

## Dissemination of Sharia Cooperatives at KSP Astek

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### ABSTRACT

KSP Astek is a conventional-based savings and loan cooperative founded by a community association in Astek housing, Padang City, West Sumatra in 1991. Sharia Cooperative Training as community service, providing new enlightenment and trust for KSP Astek members in developing their business through Sharia-based cooperatives. With an adult or participatory training approach, participants gain further understanding and enthusiasm about Sharia Cooperatives. Sharia Cooperatives are cooperatives whose principal activities, objectives, and business activities are based on Islamic sharia, namely the Qur'an and Sunnah. Sharia Financial Services Cooperative is a cooperative whose business activities are in the fields of financing, investment, and savings according to the pattern of profit sharing (sharia). This community service activity provides knowledge about sharia cooperatives to members of KSP Astek. The sharia cooperative was chosen by KSP Astek because it is more in line with belief and in principle, it is more suitable during the pandemic because of the profit-sharing system that is applied. This community service activity was carried out in May 2022. The material provided included the introduction of sharia cooperatives, the basis of sharia cooperatives, the objectives of sharia cooperatives, the principles of sharia cooperatives, sharia cooperative businesses, the history of sharia cooperatives, the sharia financial system, and the underlying principles. Islamic financial system, and characteristics of Islamic transactions.

### KEYWORDS

Community service;  
Cooperation;  
Sharia



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## 1. Introduction

One of the strategic efforts to improve people's welfare by strengthening the basic economic life of the majority of the Indonesian people is through the empowerment of cooperatives [1], [2]. This is considering the huge potential of cooperatives shown by their existence [3]. The empowerment of cooperatives will support increasing productivity, providing wider employment opportunities, and increasing incomes for the poor [4]. Cooperatives are business organizations owned and operated by individuals for the common good [5]. Cooperatives base their activities on the principle of the people's economic movement based on the principle of kinship [6]. Cooperatives always adapt to the development of science related to it [7]. Including the use of information technology in the management and management of a cooperative[8].

In this Community Partnership Program, we provide training on sharia cooperatives at KSP Astek in the city of Padang [9]. This cooperative was formed from the desire of the residents of Astek housing to work together in a forum that can prosper all its members. This cooperative was founded in the 190s and until now has 80 members who all live in Astek, Kalumbuk. In its activities, this cooperative has a board of 3 people consisting of the chairman, secretary, and treasurer. The line of business carried out by this cooperative is savings and loans [10]. So far, in partner cooperatives, the management and management of cooperatives can be said to have not been neatly organized, not yet accountable, and not transparent [11]. This was revealed during a discussion with partner cooperatives that cooperatives do not yet have a clear cooperative plan so business goals and objectives do not yet have a more established direction of cooperative business development, and financial management does not meet minimum accounting standards for cooperative standards, reports are only in the form of reports

globally [12], [13]. The management of savings and loan cooperatives is oriented towards consumptive goals, not productive ones. This causes a weak supervisory function. Cooperatives do not have a supervisory strategy, this could be due to less solid cooperative planning [14]. Lack of capital for business expansion [15]–[19]. This is due to weak networks with related agencies or institutions, both government and private agencies [20]. There is still a lack of motivation for cooperatives for business development. This has resulted in stagnant business activities without any efforts to develop a larger business scale [21]–[26]. Does not have a fixed place of business, because it is still incidental. This often interferes with cooperative business activities [27].

From principle to participation: 'Statement of Cooperative Identity' and College Cooperatives researched by Noble [28]. An integrated conceptual framework for the study of agricultural cooperatives: from depoliticization to cooperative sustainability was investigated by Ajates [29]. The story of the rise of Croatian cooperatives: Overcoming external barriers is researched by Božić [30]. The cooperative kinetics of ligand binding to linear polymers was investigated by Villaluenga [31]. Jiang investigated the evolution and neural representation of mammalian cooperative behavior [32]. The impact of size and specialization on the financial performance of agricultural cooperatives was investigated by Pokharel [33]. Reserve funds: Is this a necessary anchor for a successful cooperative? Investigated by Galor [34]. The dual effect of cooperative and team competitive orientations on the relationship between empowering leadership and team innovative behavior was investigated by Lin [35]. Relative to landscape: Producer cooperatives in indigenous food sovereignty initiatives researched by Dower [36]. "New agricultural collectivism": How horizontal coordination of cooperatives promotes multi-stakeholder self-organization is researched by Hannachi [37]. Exploring the inclusiveness of producer cooperatives was investigated by Bijman [38]. One theory of government to rule it all? The case of a paradoxical approach to cooperative governance is examined by Michaud [39]. Regarding productivity growth of agricultural cooperatives: A biennial malquist index approach was studied by Pokharel [40]. Agricultural Cooperatives in the Western World: A bibliometric analysis investigated by [41]. Organizational design in Estonian agricultural cooperatives was investigated by Iliopoulos [42]. For members, fulfilling obligations to cooperatives is an essential form of responsibility because it can improve cooperative performance, which will ultimately be enjoyed by all members [41]. The initiative to increase this responsibility needs to be turned into a social commitment to strengthen and grow together with cooperatives [43]. Management and supervisors as mandatory members need to develop good cooperative governance that is more responsive to changes in the social and economic environment [44]. Management needs to provide social assistance to members as a form of social responsibility [45]. This responsibility is part of the stakeholder approach in the management theory approach [46]–[53].

