

# **The Role of Sharia Ta'awun Cooperative in Empowering the Community Economy (Case Study of Sharia Ta'awun Cooperative Klaten Regency)**

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## **Abstract**

*This research aims to determine the role of sharia ta'awun cooperatives in community economic empowerment and to find out the opportunities and challenges that exist in sharia ta'awun cooperatives. This type of research is field research, which is carried out using qualitative research. This research method obtains data by means of interviews, documentation, and voice recordings. This research was conducted at the Sharia Ta'awun Cooperative, Klaten Regency. Sources of data used are primary data and secondary data. The data analysis technique used is descriptive qualitative type using a deductive mindset, namely by comparing theory with case studies from the field. The result of this research is the role of sharia ta'awun cooperatives in empowering the community's economy, namely by lending business capital to people in need in order to meet the needs of people's lives and achieve community welfare. While the opportunity in sharia ta'awun cooperative is to provide capital loans and also provide SHU for members who have long been established. In addition, the challenges faced by sharia ta'awun cooperatives are the lack of understanding of*

*the sharia system applied by these cooperatives and the large number of conventional banks that now offer capital loans at low-interest rates.*

**Keywords:** *Role; Cooperatives; Empowering; Community Economy*

### **Abstrak**

Penelitian ini bertujuan untuk mengetahui peran koperasi syariah ta'awun dalam pemberdayaan ekonomi masyarakat serta untuk mengetahui peluang dan tantangan yang ada pada koperasi syariah ta'awun. Jenis penelitian ini adalah penelitian lapangan, yang dilakukan dengan menggunakan penelitian kualitatif. Metode penelitian ini memperoleh data dengan cara wawancara, dokumentasi, dan rekaman suara. Penelitian ini dilakukan di Koperasi Syariah Ta'awun Kabupaten Klaten. Sumber data yang digunakan adalah data primer dan data sekunder. Teknik analisis data yang digunakan adalah tipe deskriptif kualitatif dengan menggunakan pola pikir deduktif, yaitu dengan membandingkan teori dengan studi kasus dari lapangan. Hasil dari penelitian ini adalah peran koperasi syariah ta'awun dalam pemberdayaan ekonomi masyarakat yaitu dengan meminjamkan modal usaha kepada masyarakat yang membutuhkan guna memenuhi kebutuhan hidup masyarakat dan mencapai kesejahteraan masyarakat. Sedangkan peluang dalam koperasi syariah ta'awun adalah memberikan pinjaman modal dan juga memberikan SHU bagi anggota yang telah lama berdiri. Selain itu, tantangan yang dihadapi oleh koperasi syariah ta'awun adalah kurangnya pemahaman tentang sistem syariah yang diterapkan oleh koperasi tersebut dan banyaknya bank konvensional yang sekarang menawarkan pinjaman modal dengan suku bunga rendah.

**Kata Kunci:** *Peran; Koperasi; Pemberdayaan; Ekonomi Masyarakat*

### **Introduction**

Indonesia is a developing country that has abundant natural resources but cannot be separated from the problems of poverty and unemployment.<sup>1</sup> The level of poverty and unemployment has resulted in the inhibition of community economic growth and increased crime in a region or country.<sup>2</sup> Efforts to overcome poverty and unemployment are by working. Financial institutions become a new alternative to meet the needs of the community. The impact of

<sup>1</sup>Maulida Indriani, "Peran Tenaga Kerja Indonesia Dalam Pembangunan Ekonomi Gema Keadilan," *Gema Keadilan* 3, no. 1 (2016): 81, <https://doi.org/10.14710/gk.2016.3644>.

<sup>2</sup>Iwan Hermawan, "Analisis Eksistensi Sektor Pertanian Terhadap Pengurangan Kemiskinan Di Pedesaan Dan Perkotaan," *Mimbar: Jurnal Sosial Dan Pembangunan* 28, no. 2 (2012): 145, <https://doi.org/10.29313/mimbar.v28i2.348>.

the existence of these financial institutions helps the community to fulfill various needs and the businesses run by the community are increasingly advanced and developed.

