



### SUPERVISION OF BAITUL MAL WAAT TAMWIL SHARIA FINANCIAL SERVICES COOPERATION IN IMPROVING COMMUNITY MICRO BUSINESS

**Hulfa Raihani<sup>1\*</sup>, Yossi Eriawati<sup>2</sup>**

<sup>1,2</sup> Sekolah Tinggi Agama Islam YAPTIP Pasaman Barat

<sup>1</sup> [hulfaraihani95@staiyaptip.ac.id](mailto:hulfaraihani95@staiyaptip.ac.id)

<sup>2</sup> [yossieriawati@staiyaptip.ac.id](mailto:yossieriawati@staiyaptip.ac.id)

\*corresponding author

[hulfaraihani95@staiyaptip.ac.id](mailto:hulfaraihani95@staiyaptip.ac.id)

**Abstract:** Constraints in implementing financing and insufficient cash to meet the needs of KJKS BMT customers in developing their micro-businesses in the Lubuk Lintah community, Padang City, are the background of this research. The cause of the cash shortage is due to problem loans. This study used descriptive qualitative method. Based on the results of research on KJKS BMT, Lubuk Leetah Village, it was found: (1) Determination of monitoring and measurement tools (standards) for improving community micro businesses in Lubuk Leetah Village, Kuranji District. According to the measuring tool (standard) developed by the Padang City Cooperative Service for KJKS BMT Lubuk Lintah Village, namely evaluating by looking at and identifying problems in developing the implementation of the plan, includes several performance benchmarks, including: number of project sites, investment funds, non-performing loans, Revenue and Membership. (2) Evaluation of KJKS BMT supervision to improve community micro businesses in Lubuk Lintah Village. The assessment was carried out under the guidance of KJKS BMT Lubuk Lintah Sub-District for the progress of micro-enterprises in the Lubuk Lintah community, before the RAT was implemented. RAT discusses how to deal with financing issues, what is the income at the end of the year. (3) Carry out corrective actions to improve supervision of KJKS BMT in improving community micro businesses in Lubuk Lintah Village. Take corrective actions so that KJKS BMT Lubuk Lintah Subdistrict does not continue to make deviations in its activities.

**Keywords:** *management, supervision, baitul mal wattamwil islamic financial services cooperative, micro enterprises*

#### A. Introduction

The emergence and development of Islamic banking in the world and in Indonesia is a manifestation of the awareness of Muslims to apply sharia law in various aspects, including the field of Islamic economics. One of them is the awareness to abandon the interest system which is considered the same as the usury system which is prohibited by the Shari'a in favor of a banking system that operates based on Shari'a principles. Therefore, in order to adapt to the challenges and needs of the times, the Islamic banking industry in Indonesia needs to issue innovative and more diverse products to meet the

needs of the community, and be able to compete with the traditional banking industry while adhering to the principles and norms of sharia law.<sup>1</sup>

There are many financial institutions that play a role in helping people access funds today, including Islamic and conventional financial institutions. Islamic financial institutions or Islamic banks are financial institutions that operate as community-based organizations whose economy includes the lower and middle classes and operate based on Islamic law. Following the successful application of sharia principles in the banking industry, various efforts have been made to apply sharia principles to non-bank financial institutions, including insurance, capital market mutual funds and sharia financial institutions. Baitul Mal Waat Tamwil (BMT) is a sharia institution with the status of a cooperative legal entity, namely the Islamic Financial Services Cooperative (KJKS) or the Islamic Financial Services Unit (UJKS).

Several Islamic financial institutions, especially Baitul Mal wa Tamwil (BMT) or better known as Sharia Cooperatives, have mushroomed in Indonesia rapidly and quite significantly. As one of the Islamic microfinance institutions that is conceptually implemented with the intention of avoiding usury with all its practices and innovations, which has two main characteristics, namely multiple interest and persecution. Apart from that, it is also to build a new culture in banking management that receives funds entrusted by the public, by avoiding determining a definite profit interest percentage before it is carried out.<sup>2</sup> Islamic banks carry out their business activities in accordance with the principles of sharia law, including raising funds and transferring funds.

