BARRAH BMT.

2. In 2008, were:

- a) Implementation of the operational procedure system and the BARRAH BMT management system, in each part must be carried out in 2006.
- b) The programmer in charge of completing the computerized system in accordance with the SOPs that have been made, until now has not been completed. If not completed within the specified time period, it will be replaced with a new Programmer.
- c) It is necessary to form an information technology (IT) division consisting of more than 1 (one) person. This is intended to be able to back up existing officers, when unable to come to work.
- d) Increasing the socialization of BMT BARRAH through the Guidance Assembly Council units which are held once a month, in rotation.
- e) Increase member contributions to the Mandatory Deposits each month by Rp. 10,000.00, either directly deposited per month, or through a savings account debit.
- f) Increase the contribution of employees and members in the expenditure of daily necessities to the real sector business which is fostered by BMT BARRAH.
- g) Printing of special credit card installments intended for members and problem customers, by specifying the remaining installment balance and principal details and profit sharing
- h) The formation of a special division that handles NPLs and surveys that have the authority to decide to withdraw.
- i) With the increase in field staff, customers, and arable areas, it is felt that in 2006 a branch office was needed, which will be realized for the first time in the arable areas of Cijerah and Rancaekek.
- j) Collaborate with agencies, financial institutions, for comparison of management implementation.
- k) The existence of repositioning and addition of functions to employees, considering the effectiveness and efficiency of time and effort.

3. In 2009, were:

- a) With regard to opening a branch office, a new organizational structure needs to be made.
- b) Select and place staff in the branch office, together with the determination of authority and responsibility.
- c) Make regulations on the relationship between the head office and branch offices, especially regarding financial statements.
- d) Determine branch office requirements and targets to achieve quality and effective and efficient business development.
- e) Establish feasibility analysis for the establishment of branch offices.
- f) Create a Syari'ah system that can be accounted for.
- g) Creating a system of supervision and supervision in the field so that the activities of account officers in the field are in accordance with the established SOP.
- h) Implement a member training program.
- i) Assist and supervise members.
- j) Formulate rules regarding membership requirements at BARRAH BMT.
- k) Conduct comparative studies with microfinance institutions to find out strengths and weaknesses both as partners and competitors, in the context of benchmarking.
- l) Conducting employee training, both conducted by themselves and following training in other places.
- m) Conduct administrative control, regarding membership.
- n) Improve operational capabilities according to standards set by microfinance institutions.
- o) Improve the quality of risk management.

4. In 2010, were:

Focusing on improvements to existing procedures, especially relating to supervisory procedures, both branch office supervision and other supervision. With this supervision it is hoped that there will be no irregularities in financial management.

5. In 2011, were:

- a) Prepare the RAPB every month, so that it can be well controlled.
- b) Involving management and supervisors through training or seminars held by other relevant agencies, in order to improve performance.
- c) Increase the professionalism of the management and management in accordance with the rules and regulations, and the articles of association of BMT
- d) Strive to further improve services to members and the community.

The leadership style adopted by BMT BARRAH leaders has the following characteristics:

- a) The leader acts as an example, not only in speech but also in daily behavior.
- b) Having the principle that the leader must have advantages in everything compared to his employees.
- c) Having exemplary behavior that makes him a role model for his subordinates.
- d) Be rational and objective in dealing with subordinates, especially in assessing the behavior and work performance of others.

- e) Always try to foster and maintain a work climate that is conducive to the innovation and success of subordinates.

The conditions contained in BMT BARRAH are:

- 1) All members of the organization work with a high level of loyalty and discipline.
- 2) There is a harmonious atmosphere, there is never an atmosphere of conflict between individuals or between work groups in the organization.
- 3) Efficiency, effectiveness, and productivity of the members of the organization are at the maximum level.
- 4) The organization does not face an atmosphere of competition with other organizations involved in similar activities, especially for commercial organizations.
- 5) The organization is never faced with a problem or critical atmosphere that demands immediate action.

BARRAH BMT Human Resources Management

To help smooth the BARRAH BMT, in serving the various interests of members who have since been operating has shown a positive response, we need good support from management, as well as reliable human resources. In this connection, in the 2012 RAP, BARRAH BMT arranged the Recruitment, Development and Human Resource Development Program, namely (PROFILE OF KSP Syari'ah BMT BARRAH 2012):

- 1) Conduct a comparative study to Syari'ah financial institutions, both BMT and Syari'ah cooperatives, as insight into development through other institutions.
- 2) Send employees in turn to attend training, courses, training, seminars required by BMT BARRAH, which is held by competent institutions.
- 3) Carry out physical welfare development through joint sports, which are held once a week or once every two weeks, which starts in March 2007.
- 4) Religious lectures and the provision of insight in turn by employees (field officers) conducted at the time of coordination, in order to improve the mental attitude, and communication skills of employees.
- 5) Giving lectures by experts, banking practitioners, to increase insight and enthusiasm for work.
- 6) Provision of library within the scope of BMT BARRAH to increase insight, and reference books.
- 7) Regular weekly mental mentoring through the Ta'lim Assembly Forum guided by BMT BARRAH.
- 8) Increase the number of employees to 10 (ten) people for regional development, branch opening, and asset upgrading.