Cooperative is an autonomous organization located in a socio-economic environment that benefits every member and administrator,<sup>3</sup> whose goal is to improve the welfare of the community and participate in developing the national economic order in order to create an advanced, fair, prosperous economy. According to Article 1 of Law No. 25/1992 concerning Cooperative, Article 3 of Law No. 12/1967 concerning the Principles of Cooperatives, cooperative is a business entity or cooperative legal entity consisting of individuals and its activities are based on cooperative principles and as a people's economic movement based on the principle of kinship.<sup>4 5</sup>

In Indonesia, there are two types of cooperatives, namely sharia cooperatives and conventional cooperatives. Conventional cooperatives take advantage of applying an interest system to each customer. Meanwhile, sharia cooperatives do not apply a usury (interest) system, but with a profit-sharing system based on sharia principles and prioritizing the principle of kinship.<sup>6</sup> Business activities in sharia cooperatives apply the principles of sharia law and are engaged in investment in the form of profit sharing, savings, and financing. Sharia cooperatives also carry out activities in the field of collecting and distributing *zakat*, *infaq*, and *shadaqah* funds to people who need them more and are entitled to receive them. Sharia cooperatives are considered as a forum that helps improve the

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<sup>3</sup>Lutfiyah Rijma Hanna, "Peranan Koperasi Jasa Keuangan Syariah (KJKS) Perambabulan Al-Qomariyah Dalam Memberdayakan Perdagangan Usaha Kecil (Di Desa Babadan, Kecamatan Gunung Jati, Kabupaten Cirebon)" (IAIN Syekh Nurjati Cirebon, 2012), 87, <http://repository.syekhnurjati.ac.id/318/>.

<sup>4</sup>Abdulalh Safe'i, "Koperasi Syariah: Tinjauan Terhadap Kedudukan Dan Peranannya Dalam Pemberdayaan Ekonomi Kerakyatan," *Media Syariah* 14, no. 1 (2012): 42, <https://doi.org/10.22373/jms.v14i1.1718>.

<sup>5</sup>Devid Frastiawan Amir Sup et al., "Tipologi Koperasi Umum Dan Syariah," *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah* 8, no. 2 (2022): 254, <https://doi.org/10.29300/aij.v8i2.6327>.

<sup>6</sup>Gunardi et al., "Analisis Yuridis Eksistensi Badan Hukum Koperasi Sebagai Sarana Kemajuan UMKM," *Jurnal Muara Ilmu Sosial, Humaniora, Dan Seni* 6, no. 1 (2022): 260, <https://doi.org/10.24912/jmishumsen.v6i1.13551.2022>.

economy and the business world in accordance with sharia principles.

The impact of the existence of the sharia cooperative is that it can meet the needs of life and start a community business without the need to spend more of their own money.<sup>7</sup> So that a prosperous and just society is created. Therefore, sharia cooperatives must continue to be developed. In Qur'an surah Al-Maidah verse 2 explains that as long as humans want to do something good and do not sin, they must help each other. Then also explained that the teachings given regarding justice for others and even those who are hated are also commendable. Sharia cooperatives should be one of the main choices for the community considering that Muslims have an obligation to apply sharia principles in their daily lives. Sharia cooperatives have been able to provide solutions to the problems experienced by the community.<sup>8</sup>

Sharia cooperatives must serve the community as optimally as possible, so that with the trust and growth of the community towards cooperatives, it will progress. Sharia cooperatives are one of the financial institutions that aim to improve the welfare of the community, as well as to build an economic business order based on the values of justice and Islamic economic principles. Sharia cooperatives also build a people's economy that is shown for the lower middle class by conducting community empowerment programs through financing for small, micro, and medium enterprises.<sup>9</sup>

The Sharia *Ta'awun* Cooperative is a sharia cooperative located in Klaten Regency which has helped empower the surrounding community. Sharia *Ta'awun* Cooperative have an important task for the surrounding community, especially in helping to meet the needs of life, both secondary and primary needs. Sharia *Ta'awun* Cooperative

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<sup>7</sup>Darlin Rizki, Fauzul Hanif Noor Athief, and Dewi Puspitaningrum, "Penerapan Manajemen Risiko Pada Pembiayaan Bermasalah Pada Masa Pandemi Covid-19," *Al-Iqtishod* 10, no. 2 (2022): 28, <https://doi.org/10.37812/aliqtishod.v10i2.525>.

<sup>8</sup>Endi Sarwoko, "Analisis Peranan Koperasi Simpan Pinjam / Unit Simpan Pinjam Dalam Upaya Pengembangan UMKM," *Modernisasi* 5, no. 3 (2009): 179, <https://ejournal.unikama.ac.id/index.php/JEKO/article/view/227>.

