

# Dissemination of Sharia Cooperative Research, Solutions during a Pandemic

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## ABSTRACT

The COVID-19 pandemic has hurt various business sectors, including Indonesian Retired Migrant Entrepreneurs (PMI), in Yogyakarta. Many of the tourism, culinary, and small trade sectors are directly affected, as PMI's business base, causing new, increasingly complex problems such as running out of capital, difficulty in marketing, and weakening enthusiasm for the business. Sharia Cooperative Training as community service, providing 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 cooperation, cooperative members can strengthen and help each other. The training results show that PMI members agree to create a Sharia Cooperative that provides capital, joint marketing of member products, and increasing business capacity. Sharia cooperatives were chosen because they are more in line with beliefs and, in principle, are more suitable for the pandemic because of the applied profit-sharing system.

## KEYWORDS

Pandemic;  
Covid-19;  
Sharia Cooperative;  
Indonesian Post Migrant;  
Economic



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## 1. Introduction

Covid 19 is a health epidemic that affects almost all sectors of life [1]. Micro and small entrepreneurs feel a severe impact in the financial industry [2]. Closure of markets, tourist attractions, restrictions on activities, and tightening of various community activities have led to the cessation of micro and small businesses [3]. Not to mention if micro and small entrepreneurs are exposed to COVID-19, making them at least obliged to self-isolate, including their families, thus worsening their business [4]. Micro and small businesses are most severely affected by COVID-19 [5]. This is more because their income is daily, and they do not have enough savings to support their business if they have to close or cannot sell [6]. The closure of tourist attractions, traditional markets, and restrictions on activities on a micro or macro scale significantly affect the survival of micro and small businesses [7]. Yogyakarta, which is on the tourism and education sectors as the main pillars of its economic sector, has experienced a severe impact because the two leading sectors have not yet been open [8]. The absence of domestic and international tourists impacts the tourism industry, such as hotels, restaurants, and tourist attractions, to supporting sectors such as micro-enterprises that supply or sell in tourist areas [9]. In addition, the education sector has not been able to provide face-to-face education or is still using the online model, causing many small industries to support teaching to have an impact such as food stalls, student boarding houses, and various other small businesses whose primary market has relied on students [10]. The inability to do business causes new poverty to arise or can exacerbate poverty levels [11]. The impact of the pandemic was also felt by members of PMI or Indonesian Retired Migrants. PMI is used for those who have finished working abroad and have no desire to return to work abroad. They have a strong desire to be independent by developing a business according to their interests. PMI DI members. Yogyakarta generally develops micro and small-scale businesses with various business sectors, such as snacks, culinary, grocery stores, fisheries, agriculture, and tourism services [12]. The COVID-19 pandemic has caused them to have difficulty doing business

so that their income is significantly disrupted [13]. They need assistance and business coaching so that the spirit of independence and business ability continues to increase [14]. There is no desire to return to work abroad [15].

Implementing the Emergency PPKM on 3-20 July 2021 will severely impact economic life [16]. As a policy option, the implementation of Emergency PPKM is the right policy to suppress the spread of the covid 19 virus [17]. Still, this policy will feel empty if it is not monitored correctly, and there is a fine example for all parties [18]. The government and the community need to take important initiatives so that emergency PPKM positively impacts national economic recovery [19]. Members as owners and users of cooperative services are critical stakeholders, and management and supervisors [20]. Each party has a responsibility to maintain the cooperative's performance in various situations. Research on cooperatives has been carried out and has become a reference in this service. Cooperative identity and duality: From paradox to complementarity investigated by Novkovic [21]. Centralization of co-operatives and cooperative identities in the social economy and solidarity: A view of the Asia-Pacific co-op federations and federations investigated by Iyer [22]. Core uniform cooperative values – Evidence from Austria investigated by [23]. Regulation of Cooperative Binding of Nearest Neighbor E. coli SSB Proteins to DNA was investigated by Kozlov [24]. Task-coupling-based layered cooperative guidance: Theory and application researched by Yu [25].

From principle to participation: The 'Cooperative Identity Statement' and College Cooperatives were researched by Noble [26]. A unified conceptual framework for the study of agricultural cooperatives: from repoliticization to cooperative sustainability was investigated by Ajates [27]. The story of the rise of Croatian cooperatives: Overcoming external barriers is researched by Božić [28]. Cooperative kinetics of ligand binding to linear polymers was investigated by Villaluenga [29]. The evolution and neural representation of the cooperative behavior of mammals was investigated by Jiang [30]. The impact of size and specialization on the financial performance of agricultural cooperatives was investigated by Pokharel [31]. Reserve funds: Is this a necessary anchor for a successful cooperative? investigated by Galor [32]. The dual effect of cooperative and team competitive orientations on the relationship between empowering leadership and team innovative behavior was investigated by Lin [33]. Relative to landscape: Producer cooperatives in indigenous food sovereignty initiatives researched by Dower [34]. "New agricultural collectivism": How horizontal coordination of cooperatives promotes multi-stakeholder self-organization is researched by Hannachi [35]. Exploring the inclusiveness of producer cooperatives was researched by Bijman [36]. One theory of government to rule it all? The case for a paradoxical approach to cooperative governance is examined by Michaud [37]. Examining the productivity growth of agricultural cooperatives: The biennial malquist index approach was studied by Pokharel [38]. Agricultural Cooperatives in the Western World: A bibliometric analysis researched by [39]. The organizational design in Estonian agricultural cooperatives was investigated by Iliopoulos [40]. For members, fulfilling obligations to cooperatives is an essential form of responsibility because it can improve cooperative performance, which all members will ultimately enjoy. The initiative to increase this responsibility needs to be inflamed into a social commitment to strengthen and rise together with cooperatives. Management and supervisors as mandatory members need to develop good cooperative governance that is more responsive to changes in the social and economic environment. Management needs to provide social assistance to members as a form of social responsibility. This responsibility is part of the stakeholder approach in the management theory approach.