In relation to the program, BMT BARRAH has divisions managed by a number of employees who occupy certain positions. HR who are employees of BMT BARRAH have participated in training and training in provincial BMT management organized by PINBUK.

In order to improve the quality of human resources, BMT BARRAH strives to carry out a variety of educational and training activities, both self-organized and participatory in nature with other institutions. To improve professionalism and skill, BMT BARRAH employees attend various training, workshops and seminars related to the Syari'ah financial management system. Efforts to develop the quality of human resources, within the BARRAH BMT, are directed at:

1. Attitude to make religion religion in life, so that it is felt that Islam is a blessing for him.
2. Expansion of economic insights, especially those based on Syari'ah, so as to capture opportunities for economic opportunities and be consistent with Syari'ah.
3. Enhancing the skills or ability to manage production and trade as well as financial management effectively and efficiently.

The management of the committee is carried out by holding non-formal meetings which are often filled with dialogues about various obstacles and problems found in the field, also by sending management personnel to attend scientific meetings, education, and upgrading. In addition, consultation and confirmation was carried out by the BMT BARRAH management regarding the implementation of the Syari'ah Economic Institute.

Regarding the empowerment of HRT BMT BARRAH directed to the implementation of the duties and obligations of staff and employees in accordance with the variety of activities organized by BMT BARRAH with reference to the job description of each position, ranging from the ranks of managers to employees.

Product Marketing Strategies at BMT BARRAH

BARRAH is an intermediary institution for collecting funds from the community in the form of deposits which are then distributed to the people who need it in the form of venture capital financing. As for the mechanism of fund raising and distribution, BMT BARRAH refers to the pattern of profit sharing in accordance with Islamic Syari'ah. In service to customers, in addition to a representative office, with adequate facilities, and a strategic location, BMT BARRAH conducts a "ball pick-up system" for its customers, both those who will deposit and withdraw their funds, making it easier for customers located in the office. . To implement the ball pick-up system and to support the smooth running of activities and supervision within the company, BMT BARRAH has had its own organizational structure. The organizational structure in BMT BARRAH is quite firm and clear.

To help smooth the BARRAH BMT in marketing and developing its business, it is necessary to have a program and a good support plan from management, as well as reliable human resources. This business development is directed at optimizing existing resources and funding sources so that the potential for waste can be avoided. Because of the effectiveness and efficiency of work more enhanced to obtain maximum income. With the increase in income, it is expected to be able to prosper the members, management and employees, as well as the community around the BMT, with the principles of Syari'ah. In this connection the BARRAH BMT RAP was arranged a program on business development, namely:

- a) Make improvements to the savings products that are now running through the business development of members and prospective members.
- b) The source of funds collected from Savings and Savings has been continuously developing, but on the other hand it has not been balanced with the ratio of capital development itself. Then we will learn about Special Principal Deposits which are large enough from members to increase their own capital.
- c) Looking for sources of capital from outside with a fairly low cost, especially those related to program credit for economic empowerment of small communities originating from the Government or other Donor Institutions.
- d) Increase the number of operational service areas, especially those using the ball pick-up system before opening a branch office.
- e) Improve cooperative relationships with capital sources, both from banks and other financial institutions in the form of equity participation.
- f) Adding types of deposits, among others; Savings on Education, Savings on Hajj, and Savings on Umrah.

Conclusion

Based on the results of the study described above, the following conclusions can be concluded:

- 1) Since the establishment of BARRAH BMT as a Savings and Loan Cooperative, the growth of BARRAH BMT customers for 10 years has not shown a significant development even more years showing a decrease in the number of members and the number of customers. Although it has increased but it is not significant, as from 2008 to 2012 it experienced a decrease of approximately 30 percent from the previous number from 2003 to 2007. To increase the number of customers, BMT BARRAH expanded its network to the countryside. This is because of 80 percent of Indonesian Muslims, 60 percent live in rural areas. In addition, because BMT BARRAH is a Syari'ah financial institution whose orientation is micro entrepreneurs, the majority of which live in rural areas.
- 2) The dominant leadership style applied in BMT BARTAH management is democratic and participatory leadership. All leaders and employees to the lowest staff are given the opportunity to express their views and opinions on matters relating to the efforts and strategies to develop BARRAH BMT. All leaders participated to advance the BMT BARRAH, so that the BMT BARRAH received an award as a BMT with achievements. Leadership which highlights the effectiveness of one's leadership is very dependent on the form, type, and level of participation of subordinates in running the wheels of the organization, especially in decision making. Therefore BMT BARRAH applies a democratic and participatory leadership model.
- 3) The level of success obtained by BMT BARRAH does not escape from the implementation of managerial systems, legality, expertise, rules (RAT), licensing, SHU, members, offices, buildings, and equipment owned by BMT BARRAH. But most important is a serious effort to solve all the problems faced in depth and applicative. Barriers faced by BMT BARRAH include the lack of trust of customers in the financial BMT BARRAH, there is no in-depth understanding of customers regarding the concept of Islamic banking, the margin is considered too large when compared to conventional banks.