<sup>9</sup>Hoirul Amri, "Membangun Kesadaran Masyarakat Pinggiran Melalui Baitul Maal Wat Tamwil (BMT)," *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah* 4, no. 1 (2018): 17, <https://doi.org/10.36908/isbank.v4i1.51>.

strive to help build community businesses from weak economic groups in order to achieve a good standard of living.<sup>10</sup>

Therefore, it is important to review research on this Sharia *Ta'awun* Cooperative. The research was conducted by means of qualitative research with data sources from observations, interviews, and documentation. In this research, researchers will analyze the role of Sharia *Ta'awun* Cooperative in empowering the community's economy and analyze the opportunities and challenges in Sharia *Ta'awun* Cooperative.

## Methodology

This research is a field research conducted using qualitative research by observing in detail the role of Sharia *Ta'awun* Cooperative in empowering the community which will be analyzed in the form of a description. This research that aims to understand the phenomena experienced by research subjects,<sup>11</sup> then used to obtain a broader descriptive picture of the observed phenomena.<sup>12</sup> This research was conducted at the Sharia *Ta'awun* Cooperative, Klaten Regency. This qualitative research refers to primary data obtained from managers and administrators of the Sharia *Ta'awun* Cooperative to obtain the data needed by researchers. Then the secondary data in this research was conducted to learn more about the research material and organizational structure of the Sharia *Ta'awun* Cooperative.

Data collection techniques in this research were collected using observation, interviews, and documentation techniques.<sup>13</sup> This observation was obtained from seeking and finding information for

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<sup>10</sup>Arif Eko Wahyudi Arfianto and Ahmad Riyadh U. Balahmar, "Pemberdayaan Masyarakat Dalam Pembangunan Ekonomi Desa," *JKMP (Jurnal Kebijakan Dan Manajemen Publik)* 2, no. 1 (2014): 61, <https://doi.org/10.21070/jkmp.v2i1.408>.

<sup>11</sup>Miftachul Choiri Umar Sidiq, *Metode Penelitian Kualitatif Di Bidang Pendidikan* (Ponorogo: CV. Nata Karya, 2019), 221.

<sup>12</sup>Muhammad Ramadhan, *Metode Penelitian* (Surabaya: Cipta Media Nusantara (CMN), 2021), 81.

<sup>13</sup>Dini Puspitasari et al., "The Basic Concepts of Preparation and Presentation of Islamic Financial Statements," *Al-Iktisab: Journal of Islamic Economic Law* 6, no. 1 (2022): 6, <https://doi.org/10.21111/al-iktisab.v6i1.7323>.

managers and customers at the Sharia *Ta'awun* Cooperative to obtain data. This interview technique obtained data from interviewing managers, administrators of the Sharia *Ta'awun* Cooperative, customers, and figures around the Sharia *Ta'awun* Cooperative. The documentation technique is the evidence obtained during interviews and observations to managers and customers at the Sharia *Ta'awun* Cooperative. The analysis process is carried out continuously from start to finish.<sup>14</sup> The analysis process in question includes data interpretation, language translation, word editing, and compiling them in a logical systematic way, so that the resulting description can become a complete concept building that is easy to understand.<sup>15</sup>

## Results and Discussion

Sharia cooperatives have a role as an economic business entity in charge of helping people who have limited expertise, whose business activities are engaged in investment with a profit sharing, financing and savings system.<sup>16</sup> According to Law No. 25/1992, the role of cooperatives is very strategic in developing the economic potential of the people and in realizing the ideals of democracy, unity, togetherness, kinship, and an open people's economic life.<sup>17</sup> This can be seen from the current reality that most of us come from weak economic conditions. Therefore, sharia cooperatives must be able to be independent and increase their business potential so that they can play a role in improving people's welfare as a tool

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<sup>14</sup>Mohammad Ghozali, Norazzah Binti Kamri, and M. Ali Zi Khafid, "The Merger of Indonesian Islamic Banks: Impact on the Islamic Economy Development," *Al-Iktisab: Journal of Islamic Economic Law* 6, no. 1 (2022): 28, <https://doi.org/10.21111/al-iktisab.v6i1.7551>.

<sup>15</sup>Hidayatul Sibyani et al., "Investing in the Afterlife as a Bridge to Financial Freedom (Study on Pekalongan City BWI Representative)," *Al-Iktisab: Journal of Islamic Economic Law* 6, no. 1 (2022): 47, <https://doi.org/10.21111/al-iktisab.v6i1.7329>.

