

Islamic Cooperatives: A Review of The Theory of Truth in Islamic Economic Philosophy

Agus Ahmad Nasrulloh^{1*}, Nurrohman Syarif², Ahmad Hasan Ridwan³

¹ Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Siliwangi, Indonesia

^{1,2,3} Universitas Islam Negeri Sunan Gunung Djati Bandung, Indonesia

*agusahmad@unsil.ac.id

Abstract

Introduction to The Problem: Islamic cooperatives have an important role in the national economy, especially for business actors in the Micro, Small and Medium Enterprises sector. However, currently the function and role of this financial institution cannot run optimally because it is faced with problems originating from internal and external Islamic cooperatives. This is allegedly contrary to the theory of truth in Islamic philosophy.

Purpose/Objective Study: This research aims to examine and analyse the role and function of Islamic cooperatives in terms of the theory of truth in Islamic philosophy.

Design/Methodology/Approach: This research is a type of qualitative research in the form of library research which is qualitative in nature.

Findings: Islamic cooperatives have a strategic role in supporting the development of MSMEs, with approaches that are aligned with theories of truth, such as correspondence theory that emphasises conformity with reality, coherence theory that prioritises consistency in value systems, pragmatism theory that focuses on practical benefits, and performative theory that assesses the effectiveness of actions in achieving goals. The low level of Islamic financial literacy among MSME players, which often hinders their understanding of the benefits of Islamic financing. In addition, intense business competition in the market is also a significant obstacle that requires a special strategy. By overcoming these obstacles, Islamic cooperatives can further strengthen their function as a key pillar in supporting the sustainable growth of MSMEs.

Paper Type: Research Article

Keywords: Theory of Truth; Islamic Philosophy; Islamic Cooperatives; Micro, Small and Medium Enterprises

Introduction

Sharia cooperatives or Sharia Financial Services Cooperatives (KJKS) are microfinance institutions in Indonesia. Its large number provides hope for encouraging the people's economy. Islamic principles characterize the difference with cooperatives in general. Providing benefits for members is the purpose of the establishment of cooperatives. However, much more broadly, the presence of Islamic cooperatives can create economic welfare for the community at large. In

addition, social welfare is also a top priority of Islamic cooperatives, namely presenting justice, solidarity and participation.

In Indonesia, the Micro, Small, and Medium-Sized Enterprise (MSMEs) sector dominates economic activity. In 2023, MSMEs accounted for 99 percent of all business units in Indonesia, according to the statistics collected. Employing 117 million people, or 97% of the workforce, these 66 million business players contribute 61% of Indonesia's GDP, or Rp 9,580 trillion. (KADIN, 2024).

The community principle embraced by sharia cooperatives makes this financial institution able to participate in encouraging the economy by providing financial services to MSME actors who cannot be served by formal financial institutions such as banks due to bank assessment factors for MSMEs that do not meet the required financing standards (not bankable). The ease of financing services to MSME players allows cooperatives to participate in the development of a more inclusive national economy.

Fully understanding the role and impact of Islamic cooperatives is considered important when viewed from the perspective of the theory of truth in Islamic philosophy. When looking comprehensively, the theory of truth includes two aspects, namely material and spiritual. Implementation in Islamic cooperatives, the truth in it does not only measure economic benefits, but also social benefits and welfare for all its members. Therefore, cooperatives using Islamic principles have a function as a means to achieve truth in an economic point of view, where all members involved have the same rights and obligations to make a positive contribution to economic development.

There are a number of issues that hinder Islamic cooperatives' ability to boost the economy by working with MSMEs, such as the general public's ignorance of the sharia-compliant products offered by Islamic cooperatives, the insufficient skill of cooperative managers, service facilities like infrastructure that don't meet community standards, and the general public's ignorance of cooperatives' status as the backbone of the national economy.

