

EFFORTS TO DEVELOP SHARIA-COMPLIANT AND PROFESSIONAL CIVIL SERVANT COOPERATIVES

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ABSTRACT

This article exposes the model and format of civil servant cooperative (KPN) that correspond to sharia and professional system, factors which become obstacle development of KPN in surroundings of UIN Ar-Raniry, and steps that should be taken to reformatting the existed system in order to correspond to sharia principles and more professional. Data collection methods by in depth interview and comparative study (site visit). Respondent (interview) was Head of Department of Cooperative Province which exist in Aceh, administrator of KPN Muamalah, and other KPN that presence in Aceh. Results of study indicated that among of ideal format of KPN was its operational activity must be run correspond to sharia principle, the organization structure accord with need and have a distinct of function, have a good planning, instruction of manager is clear, a good controlling system, the modern administration and have a clear business development strategy and capacity building of continuous member. Among of things that hinder the development of KPN in surroundings of UIN was participation level of member is still low, socialization not yet optimal, not hol collaboration with sharia cooperative inside or outside the campus, caretaker and organizer were less professional in the field, still relied on profit 1% of loan of member without other business. Efforts can be done to reformatting and developing KPN in surroundings of UIN Ar-Raniry was: functioning the role of DPS which filtering the activities of cooperative business, select to competence caretaker and willing to be organizer the cooperative and develop it. Broaden the sector cooperative business and carried out promotion facilities in business unit. Applied good cooperate governance (GCG) system and ordering the modern cooperative management such as bookkeeping administration and the information system, and be ready audited.

Keywords: Cooperative, Civil Servant, Sharia Value, Professional.

INTRODUCTION

One of the people's economic institutions with sharia principles is sharia cooperatives. Sharia cooperative is a cooperative business entity that is run in accordance with Islamic sharia values based on the Qur'an and hadith.¹ The emergence of Sharia Cooperatives began to be discussed when addressing the increasingly widespread growth of Baitul Maal Wattamwil in Indonesia. Baitul Maal Wattamwil (BMT) which was driven for the first time by BMT Bina Insan Kamil in 1992 in Jakarta, turned out to be able to improve the economy for the lower middle class, namely the informal sector entrepreneurs.²

A savings and loan cooperative is a cooperative that is engaged in savings and loans. Consumption cooperatives are cooperatives that are managed to meet the needs of consumption goods or goods needed every day by their members. Production cooperatives are cooperatives engaged in the economic activities of production and distribution of goods, usually consisting of small entrepreneurs (SMEs) by carrying out activities to procure raw and auxiliary materials for their members. Marketing Cooperatives are co-operatives that carry out activities to sell the products/services of the co-operative or its members. Service Cooperative is a cooperative that is engaged in the business of providing certain services for members and the general public.³

Koperasi Pegawai Negeri (KPN) is a business entity established with the aim of improving the welfare of all its members, consisting of civil servants throughout Indonesia. This cooperative is usually referred to as Koperasi Pegawai Negeri Sipil or simply Koperasi Pegawai Negeri (KPN). There are several functions of a civil servant cooperative, such as for savings and loans, to open a business of goods and services, and still

¹Agustianto, Sharia Cooperatives: The New Paradigm of Indonesian Cooperatives, accessed from <http://www.agustiantocentre.com/?p=687>, posted on 17-03-2016. Accessed on 13 March 2016

²<https://koperasisyariahalmuttaqin.wordpress.com/manajemen-koperasi-syariah>. Accessed on 17 March 2016

³<http://www.koperasisyariah.com/jenis-jenis-koperasi>. Accessed on 6 April 2016

many other functions. However, most members who join the Civil Servant Cooperative are just members and do not expand to take advantage of wider business opportunities.⁴

Technically and administratively, KPN is under the guidance of the Cooperative Office and can be formed in every work unit / institution / government agency, including within UIN Ar-Raniry. One of the institutions that has a State Employee Cooperative (KPN) is the Faculty of Sharia and Law, which is named KPN Muamalah. KPN, which has been incorporated since 2013, has 96 members who are lecturers and employees in the Faculty of Sharia and Law (FSH) and the Faculty of Economics and Islamic Business (FEBI). KPN Muamalah currently has a capital round above Rp.100 million.⁵

Although it has asserted itself as a sharia cooperative and is under the auspices of the Faculty of Sharia and Law, but if observed the pattern of operation, KPN Muamalah still seems to apply the cooperative system as other conventional cooperatives. This cooperative, which is engaged in savings and loans, provides an opportunity for its members to get loans easily and pay a small service fee. This service is charged at 1 % of the loan amount. For example, if a member of the cooperative wants to borrow as much as Rp. 5,000,000, then the payment will be made by deducting his monthly salary of Rp. 550,000, / month for 10 months, so that the total amount paid by the member is Rp. 5,500,000, per one loan period.

