

# Partnership Cooperation Models in *Fiqh Muamalah*: A Case Study of Kencana Mulia Sejahtera Cooperative in Ngawi

Imam kamaluddin<sup>1</sup>, Ahmad Muqorobin<sup>2\*</sup>, Eko Nur Cahyo<sup>3</sup>,  
Aliyya Lathifa Daniswara<sup>4</sup>

<sup>1,2,3,4</sup> Faculty of Sharia, Universitas Darussalam Gontor

Email: [imam.kamaluddin@unida.gontor.ac.id](mailto:imam.kamaluddin@unida.gontor.ac.id)<sup>1</sup>, [muqorobin82@unida.gontor.ac.id](mailto:muqorobin82@unida.gontor.ac.id)<sup>2\*</sup>,  
[eko.nurcahyo@unida.gontor.ac.id](mailto:eko.nurcahyo@unida.gontor.ac.id)<sup>3</sup>, [aya.danies21@gmail.com](mailto:aya.danies21@gmail.com)<sup>4</sup>

## Abstract

*This study aims to analyse the partnership pattern applied by Kencana Mulia Sejahtera Cooperative in Ngawi in the perspective of fiqh muamalah. This cooperative focuses on a form of cooperation between cooperatives and their members, aiming to increase coffee production and sales. Using a descriptive qualitative approach, data were collected through in-depth interviews, field observations, and documentation, then processed through data reduction, data display, and conclusion drawing. The findings show that the partnership implemented by Kencana Mulia Sejahtera Cooperative and its members follows two partnership patterns. When examined through the lens of fiqh muamalah, these partnership patterns align with syirkah 'inan and mudharabah. The profit-sharing mechanism is based on each party's contribution, with risks shared proportionally. The analysis shows that the partnership reflects syirkah 'inan, where both contribute capital and share profits, and mudharabah, where the cooperative manages farmers' capital for marketing. This structured cooperation mechanism has strengthened the economic position of farmers by ensuring fair distribution, price stability, and access to a broader market. Further research is recommended to refine the implementation of this partnership model in other agribusiness sectors and improve its operational efficiency.*

**Keywords:** cooperative partnership, fiqh muamalah, coffee farmers

## Introduction

Humans, as social creatures, always need interactions with others to fulfill various life needs.<sup>1</sup> In this case, cooperation or collaboration becomes particularly important, as it helps increase productivity and efficiency. One significant form of cooperation in the economic context is partnership. Partnerships involve cooperation between individuals, groups, or organizations with mutually beneficial goals.<sup>2</sup> In the modern economy, this concept continues to evolve to maximize the utilization of resources, including capital, labor, and expertise.<sup>3</sup> In Indonesia, cooperatives are one of the tangible manifestations of partnerships that have been legally recognized and play a strategic role in supporting the community's economy.

The history of cooperatives in Indonesia dates back to the Dutch colonial period, when they were utilized as a means to combat exploitative economic practices. After independence, cooperatives were recognized as part of the national economic system through Law of Number 12 of 1967, which was later updated with Law of

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<sup>1</sup> Suharwanto, "Manusia Sebagai Makhluq Sosial," *Jurnal Alasma: Media Informasi dan Komunikasi Ilmiah*, Vol. 5, No. 1, (2023), 38.

<sup>2</sup> Sascha Genders, "Collaborative Economy BT - Encyclopedia of Sustainable Management," ed. Samuel O Idowu, *et. al.*, (Cham: Springer International Publishing, 2023), 18.

<sup>3</sup> Chih-Hsing Liu and Jun-You Lin, "Collaboration-Based Scientific Productivity: Evidence from Nobel Laureates," *Scientometrics*, Vol. 129, No. 7, (2024), 68.

Number 25 of 1992.<sup>4</sup> Cooperatives play a crucial role in enhancing the welfare of the community, particularly for economically disadvantaged groups. Among the various types of cooperatives, production cooperatives have a major contribution in supporting members to jointly produce goods or services that can increase their competitiveness in the market.<sup>5</sup>

Previous studies have highlighted the role of partnership patterns in strengthening economic cooperation between cooperatives and their members, particularly in the agricultural sector.<sup>6</sup> Research findings suggest that effective partnerships lead to enhanced productivity, improved market access, and greater economic sustainability for farmers.<sup>7</sup> These studies also emphasize the importance of fair profit-sharing mechanisms and transparency in cooperative agreements, which align with the principles of *fiqh muamalah*.<sup>8</sup> Building on these insights, this study further explores how partnership models in Kencana Mulia Sejahtera Cooperative correspond to *syirkah 'inan* and *mudharabah* principles, strengthening the theoretical foundation of cooperative-based partnerships.

In practice, cooperatives not only provide economic benefits but also strengthen social solidarity among their members. In the context of global economic development, cooperatives are becoming an effective tool to help communities overcome market challenges and increasingly fierce competition.<sup>9</sup> Therefore, the partnership pattern employed by cooperatives is crucial to study in more depth, primarily to ensure its sustainability and effectiveness.

While cooperatives have provided many benefits, their success often depends on the partnership pattern applied. One concrete example is Kencana Mulia Sejahtera Cooperative in Ngawi Regency. The cooperative has successfully established partnerships with coffee farmers in the region, providing them with technical guidance, market access, and price stability.<sup>10</sup> However, in practice, there remains a challenge to ensure that this partnership pattern is genuinely based on Sharia principles, especially those stipulated in *fiqh al-muamalah*. These principles include the

<sup>4</sup> Presiden Republik Indonesia, "Undang-Undang RI No. 25 Tahun 1992 tentang Perkoperasian" (Jakarta, 1992).

<sup>5</sup> Yustiana Wardhani, Syarief Gerald Prasetya, and Vera Clara Simanjuntak, "Strategi Pengembangan Koperasi Melalui Kolaborasi dan Transformasi Digital di Kota Bogor," *Jurnal Manajemen dan Organisasi (JMO)*, Vol. 14, No. 2, (2023), 93.