There are previous studies that discuss Latif Mahmudi et al. (2020) Islamic Economics views scientific truth as an inseparable part. Likewise, Islamic economics itself, is not only located at the level of "truth", but its realm has entered into "scientific truth" because it has been able to be proven scientifically. Nihayah & Rifqi (2023), explained that Islamic economics in the epistemological approach is a science derived from the Qur'an and as-Sunnah. Meanwhile, axiologically, Islamic economics is useful in bringing humans to achieve *falah* (happiness in the world and the hereafter), including through benefits. Sulistiani (2016), in his research, said that the philosophy of law *fiqh mu'amalah* or *falsafah al-tasyri' fi al mu'amalat* is a term related to Islamic law including legal objectives (*maqashid*), legal principles (*mabadi'* or *mahiyat*), legal principles or *usus al-hukm*, legal rules, and *washatiyyat wal harakiyah fi alhukm*.

Based on the background of the problem above, this research aims to explore more deeply the role of Islamic cooperatives in encouraging the national economy seen from Islamic philosophy using the theory of truth. Through this research, the aim is to gain an understanding of the theory of truth in philosophy in the context of Islamic cooperatives in relation to the economy.

Methodology

In the form of library research, this study is a kind of qualitative research that is qualitative in character. Data collection methods are combined with documentation procedures to get data for this investigation. In this instance, utilizing literature as documentation for the function of MSMEs, Islamic cooperatives, and the theory of truth

Results and Discussion

1. Sharia Cooperative

According to Santosa & Putri (2018), Islamic cooperatives in general are Baitul Maal Wa Tamwil (BMT), which is the economic and social engine of many communities and drives the implementation of Islamic economics, a link between the rich (aghniya) and the weak (dhuafa) as well as a means of informal education to realize the principle of living *Dzikir Qalbiyah* through divine spiritual communication.

Cooperative implies "cooperation to achieve goals" and is derived from the terms "co" and "operation." A cooperative is a group of individuals or organizations that allow members to come and go as they see fit while operating a company together as a family to enhance the members' physical well-being. (Ninik Widiyanti & Y. W., 2008).

In general, the operational principle of Islamic cooperatives or Baitul Maal Wa At-Tamwil is to form the welfare of members in the form of mutual cooperation and of course this principle does not deviate from the point of view of sharia principles, namely the principle of mutual cooperation (*Ta'awun ala al-Birri*) and is collective (Congregation) in building life independence. Through this, it is necessary to internalize the thought patterns, management procedures, products, and laws needed to be in accordance with sharia. In other words, Islamic cooperatives are a conversion of conventional cooperatives through an approach that is in accordance with Islamic law and the economic example of the Prophet and his companions (Hasan, 2003).

Philosophy is a belief in the values that matter for a purpose and are used as a way of life. Islamic cooperatives that have the basis of people's economic activities with the philosophy of "from members by members for members", then the marketing concept in Islamic cooperatives is a business philosophy which states that the number of transactions that occur is the main requirement for the continuity of an Islamic cooperative.

In order to achieve a developed, equitable, and prosperous society founded on Pancasila and the 1945 Constitution, cooperatives seek to improve the welfare of their members in particular as well as society at large. They also take part in the establishment of the national economic order. (Undang-Undang RI No. 25 Tahun 1992 Tentang Perkoperasian Indonesia, 1992).

The roles and functions of the Cooperative include: a. enhancing and cultivating the economic potential of its members specifically, and society as a whole, to boost their economic and social well-being; b. actively engaging in initiatives to elevate the quality of life for individuals and communities; c. fortifying the people's economy as the foundation for the strength and resilience of the national economy, with the Cooperative serving as its cornerstone; d. working towards the realization and advancement of a national economy that is a collective endeavor founded on family values and principles of economic democracy. (Undang-Undang RI No. 25 Tahun 1992 Tentang Perkoperasian Indonesia, 1992)

Islamic cooperatives have the principle of mutual help and are not allowed to seek profit between the two, because every transaction (Tasarruf) is based on effective use whether for financing or daily needs, both of which are needed differently. For productive businesses, for example, members want to trade, they can use the principle of profit sharing (Musyarakah or Mudarabah) while for the purchase of transportation equipment or other equipment, they can use the principle of buying and selling (Murabahah). The principle is applied to cooperative members, and one of them is micro and medium enterprises.