<sup>16</sup>Jamal Wiwoho, "Peran Lembaga Keuangan Bank Dan Lembaga Keuangan Bukan Bank Dalam Memberikan Distribusi Keadilan Bagi Masyarakat," *Masalah-Masalah Hukum* 43, no. 1 (2014): 90, <https://doi.org/10.14710/mmh.43.1.2014.87-97>.

<sup>17</sup>Mukhtar Abdul Kader, "Peran UKM Dan Koperasi Dalam Mewujudkan Ekonomi Kerakyatan Di Indonesia," *Jurnal Riset Bisnis Dan Manajemen* 8, no. 1 (2018): 25, <https://ojs.unikom.ac.id/index.php/jurisma/article/view/995/741>.

to advance the people's economic struggle. For this reason, the development of sharia cooperatives will provide encouragement to improve the standard of living of its members in particular and all levels of society.<sup>18</sup> Sharia cooperatives have an important role in the midst of society, especially in the ongoing process of the economy in the community based on sharia principles and the values of Islamic teachings in order to achieve prosperity. For example, the *ta'awun* cooperative which was established in Klaten Regency is well known by the public as an institution that helps the economy of the surrounding community through empowerment and financing programs for small, micro, and medium enterprises.

The researcher conducted direct interviews with respondents to obtain information data related to the role of this institution in empowering the community by using primary data in this research. Primary data is the main data that the authors get from the first party. The following is a list of member respondents and respondents from the Sharia *Ta'awun* Cooperative which can be seen in the following table.

**Table 1. Data on Member Respondents in Sharia *Ta'awun* Cooperative**

No	Name	Age	Profession	Member Time
1	Nur Hidayati	37	Manager	13 Years
2	Tukiman	68	Retired	10 Years
3	Suhana	47	Fringe Merchant	8 Years
4	Siti Marfuah	46	Ice Merchant	7 Years

**Source: Interview of Respondents at Sharia *Ta'awun* Cooperative**

The respondent's data in Sharia *Ta'awun* Cooperative is based on their work. The respondent's data is based on the work in Sharia *Ta'awun* Cooperative as follows:

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<sup>18</sup>Fauzul Hanif Noor Athief, "Koperasi Konvensional vs Koperasi Syariah," in *Ekonomi Konvensional vs Ekonomi Syariah* (Lhokseumawe: IAIN Lhokseumawe, 2022), 175.

**Table 2. Data of Sharia Ta'awun Cooperative Respondents Based on Their Work**

No	Profession	Total
1	Trader	80 People
2	House Wife	20 People
3	Self Employed	40 People
4	Teacher	15 People
5	Private Sector Employee	35 People
6	Laborer	10 People
<b>Total</b>		<b>200 People</b>

**Source: Primary Data from Sharia Ta'awun Cooperative**

According to information from Sharia Ta'awun Cooperative Manager, Mrs. Nur Hidayati explained that the role of Sharia Ta'awun Cooperatives is to provide loan capital to the community for their business. This business capital can improve the quality of business and be able to increase empowering community welfare and teach the community to be more independent. According to the customer's statement, Mr. Tukiman explained that Sharia Ta'awun Cooperative has played a role in empowering the community because Sharia Ta'awun Cooperative provides capital assistance for the welfare of the people. He chose Sharia Ta'awun Cooperative because the cooperative provides loans/financing with sharia principles and uses a profit-sharing system that can be profitable for customers. Then the sharia cooperative also provides legal services in accordance with the provisions of Islamic teachings. According to the customer's statement, Mr. Suhana explained that he chose to become a customer in this cooperative because it was fast in service and also relatively easy to make loans. The benefits he felt from the existence of the cooperative were to launch a business, one of which was providing capital assistance for him which was used to open an "angkringan" trading business at University of Muhammadiyah Yogyakarta and to send his children to school. According to Mrs. Siti Marfuah as a customer at Sharia Ta'awun Cooperative, she chose Sharia Ta'awun



Cooperative because the process of borrowing capital is easy and in accordance with sharia principles. He borrowed capital from the cooperative to open a business selling ice in the villages of Padasan, Gunung Gajah, Bayat, and also to pay for his children's schooling.