⁶ Such discounts apply to all types of member needs, whether consumptive or productive needs. And the loan system with service payments as above does not only apply to KPN Muamalah, but also to other KPNs located at UIN. For example, KPN al- Arif at the Faculty of Ushuluddin and KPN Al- Hamra at the Faculty of Adab and Humanities, also applies the same system as the KPN Muamalah.

⁴<http://kementrian.koperasi.com/koperasi-pegawai-negeri-sipil/>. Accessed on 20 April 2016

⁵Interview with Muhammad Adnan, Chairman of KPN Muamalah, on 20 March 2016.

⁶Interview with Ayumiati, Treasurer of KPN Muamalah, 20 March 2016, in Banda Aceh.

At KPN Muamalah, which is providing loans to members with a service payment of 1-2% of the loan amount.⁷

Such an operating system is troubling to some members who benefit from the co-operative, but are still concerned that the system is not fully sharia. A member of the cooperative who is an expert in the field of sharia economics, Yasir Yusuf, also affirmed that the system of charging services/overpayments on cooperative loans cannot be said to be in accordance with sharia principles, even if the service charge is only 1% of the loan amount. This clearly contradicts the hadith "*kullu qardhin jarra manfa'atan fahuwa ar-riba*" (every loan that has a benefit/excess is usury).⁸ In Islamic economics, interest (usury) is clearly forbidden. Therefore, any transactions based on Islamic principles, including Islamic cooperative transactions, should not be determined through the interest system (usury), but must be based on the principle of profit sharing as regulated and recognised in Islamic economics.

In addition to the suitability of its operations with sharia principles, it is also important to pay attention to how to develop / enlarge the existing capital or expand the types of cooperative businesses. If this can be done, then the role of KPN is not only as a last resort or a means to cover the emergency needs of employees and lecturers, but can be one of the means to improve the welfare of its members.

Definition and Legal Basis for the Establishment of Islamic Cooperatives

A co-operative is an association of people who have a common goal of working together to improve their level of economic capability. An important element of the sentence is that there are people, who gather in an association, have the same goal of working together, in the field of economic welfare.⁹

7Interview with Zuherni AB, member of KPN Al-Arif and Jumiatiy, member of KPN Al-Hamra, 29 March 2016.

8Interview with Yasir Yusuf, Member of KPN Muamalah, 21 March 2016 in Banda Aceh.

9<https://koperasisyariahalmuttaqin.wordpress.com/manajemen-koperasi-syariah/>

Emory S. Bogordus argues that co-operation is a social process in which members of society think and work together to achieve goals that are universal and beneficial to humans. Marquist Childs argues that a cooperative is a socio-economic organisation that seeks to break the capitalist system by distributing high-quality goods at low prices, which in its efforts seeks the smallest possible profit. Meanwhile, according to Moh. Hatta (Father of Indonesian Cooperatives), a cooperative is an association of people who are free to enter and exit, on the basis of equal rights and responsibilities to run a joint economic company, whose members provide services not according to the size of their capital, but according to their activities acting in their company.¹⁰

Currently, cooperatives in Indonesia are regulated by Law No. RI. 25 of 1992 concerning Cooperatives. Sharia cooperatives whose business activities are engaged in financing, investment, and savings according to the profit-sharing pattern (sharia) are known as sharia financial services cooperatives.