2. Micro, Small and Medium Enterprises (MSMEs)

A productive business held by an individual or individual business entity that satisfies the requirements for Micro Businesses as outlined in Law Number 20 of 2008 governing Micro, Small, and Medium Enterprises is referred to as a micro business. Small businesses are profitable enterprises that operate independently and are run by people or organizations that do not function as subsidiaries or branches of larger businesses that are owned, controlled, or that directly or indirectly become a part of medium-sized or large enterprises that fit the legal definition of small businesses (Undang-Undang Republik Indonesia Nomor 20 Tahun, 2008).

According to the law, the goals and tenets of Micro, Small, and Medium-Sized Enterprises are founded on the following: independence, sustainability, fair efficiency, economic democracy, family system, independence, balance of progress, and national economic unity. In order to achieve a balanced, developed, and equitable national economic structure, micro, small, and medium-sized businesses should be empowered. This will foster and develop their capacity to become strong, independent businesses and increase their role in regional development, job creation, income equality, economic growth, and poverty alleviation.

3. Theory of Truth in Philosophy

Philosophy in the Big Indonesian Dictionary means knowledge and investigation with the intellect about the nature of everything that exists, the causes, and the origin of the law. The theory that underlies the nature of thought or an activity, a science that is based on logic, aesthetics, metaphysics and epistemology (Nurgiansah, 2020)

The theory of truth in an Islamic perspective is as a human result with his mind, the mind given by Allah specifically only to humans (Lailiyah, 2020). There is a Qur'anic verse that explains the truth, namely QS. Az-Zumar verse 18 (Agama, 2019):

الَّذِينَ يَسْتَمِعُونَ الْقَوْلَ فَيَتَّبِعُونَ أَحْسَنَهُ أُولَٰئِكَ الَّذِينَ هَدَاهُمُ اللَّهُ وَأُولَٰئِكَ هُمْ أُولُوا الْأَلْبَابِ

Meaning: (Those who listen to what is said and then follow what is best among them.661) They are the ones whom Allah has guided and they are the ululalbab (people of sound mind).

The General Indonesian Dictionary defines truth as 1. The state (items, etc.) that is true (matches the genuine object or circumstance), according to Purwadarminta. For instance, I continue to question the veracity of this news; we must have the courage to stand up for justice and the truth. 2. For example, something that is true (exists, is true, etc.). The truths taught by religion, for instance. 3. For instance, no one can condemn your goodness and truthfulness if you are honest and straight-minded. (Fautanu, 2012)

According to Abbas Hamami (Tim Dosen Filsafat Ilmu UGM, 2003), "Truth" is a noun that can be either concrete or abstract. The statement is true if the subject wishes to speak the truth. A proposition is the meaning that a statement or statements carry. Human knowledge—that is, the subject's knowledge—about the object is always connected to the presence of truth. (Susanto, 2021)

So, the truth is in how far the subject has knowledge about the object. Meanwhile, knowledge comes from many sources. These sources then also function as a measure of truth. The following are the theories of truth.

a. Correspondence Theory of Truth in Islamic Cooperatives

According to the correspondence theory of truth, also known as the accordance theory of truth, a statement is true if it is consistent with facts or statements found in nature or the subject of the statement. The truth or true state is if there is a correspondence between the meaning intended by a statement or opinion and the object addressed by the statement or opinion (Suriasumantri, 2000). If the meaning meant by an opinion and the facts agree, then the scenario or truth is said to be true. If a statement is supported by a relevant fact and is stated as such, it is true. (Bakhtiar, 2012)

