

THESIS
ANALYSIS OF PARTNERSHIP PATTERNS IN THE
PERSPECTIVE OF FIQH MUAMALAH (CASE STUDY:
KENCANA MULIA SEJAHTERA COOPERATIVE NGAWI)



Written by:

Aliyya Lathifa Daniswara

Reg. No. 42.2021.328016

DEPARTMENT OF ISLAMIC ECONOMIC LAW
FACULTY OF SHARIA
UNIVERSITY OF DARUSSALAM GONTOR

2025 / 1446

**ANALYSIS OF PARTNERSHIP PATTERNS IN THE
PERSPECTIVE OF FIQH MUAMALAH (CASE STUDY:
KENCANA MULIA SEJAHTERA COOPERATIVE NGAWI)**

THESIS

Presented to the University of Darussalam Gontor in Partial Fulfilment of
Requirement for Bachelor Degree (S1) In the Department of Islamic Economic Law,
Faculty of Sharia University of Darussalam Gontor

Written by:

Aliyya Lathifa Daniswara

Reg. No. 422021328016

Supervisor:

Ahmad Muqorobin, S.H.I., M.A., Ph.D.

NIY. 150503

**DEPARTMENT OF ISLAMIC ECONOMIC LAW
FACULTY OF SHARIA
UNIVERSITY OF DARUSSALAM GONTOR**

2025 / 1446



UNIDA
GONTOR
UNIVERSITAS DARUSSALAM GONTOR

ABSTRACT

Analysis of Partnership Patterns in the Perspective of Fiqh Muamalah (Case Study: Kencana Mulia Sejahtera Cooperative Ngawi)

Aliyya Lathifa Daniswara

422021328016

This research examines the partnership pattern implemented by Koperasi Kencana Mulia Sejahtera, a production cooperative that focuses on improving the welfare of coffee farmers in Ngawi Regency, from the perspective of fiqh muamalah. This research aims to analyse the implementation of the cooperative's partnership pattern, including the core-plasma and general trading patterns, as well as its compliance with sharia principles, particularly the syirkah 'inan and mudharabah contracts. The research method used is descriptive qualitative, with data collected through in-depth interviews, field observations, and documentation. The results show that the cooperative partnership pattern has a positive impact on the quality and quantity of coffee production, as well as ensuring product price stability. The cooperative also provides technical training, market support, and fair profit sharing to its members. The principles of fairness, transparency, and mutual responsibility have been applied in this cooperation, indicating conformity with Shariah values. This study recommends further exploration of sharia-based partnership patterns in other agribusiness sectors, such as horticulture and oil palm, with a quantitative approach to measure the specific economic impact on farmers' welfare. In addition, the cooperative is advised to improve operational efficiency and expand the range of cooperation with external parties to support the sustainability of the programme. This study contributes to the development of Islamic economic theory and cooperative partnership practices in Indonesia.

Keywords : Cooperative Partnership; Fiqh Muamalah; Coffee Farmer.

ABSTRAK

Analisis Pola Kemitraan Dalam Perspektif Fiqh Muamalah (Studi Kasus: Koperasi Kencana Mulia Sejahtera Ngawi)