<sup>6</sup> Afi Rachmad Slamet and Nur Hidayati, "Effectiveness of the Partnership Pattern of the Sumber Makmur Village Unit Cooperative (KUD) in Malang Regency in Improving Community Welfare," *Innovation Business Management and Accounting Journal*, Vol. 1, No. 3, (2022), 77-85.

<sup>7</sup> Ery Atmodjo, Gihon Michael Borswat Sinaga, and Ardha Puspita Sari, "Analisis Pola Kemitraan Petani Kakao (*Theobroma Cacao* L) dengan Koperasi Ebier Suth Cokran di Distrik Ransiki Kabupaten Manokwari Selatan," *Sosio Agri Papua*, Vol. 12, No. 1, (2023), 1-12.

<sup>8</sup> Bella Dwi Andari, "Implementasi Kemitraan Antara Petani Plasma Kelapa Sawit dan Petani UKM (Usaha Menengah Kecil) Ditinjau dari Hukum Ekonomi Syariah (Studi di PT. Agro Air Buluh Estate Kecamatan Ipuh Kabupaten Muko Muko)" (Universitas Islam Negeri Fatmawati Sukarno Bengkulu, 2023).

<sup>9</sup> Konstantina Ragazou, *et. al.*, "Democratic Administration and Commitment of Members of Agricultural Cooperatives: A Case Study from a Prefecture in Greece," *Businesses*, Vol. 1, No. 2, (2021), 26.

<sup>10</sup> Duwi Susilo, "Keuletan Mas Be Berdayakan Petani Kopi Nangka di Desa Ngrayudan, Jogorogo," *Radar Madiun* (Ngawi: Radar Madiun, 2020), <https://bit.ly/3UYPNqb>.

*musyarakah* contract, which emphasizes fairness-based cooperation and proportional profit sharing.<sup>11</sup>

This research analyzes the partnership pattern between Kencana Mulia Sejahtera Cooperative and coffee farmers in Ngawi Regency, focusing on cooperation mechanisms, profit distribution, and its alignment with *musyarakah* principles in *fiqh muamalah*. The study aims to contribute to the development of sharia-based cooperatives in Indonesia, with a focus on aspects related to partnership patterns. The scope of this research also includes analyzing the impact of the partnership on the welfare of the coffee farmers involved. The results of this study are expected to provide a comprehensive understanding of the dynamics of *Sharia*-based partnerships in the agricultural sector, while also contributing to the broader development of *Sharia* economic practices.

## Methodology

This research uses a qualitative approach with a descriptive method to analyze the partnership pattern applied by Kencana Mulia Sejahtera Cooperative with coffee farmers in Ngawi Regency. The research method used in this study is qualitative. The qualitative method is a research approach that focuses on an in-depth understanding of social phenomena, culture, or human behaviour.<sup>12</sup> The qualitative approach was chosen because it enables an in-depth exploration of the cooperation mechanism and its alignment with the principles of *fiqh muamalah*, particularly in the context of *musyarakah* contracts. Data were collected through semi-structured interviews with cooperative administrators, member farmers, and related parties, supplemented by internal cooperative documents and other literature sources. Direct observation of the cooperative's activities was also conducted to enrich the data.

The object of this research is Kencana Mulia Sejahtera Cooperative in Ngawi, which was established in 2023 to empower coffee farmers in the Ngawi district, particularly in Jogorogo, Kendal, Ngrambe, and Sine districts. The focus of this research is on analyzing the partnership pattern, its effectiveness, and its compliance with *Sharia* principles. With this approach, the research is expected to provide both insights and practical recommendations for optimizing *Sharia*-based partnership patterns in production cooperatives.

## Results and Discussion

### *Partnership Based on Fiqh Muamalah*

Etymologically, *syirkah* comes from the word “*sya-ra-ka*,” which means mixing or partnership between two or more parties in an ownership or business.<sup>13</sup> In *fiqh* terminology, *syirkah* is defined as a contract of cooperation between two or more parties that aims to obtain mutual benefits through the combination of capital,

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<sup>11</sup> Ahmad Muqorobin and Novan Fatchu Alafianta, “Financing by Instalment in Indonesia Islamic Bank: A Maqasidic Analytical Study,” *Malaysian Journal of Syariah and Law*, Vol. 11, No. 2, (2023), 271-289.

<sup>12</sup> Yoki Yusanto, “Ragam Pendekatan Penelitian Kualitatif,” *Journal of Scientific Communication (JSC)*, Vol. 1, No. 1, (2020), 1-13.

<sup>13</sup> Lewis Maalouf, *Al-Munjid fi Al-Lughah wa Al-A'lam*, (Beirut: Dar Al-Mashriq, 1908), 384.

energy, or expertise.<sup>14</sup> The scholars have several views regarding the definition of *syirkah*. The Hanafi school defines *syirkah* as joint ownership of an asset by two or more people.<sup>15</sup> The Maliki school views it as joint ownership of something that has financial value, where each owner has rights over the item.<sup>16</sup> Meanwhile, the Syafi'i school defines *syirkah* as cooperation in ownership rights that two or more parties jointly own.<sup>17</sup> The Hambali School has a similar view, but emphasizes that *syirkah* also includes collaboration in specific actions performed jointly.<sup>18</sup> Both schools emphasize the joint ownership and collective responsibility aspects of *syirkah* equally.

From the perspective of Islamic law in Indonesia, *syirkah* is also recognized in the Compilation of Sharia Economic Law (KHES), which states that *syirkah* is a partnership between two or more parties in terms of capital, skills, or trust in a particular business, with profit sharing based on the initial agreement.<sup>19</sup> Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No. 114/DSN-MUI/IX/2017 also explains that a *syirkah* contract is a form of cooperation between two or more parties in a business, in which each party can contribute in the form of funds or business capital, with profits shared according to agreement and losses borne proportionally according to capital contributions.<sup>20</sup>

Based on the definition above, it can be concluded that *syirkah* is a partnership or association between two or more parties to conduct a business, whether in trade or services. The capital may be contributed by all parties involved or by some of them. All partners may undertake operational responsibilities, or only some of them, while the risks are borne collectively. The profits from the venture are shared proportionally, as outlined in the agreement.

