

THE APPLICATION OF THE MUDHARABAH SYSTEM IN COMMUNITY FOREST MANAGEMENT IN BIREUEN REGENCY, NANGGROE ACEH DARUSSALAM

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ABSTRACT

The manufacture of the community forest should be improved, considering are still many empty land that is unproductive and needs of wood is very large. The community forest is the forest growing above the ground that burdened a right belongs to the community with the provisions of broad minimum 0.25 ha, closure of tree canopies and other plants more than 50 %. Bireuën Regency in Aceh Province will plan development the community forest of 191 hectares with aid programs of the provincial government. The community have not been able to manage the forest maximally. Therefore, still have to need empowerment in the community forest management. Mudharabah system is an economic system of Islam or often called system for results with for sharing profit and loss without interest rates. The Percentage division results using mutual agreement. When using mudharabah system, the community will become more prosperous and aggressive in developing the community forest. One of all purpose of this idea is the realization community forest management of Mudharabah system. Lacking empowerment and insufficient capital to be the reason for the community not interested to manage the community forest. Mudharabah system provides convenience in managing the community forest involving investors, cooperatives, local community as a farmer, and the Village Government.

Keywords: *community, forest, mudharabah, management, prosperous*

ABSTRAK

Pengusahaan hutan masyarakat sepatutnya ditingkatkan mengingat masih banyak lahan kosong yang tidak produktif di samping kebutuhan terhadap kayu terus meningkat. Hutan masyarakat adalah hutan yang tumbuh di atas tanah yang dimiliki oleh masyarakat dengan luas minimum 0.25 ha, ditutupi oleh tumbuhan lainnya sekitar 50 %. Daerah Bireuën di Provinsi Aceh akan merencanakan pengembangan hutan masyarakat seluas 191 hectares dengan bantuan dana dari pemerintahan provinsi. Masyarakat selama ini tidak bisa mengurus hutan dengan maksimal. Karena itu perlu kepada penguatan dan bantuan dalam mengelola hutan masyarakat. Sistem Mudharabah adalah bagian dari sistem ekonomi Islam yang sering disebut sebagai sistem bagi hasil dengan tidak menggunakan bunga. Prosentasi bagi hasil diatur menurut kesepakatan. Dengan

menggunakan sistem mudharabah, pengelolaan hutan masyarakat akan bisa dikembangkan secara optimal dan masyarakat akan berkembang menjadi makmur. Ini karena sistem mudharabah memberikan solusi terhadap kurangnya pemberdayaan masyarakat dan kurangnya modal yang dimiliki. Sistem mudharabah memberikan kesenangan dalam pengelolaan hutan masyarakat yang melibatkan investor, perusahaan koperasi, masyarakat lokal sebagai petani dan pemerintah lokal.

Kata Kunci: masyarakat, hutan, mudharabah, pengelolaan, kesejahteraan

Introduction

The community forest is the forest growing above the ground that burdened a right belongs to the community with the provisions of broad minimum 0.25 ha, closure of tree canopies and other plants more than 50 % (Pemenhut, 2004). The manufacture of the community forest should be improved, considering there are still many empty land that is unproductive beside the needs for wood is very large. Bireuen is a Regency in Aceh province that has an area of 194,864 km². The provincial Government of Aceh has given aid special autonomy funds (Otsus) to four groups of farmers to buy seed and land preparation for the development of community forest (Sultan, 2012). The Community forest has a function in the rehabilitation of land, producing wood and non wood, and most importantly can improve the welfare to the communities in surround the forest. The sustainability of the programme, the Community (the Manager) will need to implement a system that regulates the process from beginning to end. The community is expected to be independent in managing the community forest after receiving funds from the provincial government.

Mudharabah is a contract in Islamic economic system that is often called as profit and loss sharing system between the investor (*rabb al-mal*) and entrepreneur (*mudharib*). The contract is applied in the Islamic banking system whereby each party would bear a risk of loss. This mutual risk sharing is also assumed on the basis of *takaful* (helping together) whereby each party will issue *tabarru'* funds devoted to bear the risk (Widianti, 2010). The application of the system for the results with profit and loss is the system of agreement or contract with the various parties concerned, who have fully accepted the results of the deal with pleasure, not feel aggrieved, fair in distribution for the results, and that certainly not in contrary with Alquran and Al-Hadis. *Mudharabah* system based on the principle of profit and loss sharing is not using interest, instead, it invites all parties to run businesses.

The principle of *mudharabah* is classified into several types, there are *mudharabah* special fund individuals, *mudharabah* assemble is bank receive funds from various sources and used in the form of *mudharabah*, *Mudharabah* absolute is the recipient of funds having freedom to use funds that received without conditional from funder, and the last conditional *mudharabah* is funder does not determine requirements by recipients of funds (Bastian, 2006). *Mudharabah* Absolute type seems to be more appropriate to apply this issue because the funder does not require community as recipients of funds to manage the community forest.

