

REGULATION OF THE MUNICIPALITY OF TANGERANG
NUMBER 6 OF 2022
ON
EMPOWERMENT AND PROTECTION OF COOPERATIVES

BY THE BLESSINGS OF ALMIGHTY GOD

MAYOR OF TANGERANG,

- Considering :
- a. that cooperatives as a people's economic movement or as a business entity based on family principles, have a strategic role in regional development, in an effort to realize regional economic resilience for the creation of a wealthy, just, and prosperous society based on Pancasila and the 1945 Constitution;
 - b. that the strategic role of cooperatives needs to be optimized through empowerment and protection efforts by local governments, so that cooperatives become strong, healthy, independent, and resilient;
 - c. that in order to create legal certainty, arrangements are needed in providing empowerment and protection for Cooperatives as referred to in point b;
 - d. that, based on the considerations as referred to in point a, point b, and point c, it is necessary to issue a Regional Regulation on the Empowerment and Protection of Cooperatives;
- Observing :
1. Article 18 section (6) of the 1945 Constitution of the Republic of Indonesia;
 2. Law Number 2 of 1993 on Establishment of Level II Region Municipality of Tangerang (State Gazette of the Republic of Indonesia of 1993 Number 18, Supplement to the State Gazette of the Republic of Indonesia Number 3518);

3. Law Number 25 of 1992 on Cooperatives (State Gazette of the Republic of Indonesia of 1992 Number 116, Supplement to the State Gazette of the Republic of Indonesia Number 3502);
4. Law Number 23 of 2014 on Local Governments (State Gazette of the Republic of Indonesia of 2014 Number 244, Supplement to the State Gazette of the Republic of Indonesia Number 5587), as amended several times, last by Law Number 9 of 2015 on Second Amendment to Law Number 23 of 2014 on Local Governments (State Gazette Republic of Indonesia of 2015 Number 58, Supplement to the State Gazette of the Republic of Indonesia Number 5679);
5. Law Number 11 of 2020 on Job Creation (State Gazette of the Republic of Indonesia of 2020 Number 245, Supplement to the State Gazette of the Republic of Indonesia Number 6573);
6. Government Regulation Number 7 of 2021 on Ease, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises (State Gazette of the Republic of Indonesia of 2021 Number 17, Supplement to the State Gazette of the Republic of Indonesia Number 6619);

With the Joint Approval of
REGIONAL HOUSE OF REPRESENTATIVES OF THE MUNICIPALITY OF
TANGERANG
and
MAYOR OF TANGERANG

HAS DECIDED:
To issue: REGIONAL REGULATION ON EMPOWERMENT AND
PROTECTION OF COOPERATIVES.

CHAPTER I
GENERAL PROVISIONS

Article 1

In this Regional Regulation:

1. Region means the Municipality of Tangerang.
2. Local Government means the Mayor as the administering element of the Local Government who leads the implementation of government affairs which are the authority of the autonomous region.
3. Mayor means the Mayor of Tangerang.
4. Regional Apparatus means the assisting element of the Mayor and the Regional House of Representatives in the administration of government affairs that become the authority of the Region.
5. Regional Office means a Regional Apparatus in the fields of trade, industry, Cooperatives, and Micro, Small and Medium Enterprises.
6. Cooperatives mean business entities consisting of individuals or incorporated Cooperatives by basing their activities on the principle of Cooperatives and as a people's