One of the main characteristics of Islamic banking is the absence of interest and banks are allowed to carry out transactions by providing financing using a Murabaha contract<sup>3</sup>. Islamic banks also act as institutions to collect funds from the public in the form of savings and loans and channel them back to those in need. One of them is through the Baitul Mal Waat Tamwil Sharia Financial Services Cooperative (KJKS BMT), which is engaged in financing, investment and savings and loans, and operates under a profit-sharing (Syariah) model as part of cooperative activities. . All actions taken by management in carrying out its responsibilities. Several regulations related to MFIs include Law Number 1 of 2013 concerning Microfinance Institutions (UU LKM), Government Regulation Number 98 of 2014 concerning Interest Rates for Loans or Institutions Resulting in Financing and the Scope of Government Regulations (UU Number 1 of 2013). The monitoring process consists of several actions that underlie all monitoring. According to M.Manulang, these main steps include (Manullang, 2006):

---

<sup>1</sup> A.A.P. Putra, S.N. Imaniyati, And N. Nurhasanah, 'Al-Murabahah Li Al-Amir Bi Al-Syira: Studi Kasus Pemikiran Yusuf Al-Qaradhawi Dan Relevansinya Dengan Fatwa Dsn-Mui', *Istinbáth Jurnal Hukum Dan Ekonomi Islam*, 20.2 (2021), 262–95.A

<sup>2</sup> Netta Agusti M. Zaky Mubarak Lubis, 'Sumber Daya Manusia Koperasi Jasa Keuangan Syariah(Kjks) Di Kota Padang: Dilema Antara Pengelolaan Danpemahaman Konsep', 2016, 1–23.

<sup>3</sup> Manajemem Praktik And Pembiayaan Murabahah, 'Istinbáth', 21.2 (2022), 416–36.

ablishing a measuring instrument (standard), conducting an assessment (assessment), taking corrective action.<sup>4</sup>

One of the BMT KJKS in Kuranji District, to be precise KJKS BMT in Lubuk Lintah Village, KJKS BMT was inaugurated on August 3, 2010. Its founders were local community leaders, RT, RW, religious leaders, totaling 33 people. With an authorized capital of special principal savings of Rp. 40,000,000,- . Furthermore, for sharia financing capital for KJKS BMT Lubuk Lintah, there was a capital investment from the Padang City government of IDR 300,000,000, then at that time the administrative staff, especially the head and accountants. Then the management and leadership submitted the foundation deed and legal elements to the Padang City Cooperative Service on October 33, 2011 with a total of 243 members, and the total assets currently owned are Rp. 627,000,000.

The vision of KJKS BMT Lubuk Lintah Village is to become a BMT KJKS that is tough, independent, forward-looking, trustworthy and transparent and wise based on Islamic mission. Its mission is to empower KJKS and productive members of economically disadvantaged communities to improve their welfare. Contributing to the community's economic development through sharia savings and loans. Developing muamalah business groups for economically disadvantaged communities, freeing them from dependency. Reducing unemployment and expanding certain business fields. Advice to always use savings as an investment and an attitude of frugality must be developed. Management of sharia cooperatives in accordance with reliable and professional Sharia teachings, laws and regulations. KJKS BMT Lubuk Lintah Village is planned to add members, reduce financing problems or congestion, and increase capital according to the vision and mission.

As stated by Ms. Rika Novita as KJKS BMT Manager, Lubuk Lintah District, Kuranji District, the savings and loans provided by KJKS BMT are in great demand by local residents as their business partners. By carrying out more specific financing requirements, namely: KTP, KK (family card), 4 passport photos 3 x 4 for those who are married, attach a marriage certificate,<sup>5</sup> complete the funding form, and birth certificate. The minimum funding for KJKS BMT Lubuk Lintah Village is at least Rp. 500,000, - and the most important thing is Rp. 25,000,000. This is accompanied by guarantees, in particular the Motorized Vehicle Ownership Book (BPKB) and land certificates.