During this activity of managing community forest in Bireuën Regency, the people are not burdened by interest rate in developing the community forests because of empowerment less and capital to be borne damning the community by farmers. If applied system which able to help the community in the manufacture of community forest and such the *mudharabah* system will make it easier for the community to manage because the capital is not borne by yourself. This system is an effective way to attract the community in developing the community forest. So it can increase production in the field of forestry and local community prosperous at once.

Figure 1.1: Bireuen Regency, NAD Maps



Objectives and Benefits

The objectives of forest management based on Mudharabah system are as follows:

1. Realization of community forest management based on Mudharabah system.
2. Increase the interest of community to create and manage the community forest
3. Reduce the empty land that is not productive.
4. Increase productivity of land with forest wood and non wood.
5. Improve the welfare of the local community.

The benefits of the application mudharabah system in forest management in Bireuën Regency, NAD are an ingredient and a way to empower the local community or group of farmers in terms of community forest management.

The Present Condition and Solution that Has Been Applied

The Community of forest area in Bireuen are not interested in managing the community forest because of lack of empowerment to managing the community forest and capital are borne damning by the Manager. Currently, sharing of the results system of the community forest management considered unsatisfactory community as a Manager because of not proportionate.

Although, to accept the aid of funding from the Provincial Government, the community should be able to manage and self-sufficient in the management , in order to don't to always rely on Provincial Government. Experience shows the involvement of the community largely determine the success of the development and management of the community forest. Therefore, the need to increase program encouraged the empowerment of communities in the management of the communityforest.

Mudharabah system to venture of peasantry jati superior in java formed by the Housing Cooperative Wanabakti Nusantara (KWPN 2011). This system has been shown to profit from various parties concerned. Management of capital are borne together. Regulation division the harvest of the farmer already established mutual agreement so that no one feels wronged. The percentage for profit and loss of the set together is investors 40% reduced 0,1 parts that die from harvest, farmers 25% reduced 0.5 parts that die from harvest, the Village Government 10% reduced 0.2 parts that die from harvest, and the KPWN 15% reduced 0.3 parts that die from the harvest. The resulting Profit is distributed to all parties concerned on the basis of an agreed ratio of the beginning in contract. This concept is called mudharabah system. The concept of the division of profit like this shows justice because the profit and loss already agreed.

Investors gave a number the capital to officials for traded. In other words, Al Mudharabah is a form of cooperation between two or more parties where the owners of capital (Shahib Al

Mal/investors) trust capital amounts to the Manager (Mudharib) to be traded with a profit sharing agreement (Syamhudi, 2011).

The Idea Can Be Improved and the Implementation of Ideas

Community forest management generally lack of capital and constrained technical cultivation, so the management cannot be longstanding (Susaptoyono, 2011). Idea to repair system using mudharabah system in the community forest management based on the principles for profit and loss will further prosper community and farmer.

The system of mudharabah must relation to two or more parties. The parties involved in the application of the mudharabah system of forest management in Bireuën Regency is investors, local communities or farmer, Village Government, and local cooperatives. Investors contribute fully in the financing of forest management. In this case the investor is the provincial government provides assist funding. Local community or farmers are the main characters who contributed in the management in the field. Local cooperatives as a facilitator who contributed to accompany the community in managing the forest community in order to work properly and correctly. The Village Government contribute to the supervision and licensing related to the community forest management. All parties involved must know and understand about the system to be applied in the management of forests, so that there are no misunderstandings in the management.

Strategic Steps To Do

The steps that must be performed is the first, local community make a group called the farmer groups. Then the Group given the empowerment about community forest management. Second, invite any parties concerned in the community forest management based on mudharabah as investor, community or farmer, Village Government, and local cooperatives. The parties concerned arranged to make a deal for the profit and loss statement in the community forest management program. The agreed mudharabah system using types of mudharabah absolute is investors as the funder does not require anything to the person who manages the community forest. The system used is mudharabah system concerned with the results of agreement the various parties concerned. The percentage for profit and loss specified with the agreement.

