

BAB 7. KESIMPULAN DAN SARAN

7.1. Kesimpulan

Proposisi yang diperoleh dari model ekonomi akad mudharabah terkait dengan harga faktor disajikan sebagai berikut :

- (1) Tingkat upah yang ditentukan bersama melalui akad musyatarak mencerminkan nilai produktivitas netto tenaga kerja yang dibobot oleh *share* bagi hasil mudharib;
- (2) Semakin tinggi biaya sertifikasi per unit produk, atau meningkatnya n , maka akan mengurangi tingkat upah;
- (3) Semakin tinggi produktivitas fisik marginal tenaga kerja, Q_1^M/H_1 meningkat, maka akan meningkatkan tingkat upah;
- (4) Membesarkan *share* bagi hasil untuk mudharib dari shahibul maal, maka akan meningkatkan tingkat upah per orang tenaga kerja.
- (5) Akad *share* bagi hasil antara mudharib dengan shahibul maal, sangat menentukan tingkat upah. Di dalam kontrak, kedua pihak harus menghitung dampak sharenya terhadap upah tenaga kerja.

Sementara itu, proposisi terkait dengan penataan harga faktornya adalah :

- (1) Kesejahteraan para pelaku ekonomi yang bekerja melalui akad mudharabah dan musyatarak adalah tanggung jawab bersama.
- (2) Kontrak *share* bagi hasil shahibul maal dan mudharib memiliki dampak berarti bagi pendapatan pekerja. Kontrak musyatarak juga demikian.
- (3) Biaya sertifikasi per unit produk juga demikian. Artinya MUI dan BPPOB punya andil juga dalam mensejahterakan masyarakat pekerja.
- (4) Distribusi pendapatan tidak independen dari kontrak-kontrak yang dibuat oleh para pelaku ekonomi. Artinya, kesejahteraan masyarakat dapat dicapai melalui perencanaan usaha, bukan *business as usual*.

7.2. Saran

Penelitian fundamental ini diharapkan dapat mengonduksi pada teori dan praktik mengenai distribusi pendapatan berbasis mekanisme pasar. Dari hasil pemodelan dan proposisi model, terdapat beberapa saran yang sifatnya disipliner sebagai berikut :

- (1) Diperlukan perumusan model dengan menggunakan persamaan eksplisit. Secara teoritis, saran ini berguna untuk membangun model yang dapat diolah dengan kalkulus differensiasi untuk memperoleh turunan kedua, yang memberikan informasi tentang syarat kecukupan (sufficient conditions) mengenai input optimal di bawah akad mudharabah.
- (2) Untuk keperluan praktis, diperlukan penelitian empiris untuk menguji proposisi dari model ekonomi akad mudharabah terkait dengan distribusi pendapatan.



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