With various problems that occur to partners, based on discussions with partner cooperatives, many concerns arise. In its development, errors are often found caused by a lack of accuracy in calculations and the possibility of fraud greatly affecting the performance of cooperative activities. With the desire of some members who want to know about cooperative finance and cooperative business processes, an effective solution is proposed, namely by providing sharia cooperative training. With the training carried out by the team, it contributes to cooperative management can be more transparent and implement the sharia concept.

## 2. Method

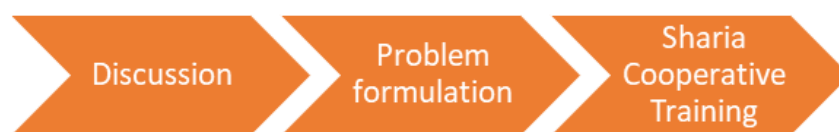
In the midst of the Covid-19 pandemic, many MSMEs have gone out of business. Business actors experienced a decline in sales due to the decline in people's purchasing power due to a decrease in income due to the COVID-19 pandemic. The COVID-19 pandemic has caused them to have difficulty doing business so their income is significantly disrupted. In community service that is carried out [54], production can be increased by changing the packaging logo which is more eye-catching and easy to remember by the public. In addition to serving sales through the Whatsapp application, sales are also made through e-commerce applications such as Shopee. By using On-Line sales using e-commerce applications, it can increase production results and sales revenue for the Rambak and Karak business run by Mrs. Sunarni.

Training on financial management has been conducted by [55]. This service is intended to provide education about the importance of financial management as well as the practice of making savings with the students of the Abu Dzar Al-Ghifari Orphanage, Gamping. The method used in this program is the

delivery of materials, discussions, and hands-on practice to make savings. This program is shown to the students of the Al-Ghifari Orphanage, Gamping.

Sharia cooperative training has been carried out by [56]. This training provides new enlightenment and confidence for PMI members in redeveloping their business through sharia-based cooperatives. With an adult or participatory training approach, participants gain further understanding and enthusiasm. Through sharia cooperatives as an economic movement based on kinship and mutual cooperation, cooperative members can strengthen and help each other. The results of the training show that PMI members agree to create a Sharia Cooperative that provides capital, joint marketing of members' products, and increases business capacity. Sharia cooperatives were chosen because they are more in line with beliefs and in principle are more suitable during the pandemic because of the profit-sharing system that is applied.

This community service activity begins with a discussion with cooperative members about cooperatives. Members' curiosity about sharia cooperatives became an agreed topic. Furthermore, it was also agreed to carry out this community service at regular monthly meetings. This activity is the first step to introduce sharia cooperatives.



**Fig. 1.** Community Service Method

### 3. Results and Discussion

This socialization activity was carried out on May 14, 2022. The activity was carried out at the monthly regular meeting of cooperative members. The activity began with a presentation about sharia cooperatives from the Community Service Team consisting of Dwiny Meidelfi, Rika Idmayanti, Eliyanora, Sri Yusnita, and Rita Afyenni. Eliyanora is an expert in the field of sharia cooperatives. As shown in Figure 2. After the presentation of the material, the activity continued with a discussion session. Participants seemed enthusiastic with the presence of many questions from participants.



**Fig. 2.** Training Activities

The presentation material for the introduction of sharia cooperatives consists of the foundation of sharia cooperatives, the objectives of sharia cooperatives, the principles of sharia cooperatives, sharia cooperative efforts, and the history of sharia cooperatives. The material on the Islamic financial system consists of the principles that underlie the Islamic financial system, Ukhuwah, 'Adalah, Mashlahah, Tawazun, Syumuliyah, characteristics of sharia transactions and Riba, As seen in Figure 3.