The establishment of an Islamic bank basically uses the concept of Syirkah Mufawadhah, which is a business established jointly by two or more people, each of whom contributes funds in equal portions and participates in work with equal weight. Each member bears with each other in rights and obligations. And it is not allowed for one member to put in more capital and get more profit than the other partners. According to Sayyid Sabiq, Shirkah Muwafadhah is the cooperation of two or more people to carry out a business with the conditions: (1) the capital of each is equal in size, (2) have the same authority to manage, (3) each member of the same religion, and (4) each has the right to act on behalf of the cooperative.¹¹

The normative foundation of Islamic cooperatives is the Qur'an and sunnah, as well as Pancasila and the 1945 Constitution, while the principles are

10Abu Ivan, *Organisation of Islamic Boarding School Cooperatives*, Jakarta: Hidakarya Agung, 1991, p. 4

11Sayyid Sabiq, *Fikih Sunnah* (Transl. Kamaluddin A. Malik), Bandung: Al-Ma'arif, 1997, p. 177.

is mutual help (gotong royong). There are several verses of the Qur'an that form the basis for the implementation of Islamic cooperatives, namely Q.S al-Nisa: 12:

"So they are partners in the one-third..." Furthermore,

Q.S Shad: 24:

"...and indeed most of those who join together, some of them do wrong to others, except those who believe and do righteous deeds..."

There is also a hadith narrated by Abu Daud:

"From Abu Hurayrah ra. That the Prophet said, Allah said, "I am the third of two partners as long as one of them does not betray the other, so if one of them betrays the other, I will leave their partnership".

With the above foundation, Islamic cooperatives have the following principles:

1. Islamic co-operatives uphold the principles of Islamic economics, namely:
 - a. Wealth is a trust from Allah swt that cannot be owned by anyone absolutely.
 - b. Humans are given the freedom to do business as long as it is in accordance with the provisions of sharia.
 - c. Humans are the khalifah of Allah and prosperers on earth.
 - d. Uphold justice and reject any form of ribawi (interest system that harms certain parties) and concentration of economic resources in a handful of people or a group of people only.
2. In carrying out its activities, it is based on the following sharia principles:
 - a. Membership is voluntary
 - b. Decisions are made by consensus and implemented consistently and consistently (istiqomah).
 - c. Management is conducted in a transparent and professional manner.
 - d. The distribution of the remaining results of operations is carried out fairly, according to the amount of business services of each member.
 - e. Giving Compensation services capital is done on a limited and professionalised according to the profit-sharing system.
 - f. Honest, trustworthy, and independent.

- g. Optimally develop human resources, economic resources and information resources.
- h. Establish and strengthen co-operation among members, between co-operatives, and with other institutions.¹²

In other literature, it is mentioned that Islamic cooperatives have the following characteristics:

1. Recognising members' property rights over venture capital
2. Not conducting transactions by charging interest (usury)
3. Functioning of ziswaf institutions
4. Recognising existing market mechanisms
5. Recognising the profit motive
6. Recognising freedom of enterprise
7. Recognising the existence of common rights¹³

Islamic Cooperative Products and Services

Islamic cooperatives in carrying out their activities must use sharia principles. For example, an Islamic cooperative that runs a savings and loan business, there are several things that need to be considered in its operations.

Deposits in Sharia Financial Services Cooperatives (KJS) are funds entrusted by members, prospective members or members of partner cooperatives to Sharia savings and loan cooperatives in the form of savings and time deposits. Wadiah Yad Adh-Dhamanah deposits are deposits of KJKS members with a wadiah or entrustment contract but with the consent of the depositor the deposit funds can be used by KJKS and Sharia Financial Services Business (UJKS) Cooperatives for cooperative operational activities, provided that the depositor will not get profit sharing for storing his funds, but can be compensated in exchange for bonuses whose amount is determined according to the policies and capabilities of the cooperative concerned. Mudharabah Al-Mutlaqah investment is savings from members in the cooperative with Mudharabah Al-Mutlaqah contract which is treated as a form of member investment to be utilised by the cooperative.

¹²Abdullah Safe'i, Sharia Cooperatives: A Review of its Position and Role in Empowering the People's Economy, in *Sharia Media: Journal of Islamic Law and Social Institutions*, Vol. XIV No. 1 January - June 2012, p. 331. 331.

¹³Yadi Janwari, *Sharia Economic Institutions*, Bandung, Pustaka Mulia and Faculty of Sharia IAIN SGD, 2000, p. 108. 108.

productive in the form of financing aimed at cooperative members, prospective members, other cooperatives and or their members with professional management with the provision that the depositor gets profit sharing on the storage of his funds according to the ratio (profit sharing proportion) as agreed upon at the time of opening the savings account. Term mudharabah investment is a savings of members of cooperative members with Mudharabah Al- Mutlaqah contract where the deposit is made once and the withdrawal can only be made at a certain time in accordance with the agreement between the depositor and the cooperative.