Observations from the author in the field encountered obstacles in the financing implementation process, there were 10 customers who wanted to apply for loans, but the available cash was not enough to meet the needs of the 10 customers. Of the 10 customers, they were selected by looking at the member's business applying for a loan. However, customers who are not selected will be postponed for several months until there is sufficient cash. Then it was decided through a committee meeting with RT, RW, Treasurer, Secretary and Management. Only then can it be determined who is entitled to the loan.

---

<sup>4</sup> Siagian, *Fungsi-Fungsi Manajemen* (Jakarta: Pt Bumi Aksara, 2007) : 125.

<sup>5</sup> Novita Rika, 'Pengelola Kjks Bmt' (Padang).

One of the causes of cash shortages is due to problem loans, such as the death of a customer, the heirs are unable and unable to repay the loan, and the second is because the customer's business goes bankrupt, because some customers continue to refuse to pay and leave. Based on the foundation mentioned above, this article aims to find out How is the supervision of KJKS BMT in Improving Community Micro Enterprises in Lubuk Lintah Village, Kuranji District, Padang City.

Field research with qualitative research techniques is a type of research conducted. Qualitative research uses various scientific techniques to understand the phenomena faced by the subject of study. This study evaluates data based on events, circumstances, and phenomena that existed at the time the research was conducted and presented as a whole <sup>6</sup>. In this case, the author tries to explain the supervision of the BMT Islamic Financial Services Cooperative (KJKS) in the Distribution of Micro Enterprises to the Lubuk Lintah Village Community, Kuranji District, Padang City in order to support the micro businesses of the Lubuk Lintah community.

Sources of information used in research, including primary and secondary data. Data collected directly by researchers from the main source is referred to as primary data. The initial data source used in this study, which consisted of direct interviews with management at KJKS BMT Lubuk Lintah, provided most of the research data. Primary data that has been further processed and presented, both by primary data collectors and by other parties, is referred to as secondary data. Usually, secondary data is organized as documents, reports, and other types of information <sup>7</sup>. Purposive sampling is a technique used in this study to select research samples by considering certain factors. Interview and observation are two types of data collection strategies <sup>8</sup>.

## B. Theoretical Basis

The word "management" comes from "manage," which means to handle, control, manage, and select. According to <sup>9</sup>. Management is the science and art of supervising the process of using people and other resources effectively and efficiently to achieve certain goals. Planning, organizing, directing, coordinating and managing human and natural resources in order to achieve set goals is the art and science of management <sup>10</sup>. According to some definitions of experts, management can be concluded as a partnership between two or more people in an organization to achieve common goals successfully and

---

<sup>6</sup> Suryabrata Sumandi, *Metode Penelitian* (Jakarta: Pt Raja Grafindo Persada, 2005) : 11.

<sup>7</sup> Saebani, *Metode Penelitian* (Bandung: Pustaka Setia, 2008 : ) :16.

<sup>8</sup> Ruslam Rosady, *Metode Penelitian* (Jakarta: Pt Raja Grafindo Persada, 2003) : 25.

<sup>9</sup> Hasibuan, *Manajemen Sumber Daya Manusia* (Jakarta: Pt Bumi Aksara, 2014) :32.

<sup>10</sup> Helles Amanda, 'Analisis Manajemen Koperasi Dalam Meningkatkan Kesejahteraan Anggota (Studi Kasus Pada Koperasi Insan Utama)', *Sintesa Stie Sebelas April Sumedang*, 10.1 (2020), 25-34 <<https://ejournal.stie11april-sumedang.ac.id/ojs/index.php/ejournalstiesas/article/view/73>>.

successfully achieve the final goals set in the organization through the management function itself.