Aliyya Lathifa Daniswara

422021328016

Penelitian ini mengkaji pola kemitraan yang diterapkan oleh Koperasi Kencana Mulia Sejahtera, sebuah koperasi produksi yang berfokus pada peningkatan kesejahteraan petani kopi di Kabupaten Ngawi, dalam perspektif fiqh muamalah. Penelitian ini bertujuan untuk menganalisis implementasi pola kemitraan koperasi, mencakup pola inti-plasma dan perdagangan umum, serta kesesuaiannya dengan prinsip-prinsip syariah, khususnya akad syirkah 'inan dan mudharabah. Metode penelitian yang digunakan adalah deskriptif kualitatif, dengan data yang dikumpulkan melalui wawancara mendalam, observasi lapangan, dan dokumentasi. Hasil penelitian menunjukkan bahwa pola kemitraan koperasi memberikan dampak positif terhadap kualitas dan kuantitas produksi kopi, serta menjamin stabilitas harga produk. Koperasi juga memberikan pelatihan teknis, dukungan pasar, dan pembagian keuntungan yang adil kepada anggotanya. Prinsip-prinsip keadilan, transparansi, dan tanggung jawab bersama telah diterapkan dalam kerjasama ini, yang menunjukkan kesesuaian dengan nilai-nilai syariah. Penelitian ini merekomendasikan eksplorasi lebih lanjut terhadap pola kemitraan berbasis syariah di sektor agribisnis lain, seperti hortikultura dan kelapa sawit, dengan pendekatan kuantitatif untuk mengukur dampak ekonomi secara spesifik terhadap kesejahteraan petani. Selain itu, koperasi disarankan untuk meningkatkan efisiensi operasional dan memperluas jangkauan kerjasama dengan pihak eksternal untuk mendukung keberlanjutan program. Studi ini berkontribusi dalam pengembangan teori ekonomi syariah dan praktik kemitraan koperasi di Indonesia.

Kata Kunci : Kemitraan Koperasi; Fiqh Muamalah; Petani Kopi.

THESIS ORIGINALITY STATEMENT SHEET



Faculty of Syari'ah
كلية الشريعة

DECLARATION

I here by,

Name : Aliyya Lathifa Daniswara
Registration Number : 422021328016
Faculty : Sharia
Department : Islamic Economic Law Department
Title : Analysis of Partnership Patterns in The Perspective of Fiqh Muamalah
(Case Study: Kencana Mulia Sejahtera Cooperative)

I sincerely declare that this thesis belongs to my work and not to other researchers for a different degree. Furthermore, this thesis is never published before, except for some parts with their original references.

Otherwise, if it is found that this thesis is plagiarism, I am ready to be ceased academically.

UNIDA,

Rajab	6 th , 1446 H
January	8 th , 2024 M

Researcher,



Aliyya Lathifa Daniswara
NIM. 422021328016

UNIDA
GONTOR
UNIVERSITAS DARUSSALAM GONTOR

SUPERVISOR APPROVAL STATEMENT



Faculty of Syari'ah
كلية الشريعة

SUPERVISOR DECISION LETTER

The Honorable,
Dean of Sharia Faculty
University of Darussalam Gontor
Bismillahirrahmanirrahim
Assalamu'alaikum Warahmatullahi Wabarakatuh

I have to honour to present this thesis written by:

Name : Aliyya Lathifa Daniswara
Registered Number : 422021328016
Faculty : Sharia
Department : Islamic Economic Law
The Title : Analysis of Partnership Patterns in The Perspective of Fiqh Muamalah
(Case Study: Kencana Mulia Sejahtera Cooperative)

It has been processed and corrected to meet the practical requirement to obtain the Bachelor's Degree (S1) in the Islamic Economic Law, Sharia Faculty University of Darussalam Gontor. Therefore, we hope this thesis could be examined.

Hopefully, this thesis will be useful for religion, nation, and the development of an educational institution

Wassalamu'alaikum Warahmatullahi Wabarakatuh

UNIDA,

8 th	January	2025	M
16 th	Rajab	1446	H

Supervisor,

Ahmad Muqorobin, S.H., M.A., Ph.D.

NIY. 150503

UNIDA
GONTOR
UNIVERSITAS DARUSSALAM GONTOR

DECISION OF THE TEAM



Faculty of Syari'ah
كلية الشريعة

DECISION OF THE TEAM


The committee of the thesis examination in partial fulfilment of the requirements for the degree of Licentiate in the Islamic Economic Law Department in the Faculty of Sharia, University of Darussalam Gontor, Indonesia, declared that the thesis written by:

Name : Aliyya Lathifa Daniswara
Reg. Number : 422021328016
Title : Analysis of Partnership Pattern in the Perspective of Fiqh Muamalah (Case Study: Kencana Mulia Sejahtera Cooperative Ngawi)

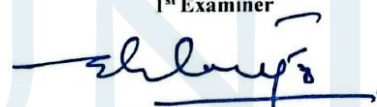
Has been examined by the board of examiners of the board of examiners of the Bachelor's Degree (S1) on Department of Islamic Economic Law Faculty of Sharia University of Darussalam Gontor on 23 of January 2025.

