

DECLARATION PAGE



Thereby declare that the Undergraduate Thesis which is entitled “SUPERVISION OF SHARIA COOPERATIVE IN YOGYAKARTA” its content is truly the work of my own and I did not do a plagiarism or quotation in ways that are inconsistent with the prevailing ethnic in the scientific community. On this statement, I am ready to be bear the risk/any sanctions imposed to me in accordance with the applicable regulations, if in the future a breach of scientific ethnics, I am willing to accept the sanctions.

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Hafizd Swandaru Prabowo

MOTTO

“Do the best and pray. God will take care of the rest.”

بَلِ اللَّهِ مَوْلَانِكُمْ ۖ النَّاصِرِ يَنْخَيْرُ وَهُوَ

“But allah is your protector, and He is the best of helpers”
(Q.S Ali Imran: 150)

فَإِنَّ مَعَ إِسْرٍ الْعُسْرِ

“For indeed, with hardship [will be] ease.”
(Q.S Al-Insyirah: 5)

“Allah will give you more than you’ve expected”
(B. Hendri Prabowo)

DEDICATION

This undergraduate thesis is dedicated to

My Lord, Allah SWT

Prophet Muhammad SAW

My Beloved Parents

Bekti Hendri Prabowo., S.E.

Titin Sugiartini., S.E.

My Lovely Sister

Maheswari Paramita Prabowo

My Supervisors

Dr. Fadia Fitriyanti, S.H., M.Hum., M. Kn.

FOREWORD

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Finally, I do expect the thesis will give benefits for readers and future researches.

Hafizd Swandaru Prabowo

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Table No. 1

Organization Structure of Small and Medium Enterprise Service of Yogyakarta

Table No. 2

**The Organization Structure of Deputy for Supervision of Cooperative and
Small and Medium Enterprise**

Table No. 3

**List of Sharia Cooperatives Disbanded By Small and Medium Enterprise
Service of Yogyakarta**

List of Abbreviations

KSPPS	: <i>Koperasi Simpan Pinjam dan Pembiayaan Sharia</i> (Sharia Financing Saving and Loan Cooperative)
ZISWAF	: <i>Zakat, Infaq, Shadaqah, Waqaf</i>
KSP	: <i>Koperasi Simpan Pinjam</i> (Saving and Loan Cooperative)
USP	: <i>Unit Simpan Pinjam</i> (Saving and Loan Unit)
KJKS	: <i>Koperasi Jasa Keuangan Syariah</i> (Sharia Financial Service Cooperative)
UJKS	: <i>Unit Jasa Keuangan Syariah</i> (Sharia Financial Service Unit)
BMT	: <i>Baitul Maal wa Tamwil</i>
AAOIFI	: Accounting and Auditing Organization of Islamic Financial Institution
DPS	: <i>Dewan Pengawas Syariah</i> (Sharia Supervisory Board)
DSN	: <i>Dewan Syariah Nasional</i> (Sharia National Council)