According to the history of the evolution of Sufism from the time of the Prophet Muhammad until the Middle Ages, when Islam was developing, Baitul Mal Wat Tamwil appeared. The aim is to collect, teach, and popularize Sufism. In addition, bait at-tamwil is a profit-seeking company <sup>11</sup>. The initial goal of BMT is to improve the economic status of small and micro enterprises. BMT helps small and micro businesses achieve this goal by offering business advice, mobilizing, organizing, promoting and expanding economic potential and capabilities, as well as improving the welfare of its members in particular and society in general <sup>12</sup>.

Micro, Small and Medium Enterprises (UMKM) is a term that refers to traders who sell goods on a small, micro or even medium scale. Armed with temporary capital, they usually sell food and specialties from various local snacks. In Indonesia, Micro, Small and Medium Enterprises, abbreviated as MSME, are trading activities that can be considered promising because MSMEs are in direct contact with their customers and MSME owners sometimes unconsciously make personal sales to sell their wares. This means that MSME owners go directly to their customers.<sup>13</sup>

Micro Enterprises are profitable companies that are owned by individuals or individual legal entities that adhere to micro-enterprise rules regulated by law. Small businesses must comply with certain legal requirements and be run independently by persons, non-subsidiary business entities, or non-subsidiary branches that do not directly or indirectly own, control, or join a medium or large business. Micro businesses are companies with assets of up to IDR 50,000,000. Excluding real estate and structures for commercial space with annual sales of up to IDR 300 million <sup>14</sup>.

## C. Discussion

### 1. Determination of measuring instruments (standards) for supervision of the Baitul Maal Wat Tamwil Islamic Financial Services Cooperative (KJKS BMT) in improving community micro-enterprises

BMT is a one-stop independent business center that promotes the ability of small and medium enterprises to thrive economically by supporting their efforts to grow their business and make profitable investments. One of the KJKS BMT in Kuranji District, namely KJKS BMT in Lubuk Lintah Village, is a financial institution whose main function is to collect money from the general public in the form of savings and reinvest it in sharia-

<sup>11</sup> M Ridwan, *Manajemen Baitul Mal Wa Tamwil (Bmt)* (Yogyakarta: Uii Press, 2004) :10.

<sup>12</sup> A , Didik, Supadie, *Ekonomi Syariah* (Semarang: Pustaka Rizki Putra, 2013).

<sup>13</sup> N Masruroh, 'Pemaknaan Halal Antara Simbol Dan Bentuk Implementasi Keagamaan Oleh Pemilik Umkm Pasca Pemberlakuan Uu No. 33 Tahun 2014', *Istinbath*, 21.2 (2022), 351-73 <[Http://Istinbath.Or.Id/Index.Php/Ijhi/Article/View/572](http://Istinbath.Or.Id/Index.Php/Ijhi/Article/View/572)>.

<sup>14</sup> Abdul Halim, 'Pengaruh Pertumbuhan Usaha Mikro, Kecil Dan Menengah Terhadap Pertumbuhan Ekonomi Kabupaten Mamuju', *Jurnal Ilmiah Ekonomi Pembangunan*, 1.2 (2020), 157-72 <[Https://Stiemmamuju.E-Journal.Id/Gjiep/Article/View/39](https://Stiemmamuju.E-Journal.Id/Gjiep/Article/View/39)>.

based finance. The organization's mission is to improve the economic welfare of the community, and government initiatives through the Community Empowerment Agency seek to create an economy that lifts people out of poverty and assists in the development of the local economy and sector potential. empower small and micro business owners to raise standards.

