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SHARIA-BASED COOPERATIVES AND SYSTEMS DISTRIBUTION OF SHARIA COOPERATIVES

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Abstract:
This research aims to describe sharia cooperatives are business entities that conduct economic activities based on Islamic principles, as stipulated in the Quran and Sunnah. Based on the principles of family and mutual cooperation, these cooperatives aim to improve the welfare of their members and the community at large. Principles such as being free from interest, social justice, and partnership are the hallmarks of Sharia cooperatives compared to conventional cooperatives. As a form of partnership, these cooperatives prioritize halal and sharia-compliant businesses to support fair and sustainable economic management. The principles of family and mutual cooperation are the main foundations of Sharia cooperatives, reflecting the spirit of cooperation and collective responsibility. This study uses a descriptive qualitative approach with data collection techniques through interviews, observations, and documentation. The results of the study show that the principles of Islamic cooperatives include the belief that wealth is a trust from Allah and not owned absolutely. Freedom of transactions, social justice, and the rejection of usury are the main foundations. The concept of deliberation replaces formal democracy in decision-making, creating harmony and togetherness among members. With a profit-sharing system instead of interest, Islamic cooperatives offer a fairer financial alternative, in accordance with Islamic teachings.
Keywords: Sharia cooperatives, Distribution System, Partnership, Islamic economic

INTRODUCTION

Sharia cooperatives exist as an answer to the needs of the Muslim community for financial and economic institutions that are in line with Islamic principles. In the midst of the dominance of conventional cooperatives that use the interest system (riba) and pure profit orientation, sharia cooperatives offer alternatives based on the values of justice, togetherness, and help-help (ta'awun). In Indonesia, sharia cooperatives are starting to grow rapidly as people's awareness of the importance of carrying out economic activities in accordance with sharia increases. The basic principles of sharia cooperatives are not only concerned with economic profits, but also include spiritual and social values that lead to common prosperity (maslahah).

Sharia cooperatives are carried out based on sharia principles such as the prohibition of riba (interest), gharar (uncertainty), and maisir (speculation), as well as the application of muamalah contracts such as mudharabah, musyarakah, murabahah, and ijarah. The legality of sharia cooperatives is also recognized by the Indonesian government through Law No. 25 of 1992 concerning Cooperatives, as well as implementing regulations from the Ministry of Cooperatives and SMEs. In addition, the existence of the Sharia Supervisory Board (DPS) in the cooperative organizational structure is a must to ensure that all cooperative activities remain within the sharia corridor. That way, sharia cooperatives are not only economic entities, but also da'wah institutions that encourage halal and toyyib transactions.

One of the characteristics of sharia cooperatives is its profit distribution system which is based on the principle of profit sharing. Unlike conventional cooperatives that divide the remaining business results (SHU) based on capital, sharia cooperatives distribute business results according to the contract agreed upon at the beginning. For example, in a mudharabah contract, profits are divided between the manager and the financier based on the agreed ratio, while the losses are borne by the capital owner except due to the manager's negligence. This ensures justice and avoids exploitation. The system also encourages transparency because members can see distribution calculations clearly and openly. Despite its great potential, sharia cooperatives still face a number of challenges. Low public literacy towards the Islamic economic system, weak information systems, limited capital, and the quality of human resources are the main obstacles. In addition, compliance with sharia principles is also not fully optimal. For this reason, the solutions offered include improving education and training for administrators and members, strengthening the Islamic accounting system, digitizing cooperative management, and active supervision from DPS. Collaboration with other Islamic financial institutions such as BMT and fintech is also important to expand access and reach of services.

By looking at the unique function and structure of sharia cooperatives based on sharia maqashid, a deeper study of the profit distribution model, institutional effectiveness, and its contribution to the economic development of the ummah becomes very relevant. Sharia cooperatives are not only an alternative, but a concrete solution in presenting a fairer, more transparent, and sustainable economy. Research in this field is important to develop an ideal cooperative model, in accordance with Islamic values and the needs of contemporary society.

RESEARCH METHOD

This research uses a descriptive qualitative approach that aims to gain a deep understanding of shariah-based cooperatives and distribution system. This approach was chosen because it is able to explore meanings, experiences, and social dynamics that cannot be explained quantitatively (Afiyanti, 2008). The data sources in this study consist of primary data and secondary data. Primary data was obtained through in-depth interviews with key informants consisting of shariah-based cooperatives and distribution system. Meanwhile, secondary data comes from official institutional documents such as program reports, policy archives, scientific articles, and supporting literature related to research topics.