- economic movement based on the principle of kinship.
7. Sharia Principles mean principles of Islamic law in cooperative activities based on *fatwas* issued by institutions that have *fatwa* stipulations in the field of sharia.
 8. Primary Cooperative means a cooperative established by and consisting of individuals.
 9. Secondary Cooperative means a Cooperative established by and consisting of an incorporated cooperative.
 10. Savings and Loans Cooperative (*Koperasi Simpan Pinjam*), hereinafter referred to as KSP, means a cooperative that only carries out its business activities which are savings and loans businesses.
 11. Credit Union (*Unit Simpan Pinjam*), hereinafter referred to as Credit Union, means a cooperative unit engaged in savings and loans business as part of concerned Cooperative Business activities.
 12. Sharia Financing and Savings and Loans Cooperative (*Koperasi Simpan Pinjam dan Pembiayaan Syariah*) hereinafter abbreviated as KSPPS means a cooperative whose business activities are savings, loans and financing in accordance with sharia principles, including managing zakat, almsgiving, alms, and waqf.
 13. Sharia Financing and Savings and Loans Cooperative Unit (*Unit Simpan Pinjam dan Pembiayaan Syariah Koperasi*) hereinafter referred to as Cooperative USPPS means a Cooperative Business unit engaged in savings, loans and financing in accordance with sharia principles, including managing zakat, almsgiving, alms, and waqf as part of the activities of the Cooperative Business concerned.
 14. Empowerment means efforts made by Local Government in synergy in the form of climate growth and Business Development so that it can grow and develop into an independent, healthy and resilient business.
 15. Protection means any effort that guarantees legal certainty to provide protection to Cooperatives.
 16. Incubation means a process of guidance, mentoring, and development provided by incubator institution to incubation participants.
 17. Online Single Submission System hereinafter abbreviated as OSS System means an integrated electronic system managed and maintained by the OSS Institution for the Implementation of Risk-Based Business Licensing.
 18. Business licensing means the legality given to business actors to start and run their business and/or activities.
 19. Members of Cooperatives hereinafter referred to as Members mean communities that have joined the Cooperatives based on legislation and listed in Articles of Association and Bylaws of Cooperatives, domiciled as owner and user of Cooperative services.
 20. Education and Training mean efforts made in a directed manner and sustainable to improve quality and capacity in order to improve the competence of human resources of Cooperatives.
 21. Cooperative Supervision, hereinafter referred to as Supervision, means an activity carried out by the official in

charge of cooperatives to supervise and inspect the cooperative in order that its activities are carried out properly in accordance with legislation.

22. Cooperative Supervisors mean Functional Officials of Cooperative Supervisors and Civil Servants of Functional non-Officials of Cooperative Supervisors assigned within a certain period that has a scope, duties, responsibilities, authority, and the right to carry out activities of Cooperative Supervision.
23. Sharia Supervisory Board means a Board elected through meeting decision of Members who carry out their duties and functions as sharia supervisors.
24. Indonesian Cooperative Council in Region hereinafter referred to as Dekopinda means an organization founded from and by the Cooperative Movement to fight for the interests and expressing the aspirations of Cooperatives in the Region.

CHAPTER II DUTIES AND AUTHORITY

Article 2

- (1) Local Government in carrying out empowerment and Protection of Cooperatives in the Region has duties to:
 - a. draw up strategic plans;
 - b. draw up a work plan;
 - c. draw up annual plans;
 - d. formulate Empowerment and Protection policies;
 - e. establish criteria, standards, and procedures for Empowerment and Protection; and
 - f. conduct data collection, monitoring and evaluation.
- (2) The duties as referred to in section (1) are carried out by Regional Offices.

Article 3

Local Government in carrying out duties as referred to in Article 2 is authorized to:

- a. provide business opportunities for Cooperatives;
- b. issue savings and loans business licenses for Cooperatives;
- c. issue permits for the opening of branch offices, sub-branches, and cash offices of the Savings and Loans Cooperative;
- d. carry out inspection and supervision of the Savings and Loans Cooperatives/Savings and Loans Unit of Cooperatives;
- e. carry out health assessments of the Savings and Loans Cooperatives/ Savings and Loans Unit of Cooperatives and
- f. carry out cooperative education and training for Cooperatives.

Article 4

The scope of this Regional Regulation includes:

- a. Cooperation;
- b. Empowerment;
- c. Protection;
- d. Licensing;
- e. Dekopinda;
- f. Reporting;
- g. Funding;
- h. Administrative sanctions; and
- i. Guidance and supervision.

CHAPTER III
COOPERATIVES

Part One
General

Article 5

- (1) Cooperatives consist of:
 - a. Cooperative that carries out its business activities based on Conventional Principles; and
 - b. Cooperative that carries out its business activities based on Sharia Principles.
- (2) Cooperative that carries out its business activities based on sharia principles as referred to in section (1) point b must include the word of Syariah in the naming of the Cooperative.