To ensure the work runs smoothly, KJKS BMT Lubuk Lintah Subdistrict has established a measuring instrument (standard) for supervision. In addition, Rika Novita as the manager of KJKS BMT Lubuk Lintah Subdistrict stated that this happened in terms of establishing KJKS supervision measuring instruments (standards) in order to improve community micro-enterprises. KJKS BMT Lubuk Lintah Village, service standards are the basis for identifying problems with program implementation. Several performance benchmarks are used in the evaluation, including the total number of program locations, funds available for participation, non-performing financing, income, and members. Added again by Cornelis, as the bookkeeper at KJKS BMT Lubuk Lintah Village, he said:

"We, from KJKS BMT, Lubuk Lintah Subdistrict, have set a standard for measuring something. Evaluation is carried out using a number of performance benchmarks, including: the total number of program locations, funds available for participation, non-performing financing, income, and members."

The author's interviews with KJKS BMT in Kelurahan Lubuk Lintah yielded the following information: selection of measuring instruments (standards) to ensure that the anticipated work meets objectives, including the total number of program locations, participation funds, bad loans, income, and members. Determination of operational measuring instruments (standards) at KJKS BMT, Lubuk Lintah Subdistrict, was determined by the Padang City Cooperative Service. Furthermore, Cornelis as the bookkeeper at KJKS BMT Lubuk Lintah Village, he said that:

"Determining operational measuring instruments (standards) at KJKS BMT Lubuk Lintah Sub-District, he also said the same thing, that is, the Padang City Cooperative Service Office determines the measuring instruments (standards)"

From the results of the author's interview above, it can be concluded that the measuring instrument (standard) in KJKS BMT, Lubuk Lintah Subdistrict, is the Padang City Cooperative Service. The requirements for the supervisory process are that subordinates know the assessment tools (standards) used by their superiors to evaluate the results of their work and the assessment tools (standards) are set before subordinates carry out their duties.

Conduct an assessment of the supervision of the Baitul Mall Wat Tamwil Sharia Financial Services Cooperative (KJKS BMT) in improving community micro-enterprises. The main purpose of performance evaluation is to compare actual performance with established benchmarks. The performance review process never ends. Assessment involves measuring and comparing actual results achieved with anticipated results. Evaluation is the process of determining the results of various planned activities intended

to promote the fulfillment of objectives. Another part of the evaluation that is assessed and contrasted is the degree to which the activity was accomplished.<sup>15</sup> Based on the evaluation carried out by KJKS BMT Lubuk Kelurahan Leeches in supervising community micro businesses. In the author's interview, Rika Novita, manager of KJKS BMT Lubuk Kelurahan Lintah, stated the following:

"Assessment (evaluation) under supervision at KJKS BMT Lubuk Lintah Village was carried out by the Padang City Cooperative Service"

The same thing was also conveyed by Cornelis who said that:

"In conducting the assessment (evaluation) of supervision at KJKS BMT, Lubuk Lintah Subdistrict, it was carried out by the Padang City Cooperative Service"

Based on the explanation above, it can be seen that the evaluation (evaluation) under supervision at KJKS BMT, Lubuk Lintah Village was carried out by the Padang City Cooperative Service.

Furthermore, related to the timing of the evaluation of supervision at KJKS BMT, Lubuk Lintah Village, in this case the author conducted an interview with the KJKS BMT manager, Lubuk Lintah Village, Rika Novita, who said:

"Supervision evaluation at KJKS BMT Lubuk Lintah Sub-District was carried out before holding the RAT (Annual Member Meeting), namely months 10, 11 and 12. The RAT discussed how to deal with problematic financing and how much the year-end income was."

Further added by Cornelis as the bookkeeper at KJKS BMT Lubuk Lintah Village said that:

"KJKS BMT Lubuk Lintah Subdistrict conducts an evaluation of supervision before holding the RAT (Annual Member Meeting), namely months 10, 11 and 12. The RAT discusses what is problematic financing and what is the year-end income."

From the explanation above, the author can conclude that the evaluation of supervision at the KJKS BMT Lubuk Lintah Subdistrict was carried out before holding the RAT (Annual Member Meeting), namely months 10, 11 and 12. The RAT discusses how to deal with problematic financing and how much the year-end income is.