The majority of realists accept this connection theory. Plato, Aristotle, Moore, and Ramsey are some of the forerunners of this notion. Bertrand Russell researched this idea extensively between 1972 and 1970 (Suriasumantri, 2000). Empirical theories of knowing are frequently linked to this idea. Since correspondence theory is the oldest theory of truth, it falls within the category of conventional truth theory since it concludes that there are two realities that exist in front of people: reality and words. This idea states that the congruence between a statement and the actuality of an object is what constitutes truth. For instance, the capital of West Java is Bandung. If Bandung is indeed the province of West Java, then this statement is regarded as accurate. The congruence between the statement and reality in this example demonstrates the truth..

Correspondence in the theory of truth when seen in the context of Islamic cooperatives and their role for MSMEs, can be seen from the functions of Islamic cooperatives that support the development and strengthening of MSMEs. The things that can be seen from the cooperation/partnership established by Islamic cooperatives with MSMEs are as follows:

1. Financing provided in accordance with sharia. The concept of profit sharing is a principle that exists in Islamic cooperatives when providing financing services to their members which presents justice for both parties, namely Islamic cooperatives and MSMEs. This can prevent members from conventional loans that apply interest.
2. Islamic cooperatives do not only provide financing, but are followed by business assistance activities. This is done to ensure that MSMEs in their business experience an increase after cooperating with cooperatives. The form of assistance provided can be in the form of managerial and technical skills needed in running a business.
3. Broader business network. Joining many MSMEs in cooperatives can help MSMEs have a wider business network. This widened marketing area can help MSME products to be more widespread and business sustainability will be maintained.

Correspondence theory in this context, the form of statement is that Islamic cooperatives are able to provide financing that prioritizes the principle of justice, then provides great hope for the sustainability of businesses run by MSMEs. Testing the correspondence theory can be proven by examining empirical evidence in the field. If the results of the field study provide evidence that many MSMEs get access to financing from Islamic cooperatives so that they are free from interest practices, then the correspondence theory statement in this theory of truth is declared true.

Nanang Nurjamil mentioned that the Tasikmalaya City government through the Office of KUMKM PERINDAG and BPMPT must curb the high poverty rate. This condition is thought to be caused by many people who are indebted to moneylenders in the guise of cooperatives that charge suffocating interest on loans.

The results of interviews with respondents who are divided into three categories, namely academics, regulators, practitioners, they said that there was a problem of education in the community. Indicators of problems that exist in education are: 1) weak literacy on usury fiqh; 2) minimal participation of educational institutions in educating the public about microfinance institutions; 3) weak formal education of the community, especially regarding financial management (business and household economy).

The conditions that occur in the Tasikmalaya City community cause the role of Islamic cooperatives to be not optimal. When viewed from the correspondence theory, that Islamic cooperatives in Tasikmalaya have not been able to carry out their role optimally, namely advancing the welfare of members and the community. This happens because in carrying out its role, Islamic cooperatives are faced with competition, namely loan service providers that use the concept of interest, in this case, loan sharks. According to one of the leaders of KSPPS BMT in Tasikmalaya, the real competitors faced by Islamic Cooperatives or BMT are loan sharks, not between Islamic cooperatives. The ease of service in the form of requirements provided by moneylenders causes people to prefer to apply for loans to moneylenders rather than to Islamic cooperatives. This happens as described above, the results of the agreement of answers from all respondents concluded that the lack of literacy or understanding of fiqh muamalah is the main problem that causes people or members to turn to loan sharks. People do not consider the large interest burden. Urgent needs make people not think long about the consequences of not being able to fulfill obligations to moneylenders.