Part Two
Forms and Types of Cooperatives

Paragraph 1
Forms of Cooperatives

Article 6

- (1) Cooperatives as referred to in Article 5 may take the forms of:
 - a. Primary Cooperatives; and
 - b. Secondary Cooperatives.
- (2) Primary Cooperatives as referred to in section (1) point a are formed by at least 9 (nine) persons.
- (3) Secondary Cooperatives as referred to in section (1) point b are formed by at least 3 (three) Cooperatives.

Article 7

- (1) The establishment of a Cooperative as referred to in Article 5 begins with the establishment of a Cooperative attended by the founder.
- (2) The Cooperative formation meeting as referred to in section (1) may be held online and/or offline.
- (3) The results of the establishment meeting as referred to in section (2) are declared by the minutes signed by the chairperson of the meeting, in the form of an initial or signature with wet or electronic ink.

Article 8

- (1) The Local Government conducts guidance and assistance for community groups who establish a Cooperative as referred to in Article 7.
- (2) Provisions regarding form and procedure for assistance as referred to in section (1) are regulated by a Mayor Regulation.

Article 9

The establishment of the Cooperative as referred to in Article 5 is carried out with the establishment deed that contains the Articles of Association.

Article 10

The Articles of Association as referred to in Article 9 contain at least:

- a. list of founders' names;
- b. name and place of residence;
- c. aims and objectives as well as the field of business;
- d. conditions for membership;
- e. provisions regarding member meetings;
- f. provisions regarding management;
- g. provisions regarding capital;
- h. provisions regarding the time of establishment;
- i. provisions regarding the distribution of the residual business results; and
- j. provisions regarding sanctions.

Article 11

Cooperatives as referred to in Article 5 acquire the status of legal entities on the date of issuance of the Ministerial Decision administering government affairs in the field of law and human rights regarding the legalization of incorporated cooperatives.

Paragraph 2

Types of Cooperatives

Article 12

The types of cooperatives as referred to in Article 5 section (1) consist of:

- a. consumer Cooperatives;
- b. producer Cooperatives;
- c. service Cooperatives;
- d. marketing Cooperatives; and
- e. savings and loans Cooperatives.

Article 13

Consumer Cooperatives as referred to in Article 12 point a conduct service business activities in the field of supplying goods of Members and non-Members needs.

Article 14

Producer Cooperatives as referred to in Article 12 point b conduct service business activities in the field of procurement of facilities, marketing, and factors of production and marketing of production generated by Members to Members and non-Members.

Article 15

Service Cooperatives as referred to in Article 12 point c carry out non-savings and loans service business activities of non-savings and loans needed by Members and non-Members.

Article 16

Marketing Cooperatives as referred to in Article 12 point b conduct marketing business activities to market the product generated by Members and non-Members

Article 17

- (1) Consumer Cooperatives, producer Cooperatives, marketing Cooperatives and service Cooperatives can carry out other business activities according to the needs of the Member.
- (2) Other business activities as referred to in section (1) are required to be included in the Articles of Association.
- (3) Mentioning the type of Cooperative conducting several business activities as referred to in section (1) is based on the similarity of business activities and/or the economic interests of the largest Members.

Article 18

- (1) Savings and loans Cooperatives as referred to in Article 12 point e run a savings and loans business as the only business that serve Members.
- (2) The savings and loans business as referred to in section (1) may be carried out by:
 - a. KSP;
 - b. Savings and Loans Cooperative Unit (USP Koperasi);
 - c. KSPPS; and/or
 - d. Cooperative USPPS.
- (3) Further provisions regarding the savings and loans business carried out by KSP, USP Koperasi , KSPPS, and Cooperative USPPS as referred to in section (2) are regulated by a Mayor Regulation.

Article 19

- (1) KSPPS and Cooperative USPPS as referred to in Article 18 section (2) point c and point d can carry out social functions in the form of *baitul maal* for empowerment of a social economic of members and community in accordance with the provisions of legislation.
- (2) The Regional Office facilitates the establishment of a Sharia Supervisory Board in cooperation with the National Sharia Board of the Indonesian Ulema Council (DSN MUI) to support development and advancement of cooperatives based on sharia.