Furthermore, regarding information that is not in accordance with KJKS BMT performance standards, Lubuk Lintah Sub-district, in this case the author conducted an interview with the KJKS BMT manager, Lubuk Lintah Sub-District, Ibuk Rika Novita said that:

"Information that is not in accordance with KJKS BMT performance standards in Lubuk Lintah Subdistrict can cause the program that has been set to not run smoothly and the performance results will not be as expected."

According to the manager of KJKS BMT Lubuk Lintah Village, Ibuk Rika Novita, the steps taken by KJKS BMT Lubuk Lintah Village in response to the evaluation indicated that there were problems that were not in accordance with operational standards.

Based on the evaluation, the following choices were made regarding KJKS BMT Kelurahan Lubuk Lintah: suitability of the use of funds with cash needs, developing emotional relationships, supervising business development; providing information about

---

<sup>15</sup> Kunto Suharsini, Ari, *Evaluasi Pendidikan* (Jakarta: Bumi Aksara, 2004) : 2.

KJKS, helping to equalize installments (according to the installment schedule), recording installments on partner cards; and reduce the possibility of late installment payments.

In line with that, Mr. Cornelis said the following when he served as village bookkeeper at KJKS BMT Lubuk Lintah:

According to the evaluation, the steps taken regarding KJKS BMT Lubuk Lintah Subdistrict: adjusting the use of funds to cash needs, developing emotional ties, monitoring business development, disseminating knowledge about KJKS, helping to equalize installment payments (according to the installment schedule), recording installments on cards partners, and reduction. KJKS monitoring and evaluation activities are very important to track the growth of members and prospective members who receive payments. Therefore, the purpose of monitoring and evaluation is to ensure that the KJKS financing system and principles that have been agreed upon and socialized are always implemented and controlled in the field every day.

On the basis of the previous explanation, it is possible to draw the following conclusions regarding solving problems that can hinder evaluation (assessment) activities at KJKS BMT Lubuk Lintah Village, namely for customers who are in the good category and have problem-free financing, they will be given reward and for non-performing financing, arrears must still be paid. The solution is for administrators or managers to contact customers directly by telephone and send warning letters to parties who do not want to pay their financing.

In this case, the author conducted interviews with the KJKS BMT manager of Lubuk Lintah Subdistrict, Ibuk Rika Novita, regarding the criteria used in conducting the evaluation (evaluation). Nova stated that:

"The criteria applied in conducting an assessment (evaluation) at KJKS BMT Lubuk Lintah Village include smoothness in loans, there is an increase in each loan, is there a smooth running of the customer's business, and provides reward to customers who get the best criteria at the end of the year.

As can be seen from the previous explanation, the following criteria are used in the evaluation of KJKS BMT Lubuk Lintah such as the smooth running of each loan increase, whether the business the customer is running is running smoothly and giving awards to customers who get the best offers at the end of the year.

Carrying out corrective actions for supervision of the Baitul Maal Wat Tamwil Islamic Financial Services Cooperative (KJKS BMT) in improving community micro-enterprises This final stage is carried out if the previous stage confirmed that there were deviations. Before taking any corrective action, it is necessary to investigate the root cause of the discrepancy. As a result, periodic reports are absolutely necessary so that deviations can be discovered before it is too late and, if necessary, kept according to plan.

Before taking any corrective action, it is necessary to investigate the root cause of the discrepancy. The reason for the discrepancy should be known in advance. It was only



at that point that the differences became clear. Corrective action is taken when leadership has identified the root cause of the error.

As said by Rika Novita as the manager at KJKS BMT Lubuk Lintah Village in the author's interview as follows:

"Remedial action is taken so that the irregularities that occur will not be carried out continuously by KJKS BMT Lubuk Lintah Village in its activities. To overcome these deviations, clarification, approach and mediation will be carried out with the assistants or managers, the actions of the supervisory section and the manager who commits deviations will be carried out according to the degree of deviation.