The obstruction of the implementation of the role of Islamic cooperatives has caused this Islamic microfinance institution to be unable to carry out its function of building and developing the potential and abilities of members in particular, and society in general, in order to improve socio-economic welfare. This happens not only because the Islamic cooperative has not been able to compete with loan sharks, but based on the facts caused by the low understanding, Islamic financial literacy in the community. Therefore, the theory of correspondence truth in this condition can be said to be untrue in the context of the role and function of Islamic cooperatives to support MSMEs.

b. Coherence Theory of Truth in Islamic Cooperatives

Coherence or consistency theory of truth is a theory of truth based on coherent or consistency criteria. A statement is called true if it corresponds to a comprehensive network of

logically related statements. According to this theory, truth is not formed on the relationship between decisions and something else, namely facts and reality, but on the relationship between the decisions themselves (Bakhtiar, 2012).

This theory argues that truth is the conformity between a statement and other statements that are already known, accepted and recognised as true. A proposition is true if the proposition is related (coherent) to other true propositions or the statement is coherent or consistent with previous statements that are considered true (Suriasumantri, 2000). Thus, a decision is considered correct if it is witnessed (justified) by other previous decisions that are already known, accepted and recognised as true. Because of this nature, this theory recognises levels of truth. Here the degree of coherence is a measure of the degree of truth (Suriasumantri, 2000).

The role of Islamic cooperatives in supporting MSMEs when viewed within the framework of the theory of coherence truth will be considered correct if they participate in building and developing the economy of members or the community with the aim of improving economic and social welfare through the provision of financing services using sharia principles, then providing training or assistance to members in order to build sustainable economic growth.

Some of the financing products provided by Islamic cooperatives include murabahah contracts. In this contract, the form is a sale and purchase in which the profit is in the form of a margin. Islamic cooperatives and members as recipients of financing, both know the cost and margin of the product being financed. The margin set by the Islamic cooperative can be offered by the member.

In addition, there are also contracts using the principle of profit sharing applied in mudharabah and musyarakah contracts. The mudharabah contract means that all capital comes from the Islamic cooperative, which acts as a shahibul maal, while the member acts as a mudharib, which is a fund manager.

The basic principle of mudharabah is part of an effort to combine the holders of material or capital with the workers, where it is always separated in the conventional economic order. So that in mudharabah it will be clearly visible togetherness and justice (Sahban, 2017). While the musyarakah contract, the Islamic cooperative and members both contribute capital that will be used to run a joint business. In both types of contracts, the profit taken is based on the percentage ratio agreed upon when the agreement is made. The ratio becomes a benchmark when the member makes a profit from the business being run to be shared with the Islamic cooperative, and of course the nominal value shared is adjusted to the profit of the business manager, in this case the member, so that neither party is disadvantaged.

The application of murabahah, mudharabah, and musyarakah in Islamic cooperatives can create a coherent system, because the financing provided and the business practices carried out prioritise ethical and fair business practices, so that these business practices can improve the quality of life of members or the community. In addition, the Islamic cooperative after providing financing to members, does not let members run their own businesses, but the cooperative provides assistance so that the purpose of this financing is achieved, namely developing and even improving the economy of members or the community. The relationship established between Islamic cooperatives and members in financing is a partnership relationship, not a relationship between creditors and debtors as occurs in conventional financial institutions.

c. The Pragmatic Theory of Truth in Islamic Cooperatives

The pragmatic theory of truth is a theory that holds that the meaning of ideas is limited by reference to scientific, personal or social consequences. Whether or not a proposition or theory is true depends on whether or not the proposition or theory is useful to humans for their lives. The truth of a statement must be functional in practical life (Suriasumantri, 2000).

For example, the Sharia Economics Department of UIN Sunan Gunung Djati Bandung is a favourite department, because based on the results of alumni tracking it turns out that many alumni are absorbed in the world of work in accordance with the profile of graduates. Therefore, this affects prospective new students to choose the Sharia Economics Department at UIN Sunan Gunung Djati Bandung.

Improving the economy of cooperative members as MSME actors is the goal of Islamic cooperatives through channeled financing, and if this happens, the theory of pragmatism truth is declared acceptable. There are indicators that can be used as a benchmark for MSMEs to experience development after obtaining business financing facilities from Sharia Cooperatives. Some of these indicators include: 1) an increase in sales turnover; 2) development of business profits; 3) The number of buyers/increased consumer demand for goods or services; 4) the number of working hours used.