DISCUSSION

Sharia-Based Cooperatives

Cooperative comes from the word *cooperation* (English), which means cooperation. Meanwhile, according to the term, a cooperative is an association formed by participating members that functions to meet the needs of its members at a relatively low price and aims to advance the level of living together (Iswanto et al., 2020). The definition of a cooperative according to Law Number 25 of 1992 A cooperative is a business entity consisting of a single person or a cooperative legal entity, by basing its activities on the principle of cooperatives as well as a people's economic movement based on the principle of kinship (Rahayu & Utama, 2020).

A cooperative is an association consisting of people or legal entities, which gives freedom to members to enter and exit by working together as a family to carry out efforts for the physical welfare of its members. Cooperatives are a collection of individuals who need capital from each other in order to prosper members and carry out businesses based on cooperative principles based on family principles. In cooperatives there is an element of volunteerism and by working together and instilling a sense of human trust, it will be easier to achieve what is desired because the establishment of a cooperative has economic considerations (Syamsiyah et al., 2019). The principles of Sharia Cooperatives are:

a. Believing that wealth is a mandate of Allah that no one can have absolutely
b. Freedom of muamalah is given to humans as long as it is still in accordance with Islamic sharia
c. Man is the caliph of Allah and the prosperer of the earth
d. Uphold justice and reject all forms of ribawi and the concentration of economic resources on a few people.

Sharia cooperatives are forms of cooperatives that have their principles, goals, and business activities based on Islamic sharia, namely the Quran and Assunah. In general, this cooperative is a cooperative business entity that carries out its business activities based on sharia principles (Marlina & Pratama, 2017). All business units, products, and operations of this cooperative are carried out in accordance with the fatwa of the National Sharia Council (DSN) of the Indonesian Ulema Council. That way, in the operations of this cooperative, there will be no elements of riba, masyir, and gharar. In addition, this business entity is also not allowed to conduct various derivative transactions like other Islamic financial institutions.

From a sharia perspective, cooperatives can be seen as a form of shirkah that adheres to the principle of partnership or cooperation in togetherness and kinship in the Islamic view that the master runs a business that is halal, good and healthy. This shirkah principle makes cooperatives have the meaning of being a place to carry out sharia business agreements based on partnerships in productive businesses. Laws and regulations that regulate related to sharia cooperatives include: Regulation of the Minister of KUKM No.91 of 2004 concerning Guidelines for the Implementation of Business Activities of Sharia Financial Services Cooperatives, Regulation of the Minister of Cooperatives and SMEs No.16/PER/M.KUKM/IX/2015 concerning the Implementation of Sharia Business Activities and Financing by Cooperatives, Regulation of the Minister of Cooperatives and SMEs N0. 35.2/PER/M.KUKM/X/2007 concerning Guidelines for Sharia Cooperative Service Management Standards, and Regulation of the State Minister of Cooperatives and Small and Medium Enterprises No.6/per/M.KUKM/I/2007 concerning technical guidelines for the Productive Financing Program for Cooperatives and Micro Enterprises (P3KUM) Sharia Pattern (Muarifin, 2022).

Sharia Cooperative Distribution System

The profit-sharing distribution system in sharia cooperatives applies the principle of fairness by ensuring that each member gets a share of the profits according to their capital or business contribution, transparency through the provision of clear, accurate, and easily accessible information related to the management of funds and cooperative business results, so as to create trust among members, and sustainability by maintaining professional financial management, efficient, and responsible for ensuring the continuity of the cooperative in providing long-term benefits for all its members (Zahara, L.O. And Abadi, 2023).

Principles in the sharia cooperative profit distribution system:

1. Principle of Justice: The principle of justice in the distribution of profit sharing is an important concept that ensures a balance of rights and obligations among the parties involved, so that neither party feels disadvantaged or unfairly benefited(Nomani & Azam, 2020). Thus, the principle of justice not only covers economic aspects but also ensures the sustainability of cooperative relations based on mutual trust and respect for the rights of all parties. Justice is reflected in the proportionate distribution of business results in accordance with the capital or business contribution

of each party, without any party being harmed.