*Syirkah* has a strong legal basis in the al-Qur'an and Hadith. The Qur'an mentions the concept of cooperation in Surah An-Nisa', verse 12, and Surah Sad, verse 24, which highlights the importance of partnership relationships and fairness in the distribution of outcomes.

a. Al-Qur'an Surah An-Nisa' (4:12)

فَإِنْ كَانَتْ أَكْثَرُ مِنْ ذَلِكَ فَهُمْ شُرَكَاءُ فِي الثُّلُثِ.

The meaning:

"But if they are more than two, they share a third."<sup>21</sup>

<sup>14</sup> Wahbah Zuhaili, *Al-Fiqh Al-Islami wa Adillatuhu Juz 4*, (Damaskus: Dar Al-Fikr, 1989), 792.

<sup>15</sup> Muhammad Alauddin Al-Haskafi, *Ad-Durrul Mukhtar Syarh Tanwirul Absar Juz 1*, (Beirut: Dar al-Kutub al-Ilmiyyah, 2002), 714.

<sup>16</sup> Abu Abdillah Muhammad Al-Kharshi, *Syarh Al-Kharshi 'Ala Mukhtasar Khalil Juz 6*, (Cairo: Al-Mathba'ah Al-Kubra Al-Amiriyyah bi-Bulaq, 1938), 38.

<sup>17</sup> Muhammad Najib Al-Muthi'I, *Takmilat Al-Majmu' Syarh Al-Muhadzdzab Juz 13*, (Jeddah: Maktabah Al-Irsyad, 1980), 505.

<sup>18</sup> Muwaffaq Al-Din Abu Muhammad Abdullah bin Ahmad bin Muhammad bin Qudamah Al-Maqdisi, *Al-Mughni juz 5*, (Riyadh: Dar 'Alam Al-Kutub, 1997), 3.

<sup>19</sup> Pasal 20 Ayat (3) Kompilasi Hukum Ekonomi Syariah (KHES).

<sup>20</sup> Dewan Syariah Nasional Majelis Ulama Indonesia, "Fatwa Dewan Syariah Nasional No. 114/DSN-MUI/IX/2017 Tentang Akad Syirkah," Direktori Putusan Mahkamah Agung Republik Indonesia (2017).

<sup>21</sup> Al-Qur'an, Surah An-Nisa (4): 12.

b. Surah Sad (38:24)

وَأَنَّ كَثِيرًا مِّنَ الْخُلَطَاءِ لَيَبْغِي بَعْضُهُمْ عَلَى بَعْضٍ إِلَّا الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَقَلِيلٌ مَّا هُمْ.

The meaning:

*"And indeed, many associates oppress one another, except for those who believe and do righteous deeds, and few are they."*<sup>22</sup>

In al-Qur'an Surah An-Nisa' (4:12), the term *syuraka'* refers to partnership in ownership of wealth acquired through inheritance. Meanwhile, in Surah Sad (38:24), the term *al-khulata'* is interpreted as *syuraka'*, meaning individuals who combine their wealth to be jointly managed.<sup>23</sup>

In addition, the Hadith of the Prophet Muhammad, as narrated by Abu Hurairah, mentions that Allah becomes the third party in *syirkah* as long as the parties are honest and do not betray each other.

عَنْ أَبِي هُرَيْرَةَ، رَفَعَهُ قَالَ: إِنَّ اللَّهَ يَقُولُ: أَنَا ثَالِثُ الشَّرِيكَيْنِ، مَا لَمْ يَخُنْ أَحَدُهُمَا صَاحِبَهُ، فَإِذَا حَانَهُ خَرَجْتُ مِنْ بَيْنِهِمَا. (رواه أبو داود)

The meaning:

*From Abu Hurairah R.A., who attributed it to the Prophet SAW., he said: "Indeed, Allah says: (I am the third of two partners, as long as one does not betray the other. But if one betrays their partner, I withdraw from between them)." (Reported by Abu Dawud).*<sup>24</sup>

Another Hadith also mentions that the Prophet was involved in *syirkah* before his prophet hood, indicating that *syirkah* has been recognized as a *Sharia* - authorized practice since ancient times.

وَعَنِ السَّائِبِ الْمَخْزُومِيِّ رَضِيَ اللَّهُ عَنْهُ أَنَّهُ كَانَ شَرِيكَ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَبْلَ الْبِعْثَةِ، فَجَاءَ يَوْمَ الْفَتْحِ فَقَالَ: مَرْحَبًا بِأَخِي وَشَرِيكِي (رواه أحمد وأبو داود وابن ماجه)

The meaning:

*"From As-Sa'ib Al-Makhzumi R.A., who was an ally of the Prophet SAW. before his prophethood. Then he came on the day of the conquest of Makkah, and the Prophet*

<sup>22</sup> Al-Qur'an, Surah Sad (38): 24.

<sup>23</sup> Muslich, *Fiqh Muamalah*, 342.

<sup>24</sup> Abu Dawud Sulaiman bin Al-Ash'ath Al-Sijistani, *Sunan Abu Dawud juz 3*, (Beirut: Dar Al-Kutub Al-Ilmiyyah, 1996), 438.



said: "Welcome to my brother and my ally." (Reported by Ahmad, Abu Dawud, dan Ibnu Majah).<sup>25</sup>

Moreover, having a legal basis in the Qur'an and Hadith, *syirkah* is also recommended based on scholarly consensus and the consensus of the Muslim community. Scholars agree that *syirkah* is a form of cooperation allowed in Islam, provided it is carried out with the principles of justice, transparency, and mutual benefit. In the context of Indonesian law, the legal position of *syirkah* is strengthened by the Compilation of Sharia Economic Law (KHES), Articles 134-186, which explains that *syirkah* is a contract of cooperation between two or more parties in capital, skills, or trust, with profit sharing based on an agreement. In addition, the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No. 114/DSN-MUI/IX/2017 confirms that the *syirkah* contract must fulfil the elements of mutual trust and shared responsibility in business management.