In 2020 when covid-19 occurs, the thing that is really needed by MSME actors is financing. According to Hanung Harimba Rachman, sharia financing needs to be encouraged, especially for MSMEs that are experiencing critical times, so that many MSMEs need funds. The existence of MSMEs is considered very crucial because 99 per cent of the business population are MSMEs. In addition, MSMEs contribute 97 per cent of employment (KNEKS, 2020). One of the ways to channel these funds is through sharia cooperatives, which are considered to meet the requirements/criteria required by the government. The following is a table of MSMEs data in Indonesia (KADIN, 2024):

Table 1. MSMEs DATA 2018-2023

Year	2018	2019	2020	2021	2022	2023
Number of MSMEs (Million)	64,19	65,47	64	65,46	65	66
Growth (%)		1,98%	-2,24%	2,28%	-0.70	1,52%

Reviewing the indicators and associated with the MSME data above, when viewed from the perspective of pragmatism theory, the role of Islamic cooperatives in developing MSMEs has not been achieved optimally because the number of MSMEs in Indonesia fluctuates. In 2020-2023, the growth condition of MSMEs was caused by the Covid-19 pandemic. This health crisis disrupts all aspects of the economic order, including MSMEs. This condition is of course closely related to sales turnover, business profit development, decreased demand from consumers, and working hours also decreased. Therefore, the relatively unstable MSME data is not in accordance with the theory of pragmatism in philosophy, because Islamic cooperatives in this period, which should have an impact on the development of MSMEs through financing, have not been optimally achieved.

d. Performative Theory in Islamic Cooperatives

This theory originated from John Langshaw Austin (1911-1960) and was embraced by other philosophers such as Frank Ramsey, and Peter Strawson. These philosophers want to oppose the classical theory that 'true' and 'false' are expressions that only state something (descriptive). A true proposition means that it states something that is indeed considered true. And vice versa. But this is precisely what these philosophers want to reject (Suriasumantri, 2000). Performative theory explains, a statement is considered true if it creates reality. So a true statement is not a statement that expresses reality, but precisely by the statement it creates reality as expressed in the statement. This theory, also called 'language act', relates the truth of an action associated with a statement.

According to the Cooperative Law number 8 of 2023, article 35 point 3, explains that in Musyarakah contract transactions at KSPPS or USPPS, cooperatives are required to provide guidance to members to separate personal property from property used for business (Kemen-KUKM, 2023).

One of the differences between Islamic and conventional financial institutions is that the relationship between Islamic financial institutions and members/customers is a partnership relationship. Both parties choose rights and obligations in advancing the business run by members who receive financing funds. Members who have received financing funds are not left alone by the Islamic cooperative, but this financial institution is obliged to carry out monitoring, training to members so that the business being run is ensured to increase, both in terms of profit and assets. Islamic cooperatives should not remain silent waiting for monthly instalments from members.

The coaching, mentoring programmes carried out by cooperatives when viewed from performative theory, then the existing regulations in the law and their implementation in the field, then the function and role of Islamic cooperatives to support MSMEs within the framework of performative truth theory can be declared correct. The form of partnership established in the form of capital cooperation is intended to realise and develop the national economy which is a joint venture based on family principles and economic democracy. Islamic cooperative cooperation with members / MSMEs is not solely capital cooperation, but can help develop members in the MSME sector whose business reach can be wider.

Conclusion

The sustainability and growth of MSMEs can be encouraged by the role of Islamic cooperatives through providing access to financing in accordance with sharia principles, principles of justice and encouraging collaboration between business actors within Islamic cooperatives. Islamic cooperatives play an important role in the development of MSMEs through various approaches that are in line with the theory of truth, including correspondence, coherence, pragmatism, performative. The lack of Islamic financial literacy and the tight competition are important things that must be overcome so that the role of Islamic cooperatives can be optimised as MSME partners.