2. Principle of Transparency: Transparency (Openness) in profit calculation and financial reporting, so that all parties have equal access to information and can verify the accuracy of the distribution of results. Transparency is realized through clear financial reporting that can be accessed by all members, thereby preventing fraud
3. Principle of Balance: Balance is applied by ensuring that the benefits obtained are not only felt by the cooperative as an institution, but also by all members and the Society. This principle is based on the teachings of the Quran and Hadith which prohibit usury as a form of injustice and advocates cooperation in virtue (ta'awun). Thus, this system aims to create harmony between economic and spiritual aspects in an effort to achieve common prosperity (Miko, 2023).
4. Prohibition of usury: Islam expressly prohibits the practice of usury, which is the taking of profits that are exploitative, such as fixed interest that is charged without regard to the results of the business. As a substitute, the profit-sharing system encourages the creation of profit distribution based on the actual results of the business. Thus, the income received by the parties involved truly reflects the performance of the business. This is also in accordance with the principle of al-ghunmu bil ghurmi, which states that profits can only be obtained if the party is also willing to bear the risk of loss.
5. Principle of Deliberation: The principle of deliberation (ash-shur) is also an important basis in this system. Any decision related to the distribution of profit sharing must be based on a mutual agreement between the capital owner and the business manager. This deliberation ensures that all parties understand and agree on the applicable provisions, so as to minimize potential conflicts. The contract used, such as the mudharabah or musyarakah contract, is designed to reflect a mutually beneficial relationship and is based on voluntary consent.

6. Halal and thayyib principles: The profits generated must come from halal business activities and do not violate Islamic law. For example, such business must not be related to the practice of gambling, usury, or the trade of goods that are prohibited in Islam. This principle ensures that the distribution of profits is not only legally legal, but also a blessing for all parties involved. By applying these principles, the profit-sharing distribution system not only meets aspects of sharia law, but also reflects Islamic ethical values that support social justice, shared welfare, and business sustainability. These principles make the profit-sharing system a mechanism that is not only efficient but also spiritually meaningful for Muslim society.

The profit-sharing distribution system in sharia cooperatives is an implementation of Islamic economic principles that focus on justice, transparency, and balance in muamalah. The main foundation of this system is the teachings of the Quran and Hadith which prohibit usury and advocate cooperation in charity. Sharia cooperatives operate on principles that are in accordance with Islamic values, which aim to create justice and prosperity for their members (Yumita et al., 2025).

Mechanism of Profit Sharing Distribution System in Sharia Cooperatives: Types of contracts, stages of implementation, and examples of the implementation of the Profit Sharing System in Sharia cooperatives

In the profit-sharing distribution system in sharia cooperatives, the contracts used are based on sharia principles that prioritize justice, transparency, and partnership. The following are the types of contracts that are commonly used in the profit-sharing system in sharia cooperatives:

1) Mudharabah Contract

The Mudharabah Agreement is a form of cooperation between two parties, namely the owner of the capital called shahibul maal and the business manager called the mudharib. In this contract, the shahibul maal handed over all his capital to the mudharib to be managed in a certain business. The profits generated from the venture will be divided based on a ratio or ratios that have been previously agreed upon by both parties. However, if the business suffers a loss, the loss is fully the responsibility of shahibul maal, unless it is proven that there is negligence, error, or violation on the part of the mudharib. In this case, mudharib can be held accountable (Chasanah Novambar Andiyansari, 2020).

In the application of mudharabah contracts in sharia cooperatives, cooperatives act as shahibul maal who provide capital to their members, while members act as mudharib who manage the business. The capital is provided based on the agreement outlined in the contract, including the type of business, the responsibilities of each party, and the profit sharing ratio. Cooperative members then run their business in accordance with the agreed sharia goals and principles. After the business generates profits, the profits are divided according to a predetermined ratio, while if there is a loss without negligence or violation from the members, the loss becomes the responsibility of the cooperative (Warsah, 2019).

2) The Contract of Musyarakah

A Musyarakah contract is a form of cooperation between two or more parties who agree to combine their capital to carry out a joint venture. The combined capital can be cash, tangible assets, or even expertise of economic value. In this contract, all parties who contribute capital have the same rights in business management and are entitled to a share of the business profits in accordance with the ratio or ratio that has been agreed upon beforehand. However, in the case of losses, the liability for losses is divided proportionally based on the portion of capital deposited by each party.