Based on the data obtained by the researcher from interviews between managers and customers at the Sharia *Ta'awun* Cooperative in Klaten Regency, it can be concluded that the Sharia *Ta'awun* Cooperative has realized the role of cooperatives as described in the Law No. 25/1992, namely in developing potential in community business activities as well as realizing the people's economy in improving the quality of life for the better. Sharia *Ta'awun* Cooperatives are in great demand by people from the poor to the lower middle class because they can make people more independent in advancing the economy in their families and are able to help the needs of family life.

Sharia *Ta'awun* Cooperative also provides policies to perfect this role for members of Sharia *Ta'awun* Cooperative. Based on the results of interviews from Sharia *Ta'awun* Cooperative Manager, Mrs. Nur Hidayati explained about the policies that exist in the cooperative, namely the lending/financing system provided to cooperative customers in accordance with the profit-sharing system. When a customer makes a loan for a business, the cooperative will not burden the customer when they make monthly installments for borrowing capital and are adjusted to the ability of the customer.<sup>19</sup> For Sharia *Ta'awun* Cooperatives themselves, they do not set the same as conventional banks. For this reason, the margin and profit sharing of bargaining with cooperative members are in accordance with the ability of the customer and the profits obtained by each customer are not the same as the others.<sup>20</sup>

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<sup>19</sup>Ahmad Muqorobin and Muharrik Fitragara Fachreza, "Model Jual Beli Angsuran Di Perbankan Syariah," in *Proceedings of 2nd Annual Conference for Muslim Scholars (AnCoMS)* (Surabaya: UIN Sunan Ampel Surabaya, 2018), 388, <https://doi.org/10.36835/ancoms.v0iSeries%201>.

<sup>20</sup>Faris Shalahuddin Zakiy and Fauzul Hanif Noor Athief, "Metode Perhitungan Penentuan Harga Jual Pada Pembiayaan Murabahah Di Perbankan Syariah," *El-Dinar* 3, no. 1 (2015): 8, <https://doi.org/10.18860/ed.v3i1.3334>.

The existence of Sharia *Ta'awun* Cooperative is also a real response to the social and economic situation of small communities, especially workers, traders, housewives, entrepreneurs, and low-level private employees, where basically they need a forum that can help the individual and collective economy. Furthermore, Sharia *Ta'awun* Cooperative in empowering the community's economy has a good impact on the community's economic growth, which is greatly helped by the existence of financing. The empowerment of the community is in helping the community from being helpless to being empowered in achieving prosperity which is part of justice which is the main value in Islamic economic principles. One of the efforts in empowering the economic potential of the people and building an independent society gives birth to many new entrepreneurs.<sup>21</sup> One of the efforts of Sharia *Ta'awun* Cooperative in empowering the economic potential of the people and building an independent society gives birth to as many new entrepreneurs as possible.

The community still lacks knowledge to conduct transactions in Sharia *Ta'awun* Cooperatives. Sharia *Ta'awun* Cooperative provides an understanding of very promising prospects for the business world and provides direction to the community in running a business that is always based on Islamic economic principles and sharia law. So that it can improve the quality of life of members and make them trustworthy, professional (*fathonah*), consistent, and consistent (*istiqomah*).<sup>22</sup> <sup>23</sup> There are still many people around Sharia *Ta'awun* Cooperative who do not have a savings book account. This is used as a promotional medium by Sharia *Ta'awun* Cooperative to open new

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<sup>21</sup>Annas Syams Rizal Fahmi and Ahmad Muqorobin, "SWOT Analysis of Marketing Strategies on Services in Islamic Financial Institutions (Case Study at KJKS (Sharia Financial Services Cooperative) BMT La Tansa Gontor Ponorogo)," *Al-Iktisab: Journal of Islamic Economic Law* 4, no. 2 (2020): 153, <https://doi.org/10.21111/al-iktisab.v4i2.5396>.

<sup>22</sup>Darlin Rizki, "ZIS (Zakat, Infaq, and Alms) Funds Management Methods in Improving the Quality of Mustahiq Life in BAZNAS Karanganyar," *Al-Falah: Journal of Islamic Economics* 6, no. 1 (2021): 29, <https://doi.org/10.29240/alfalah.v6i1.2596>.

<sup>23</sup>Triana Sofiana, "Konstruksi Norma Hukum Koperasi Syariah Dalam Kerangka Sistem Hukum Koperasi Nasional," *Jurnal Hukum Islam* 12, no. 2 (2014): 144, <https://doi.org/10.28918/jhi.v1i1.535>.

savings accounts with lower savings rates compared to conventional banks.