References

- Agama, K. (2019). *"Terjemah Al-Quran" in Al-Hajj*. Kemeterian Agama RI.
- Bakhtiar, A. (2012). *Filsafat Ilmu, Edisi Revisi*. Raja Grafindo Persada.
- Fautanu, I. (2012). *Filsafat Ilmu: Teori dan Aplikasi*. Referensi.
- Hasan, M. A. (2003). *Berbagai Macam Transaksi dalam Islam*. Raja Grafindo Persada.
- KADIN. (2024). *UMKM Indonesia*. KADIN. <https://kadin.id/data-dan-statistik/umkm-indonesia/>
- Kemen-KUKM. (2023). *Peraturan Menteri Koperasi dan Usaha Kecil dan Menengah Republik Indonesia No.8 2023 tentang Usaha Simpan Pinjam Oleh Koperasi*. 151(2), 10–17.
- KNEKS. (2020). *Masa Kritis UMKM, Pembiayaan Perlu Didorong*. KNEKS. <https://kneks.go.id/berita/307/masa-kritis-umkm-pembiayaan-perlu-didorong?category=1>
- Lailiyah, S. (2020). *Keilmiahan Sains Adalah Bukti Kebenaran Al Qur'an*. 204–206.
- Latif Mahmudi, W., Luthfi, F., Teknik Sipil Politeknik Negeri Semarang, J., BMT Airlangga Bakti Persada Jln Soedarto, K., & Semarang, T. (2020). Kebenaran Ilmiah (Perspektif Ilmu Ekonomi Islam). *Orbith*, 16(2), 139–146.
- Nihayah, A. Z., & Rifqi, L. H. (2023). Analisis Ilmu Ekonomi Syariah dalam Kerangka Filsafat. *Maro: Jurnal Ekonomi Syariah Dan Bisnis*, 6(2), 210–218. <https://doi.org/10.31949/maro.v6i2.4522>
- Ninik Widiyanti, N., & Y. W., S. (2008). *Koperasi dan Perekonomian Indonesia*. Rineka Cipta.
- Nurgiansah, T. H. (2020). *Filsafat Pendidikan*. CV. Pena Persada.
- Sahban. (2017). Esensi akad mudharabah dan musyarakah pada perbankan syariah dalam mewujudkan keadilan ekonomi. *Al-Ishlah: Jurnal Ilmiah Hukum*, 19(2), 38–49.
- Santosa, D. S. S., & Putri, I. Y. (2018). Peran Koperasi Unit Desa Dalam Kegiatan Usaha Masyarakat. *Firm Journal of Management Studies*, 3(2), 182–192. <https://doi.org/10.33021/firm.v3i2.479>
- Sulistiani, S. L. (2016). EKSISTENSI FILSAFAT HUKUM ISLAM DALAM PENGEMBANGAN EKONOMI ISLAM INDONESIA. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 2(1), 1–23.
- Suriasumantri, J. S. (2000). *Filsafat Ilmu: Sebuah Pengantar Populer*. Pustaka Sinar Harapan.
- Susanto, A. (2021). *Filsafat Ilmu: Suatu Kajian dalam Dimensi Ontologis, Epistemologis dan Aksiologis*. Bumi Aksara.
- Tim Dosen Filsafat Ilmu UGM. (2003). *Filsafat Ilmu; Sebagai Dasar Pengembangan Ilmu Pengetahuan*. Liberti.
- Undang-Undang RI No. 25 Tahun 1992 Tentang Perkoperasian Indonesia, Peraturan Bpk 1 (1992). <https://www.peraturan.bpk.go.id>
- Undang-Undang Republik Indonesia Nomor 20 Tahun. (2008). *Undang-Undang Republik Indonesia Nomor 20 Tahun 2008. 1.*