References

- Anoraga, Pandji. (2004). *Manajemen Bisnis*. Cetakan Ketiga. Jakarta: Rineka Cipta.
- Bernardin, H., John, Rusoll, Joice E. A. (1993). *Human Resource Management An Experiential Approach*. McGraw Hill Inc.
- Bhote, Keki R. (1996). *Beyond Customer Satisfaction to Customer Loyalty*. AMA Membership Publication Division.
- Fremonta E. Kast dan James E. Rosenzweig. (1996). *Organisasi dan Manajemen 2*. Edisi Keempat. Penerjemah: Drs. A. Hasymi Ali. Jakarta: Bumi Aksara.
- George R. Terry. (1993). *Prinsip-prinsip Manajemen*. Penerjemah: J. Smith D. F. M. Jakarta: Bumi Aksara.
- Karjadi, M. (1989). *Kepemimpinan (Leadership)*. Bogor: PT. Karya Nusantara Bandung.
- Meredith, Jack R. (1992). *The Management Operations: A Conceptual Emphasis*. Canada: John Wiley Sons Inc.
- Muhammad. (2002). *Manajemen Bank Syari'ah*. Yogyakarta: UPP AMP YKPN.
- Muhammad. (2008) *Paradigma, Metodologi, & Aplikasi Ekonomi Syari'ah*. Cetakan Pertama. Yogyakarta: Graha Ilmu.
- Olson, C. Et. Al. (1999). *Customer Behaviour and Marketing Strategy*. Mc. Graw. Hill International Edition.
- Parasuraman, A., V. A. Zeithaml, dan L. L. Berry. (1985) "Conceptual of Model Service Quality and Its Implication for Future Research," *Journal of Marketing*, Vol. 49.
- Parasuraman, A. (1998). "Servqual: A Multiple Item Scale for Measuring Consumer Perceptions of Service Quality," *Journal of Retailing*.
- Profil Koperasi Simpan Pinjam Syari'ah BMT BARRAH. (2008)
- Profil Koperasi Simpan Pinjam Syari'ah BMT BARRAH. (2009)
- Sinn, Ahmad Ibrahim Abu. (2006). *Manajemen Syari'ah*. Sebuah Kajian Historis dan Kontemporer. Jakarta: PT. RajaGrafindo Persada.
- Sobrun Jamil. (2002). *Manajemen dalam Perspektif Islam*. Skripsi. Yogyakarta: STIS.
- Sudjadi. R. (1998). *Koperasi dan Beberapa Permasalahannya*. Semarang: Suara Merdeka.
- Suhendi, Hendi. (2006). *Baitul Mal Wa Tamwil (BMT): Kedudukan, Fungsi, dan Tujuannya, dalam Pembangunan Ekonomi dalam BMT Bank Islam, Instrumen Lembaga Keuangan Syari'ah*. CV. Adzkia Agung Pratama.
- Syamsul, M. Ma'aruf dan Hendri Tanjung. (2003). *Manajemen Operasi*. Jakarta: PT. Gramedia Widiasarana.
- Tangkilisan, Hessel Nogi S. (2005). *Manajemen Publik*. Jakarta: PT. Grasindo.
- Widjakusuma, M. Karebet., dan M. Ismail Yusanto. (2002). *Pengantar Manajemen Syariat*. Cetakan I. Jakarta: Khairul Bayan.
- Winardi. (2000). *Kepemimpinan dalam Manajemen*. Cetakan Kedua. Jakarta: Rineka Cipta.
- Thoha, Miftah. (2001). *Kepemimpinan dalam Manajemen*. Suatu Pendekatan Perilaku. Jakarta: PT. RajaGrafindo Persada. Edisi 1. Cetakan 8.
- Umam, Khaerul (2012). *Pasar Modal Syariah*, Bandung: Pustaka Setia.
- Umam, Khaerul (2012) *Manajemen Pemasaran Perbankan Syariah*, Bandung. Pustaka Setia.

Research Result and Paper

- Lismawati, Leny. (2008). *Pelaksanaan Pembiayaan Mudharabah bagi Pengusaha Kecil pada BMT BARRAH Bandung*. Laporan Tugas Akhir Fakultas Syari'ah dan Hukum Universitas Islam Negeri Sunan Gunung Djati Bandung.
- Rohmalina, Lina. (2008). *Pelaksanaan Manajemen di BMT Darussalam Dewasari Kabupaten Ciamis*. Laporan Kuliah Kerja Lapangan (KKL) Fakultas Syari'ah dan Hukum Universitas Islam Negeri Sunan Gunung Djati Bandung.