Article 20

- (1) Cooperatives as referred to in Article 13 to Article 17 carry out Business Activities based on, among others:
 - a. similarity of Business;
 - b. potential; and
 - c. Member needs.
- (2) Business activities as referred to in section (1) may be carried out by:
 - a. single Business; or
 - b. multi-purpose Business.
- (3) Business activities carried out in a single business as referred to in section (2) point a are Cooperatives run in 1 (one) particular business field.
- (4) Business activities carried out in an multi-purpose business as referred to in section (2) point b are Cooperatives run with several business activities in 1 (one) or more specific business fields.
- (5) Business activities as referred to in section (1) point b must have a core business.
- (6) Business activities as referred to in section (1) may have and/or utilize digital technology platforms to encourage acceleration and integration.

CHAPTER IV
EMPOWERMENT

Part One
Policy

Article 21

Local Government carries out Cooperative Empowerment through policy determination in aspects of:

- a. institution;
- b. production;
- c. marketing;
- d. finance;
- e. innovation and technology; and
- f. cooperation and partnership.

Article 22

Policy on institutional aspects as referred to in Article 21 point a, among others increases:

- a. quality of participation of Cooperative Members;
- b. capacity and competence of Cooperative Members;
- c. managerial capabilities and governance of the Cooperative; and
- d. capacity of Cooperative Members as Cooperative entrepreneur or Cooperative innovator through Incubation.

Article 23

Policies on the production aspect as referred to in Article 21 point b include:

- a. improving production techniques, processing, and management capabilities for Cooperatives;
- b. improving design capabilities and engineering of product Cooperative Members;
- c. providing convenience in procurement of facilities and infrastructure, processing production, raw materials, auxiliary materials, and packaging for Cooperatives; and
- d. applying standardization in the process of production and processing.

Article 24

Policies on marketing aspects as referred to in Article 21 point c include:

- a. fostering the loyalty of Cooperative Members;
- b. developing market potential other than Members for business development and/or the advantages of Cooperative service capabilities to non-Members;
- c. developing a cooperation business network which is mutual benefits between Cooperatives and Partnerships as well as between cooperatives and other business actors;
- d. facilitating Cooperatives to possess patents and marks of Cooperative products to be competitive in the domestic markets and foreign markets; and
- e. curating superior products in Region that have the potential as a franchise.

Article 25

(1) Policies on financial aspects as referred to in Article 21 point d include:

- a. increasing the capital participation of Cooperative Members through capital accumulation;
 - b. increasing financing access to financing sources in an amount, interest or remuneration, and certain period; and
 - c. establishing a Regional Public Service Agency of Regional Technical Implementation Unit on Revolving Fund for Cooperatives.
- (2) Increasing capital participation of Cooperative Members through capital accumulation as referred to in section (1) point a comes from:
- a. grants; and/or
 - b. equalization of Members' savings.
- (3) Increasing access to financing sources in the amount, interest or reward, and certain period as referred to in section (1) point b is derived from:
- a. Members;
 - b. non-Members;
 - c. other Cooperatives; and/or
 - d. banks and non-bank financial industry.

Article 26

Policies on aspects of innovation and technology as referred to in Article 21 point e includes:

- a. improving the ability of research and development of Business, innovation, and digital transformation;
- b. improving the innovation ability of Cooperatives to increase the efficiency of Cooperative work and competitiveness;
- c. increasing the use of technology in the field of design and quality control;
- d. enhancing cooperation and technology transfer;
- e. providing incentives to Cooperatives that develop eco-friendly technology; and
- f. developing entrepreneurs through Incubation.

Article 27

Policies on aspects of cooperation and partnership as referred to in Article 21 point f among others develop:

- a. business cooperation among Cooperatives; and
- b. business partnerships between Cooperatives and other business entities.

Article 28

(1) Cooperatives carrying out business cooperation between Cooperatives along with partnership and other business actors as referred to in Article 27 are implemented based on:

- a. interdependency;
 - b. mutual trust;
 - c. strengthening each other; and
 - d. mutual benefit.
- (2) The Regional Office may facilitate cooperation and partnership as referred to in section (1).
- (3) Further provisions regarding procedures for facilitating cooperation and partnership as referred to in section (1) and section (2) are regulated in a Mayor Regulation.