Furthermore, alongside the legal basis mentioned earlier, *Syirkah* is also recommended based on *ijma*, or the agreement of scholars, as well as the consensus of Muslims. In the context of Indonesian law, the legality of *syirkah* is strengthened by the Compilation of Sharia Economic Law (KHES) Articles 134-186 and Fatwa DSN-MUI No. 114/DSN-MUI/IX/2017 on *Syirkah* Agreements: 114/DSN-MUI/IX/2017 on *Syirkah* Agreement.

*Syirkah* is divided into two main categories, namely *syirkah amlak* and *syirkah 'uqud*. *Syirkah amlak* is a partnership in terms of owning property.<sup>26</sup> According to Wahbah Zuhaili, *syirkah amlak* is ownership by two or more people of an item without a *syirkah* contract. And from this understanding, it can be seen that *syirkah amlak* is a *syirkah* where two or more people jointly own an item without entering into a *syirkah* contract. *Syirkah amlak* is divided into two parts, as follows:

- a. *Syirkah ikhtiariyah*, which is a form of joint ownership that arises because of the actions of the united people.<sup>27</sup> *Syirkah ikhtiariyah* can also be interpreted as a voluntary partnership, which is an agreement of two or more people to own an item without any coercion from each party.<sup>28</sup>
- b. *Syirkah jabariyah*, which is a form of joint ownership that arises not because of the actions of the people who are united, but must be forced to be accepted by them.<sup>29</sup> *Syirkah jabariyah* can also be interpreted as a forced partnership, which is a partnership in which the parties involved in the ownership of goods or an asset cannot avoid their share and portion in the ownership, because it is already a legal provision.<sup>30</sup>

<sup>25</sup> Muhammad bin Ismail bin Salah bin Muhammad Al-Hasani Al-Kahlani thumma As-San'ani, *Subul As-Salam Syarh Bulugh Al-Maram*, (Beirut: Dar Ibn Hazm, 2009), 542.

<sup>26</sup> Imam Mustofa, *Fiqh Mu'amalah Kontemporer* (Depok: PT. Rajagrafindo Persada, 2019), 130.

<sup>27</sup> Muslich, *Fiqh Muamalah*, 343.

<sup>28</sup> Zuhaili, *Al-Fiqh Al-Islami wa Adillatuhu* Juz 4, 794.

<sup>29</sup> Muslich, *Fiqh Muamalah*, 344.

<sup>30</sup> Mustofa, *Fiqh Mu'amalah Kontemporer*, 130.

While *syirkah 'uqud* is a contract made by two or more parties to run a business, both goods and services, and share the profits.<sup>31</sup> According to Wahbah Zuhaili, *syirkah 'uqud* is an expression of a contract between two or more people to share in the capital and profits.<sup>32</sup> *Syirkah 'uqud* includes various forms of contractual cooperation such as *syirkah 'inan*, *syirkah mufawadhah*, *syirkah wujuh*, *syirkah abdan*, and *syirkah mudharabah*.

*Syirkah 'inan* is a partnership or cooperation between two parties in property (capital) to trade and the profits are shared between them.<sup>33</sup> It can be understood that *syirkah 'inan* is a partnership in capital and profits, including losses. Thus, in *syirkah 'inan* a partner is not allowed to share in profits only, while he is exempted from losses. Each party involved in *syirkah 'inan* does not have to deposit the same capital. Neither is the volume of work required to be the same. Typically, each party has its own responsibilities, which are determined in accordance with the agreement.<sup>34</sup> If the capital invested is the same, the profit shared may be the same between the participants, but it may also be different. This depends on the agreement made by the participants at the time the contract was formed.<sup>35</sup> Regarding the loss, the calculation is adjusted to reflect the capital invested. This is following the rule “Profits are regulated according to the terms they agree on, while losses depend on the amount of capital invested”.<sup>36</sup>

*Syirkah mufawadhah*, according to the term, is a contract entered into by two or more people to join forces (together) in doing an action on the condition that they are equal in capital, *tasarruf*, and religion. Each participant is responsible for the other in matters that require action, whether in the form of sales or purchases.<sup>37</sup> From this definition, it can be understood that a *syirkah mufawadhah* is a cooperation agreement between several people to accomplish a task, where each participant becomes responsible for the others. That is, each participant is bound by the actions taken by the other participants in all rights and obligations. Thus, all participants bear each other's rights and obligations relating to the business activities undertaken. Each participant acts as a representative of the other participants and as a guarantor of their commitments.<sup>38</sup>

*Syirkah wujuh* is a purchase made by two or more people from another person without using capital, by relying on their appearance and the trust of the traders in them, on the condition that they are partners in profit.<sup>39</sup> It can be understood that *syirkah wujuh* is a *syirkah* or cooperation between two or more people to buy an item without using capital. They rely on their appearance and the trader's trust in them. Thus, the transaction carried out is by way of debt, with an agreement that does not involve work or property (capital).<sup>40</sup> As for the distribution of profits, in *syirkah*

<sup>31</sup> *Ibid.*, 131.

<sup>32</sup> Zuhaili, *Al-Fiqh Al-Islami wa Adillatuhu* Juz 4, 794.

<sup>33</sup> As-Sayyid Sabiq, *Fiqh As-Sunnah* Juz 3, (Beirut: Dar Al-Fikr, 1983), 295.

<sup>34</sup> Mustofa, *Fiqh Mu'amalah Kontemporer*, 134.

<sup>35</sup> Muslich, *Fiqh Muamalah*, 347.

<sup>36</sup> Zuhaili, *Al-Fiqh Al-Islami wa Adillatuhu* Juz 4, 797.

<sup>37</sup> *Ibid.*, 798.

<sup>38</sup> Muslich, *Fiqh Muamalah*, 349.