In line with that, Cornelis added as bookkeeper at KJKS BMT, Lubuk Lintah Village, he said that:

"To overcome irregularities so that they don't continue to do so, KJKS BMT Lubuk Lintah Village clarifies, approaches and mediates with assistants or managers, the actions of the supervisory section with managers who commit irregularities, are carried out according to the degree of irregularities."

The author can draw the following conclusions from the previous explanation that corrective steps are being taken so that KJKS BMT Lubuk Kelurahan Lintah activities will not continue to deviate in this way. The actions of the supervisory department with the manager who commits deviations will be carried out according to the level of deviations to overcome these deviations. Clarification, approach and mediation will be carried out with a companion or manager to overcome this deviation.

When conducting surveillance, it is necessary to take corrective actions. This action is taken when performance falls below expectations. This corrective action can be in the form of changing one or more of the organization's operating activities or standards that have been determined or observed. Usman Effendi said that corrective action can be taken from various standard forms of implementation, corrected and carried out simultaneously.

Furthermore, the researcher conducted an interview with the manager of KJKS BMT, Lubuk Lintah Village, Ibuk Rika Novia, who said:

"Cooperation between leaders and subordinates at the KJKS BMT Lubuk Lintah Subdistrict in carrying out supervisory corrective actions by means of KJKS BMT Lubuk Lintah Management always giving directions to the KJKS manager to be accountable for all the work that has been assigned, in accordance with the provisions that have been made."

It can be concluded that there is a need for supervision from superiors to subordinates in carrying out corrective actions, so that deviations will not occur again. KJKS BMT Lubuk Lintah Village in overcoming irregularities in the distribution of funds

to the community in improving micro-businesses for the Lubuk Lintah community as said by KJKS manager Rika Novita as manager at KJKS BMT Lubuk Lintah Village, namely:

"The way to compare the results of the use of funds by customers with the standards set by KJKS BMT Lubuk Lintah sub-district, namely: at KJKS the funds used as loans are tamara savings funds, so it is tamara savings that are circulated to customers, so savings or cash are sufficient for loaned, then members can make loans.

The following conclusions can be drawn from the previous explanation regarding how to compare the results of using customer funds with the KJKS BMT standard for Lubuk Lintah Village namely at KJKS, loans are made with tamara savings funds. Because customers rotate Tamara savings, members can borrow enough money or cash to lend. In addition, in the author's interview with the manager of KJKS BMT Lubuk Lintah Village, Mrs. Rika Novita, the control measures used in Kelurahan supervision measures are as follows: From the management of the KJKS BMT, Lubuk Lintah Subdistrict, namely the management visits the KJKS office once a week to view reports and provide the latest information to managers. From the explanation above, it can be concluded that from the management of KJKS BMT Lubuk Lintah Subdistrict, management visits the KJKS office once a week to check reports and provide the latest information to managers, while customers make the mistake of going directly to the field to see how the business is progressing, by the customer, is there any progress or obstacles encountered.

#### **D. Conclusion**

The researcher produced information that the measuring tool (standard) developed by the KJKS Cooperative Service BMT Lubuk Lintah Subdistrict, Padang City, namely by looking at and identifying problems in developing the implementation of the plan, was evaluated using several performance benchmarks, these benchmarks included project location, investment funding, non-performing financing, income and membership. The Cooperative Office of the City of Padang oversees the improvement of micro-businesses at KJKS Lubuk Lintah Subdistrict, namely the supervisor visits the KJKS office once a week to review the manager's work at KJKS and provide information to the manager.

Evaluation carried out by BMT KJKS Lubuk Lintah Subdistrict in order to oversee the improvement of community micro businesses, namely the evaluation is carried out before holding the RAT (Annual Member Meeting), which occurs on the 10th, 11th and 12th months. The RAT discusses whether year-end income is in the context of financing problem. The evaluation consists of the following steps: matching the use of funds with cash requirements, building emotional relationships, observing business developments, providing information about KJKS, assisting in equal distribution of installments

(according to the installment schedule), recording installments on the card held by the customer, and reducing the possibility of delays installment payments by all customers.