The application of musyarakah contracts in sharia cooperatives is generally carried out in the context of joint financing between cooperatives and their members for a specific project or business. In this case, the cooperative acts as one of the parties that includes the capital, while the members of the cooperative or business group are the other party. Both parties combine their capital to run joint projects or ventures according to sharia principles. The profits from the business are divided based on the ratio that has been agreed, while the losses are divided based on the portion of the respective capital. For example, cooperatives and members can jointly fund the development of small businesses, such as grocery stores or craft production. With this contract, cooperatives not only function as financing providers, but also as active business partners, so that they can create mutually beneficial synergies and strengthen the members' economies collectively in accordance with sharia values (Warsah, 2019).

Profit Sharing Distribution Sharia Cooperatives have a different revenue sharing mechanism than conventional cooperatives. The income received by sharia cooperatives comes from the management of funds received, both from members who have certain types of deposits and from capital owners who invest funds through Mudarabah and Musyarakah instruments. If the revenue distribution is carried out on an annual basis, then this distribution is included in the category of Residual Business Results (SHU) regulated by cooperative regulations. The distribution of income to members or lenders is generally based on the real business results that the cooperative receives each month, with the profit ratio or ratio agreed upon between the cooperative and the members. This is different from conventional cooperatives, which use fixed interest based on deposit balances without taking into account the real results of the business. The profits from Mudarabah Muayyadah or special loans received by cooperatives are only distributed to lenders and cooperatives themselves. In this case, the cooperative considers the income as service income for Mudarabah Muayyadah. In addition, sharia cooperatives also earn income from various types of services such as wakalah, hawalah, and kafalah, which is referred to as sharia cooperative fees, as well as income from rent (ijarah) which is referred to as margin.

Income from investment or cooperation such as Mudarabah and Musharakah is referred to as profit-sharing income. To maintain liquidity, sharia cooperatives are allowed to place their funds in sharia financial institutions, such as Sharia Banks, BPRS, or other sharia cooperatives. From the placement of these funds, cooperatives generally also get profit sharing. The distribution of SHU is carried out based on the decision of the members' meeting after deducting the reserve funds used in accordance with the provisions applicable in the cooperative. This explanation provides a complete overview of how sharia cooperatives manage and share revenue, focusing on the principle of profit sharing based on real business results and guided by sharia principles in every financial transaction

The Effectiveness of the Profit Sharing Distribution System on the Welfare of Sharia Cooperative Members

The profit-sharing distribution system in sharia cooperatives prioritizes the principles of fairness and transparency, which has a positive impact on increasing members' income. The distribution of proceeds is carried out based on capital contributions and a clear agreement between members and cooperatives, without involving usury. Profits are divided according to the principle of musyarakah or mudharabah, which requires profits to come from legitimate and halal businesses. With this system, members feel more confident and motivated to participate, as they know that the results obtained are shared fairly and openly.

The main contribution of the sharia-compliant profit-sharing distribution system is the creation of more stable and increased income for cooperative members. When the cooperative manages funds well and the business results managed by the cooperative increases, the profits distributed to members also increase. A distribution system based on fair sharia principles also strengthens members' trust in sharia cooperatives. This trust is essential in maintaining the sustainability and growth of the cooperative. In sharia cooperatives, the profits generated come from halal and legitimate businesses according to sharia, which avoid harmful practices such as usury. This management based on sharia principles ensures that the funds managed are used for productive and profitable investments, which can ultimately generate more optimal profits. These profits are then distributed to members in a proportionate manner, which reinforces the appeal of sharia cooperatives as an institution that not only benefits members, but is also sustainable and in accordance with Islamic moral and ethical values.

Obstacles and Challenges in Implementing a Revenue Sharing Distribution System

The implementation of the profit-sharing distribution system in sharia cooperatives faces several obstacles that can affect its effectiveness and sustainability. One of the main obstacles is the lack of members' understanding of sharia principles and how the profit-sharing system works. Many cooperative members still do not fully understand the concept of profit sharing based on sharia principles, such as musharakah and mudharabah. This often leads to uncertainty and doubt in the distribution of results carried out by cooperatives, and can even cause dissatisfaction among members if the distribution of results is not well understood. Without a clear understanding, members tend to feel hesitant or even skeptical of transparency in the profit-sharing process. In addition, unprofessional fund management is also a serious challenge in the implementation of a profit-sharing distribution system. Many sharia cooperatives, especially small ones, face problems when it comes to efficient and professional financial management. The limitation of trained human resources in the field of Islamic finance can lead to errors in the calculation of profits to be shared, which ultimately leads to improper profit sharing distribution.