Sharia *Ta'awun* Cooperatives have a policy of providing SHU (residual income) and THR (holiday allowances) which are given to members every year. Sharia *Ta'awun* Cooperative also has a program for providing funds to cooperative members whose economy is still limited.<sup>24</sup> The policy of presenting SHU, THR, and compensation funds is an opportunity for Sharia *Ta'awun* Cooperatives to attract people to become members of Sharia *Ta'awun* Cooperatives.<sup>25</sup> So that the Sharia *Ta'awun* Cooperative has the opportunity to have great access to capital, prospective new members of the Sharia *Ta'awun* Cooperative can increase access to capital which can then increase SHU and THR every year. Sharia *Ta'awun* Cooperatives in accessing capital permits for a business with relatively easy services that aim to maintain a balance for the creation of welfare for all people.

Sharia cooperatives are being faced with challenges that need to be addressed properly, the challenge of sharia cooperatives today is that many people do not understand sharia that implements a pure sharia system. This is due to the lack of competent human resources and people who are familiar with the sharia side but neglect themselves to cooperative members. Another challenge is to understand the community about the sharia system. In the sharia system, Sharia *Ta'awun* Cooperative aims to explain to the public about *mudharabah*, *murabahah*, and *ijarah* loans which are very difficult to understand to the surrounding community. Competition is getting tougher between conventional banks and sharia cooperatives, because conventional banks offer credit at lower interest rates than sharia cooperatives.<sup>26</sup> However, banks apply an interest system as a profit,

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<sup>24</sup>Andi Nugraha, "Pengembangan Masyarakat Pembangunan Melalui Pendampingan Sosial Dalam Konsep Pemberdayaan Di Bidang Ekonomi," *Jurnal Ekonomi Modernisasi* 5, no. 2 (2009): 121, <https://doi.org/10.21067/jem.v5i2.243>.

<sup>25</sup>Nur S. Buchori, "Koperasi Dalam Perspektif Ekonomi Syari'ah," *Maslahah* 1, no. 1 (2010): 105, <https://doi.org/10.33558/maslahah.v1i1.1203>.

<sup>26</sup>Ahmad Muqorobin and Eko Nur Cahyo, "Parameter Pengembangan Produk-Produk Perbankan Syariah Dengan Pendekatan Maqasid Syariah (Studi Kasus Di Perbankan Syariah Kabupaten Ponorogo)," *Islamic Economics Journal* 5, no. 2 (2019): 289, <https://doi.org/10.21111/iej.v5i2.4004>.

while sharia cooperatives and BMT are income or profit sharing to serve their customers. The products of sharia savings and loan cooperatives are almost the same as sharia banks, but their capital products are different. The capital product in sharia savings and loan cooperatives is called a deposit, while for a sharia bank it is a savings capital product.<sup>27</sup> The lack of effort in the performance of cooperative members causes services in sharia cooperatives to be less effective.

## Conclusion

Based on the research that has been done, there are several things found in this research, namely Sharia *Ta'awun* Cooperative plays a role in empowering the community's economy, namely providing access to capital to people whose economic class is middle to lower to improve people's welfare. With the result of presenting the capital, it is to meet the previously limited consumptive needs to be better with the existence of the sharia cooperative. Then the opportunities and challenges of Sharia *Ta'awun* Cooperative are opportunities that can attract people to become members of the cooperative, including Sharia *Ta'awun* Cooperative providing credit to cooperative members to open SHU, THR, as well as providing funds to cooperative members. So that the policy can attract people to become members of Sharia *Ta'awun* Cooperative. In addition, many people around Sharia *Ta'awun* Cooperative do not have a savings book account. This is used by Sharia *Ta'awun* Cooperative as a promotion to the public to be able to open new savings book accounts. Meanwhile, the challenge faced by Sharia *Ta'awun* Cooperative is the lack of public understanding of the profit sharing system implemented in the sharia cooperative. In addition, the community's competition with banks that offer the public to make loans with low interest rates and also lacks understanding of the sharia system in the cooperative.

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<sup>27</sup>Intan Nurrachmi and Setiawan, "Peran Koperasi Syariah Sebagai Pusat Kegiatan Muamalah Jamaah Masjid (Studi Kasus Koperasi Syariah Baitul Mu'min Komplek Pasir Jati, Desa Jati Endah, Kecamatan Cilengkrang, Kabupaten Bandung)," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi, Dan Keagamaan* 7, no. 1 (2020): 66, <https://doi.org/10.29300/mzn.v7i1.2886>.

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