Part Two

Cooperative Development Policy in Certain Sectors

Article 29

- (1) The Local Government conducts empowerment for cooperatives that carry out certain business activities in the trade sector.
- (2) Empowerment for Cooperatives in the trade sector as referred to in section (1) includes:
 - a. Cooperatives that conduct business activities in the field of trade; and
 - b. Development of Cooperatives conducting business activities in the trade sector.
- (3) Cooperation as referred to in section (2) point a is carried out by providing business opportunities for Cooperatives through a partnership pattern by paying attention to an integrated guidance system and a single database in accordance with the provisions of legislation.

- (4) The Regional Office supervises Cooperatives in the trade sector at least:
 - a. Institutional strengthening;
 - b. Education and training of human resources;
 - c. Easy access to capital; and
 - d. Business development.

CHAPTER V PROTECTION

Article 30

- (1) Local Government provides Cooperative Protection in the form of:
 - a. issuance of business licenses;
 - b. establishing the fields of businesses that may only be operated by Cooperatives; and
 - c. determining the fields of businesses in Region that have been successfully operated by Cooperatives not to be operated by other business entities.
- (2) The fields or sectors of business as referred to in section (1) point b and point c are determined by a Mayor Decision.

Article 31

- (1) In addition to the Protection of Cooperatives as referred to in Article 30, Local Government can carry out Business recovery in certain emergency conditions.
- (2) The certain emergency conditions as referred to in section (1) include:
 - a. disasters;
 - b. epidemic; or
 - c. other conditions determined by authorized officials.
- (3) The forms of Protection against Cooperatives in certain emergency conditions as referred to in section (1) are among others, through:
 - a. credit restructuring;
 - b. business reconstruction; and/or
 - c. capital assistance and/or
 - d. other forms of assistance.

Article 32

Credit restructuring as referred to in Article 31 section (3) point a is carried out in the form of, among others:

- a. relaxation; and
- b. credit rescheduling.

Article 33

Business reconstruction as referred to in Article 31 section (3) point b is carried out in the form of grants of production facilities.

Article 34

Capital Assistance as referred to in Article 31 section (3) point c is implemented in the form of, among others:

- a. grants;
- b. loans;

- c. revolving funds; and/or
- d. financing.

Article 35

- (1) The Regional Office supervises cooperatives, especially KSP/USP and KSPPS/USPPS in accordance with applicable legislation.
- (2) Mechanisms and procedures for supervising KSP/USP are further regulated in a Mayor Regulation.

CHAPTER VI
LICENSING

Article 36

- (1) The Cooperative in carrying out its business is obligated to have:
 - a. Business License; and/or
 - b. Operational permit.
- (2) The Business License as referred to in section (1) point a is the Savings and Loans Business License granted to:
 - a. KSP;
 - b. USP Cooperative;
 - c. KSPPS; and/or
 - d. Cooperative USPPS.
- (3) The Operational Permit as referred to in section (1) point b consists of:
 - a. opening of branch offices;
 - b. opening of sub-branch offices; and
 - c. opening of cash offices.
- (4) Provisions regarding requirements and procedures how to register the permit/license as referred to in section (1) to section (3) are carried out in accordance with the provisions of legislation.

Article 37

- (1) The Business license and/or Operational permit as referred to in Article 36 are valid as long as the incorporated Cooperative is established and carries out business activities in accordance with the provisions of legislation.
- (2) Business licenses and/or Operational permits as referred to in section (1) are issued by the OSS institution for and on behalf of the Mayor.

Article 38

Regional Office verifies documents of the business license requirements of Savings and Loans, Branch Office Approval, Sub-Branch and Cash Office in the form of Softcopy.

CHAPTER VII
EDUCATION AND TRAINING

Article 39

- (1) Local Government may facilitate the provision of Education and Training for Cooperative Members.
- (2) Education and Training as referred to in section (1) are

organized to improve the knowledge, skills and attitudes and behavior of Cooperative Members.

- (3) Education and Training as referred to in section (1) are carried out by the Regional Office.

Article 40

- (1) The Cooperative can become a member of Dekopinda.
- (2) Dekopinda as referred to in section (1) is an institution of the Cooperative movement that fights for interests and acts as a carrier of Cooperative aspirations.
- (3) Dekopinda as referred to in section (2) is a partner of the Local Government in guiding and developing the ability of Cooperatives in Region.