Figure 1.2: The network system of Mundharabah in the management of community forest in Bireuën Regency, NAD

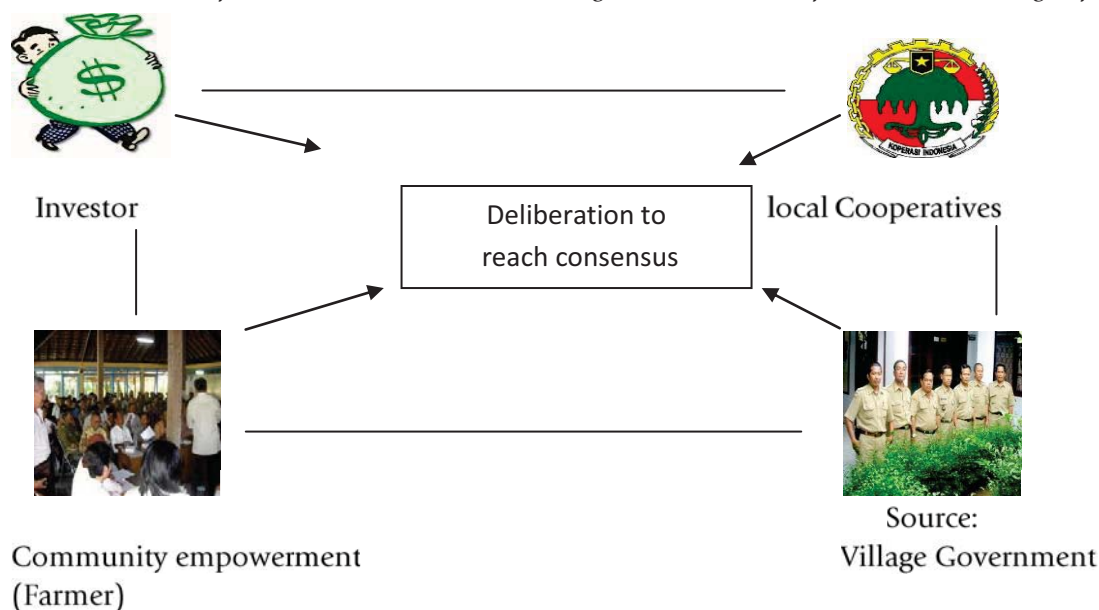
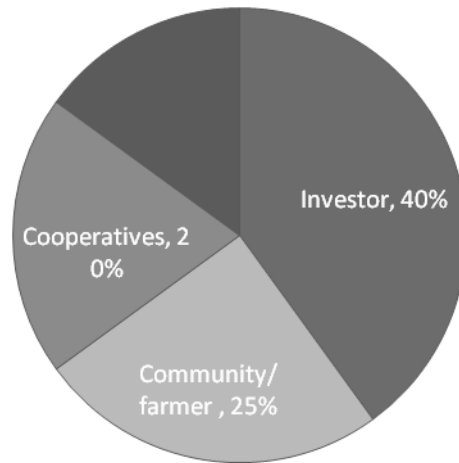


Diagram 1.1: The Results of Management for Parties



Each section of the results management will be reduced the dead/missing. Investors reduced 0.1 part of dead/missing cash, the Village Government reduced 0.2 parts are dead/missing, Cooperative reduced 0.3 parts are dead/missing, farmers reduced 0.4 part a dead/missing. This is implementation technique of mudharabah system that principled for profit and loss

Predictive Calculation Results to be Obtained

The Prediction tree planting 1100 Jabon seed (*Anthocephalus cadamba*) covering an area of 1 Ha with the management of 6 years harvest. Planting distance is 3mx3m. The price of one cubic jabon trees Rp 1.6 million with every jabon trees age 6 years can be obtained one cubic [5]. Tree trunks jabon yielding a wood can be sold as many as 1.5 m³ [2].

Investor

Investation : 1100 trees (Rp. 60 Juta)
 Parts of result: 40% x 1100 trees = 440 trees
 Assuming part of the dead : 100 trees x 0.1 = 10 trees
 Income: (440trees-10trees) x IDR 2.400.000* = IDR 1.032.000.000,-

Farmer

Parts of result: 25% x 1100 trees = 275 trees
 Assuming part of the dead : 100 trees x 0,4 = 40 trees
 Income: (275trees-40trees) x IDR 2.400.000,-* = IDR 564.000.000,-

Cooperative

Parts of result: 20% x 1100 trees = 220 trees
 Assuming part of the dead : 100 trees x 0,3 = 30 trees
 Income: (220trees-30trees) x IDR 2.400.000,-* = IDR456.000.000,-

Village Government

Parts of result: 15% x 1100 trees = 165 trees
 Assuming part of the dead : 100trees x 0,2 = 20 trees
 Income: (165trees-20trees) x IDR 2.400.000,-* = IDR 348.000.000

(assuming 1.5 cubic feet = 1 jabon tree, age harvest is 6 years)

*(assuming 1, 5 cubic feet = IDR 2,400,000,-)

Conclusion

A system of mudharabah agreed to use type mudharabah absolute. Mudharabah system can better help the communities in the management of the community forest. Collect various stakeholders such as investors, community or farmers, cooperatives, and Village Government. This way to minimize the amount of capital and lack of empowerment in the management for principled profit and loss is borne together. All parties involved must know and understand very well about the system to be applied in the management of the community forest. Supervision in the management can be done by all parties. The size of the percentage results for community forest management have been first discussed and approved of all parties.

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