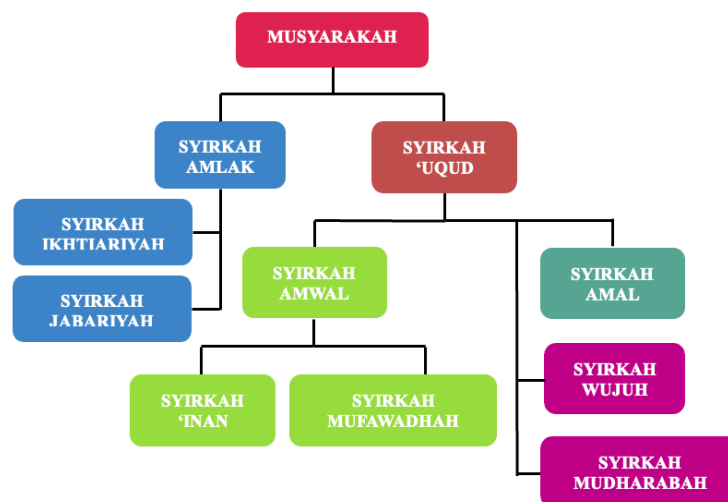
<sup>39</sup> Zuhaili, *Al-Fiqh Al-Islami wa Adillatuhu* Juz 4, 796-797.

<sup>40</sup> Muslich, *Fiqh Muamalah*, 250.

*wujud*, there should be no difference in the distribution of earnings if the amount of sales of goods is the same. This means that if members of a *syirkah wujud* succeed in selling the goods they buy for the same amount, then the profits must also be divided equally, based on the number of goods sold by each member in the partnership.<sup>41</sup>

*Syirkah abdan* is an agreement between two people (or more) to accept a job with the provision that the labour is divided between them according to the agreement.<sup>42</sup> It can be understood that *syirkah abdan*, also called *syirkah a'mal*, is a form of cooperation between two or more people to do a job together, and the wages of the work are divided between them according to mutually agreed terms.<sup>43</sup>

To provide a clearer picture of the types of *syirkah* in *fiqh muamalah*, the following mapping is presented below.



**Figure 1. Types of *Syirkah***

Source: Muslich, *Fiqh Muamalah*, (2010)

### The Application of *Syirkah* Types in Modern Partnership Patterns

The types of *syirkah* described above are not only relevant in the traditional context but can also be applied to modern partnership patterns often found in current economic practices. The following section provides a detailed analysis of how different types of *syirkah* correspond to various modern partnership patterns in economic practices:

- a. Core-plasma pattern, or often also called the people's core company pattern (PIR), is a core company that provides land, means of production, technical guidance, management, accommodation, processes, and markets production. Additionally, the core company continues to produce for the company's needs. At the same time, the business partner group fulfills the company's needs by the agreed-upon requirements, ensuring that the results created possess competitive power and high selling value.<sup>44</sup>

<sup>41</sup> Pasal 140 Ayat (3) Kompilasi Hukum Ekonomi Syariah (KHES).

<sup>42</sup> Sabiq, *Fiqh As-Sunnah* Juz 3, 297.

<sup>43</sup> Muslich, *Fiqh Muamalah*, 351.

<sup>44</sup> Mohammad Jafar Hafsah, *Bisnis Ubikayu Indonesia* (Jakarta: Pustaka Sinar Harapan, 2003),



- b. Subcontract pattern is a partnership relationship between a business partner company and a group of business partners who produce the needs required by the company as part of its production components. In the context of efficient company performance, this form of partnership has been widely applied in partnerships implemented between small entrepreneurs and medium and large entrepreneurs. The characteristic of this form of subcontract partnership is to make a joint contract that includes volume, price, and time.<sup>45</sup>
- c. General Trade Pattern requires a partnership relationship between business partners who market their products and business groups that supply the needs required by the company. The advantage of the general trade pattern is that there is a price guarantee for the products produced, and the quality is determined by what has been agreed upon.<sup>46</sup>
- d. Agency Pattern is one form of partnership relationship in which small businesses are given special rights to market goods and services from medium or large businesses as partners. The medium or large business, as a business partner, is responsible for the products (goods and services) produced, while the small business, as a partner group, is given the obligation to market the goods or services, even accompanied by targets that must be met, in accordance with the agreed provisions. The profits obtained from the agency pattern partnership relationship can take the form of commissions or fees that large or medium-sized enterprises cultivate. The advantages of the agency pattern include that agents can be the backbone and spearhead of marketing for large and medium-sized enterprises.<sup>47</sup>
- e. Franchise Pattern is a partnership relationship between a group of business partners and a business partner company that grants license rights, trademarks, and distribution channels of its company to a group of business partners as franchisees, accompanied by management guidance and assistance. The business partner company, as the franchisor, is responsible for the operating system, training, marketing program, trademarks, and other matters to its business partners as franchised business holders. Meanwhile, franchisees only follow the pattern set by the franchisor and provide a portion of their income in the form of royalties and other costs related to these business activities.<sup>48</sup>

By looking at the relationship between modern partnership patterns and the types of *syirkah*, it can be concluded that the patterns of core-plasma, subcontracting, general trading, agency, and franchising are in harmony with the principles of *syirkah*. This shows that *fiqh muamalah* provides a strong foundation for the implementation of equitable economic cooperation.

### Partnership Pattern at Kencana Mulia Sejahtera Cooperative

Kencana Mulia Sejahtera Cooperative was established in October 2023 with the primary motivation of empowering coffee farmers in the Ngawi region, particularly

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<sup>45</sup> *Ibid.*, 166-167.

<sup>46</sup> *Ibid.*, 169

<sup>47</sup> *Ibid.*, 170.

<sup>48</sup> Hafisah, *Bisnis Ubikayu Indonesia*, 171.

in the foothill and peak areas of Mount Lawu, specifically in the Jogorogo, Kendal, Sine, and Ngrambe sub-districts, which are rich in coffee plantations.<sup>49</sup> The aim of establishing this cooperative is to create a system that enhances the quality and quantity of local coffee products, enabling them to compete effectively in the market.<sup>50</sup> From the beginning, its establishment was driven by a strong desire to provide continuous support to coffee farmers, enabling them to manage coffee cultivation more professionally and in accordance with established operational standards, thereby enhancing the quality of the coffee products produced.

As a form of economic support to the surrounding community, the cooperative acts as an intermediary between farmers and the market by providing training in coffee cultivation, guaranteed crop absorption, and more stable pricing.<sup>51</sup> The initial capital of the cooperative is obtained from members' dues, which are used for operational activities such as purchasing coffee from farmers and marketing coffee products.