Article 41

Local Government may provide funding assistance to Dekopinda in the context of implementing activities as referred to in Article 40.

CHAPTER IX REPORTING

Article 42

- (1) Cooperatives that hold Members' meeting are obligated to report the decision results of the Members' meetings to the Mayor through the Regional Office.
- (2) The report on the decision results of the Members' meeting as referred to in section (1) may be submitted through the reporting system electronically or manually.
- (3) The report on the decision results of Members' meeting as referred to in section (2) is submitted not later than 1 (one) month after the date of the Members' meeting.

Article 43

- (1) KSP, USP, KSPPS, and USPPS as referred to in Article 18 section (2) are required to submit reports on the implementation of savings and loans and/or sharia financing business activities to the Mayor through the Regional Office.
- (2) The reports on the implementation of savings and loans and/or sharia financing business activities as referred to in section (1) are submitted reporting system electronically or manually.
- (3) The reports on the implementation of savings and loans and/or sharia financing business activities as referred to in section (2) are carried out every 6 (six) months or at any time as needed.

CHAPTER X FUNDING

Article 44

Funding on implementing empowerment and Cooperative protection may be sourced from:

- a. regional budget; and/or
- b. valid and other non-binding sources with the provisions of legislation.

CHAPTER XI
ADMINISTRATIVE SANCTIONS

Article 45

- (1) Any Cooperative that fails to carry out the provisions as referred to in Article 42 and Article 43 can be subject to administrative sanctions.
- (2) The administrative sanctions as referred to in section (1) consist of:
 - a. verbal reprimand;
 - b. written reprimand;
 - c. suspension of business activities; and/or
 - d. revocation of license.

CHAPTER XII
GUIDANCE AND SUPERVISION

Part One
GUIDANCE

Article 46

- (1) The Mayor conducts guidance on the Cooperative.
- (2) Cooperative guidance as referred to in section (1) includes:
 - a. administrative services of Cooperative legal entities;
 - b. Cooperative organization;
 - c. Business;
 - d. Cooperative capital;
 - e. guidance policies and strategies; and
 - f. coordination of coaching.
- (3) Cooperative guidance as referred to in section (1) is carried out by the Regional Office.

Part Two
Supervision

Article 47

- (1) The Mayor supervises the Cooperative.
- (2) Supervision as referred to in section (1) includes:
 - a. application of compliance;
 - b. institution;
 - c. savings and loans business; and
 - d. assessment of the health of savings and loan businesses.
- (3) Supervision as referred to in section (1), on Cooperatives that carry out their business activities based on Conventional Principles will be carried out by the Cooperative Supervisor.

- (4) Supervision as referred to in section (1), on Cooperatives that carry out their business activities based on Sharia Principles will be carried out by the Sharia Supervisory Board.

CHAPTER XIII
CLOSING PROVISIONS

Article 48

This Regional Regulation comes into force on the date of its promulgation.

In order that every person may know hereof, it is ordered to promulgate this Regional Regulation by its placement in the Regional Gazette of the Municipality of Tangerang.

Issued in Tangerang
on 26 June 2022

MAYOR OF TANGERANG,

signed

ARIEF R. WISMANSYAH

Promulgated in Tangerang
on 26 June 2022

REGIONAL SECRETARY
OF THE MUNICIPALITY OF TANGERANG,

signed

HERMAN SUWARMAN

REGIONAL GAZETTE OF THE MUNICIPALITY OF TANGERANG OF 2022
NUMBER 6

Jakarta, 25 September 2024

Has been translated as an Official Translation
on behalf of Minister of Law and Human Rights
of the Republic of Indonesia

DIRECTOR GENERAL OF LEGISLATION AD INTERIM,



ASEP N. MULYANA

ELUCIDATION
OF
REGULATION OF THE MUNICIPALITY OF TANGERANG
NUMBER 6 OF 2022
ON
EMPOWERMENT AND PROTECTION OF COOPERATIVES

I. GENERAL

Cooperatives have a strategic position, role and potential to realize a balanced, developing and equitable regional and national economic order in supporting the economic resilience of the community and as a means of job creation and poverty alleviation