Implementing steps to improve supervision of the Baitul Maal Wat Tamwil Sharia Financial Services Cooperative (KJKS BMT) for community micro businesses in Lubuk Lintah Subdistrict, Kot Padang. KJKS BMT Kelurahan Lubuk Lintah takes supervisory steps to ensure that its activities do not continue to stray. The actions of the supervisory department with the manager who commits deviations will be carried out according to the level of deviations to overcome these deviations. Clarification, approach and mediation will be carried out with a companion or manager to overcome this deviation.

The author's suggestions related to this research are to the standard of supervision is further improved in the form of time in theory of supervision so that the work runs smoothly, evaluating by means of written reports prepared by subordinates, both routine reports and direct reports visiting subordinates to ask about the results of work, as well as in carrying out corrective actions must be further improved, before too late to find out whether deviations have occurred, and with corrective actions taken can be saved according to plan.

## References

- A. Didik, Supadie, A, *Ekonomi Syariah* (Semarang: Pustaka Rizki Putra, 2013)
- Amanda, Helles, 'Analisis Manajemen Koperasi Dalam Meningkatkan Kesejahteraan Anggota (Studi Kasus Pada Koperasi Insan Utama)', *Sintesa Stie Sebelas April Sumedang*, 10.1 (2020), 25–34 <<https://ejournal.stie11april-sumedang.ac.id/ojs/index.php/ejournalstiesas/article/view/73>>
- Halim, Abdul, 'Pengaruh Pertumbuhan Usaha Mikro, Kecil Dan Menengah Terhadap Pertumbuhan Ekonomi Kabupaten Mamuju', *Jurnal Ilmiah Ekonomi Pembangunan*, 1.2(2020), 157–72 <<https://stiemmamuju.e-journal.id/GJIEP/article/view/39>>
- Hasibuan, *Manajemen Sumber Daya Manusia* (Jakarta: PT Bumi Aksara, 2014)
- M. Zaky Mubarak Lubis, Netta Agusti, 'Sumber Daya Manusia Koperasi Jasa Keuangan Syariah(Kjks) Di Kota Padang: Dilema Antara Pengelolaan Danpemahaman Konsep', 2016, 1–23
- Masruroh, N, 'Pemaknaan Halal Antara Simbol Dan Bentuk Implementasi Keagamaan Oleh Pemilik Umkm Pasca Pemberlakuan Uu No. 33 Tahun 2014', *Istinbath*, 21.2 (2022), 351–73 <<http://istinbath.or.id/index.php/ijhi/article/view/572>>
- Praktik, Manajemen, and Pembiayaan Murabahah, 'Istinbath', 21.2 (2022), 416–36
- Putra, A.A.P., S.N. Imaniyati, and N. Nurhasanah, 'Al-Murabahah Li Al-Amir Bi Al-Syira: Studi Kasus Pemikiran Yusuf Al-Qaradhawi Dan Relevansinya Dengan Fatwa DSN-MUI', *Istinbath Jurnal Hukum Dan Ekonomi Islam*, 20.2 (2021), 262–95
- Ridwan, M, *Manajemen Baitul Mal Wa Tamwil (BMT)* (Yogyakarta: UII Press, 2004)
- Rika, Novita, 'Pengelola KJKS BMT' (Padang)

Rosady, Ruslam, *Metode Penelitian* (Jakarta: PT Raja Grafindo Persada, 2003)

Saebani, *Metode Penelitian* (Bandung: pustaka setia, 2008)

Siagian, *Fungsi-Fungsi Manajemen* (Jakarta: PT Bumi Aksara, 2007)

Suharsini, Ari, Kunto, *Evaluasi Pendidikan* (Jakarta: Bumi Aksara, 2004)

Sumandi, Suryabrata, *Metode Penelitian* (Jakarta: PT Raja Grafindo Persada, 2005)