The cooperative currently has approximately 40 active members. Farmers who wish to join must fulfil several requirements, such as being a coffee farmer or at least having a private coffee farm and attending a socialization on the cooperative's vision, mission, and rules.<sup>52</sup> This membership offers various benefits, including access to training, capital support, and a fair profit-sharing scheme, thereby fostering a sense of belonging and shared responsibility in the cooperative's success.

Kencana Mulia Sejahtera Cooperative employs two primary partnership patterns: the core-plasma pattern and the general trade pattern. These patterns are designed to create a mutually beneficial relationship between cooperatives and coffee farmers. In the core-plasma pattern, the cooperative acts as the core party that provides capital, training, and market access, while the coffee farmers as the plasma party provide crops that meet the quality standards set by the cooperative.<sup>53</sup> The general trade pattern, on the other hand, gives farmers the freedom to sell their crops to other parties, although the cooperative still acts as the primary facilitator. This pattern helps farmers market their products to a broader audience, improve product competitiveness through branding and certification, and maintain stable market prices.<sup>54</sup>

By implementing these two partnership patterns, the cooperative not only acts as a buyer of products but also as a strategic partner that provides comprehensive support to farmers. This creates a flexible relationship while strengthening farmers' position in the local and national markets. Explanation below:

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<sup>49</sup> Fajar Dwi Nofianto, 2024, "History, Management, and Partnership of Kencana Mulia Sejahtera Cooperative", Personal Interview Result: August 10, Ngawi District Square.

<sup>50</sup> Ifanali Fajrin, 2024 "Experience as an Assisted Farmer and its Impact", Personal Interview Result: August 10, Ngawi District Square.

<sup>51</sup> Muhammad Firdiansyah, 2024, "Partnership Programme Administration and Implementation", Personal Interview Result: November 20, Via GoogleMeet.

<sup>52</sup> Fajar Dwi Nofianto, 2024, "History, Management, and Partnership of Kencana Mulia Sejahtera Cooperative", Personal Interview Result: August 10, Ngawi District Square.

<sup>53</sup> Hafsah, *Bisnis Ubikayu Indonesia*, 163.

<sup>54</sup> *Ibid.*

a. Implementation of the Core-Plasma Pattern

Kencana Mulia Sejahtera Cooperative establishes a partnership system to support coffee farmers in improving productivity and economic stability. The cooperative provides financial support, technical training, and guaranteed market access. In this model, farmers are responsible for cultivating and harvesting coffee that meets the cooperative's quality standards. In contrast, the cooperative ensures the availability of essential resources such as capital, fertilizers, and modern processing techniques. This structured approach aims to increase both the quantity and quality of local coffee production.<sup>55</sup>

To further assist farmers, the cooperative offers business loans and provides essential production facilities. Regular training sessions are conducted on sustainable coffee cultivation, post-harvest management, and optimizing land productivity. Additionally, the cooperative supplies superior coffee seedlings and production tools to enhance farming efficiency. By implementing these initiatives, farmers are empowered to improve their yields and meet quality standards required by the cooperative and broader markets.<sup>56</sup>

Beyond financial and technical support, the cooperative plays an active role in overseeing farmers' agricultural practices. This supervision ensures that farmers follow proper farming techniques and meet predetermined quality standards. In cases where farmers encounter difficulties, the cooperative offers problem-solving consultations and, if necessary, provides production assistance. Moreover, the cooperative collaborates with distributors and exporters to expand market reach, ensuring that coffee produced by farmers is sold at competitive and stable prices.<sup>57</sup>

One of the significant benefits of this partnership system is price stability. The cooperative implements a minimum purchase price policy to protect farmers from fluctuating market conditions. This mechanism safeguards farmers from potential price drops during the harvest season and secures a steady demand for their coffee. Furthermore, by leveraging an extensive marketing network, the cooperative helps distribute coffee more efficiently, ensuring a sustainable income for farmers while strengthening their bargaining position in the supply chain.

From the description above, it can be concluded that the partnership model applied by Kencana Mulia Sejahtera Cooperative follows the core-plasma pattern. The cooperative acts as the central entity, providing necessary support and ensuring market certainty, while farmers serve as plasma producers, responsible for cultivation and harvesting. This mutually beneficial relationship fosters long-term agricultural sustainability and enhances the competitiveness of local coffee farmers.

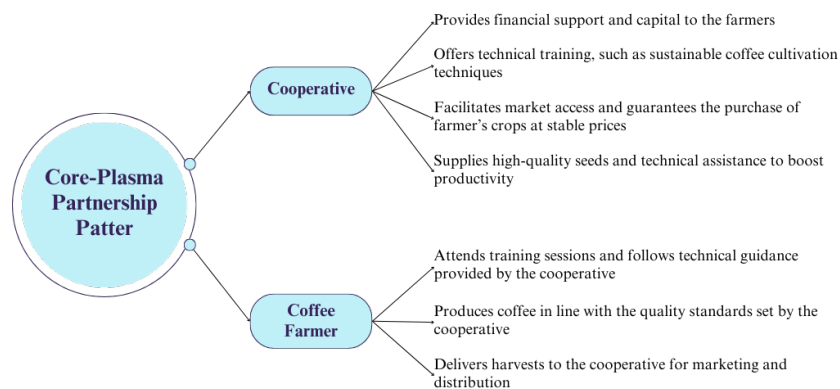
The following is an overview of contributions from cooperatives and farmers based on the core-plasma pattern.

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<sup>55</sup> Ifanali Fajrin, 2024 "Experience as an Assisted Farmer and its Impact", Personal Interview Result: August 10, Ngawi District Square.

<sup>56</sup> Fajar Dwi Nofianto, 2024, "History, Management, and Partnership of Kencana Mulia Sejahtera Cooperative", Personal Interview Result: August 10, Ngawi District Square.