In terms of financing, Islamic Cooperatives must channel it through products that have obtained sharia legality. The financing can be in the form of:

- 1) Musyarakah financing, which is a cooperation contract between two or more parties to undertake a certain business. Each party provides funds with the agreement that profits will be shared according to the agreement and risks will be borne together. Musyarakah is usually implemented in project financing, where the financed member and the co-operative both provide some funds for the needs of a project. Once the project is completed, the member returns the funds along with the agreed profit sharing to the co-operative.
- 2) Mudharabah financing, which is a cooperation contract between two parties in which the first party provides all the capital and the second party becomes the manager. Profits are shared based on the agreement outlined in the contract. If there is a loss, and it is not caused by the negligence of the manager, then the loss is the responsibility of the capital owner. Conversely, if the loss is caused by the fault of the manager, then he must be responsible for the loss.
- 3) Murabahah financing, which is a sale and purchase agreement between two parties where the buyer and seller agree on a selling price consisting of the purchase price plus an agreed profit.
- 4) Istishna financing, which is the purchase of goods through orders for goods that require a process to manufacture according to the buyer's order and payment is made in advance at once or in stages.

- 5) Salam financing, which is the purchase of goods with advance payment and goods delivered later.¹⁴

The Urgency of Cooperative Management

The term Management comes from the Italian language; *managio* which means management. Then in English it becomes Management translated into Indonesian with *governance*, *management* or *management*. There are many different definitions of management, although the content is the same. In general, it has been formulated that the definition of management is all the actions of moving groups of people and mobilising all facilities in a cooperative effort to achieve certain goals.

Every co-operative effort must have one or more officials who lead the whole process of organising the co-operative effort. The official is called a manager. In the process of organising a co-operative venture, the manager does the job from two aspects:

1. Moving people, namely encouraging, leading, directing and disciplining people to carry out actions in the direction of achieving the goals that have been determined in the collaborative effort.
2. Mobilising facilities, i.e. collecting, organising, maintaining, and controlling tools, objects, money, time and working methods as well as any equipment needed to complete the work in the co-operative venture.

In mobilising people and deploying facilities, managers perform a pattern of actions: planning, guiding decision-making, organising and controlling.

a. Planning

Describe upfront things that to be to be done and how to do it in order to achieve the goals that have been set.

b. Decision making

¹⁴Ministry of Cooperatives and SMEs RI, Sharia Financial Services Cooperative Module, Jakarta: Deputy for Human Resource Development of the Ministry of Cooperatives and SMEs RI, 2012, pp. 101.

Make a selection among various possibilities to resolve problems, disagreements and doubts that arise in the process of organising the cooperative venture.

c. Mentoring

Ordering, assigning, giving direction and demanding subordinates, to carry out work in achieving predetermined goals.

d. Coordinating

Connecting, harmonising people and their work so that everything takes place in an orderly and harmonious manner towards the achievement of goals without chaos, discord or vacancies.

e. Control

Carry out checking, matching and endeavouring activities so that existing work is carried out in accordance with the established plan and the desired results.

Management is an absolute necessity for every organisation. As is known, the nature of management is to achieve goals through the hands of others. The achievement of goals through the hands of others is carried out by management by carrying out management functions, namely the planning function, the organising function, the implementation function, and the supervision function. Thus, the success of an organisation's management will depend on the implementation of each of these functions.

Although the level of complexity of the implementation of management functions varies from one organisation to another, there is no organisation that does not want to achieve its goals effectively. And can circumvent the need to perform these functions. The same applies to co-operatives. It is only by implementing the management functions that a cooperative will be able to achieve its noble goals effectively. In the following, we will see how the application of these management functions in the processing of cooperatives.

Co-operatives as a form of business entity engaged in the economy, have a different management order from the others.

non-cooperative business entities. The difference lies in the democratic principle of cooperatives where the management of cooperatives is from, by and for members. Therefore, in the management order of Indonesian cooperatives, there are elements of: Member Meetings, administrators, supervisors and managers.

In cooperative management, the highest power is in the hands of the members' meeting, because cooperatives are organisations of, by and for members. Because the members' meeting, which is essentially an organisational activity by itself, cannot manage the activities of the cooperative. Both the management and supervisors are elected by the members and act for and on behalf of the members.