Lack of adequate training or supervision can also lead to inequities in the sharing of the proceeds, which harms cooperative members and reduces their trust in the existing system. In sharia cooperatives, the profit calculation must be based on real business results and in accordance with sharia principles. However, in practice, the calculations made are often inaccurate or non-transparent, especially if the cooperative does not have a good accounting system. This can lead to uncertainty in determining the amount of benefits that can be shared, potentially creating dissatisfaction among members. In addition, sharia cooperatives often face problems in avoiding elements that are not in accordance with sharia principles, such as investment in businesses that contain elements of riba or haram, which can reduce the credibility of the cooperative.

Competition with conventional financial institutions is also a challenge for sharia cooperatives. Conventional financial institutions often offer attractive fixed interest rates and simpler systems, which sometimes make it easier for members to choose them than Islamic cooperatives. Therefore, sharia cooperatives must be able to demonstrate the advantages of a fair and transparent profit-sharing distribution system and long-term benefits for their members in order to compete. This competition is getting tougher, especially in attracting new members who prefer a more practical system and immediately see the benefits. Limitations in Infrastructure and Technology are also a challenge in implementing an effective profit sharing distribution system. Many sharia cooperatives do not have an adequate financial management system, so profit sharing distribution sometimes cannot be carried out on time or in accordance with agreements. Without adequate technological support, cooperatives struggle to monitor and manage member funds efficiently. This hinders efforts to increase transparency and accountability in the sharing of results, which can ultimately affect the level of trust of members in the cooperative (Fadli & Yunus, 2023).

Strategy for Optimizing the Sharia Cooperative Profit Distribution System

One important step is to increase members' understanding of sharia principles through more intensive and structured education. Sharia cooperatives need to organize training and seminars that provide an in-depth understanding of basic concepts such as musyarakah, mudharabah, and the distribution of results in accordance with sharia provisions. With a good understanding, members will have more trust and confidence in fairness in the sharing of the proceeds, which will increase their participation in the cooperative. This will also reduce members' doubts or dissatisfaction with the system being implemented.

Increased Professionalism in Financial Management is also very important to ensure that the profit sharing distribution system runs well. Islamic cooperatives need to recruit and train professionals who have competence in the field of Islamic finance to manage funds and calculate profits accurately and transparently. In addition, the use of technology-based accounting systems can help in recording transactions and calculating profits more efficiently. The use of information technology can also make it easier to calculate and report profits to members in real-time, so that they can monitor the development of cooperative businesses and share profits more clearly.

Facing Competition with Conventional Financial Institutions also requires strategic steps, such as highlighting the advantages of the sharia system in distributing results fairly and free from usury. Sharia cooperatives need to be more active in providing information to members about the benefits of investing in sharia-based cooperatives, including their contribution to the economic development of the people. In addition, cooperatives can offer products or services that are more flexible and tailored to the needs of members, such as interest-free loan facilities or profit-sharing-based investments that are more favorable than the fixed interest rates offered by conventional financial institutions (Ma'wa, 2016).

CONCLUSION

Sharia cooperatives are business entities that carry out economic activities based on Islamic principles, as regulated in the Qur'an and Sunnah. With the principle of kinship and mutual cooperation, this cooperative aims to improve the welfare of members and the community in general. Principles such as usury-free, social justice, and partnership are the characteristics of sharia cooperatives compared to conventional cooperatives. As a form of shirkah, this cooperative prioritizes halal and sharia-compliant businesses to support fair and sustainable economic management. The principle of kinship and mutual cooperation is the main foundation of sharia cooperatives, reflecting the spirit of cooperation and collective responsibility.

In this principle, solidarity between members is essential to support the success of cooperatives. This principle demands a collective awareness that cooperatives are not only profit-oriented, but also on common well-being. This principle is in line with Islamic values that reject individualism and emphasize social justice and collective benefit. The principles of sharia cooperatives include the belief that wealth is a mandate from Allah and is not owned absolutely. Freedom of muamalah, social justice, and rejection of riba are the main foundations. The concept of deliberation replaces formal democracy in decision-making, creating harmony and togetherness among members. With a profit-sharing system in lieu of interest, sharia cooperatives present a fairer financial alternative, in accordance with Islamic teachings.

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