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## THE MODEL OF A COOPERATIVE GOVERNANCE BASED ON SHARIA VALUE IN UNINDRA KOPKAR

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### ABSTRACT

All parties within the cooperative ideally get the benefit of the business run by cooperatives based on contributions and participation. Entering the era of globalization and the rapid growth of technology, cooperatives in Indonesia must absolute clean up without eliminating the characteristics of cooperatives that promote social and economic aspects. The emergence of Sharia-based cooperatives is the most relevant model for strengthening the position of competitiveness and maintaining the value and function of the actual cooperative. This research is based on the perspective that the values of cooperatives have similarity with the values of sharia that produce the basic of cooperative governance with get priority by justice, goodness and balances. The purpose of this study to know the governance of cooperative-based sharia by Kopkar Unindra. The analytical approach used is a sequential exploratory method. The result of the analysis, Kopkar Unindra is not a sharia-based cooperative but the governance implemented has based on syariah values. Some interesting results in this study are that Kopkar Unindra has non-interest / non-service loan services to members, openness / honesty on products and services, financing cooperation with sharia banks, cooperation with flexible suppliers, competitive pricing and efforts to fulfill various types of members needs as a form of cooperative benefits towards members. Of the 50 product samples taken, the price fixation of Kopkar Unindra products is below the modern retail price by an average of 10% cheaper but still able to create good financial / profit performance. In the final result, this study offers a sharia-based cooperative management model.

**Keywords:** *Cooperative, Shari'a, Sharia Cooperative Governanc.*