The board of examiners has decided to grant her pass in the thesis examination. Hence, she is eligible to be awarded the degree of Licentiate in the Islamic Economic Law Department in the Faculty of Sharia.


Board Examiner
Supervisor


Ahmad Maqorobin, S.H.I., M.A., Ph.D.
NIY. 150503

1st Examiner


Dr. Eko Nur Cahyo, S.Th.I., M.A.
NIY. 080224

2nd Examiner


Abdullah Khoiri, S.E. M.SEL.
NIY. 210801

ACCEPTANCE LETTER



Faculty of Syari'ah
كلية الشريعة

THESIS ACCEPTANCE LETTER

Bismillahirramanirrahim

Assalamualaikum wr. wb.

The Faculty of Sharia, University of Darussalam Gontor, Ponorogo Indonesia
has received a thesis written by:

Name : Aliyya Lathifa Daniswara
Reg. Number : 422021328016
The Title : Analysis of Partnership Pattern in the Perspective of Fiqh
Muamalah (Case Study: Kencana Mulia Sejahtera
Cooperative)

In partial fulfillment of the requirement for the degree of Licentiate in
Islamic Economic Law Department in the Faculty of Sharia, academic year 1445-
1446/2024-2025.

UNIDA, Rajab 28th, 1446 H
January 28th, 2025 M

Dean of Sharia Faculty

Assoc. Prof. Dr. Imam Kamaluddin, Lc., M.Hum.

NIY. 960125

UNIVERSITAS DARUSSALAM GONTOR

MOTTO

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ :

مَنْ سَلَكَ طَرِيقًا يَلْتَمِسُ فِيهِ عِلْمًا، سَهَّلَ اللَّهُ لَهُ طَرِيقًا إِلَى الْجَنَّةِ، وَإِنَّ الْمَلَائِكَةَ لَتَضَعُ أَجْنِحَتَهَا رِضًا لِطَالِبِ الْعِلْمِ، وَإِنَّ طَالِبَ الْجَنَّةِ، وَإِنَّ الْمَلَائِكَةَ لَتَضَعُ أَجْنِحَتَهَا رِضًا لِطَالِبِ الْعِلْمِ، وَإِنَّ طَالِبَ الْحَيَاتَانِ فِي الْمَاءِ. وَفَضْلُ الْعَالِمِ عَلَى الْعَابِدِ كَفَضْلِ الْقَمَرِ عَلَى سَائِرِ الْكَوَاكِبِ. إِنَّ الْعُلَمَاءَ وَرَثَةُ الْأَنْبِيَاءِ، وَإِنَّ الْأَنْبِيَاءَ لَمْ يُورَثُوا دِينَارًا وَلَا دِرْهَمًا، وَإِنَّمَا وَرَثُوا الْعِلْمَ، فَمَنْ أَخَذَهُ أَخَذَ بِحِطِّ وَافِرٍ. (رواه أبو داود والترمذي وابن ماجه وأحمد)

In the name of Allah, the Most Gracious, The Most Merciful

The Messenger of Allah, peace and blessings be upon him, said :

"The Messenger of Allah ﷺ said: Whoever treads a path seeking knowledge, Allah will ease for him a path to Paradise. Indeed, the angels lower their wings in approval for the seeker of knowledge, and indeed all those in the heavens and the earth, even the fish in the water, seek forgiveness for the seeker of knowledge. The superiority of a scholar over a worshipper is like the superiority of the moon over all the stars.