In accordance with the provisions of the 1945 Constitution of Article 33 section (1) and Tap MPR RI Number XVI/MPR/1998 of Article 5 which state that Small and Medium Enterprises and Cooperatives as the main pillars of the national economy must obtain the main opportunities, support, protection, and development as wide as possible as a form of firm alignment to the people's economic business groups. In our economic system, the priority is not the prosperity of individuals or the prosperity of a group of people but the prosperity of the whole society. Therefore, cooperatives must be developed and must thrive in the midst of society as an economic organization for the people. That to strengthen and solidify the organization, management and business of Cooperatives to realize strong, healthy, independent, and resilient Cooperatives, the role of Local Governments and communities is needed for the empowerment of Cooperatives.

In order to encourage the strengthening of cooperative institutions, improve compliance, increase business, increase the capacity of Cooperative Managers and orderly cooperative administration, the role of Local Government is needed through facilitating cooperative ratings, carrying out cooperative supervision, cooperative health assessments and providing widely the business opportunities to cooperatives, Cooperative Manager Certification and Cooperative Assistance as known, there are cooperative problems in the municipality of Tangerang which can be grouped into 4 conditions, namely knowledge of cooperatives, business, institutions and pilot project opportunities in the application of sharia patterns with the hope that they can accelerate the economic process that develops in accordance with the vision of the Municipality of Tangerang.

Law Number 23 of 2014 on Local Governments, mandates regions to carry out empowerment and protection of cooperatives located in the Municipality of Tangerang, which ultimately aims to accelerate the realization of public welfare. Based on the descriptions above, in order to provide legal certainty and Legal protection in the Empowerment and Protection of Cooperatives in the Municipality of Tangerang, DPRD and Local Government of the Municipality of Tangerang take policies to regulate Empowerment and

Cooperative Protection in a Regional Regulation. The Regional Regulation on the Empowerment and Protection of Cooperatives has materials that contain:

- a. General Provisions;
- b. Duties and Authority;
- c. Cooperatives;
- d. Empowerment;
- e. Protection;
- f. Licensing;
- g. Education and Training;
- h. Dekopinda;
- i. Reporting;
- j. Guidance and Supervision; and
- k. Closing Provisions.

Therefore, in order to provide legal certainty and legal protection for the Local Government and parties involved in the Empowerment and Protection of Cooperatives in the Municipality of Tangerang, this Regional Regulation on Empowerment and Protection of this Cooperative is established.

II. ARTICLE BY ARTICLE

Article 1

Sufficiently clear.

Article 2

Sufficiently clear.

Article 3

Sufficiently clear.

Article 4

Sufficiently clear.

Article 5

Sufficiently clear.

Article 6

Sufficiently clear.

Article 7

Sufficiently clear.

Article 8

Sufficiently clear.

Article 9

Sufficiently clear.

Article 10

Sufficiently clear

Article 11

Sufficiently clear.

Article 12

Sufficiently clear.

Article 13
Sufficiently clear.

Article 14
Sufficiently clear.

Article 15
Sufficiently clear.

Article 16
Sufficiently clear.

Article 17
Sufficiently clear.

Article 18
Sufficiently clear.

Article 19
The term *baitul maal* means an institution or party that has a special task to handle all the assets of the people, in the form of either income or expenditure. *Baitul maal* can be also defined physically as a place to store and manage all kinds of assets.

Article 20
Sufficiently clear.

Article 21
Sufficiently clear.

Article 22
Sufficiently clear.

Article 23
Sufficiently clear.

Article 24
Sufficiently clear.

Article 25
Sufficiently clear.

Article 26
Sufficiently clear.

Article 27
Sufficiently clear.

Article 28
Sufficiently clear.

Article 29
Sufficiently clear.

Article 30
Sufficiently clear.

Article 31
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Article 32
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Article 33
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Article 34
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Article 35
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Article 36
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Article 37
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Article 38
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Article 39
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Article 40
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Article 41
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Article 42
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Article 43
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Article 44
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Article 45
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Article 46
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Article 47
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Article 48
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SUPPLEMENT OF THE REGIONAL GAZETTE OF THE MUNICIPALITY OF
TANGERANG OF 2022 NUMBER 6