<sup>57</sup> *Ibid.*



**Figure 2. Contributions of Kencana Mulia Sejahtera Cooperative and Coffee Farmers in Core-Plasma Pattern**

*Source: Interview data processed with the Kencana Mulia Sejahtera Cooperative (2024)*

#### b. Implementation of the General Trade Pattern

Kencana Mulia Sejahtera Cooperative establishes a flexible trade partnership system that enables farmers to freely sell their coffee harvests.<sup>58</sup> In this model, farmers are not strictly bound to sell their products only to the cooperative. Instead, they have the option to market their coffee to various buyers while still receiving cooperative support in terms of product quality improvement, certification, and branding. The cooperative acts as a facilitator, helping farmers enhance the competitiveness of their products and gain broader market access.

To support farmers in maximizing their selling opportunities, the cooperative provides various forms of assistance, including training in post-harvest techniques such as drying, fermentation, and proper storage. These training programs enable farmers to maintain the quality of their coffee, thereby increasing its marketability. Additionally, the cooperative helps with packaging and certification, allowing the farmers to meet national and international standards. With these initiatives, coffee products from Ngawi can achieve higher selling prices and attract more buyers.<sup>59</sup>

Apart from improving product quality, the cooperative plays a crucial role in stabilizing coffee prices. One of the strategies implemented is setting a guaranteed minimum purchase price for farmers who choose to sell their coffee to the cooperative. This ensures that even if market prices fluctuate, farmers still have the option of selling their products at a fair rate. However, they are also free to seek higher offers from other buyers, allowing them to maximize their earnings. This approach fosters a more equitable trading environment for farmers.

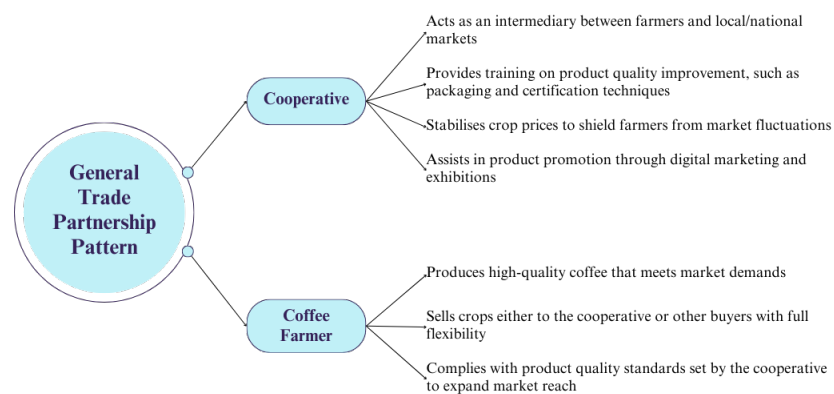
<sup>58</sup> Ifanali Fajrin, 2024 "Experience as an Assisted Farmer and its Impact", Personal Interview Result: August 10, Ngawi District Square.

<sup>59</sup> Muhammad Firdiansyah, 2024, "Partnership Programme Administration and Implementation", Personal Interview Result: November 20, Via GoogleMeet.

To further strengthen the local coffee market's position, the cooperative actively expands its distribution network. It collaborates with distributors, exporters, and coffee businesses to provide farmers with access to stable buyers beyond the local market. The cooperative also utilizes digital marketing platforms and e-commerce channels to promote Ngawi coffee on a broader scale. These efforts not only increase sales opportunities but also reduce farmer's dependency on local buyers, ensuring a more sustainable trading ecosystem.<sup>60</sup>

From the explanation above, it can be concluded that the partnership model implemented by Kencana Mulia Sejahtera Cooperative aligns with the general trade pattern. In this system, farmers retain the freedom to sell their coffee while benefiting from cooperative support in improving quality, marketing, and price stabilization. This model fosters a fair and sustainable trading system, providing better economic opportunities for farmers and enhancing the position of Ngawi coffee in both national and international markets.

The following is an overview of contributions from cooperatives and farmers based on the general trade pattern.



**Figure 3. Contributions of Kencana Mulia Sejahtera Cooperative and Coffee Farmers in the General Trade Pattern**

*Source: Interview data processed with the Kencana Mulia Sejahtera Cooperative (2024)*

The cooperation mechanism at Kencana Mulia Sejahtera Cooperative is designed to create a mutually beneficial relationship between the cooperative and farmers. The process begins with the socialization of prospective members about the cooperative's vision, mission, and values, followed by a written agreement that outlines the rights and obligations of each party. Upon becoming a member, farmers receive various forms of support, including technical training, market access, and access to crop inputs at competitive prices. Members also must ensure that their crops meet the quality standards set by the cooperative, pay dues, and actively participate in the cooperative's activities.

<sup>60</sup> Muhammad Firdiansyah, 2024, "Partnership Programme Administration and Implementation", Personal Interview Result: November 20, Via GoogleMeet.



This mechanism is regularly monitored through monthly meetings between the cooperative's management and members. These meetings are used to evaluate the effectiveness of the cooperation, discuss obstacles, and devise new strategies. With transparency in governance, this mechanism effectively fosters a sense of trust and shared responsibility.

Kencana Mulia Sejahtera Cooperative applies a transparent and fair profit-sharing mechanism to its members. Cooperative members make contributions in the form of principal and mandatory savings that are used to fund operational activities. Profits generated by the collaborative, such as from the coffee or savings and loan business units, are distributed proportionally to members based on their capital contributions.

To manage risk, the cooperative uses a strategy of absorbing the harvest at a stable price despite fluctuating market prices. The cooperative also keeps coffee stocks in anticipation of a potential supply crisis. This provides income certainty for farmers and protects the cooperative from volatile market risks. This mechanism is supported by open communication in regular meetings, where financial reports and profit-sharing policies are discussed with members. With this system, the cooperative has successfully established trusting relationships and promoted economic sustainability for its members.