Indeed, the scholars are the heirs of the Prophets, and the Prophets do not leave behind dinar or dirham (wealth), but they leave behind knowledge. So, whoever takes it has taken a great share." (Narrated by Abu Dawud, Tirmidhi, Ibn Majah, and Ahmad)

UNIVERSITAS DARUSSALAM GONTOR

DEDICATION

All praise belongs to Allah, the Most Merciful, who has guided my steps and strengthened my heart through every challenge. This work is a testament to His endless grace and mercy. Researcher lovingly dedicate this work to :

1. My late father, Priyadi, whose wisdom and prayers continue to light my way.
2. My mother, Endang Rahayu, for her endless prayers and sacrifices that have built the foundation of my success.
3. My sister, Aghisna Fauzul Hakim, whose love and laughter bring joy and strength to my life.

May this work be a small reflection of the prayers you have whispered for me, and may Allah accept it as an act of devotion.



ACKNOWLEDGMENT

All praise and gratitude be to Allah SWT, the Most Merciful and the Most Compassionate, who has bestowed upon me His endless grace, strength, and guidance throughout this journey. It is solely by His will that I have been able to complete this thesis as a requirement for obtaining a Bachelor of Law degree at the Faculty of Sharia, University of Darussalam Gontor. All the people who were very influential in completing the thesis, including:

1. The honorable, the President of University of Darussalam Gontor Al-Ustadz KH. Hasan Abdullah sahal, Prof. Dr. K.H. Amal Fathullah Zarkasyi, M.A., Drs. K.H Akrim Mariyat, Dipl.a.Ed.
2. The honorable Rector of University of Darussalam Gontor Al-Ustadz. Prof. Dr. K.H. Hamid Fahmy Zarkasyi, M.A.E.d., M.Phil., Vice Rector I for Academic, Research, and Innovation Assoc. Prof. Dr. Abdul Hafidz Zaid, M.A., Vice Chancellor II for Human Resources and Institutional Development Assoc. Prof. Dr. Setiawan bin Lahuri, Vice Chancellor III for Boarding, Student Affairs, Cooperation, and International Affairs Dr. Khoirul Umam, M.Ec. Vice Rector IV for Finance, Assets, and Family Welfare Royyan Ramadhani Djayusman, Ph.D.
3. My esteemed supervisor, Al-Ustadz Ahmad Muqorobin, S.H.I., M.A., Ph.D. whose wisdom, patience, and insightful advice have been a guiding star throughout this process. lot of knowledge that he has given me prayers, support, and extraordinary motivation so that I can complete this thesis well and on time.
4. All the respected lecturers of the Department of Islamic Economic Law, who have imparted not only knowledge but also the values that will guide me beyond this academic journey.
5. My beloved family, both from my late father's side and my mother's side, the anchor of my soul, whose countless prayers, sacrifices, and unwavering

belief in me have been my strength in moments of doubt and my joy in times of triumph.

6. My cherished classmates of the Class of 2021, who have been more than friends. your presence has made this journey a tapestry of shared struggles, laughter, and triumphs.
7. My Virtuos Generation friends, both at UNIDA and beyond, whose spirit of creativity, resilience, and collaboration has been a source of endless inspiration. Thank you for reminding me that together, we can achieve extraordinary things.
8. All members of Kencana Mulia Sejahtera Cooperative, especially Mr. Fajar Dwi Nofianto, Mrs. Ifanali Fajrin, and Mr. Muhammad Firdiansyah, for their generosity and invaluable contributions in providing the support and data essential for this research.

Lastly, to every individual who has offered me their time, wisdom, and kindness, Researcher extend my deepest gratitude. May Allah SWT reward all of you abundantly and grant you success in this life and the hereafter.

Ngawi, January 10th 2025


Aliyya Lathifa Daniswara

UNIDA
GONTOR
UNIVERSITAS DARUSSALAM GONTOR