The role of management is to make the co-operative successful in achieving its objectives, both the objectives of its members, such as achieving an improved standard of living or at least a reduction in the cost of daily living, and the objectives set by the government. In the former case, management is the decision-making element that has been outlined by the members' meeting. In the second case, the government stipulates that cooperatives aim to increase the welfare of members and a just and prosperous society based on Pancasila.

Some Factors Hindering the Development of KPN in UIN Ar-Raniry Environment

The main feature of cooperative development in Indonesia is the pattern of entrustment to programmes, namely: Sectoral development programmes such as agricultural cooperatives, village unit cooperatives (KUD), Government institutions in civil service cooperatives and other functional cooperatives; and State-owned and private companies in employee cooperatives. As a result, the initiative of the wider community is less developed and if it exists, it is not given its proper place. Basically, co-operatives function as a means of economic struggle to improve the welfare of the people. To perfect this function, a cooperative implementing institution must have effective management. Currently, the problems that are still faced by cooperatives and can hinder the development of public employee cooperatives in Indonesia, especially in Aceh, are problematic. Cooperative management that

The lack of effectiveness, both in terms of management and finance, is one of the obstacles to the development of cooperatives.

Here are some things that hinder the development of KPN Muamalah as follows:

1. Capital

The lack of development of KPN Muamalah is also related to the condition of the financial capital of the business entity. The capital constraints could be due to the lack of strong capital support and even on the contrary too dependent on the capital and sources of the cooperative itself.

In response to this, Ferryansyah, Manager of Kopsyah Bina Usaha, provided a solution as the efforts that have been made to increase capital in the cooperative he manages are to establish cooperation with sharia cooperatives and other sharia financial institutions. Applying for capital assistance to the government through the Cooperative Office.¹⁵

2. Human Resources

Many members, administrators and managers of KPN Muamalah are less able to support the running of the cooperative. With conditions like this, the cooperative seems to run less professionally in the sense that it is not run according to the rules as other businesses. In terms of membership, often the establishment of the cooperative is based on because there is no other choice but to become a member because it has the status of an employee in the Faculty of the founder of the cooperative with regard. As a result, the establishment of cooperatives is based not on awareness of the importance of cooperatives in welfare but rather on compulsion. Some of the members have not realised their rights and obligations as members. Most cooperative members have not realised that the cooperative is a business forum intended to improve their economic activities and welfare. Participation

¹⁵ Interview with Ferryansyah, Manager of Kopsyah Bina Usaha, Meulaboh, 1 September 2016, Meulaboh.

Their participation in organisational activities also needs to be improved. When a cooperative holds an Annual Members' Meeting (RAT) many of its members do not attend. As a result, they do not feel that the decisions made are binding.

The administrators elected at the members' meeting are the members themselves without a special manager to assist with the cooperative's administrative activities. In addition, many of the administrators do not understand a good cooperative management system. The skills and expertise possessed by members are still limited. The management is less dedicated to the survival of the cooperative. This means that the personality and mentality of the management, supervisors, and managers are not yet co-operative in spirit, so they must be improved. There are still co-operatives whose management members make little effort to improve their knowledge and skills. They often do not attend courses organised for cooperative management. In the management of the cooperative, there is still no clear division of tasks between the management. The management is still unable to coordinate with members, chairman, secretary, treasurer, supervisor, and sharia supervisory board (DPS). Ferryansyah also emphasised the same thing, in producing competent human resources in their fields, the management needs to actively participate in training in improving soft skills related to the expertise of sharia cooperative management¹⁶.

In terms of Cooperative Supervisors, many members of the cooperative supervisory body have not functioned. This is caused by: The ability of supervisory members is inadequate, especially when compared to the increasing cooperative business. On the other hand, the books of the co-operative are usually incomplete and unprepared for inspection. Inspections conducted by secondary co-operative officers and co-operative offices have also not helped much with the development of supervisory members' skills or the improvement of co-operative bookkeeping.

3. Managerial

¹⁶ Interview with Ferryansyah, Manager of Kopsyah Bina Usaha, Meulaboh, 1 September 2016, Meulaboh.