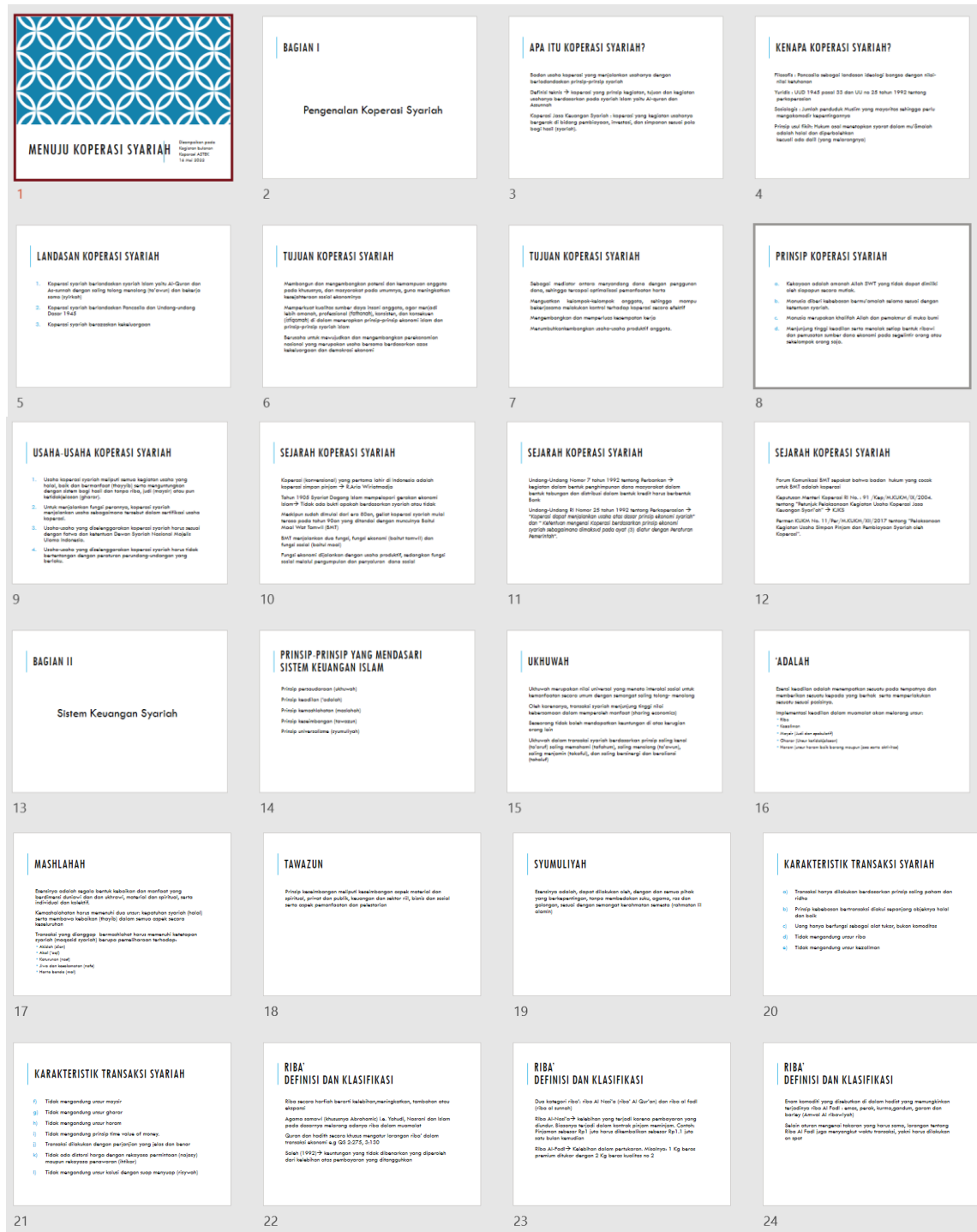


Fig. 3. Training Materials

In today's digital era, all financial mechanisms are very fast and easy for users. These conditions directly affect participants, so Astek Cooperative is also required to immediately use technology as a basis for transactions. In addition, participants agreed to be assisted in the development of Sharia Cooperatives. Business assistance on an ongoing basis can improve business capabilities. As a partner, the PNP Service Team will play a role in facilitating the management and members of the Cooperative in managing legal entities, strengthening institutions, and utilizing technology.

#### 4. Conclusion

Sharia Cooperatives as a forum with members can be a medium to help each other, meet capital needs and strengthen members' businesses. The selection of sharia cooperatives is not only based on belief because it is free from usury which is forbidden. In principle, the sharia pattern is more likely to cooperate through the Mudharabah or Musyarakah scheme. Therefore, the participants agreed to start running a sharia cooperative.

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#### Author Contribution

This community service activity begins with a discussion with cooperative members about cooperatives. This activity is the first step to introduce sharia cooperatives.

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#### Conflict of Interest

The authors declare no conflict of interest.

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