### Partnership Pattern Analysis Based on *Fiqh Muamalah* Perspective

The analysis of the partnership pattern in Kencana Mulia Sejahtera Cooperative shows the application of the principles of *fiqh muamalah*, particularly *syirkah 'inan* and *mudharabah*. This partnership pattern reflects the fairness, transparency, and shared responsibility that are the core teachings of *fiqh muamalah*.<sup>61</sup> In *syirkah 'inan*, the cooperative and its members share capital as well as responsibilities in running business activities. The capital collected from members' principal and compulsory savings is used to support the cooperative's operational activities, including savings and loans, as well as coffee marketing.<sup>62</sup> Profits are shared fairly based on each member's capital contribution, while strategic decisions are determined through joint deliberation. This system creates fair cooperation between the cooperative and the farmers.<sup>63</sup>

In the core-plasma pattern, the principle of *syirkah 'inan* is evident in the division of roles between the cooperative and the farmers. The cooperative acts as the core party providing support in the form of business capital, technical training, and market access, while coffee farmers are tasked with producing quality harvests according to the cooperative's standards. Profits are shared proportionally according to each party's contribution, while risks are shared. Support from the cooperative, including training in sustainable coffee cultivation and the provision of high-quality seeds, enables farmers to increase their productivity. This relationship creates a

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<sup>61</sup> Ahmad Muqorobin, and Cecep Soleh Kurniawan, "Installment Sale: Its Contemporary in Islamic Banking Finance (Case Study Brunei Darussalam)," *Malaysian Journal of Syariah and Law*, Vol. 10, No 1, (2022), 1-10.

<sup>62</sup> Muslich, *Fiqh Muamalah*, 347-348.

<sup>63</sup> Ifanali Fajrin, 2024 "Experience as an Assisted Farmer and its Impact", Personal Interview Result: August 10, Ngawi District Square.

mutually beneficial symbiosis, where the cooperative receives a supply of high-quality coffee, while the farmers gain market security and stable prices.<sup>64</sup>

Additionally, apart from *syirkah 'inan*, cooperatives also apply the principle of *mudharabah* in fund management and general trade patterns. In fund management, members act as *rabb al-mal* (capital owners) who hand over their savings to the cooperative for management. The cooperative, as a *mudharib* (manager), utilizes the funds to support productive activities, such as marketing coffee products or developing other cooperative businesses. Profits earned from these activities are shared according to a mutually determined agreement. This approach allows members to benefit from their savings while helping the cooperative manage capital to support its operations.<sup>65</sup>

The general trade pattern adopted by the cooperative also reflects the *mudharabah* principle. In this pattern, the cooperative acts as the manager of farmers' crops to be marketed widely, both in local and national markets. Farmers as *rabb al-mal* hand over their crops with the expectation that optimal profits will be achieved through the cooperative's management. Additionally, the cooperative supports farmers by offering technical training in areas such as packaging, product certification, and digital marketing, thereby enhancing the competitiveness of their coffee products.<sup>66</sup> This pattern provides flexibility for farmers to sell their crops to the cooperative as well as other parties, creating wider marketing opportunities.

In risk management, the cooperative applies a strategy of absorbing crops at a stable price, despite fluctuating market prices. This strategy provides economic protection for farmers, as they continue to earn a steady income despite uncertain market conditions. The cooperative also keeps coffee stocks in anticipation of a potential supply crisis or market instability. This ensures the cooperative's operational sustainability while safeguarding farmers' economic welfare. With good risk management, the cooperative creates a mutually supportive working relationship between farmers and the cooperative.

The principle of *syirkah 'inan* is also evident in decision-making in the cooperative.<sup>67</sup> Each member has equal voting rights in monthly meetings, where they can participate in determining the cooperative's strategic policies. Decisions such as profit sharing, capital management, and risk management are made through mutual consultation, reflecting the values of fairness and transparency in *fiqh muamalah*. This approach not only strengthens members' sense of ownership of the cooperative but also creates a trust-based cooperative relationship.

Through the application of *mudharabah*, the cooperative has successfully established a mutually beneficial relationship between its manager and members. This system enables members to benefit from the funds they save in the cooperative, while the cooperative gains the trust to manage these funds in support of business

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<sup>64</sup> Fajar Dwi Nofianto, 2024, "History, Management, and Partnership of Kencana Mulia Sejahtera Cooperative", Personal Interview Result: August 10, Ngawi District Square.

<sup>65</sup> Muhammad Firdiansyah, 2024, "Partnership Programme Administration and Implementation", Personal Interview Result: November 20, Via GoogleMeet.

<sup>66</sup> *Ibid.*

<sup>67</sup> Syarigawir, et. al., *Ekonomi Syariah*, ed. Paput Tri Cahyono (Batam: Yayasan Cendikia Mulia Mandiri, 2024), 171.

development. In the general trade pattern, the flexibility given to farmers to sell their crops outside the cooperative shows that this pattern not only improves marketing but also gives farmers the freedom to maximize their income.

In conclusion, the combination of *syirkah 'inan* and *mudharabah* in the partnership pattern at Kencana Mulia Sejahtera Cooperative shows conformity with the values of *fiqh muamalah*. Both principles reflect fairness, transparency, and shared responsibility that support economic sustainability. Through the implementation of this pattern, the cooperative not only improves farmers' welfare but also creates a sustainable business ecosystem. This demonstrates that cooperatives can serve as a relevant Sharia-based modern partnership model to support local economic growth and enhance the Ngawi coffee market at the national level.

## Conclusion

The research concludes that Kencana Mulia Sejahtera Cooperative applies two primary partnership patterns: the core-plasma and general trade models, both of which align with *fiqh muamalah* principles. The core-plasma pattern reflects the *syirkah 'inan* contract, as it involves a fair distribution of capital, responsibilities, and profit-sharing between the cooperative and farmers. Meanwhile, the general trade pattern aligns with the *mudharabah* principle, where the cooperative acts as a *mudharib*, managing the farmers' produce, while the farmers serve as *rabb al-mal*. These partnership models not only enhance productivity and market access for farmers but also ensure price stability and economic sustainability. Through these approaches, the cooperative fosters a mutually beneficial collaboration that supports local economic growth, strengthens Ngawi's coffee sector, and reinforces Sharia-based economic values such as fairness, transparency, and shared responsibility. Future studies are encouraged to further examine *Sharia*-compliant partnership models in the agribusiness sector to explore their broader economic impact.

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