From the managerial side, KPN Muamalah still relatively does not have a good and professional managerial system, which should be directed towards strategic orientation and the cooperative movement must have managers who are able to gather and mobilise the various resources needed to take advantage of business opportunities. Therefore, cooperatives are expected to be careful in choosing administrators and managers so that the business entity established will develop properly. The same thing was conveyed by Saefullah, in addition to a good managerial system needed in developing Islamic cooperatives, a professional manager is also needed, if there are no professional management criteria as intended, it is possible to appoint managers from outside if the Islamic cooperative has strong capital.¹⁷

Efforts to reformat and develop KPN within UIN to become more professional and sharia.

The cooperative has a productive savings and loan business unit, so all products and operations must be carried out with reference to the fatwa of the National Sharia Council (DSN) of the Indonesian Ulema Council. Based on this, Islamic cooperatives are not allowed to operate in areas where there are elements of usury, maysir and gharar. The imposition of excess 1% of the loan should be abolished because it contains usury, and replace it with an al-Qard contract. As Fatwa DSN No.19/DSN-MUI/VI/2001 on Al-Qard (loans given to customers (*muqtaridh*) in need), with the consideration that in the fiqh rules stated "*kullu qardin jarra manfaatan fahuwa riba*" every debt and credit that brings benefits is riba. In this qard scheme, members/customers are obliged to return the principal amount received at a mutually agreed time. Administrative costs may be charged to the member. Members can also provide additional

¹⁷ Interview with Saefullah, Head of Cooperative Empowerment, 12 September 2016, in Banda Aceh.

(donations) voluntarily to LKS / cooperatives as long as it is not agreed in the contract.

Based on the results of interviews conducted by the author with Saefullah, the sharia system must be fully implemented by cooperatives that call themselves sharia cooperatives, as well as all conventional cooperatives in the province of Aceh starting in 2017 will change the operational system to a sharia system.¹⁸

1. Competent management and loyal members

Starting from the membership of the cooperative board itself, it is necessary to recruit administrators who are competent in their fields. Not only people who just want to be administrators, or maybe even because of compulsion, no one else wants to be administrators, but people who have the ability to manage and develop and are willing to devote their thoughts and energy on the sidelines are needed. For example, by finding a leader/chairman who can lead well, then management is held by people who are competent in their respective fields. Training is also needed for inexperienced co-operative managers. Responding to the existence of members who do not seem to care about the existence of cooperatives, it is necessary to socialise to cooperative members, about the importance of the existence of cooperatives. With the socialisation, it is hoped that the knowledge of KPN Muamalah members about cooperatives will increase, so that interest and concern for KPN will increase. As a member of the cooperative should support the programmes in the cooperative and every activity that will be carried out must go through a joint decision and each member must take part in the activity.

CONCLUSIONS

1. The sharia cooperative business includes all business activities that are halal, good and beneficial (*thayyib*) and profitable with a sharing system.

¹⁸ Interview with Saefullah, Head of Cooperative Empowerment, 12 September 2016, in Banda Aceh.

results and without usury, gambling or uncertainty (*gharar*). Running a business as mentioned in the certification of cooperative business. Businesses organised by Islamic cooperatives must be in accordance with the fatwas and provisions of the National Sharia Council (DSN), Indonesian Ulema Council (MUI). Businesses organised by Islamic cooperatives must not conflict with applicable laws and regulations.

2. Among the things that hinder the development of KPN Muamalah are as follows: The level of participation of cooperative members is still low, this is due to socialisation that is not optimal. KPN Muamalah still has not developed cooperation between cooperative businesses. In terms of the sharia cooperative business field, KPN Muamalah still has not developed its business services to the fullest, so far only limited to getting profit from saving and borrowing member funds only. In addition, the cooperative administration has not used good and standard bookkeeping principles. The cooperative's management information system is still undeveloped so that decision-making is not supported by sufficiently complete and reliable information. In addition, the management lacks entrepreneurial skills.
3. Among the efforts that can be made in reformatting and developing KPN Muamalah is: functioning the role of DPS (Sharia supervisory board) as it should be in charge of supervising and filtering business activities in KPN Muamalah. Selecting administrators who are competent in their fields and fostering administrators who are loyal and understand cooperative insight. Widening the broad cooperative business sector and conducting promotional facilities in its business units. Implementing a *good corporate governance* (GCG) system and revamping modern cooperative management such as administrative bookkeeping and information systems. And willing to be audited at any time.

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