The impact of the COVID-19 pandemic on micro and small business members of cooperatives also affects the performance of their cooperatives. The Sharia Cooperative Parent Survey of its members until the end of 2020 showed that the most felt impact of covid 19 was a decrease in member installments reaching 21%, a reduction of deposits and deposits reaching 17%, and an increase in deposit withdrawals going 15 %. This condition encourages the spirit of PMI to strengthen each other through the Sharia

Cooperative forum. The main objective is to increase the business of PMI members business in increasing production, marketing, and capital. PMI Forkom members and administrators generally do not have adequate knowledge and experience in managing sharia cooperatives, so intensive training and ongoing assistance are needed. This service program contributes to PMI by providing training for two full days, both online and offline so that Forkom members as candidates for Cooperative management and supervisors have adequate provisions. After the training, ongoing assistance will be carried out by KUBI-UAD in collaboration with BP2MI.

## 2. Method

The community service at Ahmad Dahlan University was held on August 25, 2021, and continued with consultations afterward. The training was conducted classically and face-to-face, attended by 25 PMI members and several coaches from government elements. The training method uses the Adult Training (POD) approach, with the active participation of participants. The training materials cover Sharia principles in Sharia cooperatives, modern cooperative management, cooperative products and marketing, and collective innovation and technology.

The training material on Sharia principles in cooperatives describes the problem of balancing worship between special and general worship or worship with muamalah. Both must run in a balanced way so that the goal of implementing maqashid Syariah is achieved. Besides that, it also discusses various contract principles in muamalah transactions, interest and profit sharing, and the differences between Sharia cooperatives and conventional cooperatives.

In the perspective of Sharia, interest in loans and deposits is something that is forbidden because it contradicts the Qur'an and al-Hadith and the ijtihad of the scholars. Al-Qur'an letter al-Baqarah 275, for example, clearly provides the law that usury is unlawful and buying and selling are legal. Most fiqh scholars include interest as part of usury which is forbidden. Therefore, Sharia cooperatives have a responsibility to their members to comply with Islamic Sharia in managing cooperatives.

Meanwhile, the management of Sharia cooperatives discusses the problems of modern management principles, managing in an Islamic perspective, and modern cooperative management. From an Islamic perspective, modern management principles such as planning, organizing, mobilizing, and evaluating Islamic teachings are essential. The meaning of Islamic teachings in management can be a guide for cooperative management in managing their cooperatives. Modern collective management puts technology into an essential medium in business decision-making.

Management principles in Islam emphasize the importance of individual and collective responsibility. The implementation of modern Islamic management must be an essential plan, individually and at the same time socially. This means that the success of implementing Islamic and modern cooperative management is strongly influenced by the attitude of individual administrators towards the implementation of Islamic and contemporary management.

The last session of the training discussed innovation and technology in cooperative management. The material begins with the development of modern technology-based business. Online media has experienced a very rapid leap so that it can beat companies with the old approach. Especially during the covid 19 pandemic, where massive social restrictions occur, demanding that businesses provide solutions to these policies. Cooperatives with modern management can facilitate their members if they use online media as a basis for transactions.

Information technology systems for cooperatives involve use for bookkeeping and administration and increasingly sophisticated member services. Business competition is not enough to be faced conventionally

with a manual approach but requires an advanced system with technology. Cooperative members need transaction facilities that can compete with other industries.

The millennial group will be interested in becoming a member of the cooperative if online media serve it. Rapid technological developments need to get a quick response so that cooperatives can compete with other businesses. For example, cooperatives can help online sales, financing, and payment facilities with more complete and sophisticated features.

After the training, it will be continued with regular consultation and assistance to be independent. Ongoing assistance is provided by the Office of Business and Investment Affairs (KUBI), where the service implementers are KUBI administrators. The effectiveness of mentoring can be seen in the formation of Sharia cooperatives and their operational independence.

The pattern of mentoring for PMI cooperative management can be carried out in a blinded manner, namely online and offline. Online mentoring can facilitate interaction patterns between joint administrators and assistants. Still, the online way also has limitations because physical interaction cannot be carried out, so problems and alternative solutions cannot be carried out optimally. Therefore, offline assistance will still be carried out.

KUBI opens a more expansive consultation room through an online approach while maintaining health protocols. The management and members of the PMI Cooperative can use the consultation room according to their needs. Even KUBI administrators can visit the business locations of PMI Cooperative members and offices so that various business problems during the pandemic get solutions quickly and accurately.

### 3. Results and Discussion

#### 3.1. Training Materials

The Sharia Cooperative Management Training is divided into three sessions, namely the Basic Principles of Sharia Cooperatives, Sharia Cooperative Management, and Sharia Cooperative Product Innovation, which is shown in Fig. 1. the basic principles of sharia cooperatives that can distinguish them from conventional cooperatives. The material for Sharia cooperative management describes the basic principles of management in cooperatives, the legal and social foundations, the functions and roles of cooperatives, and the responsibilities of management and supervisors. Meanwhile, the product innovation material explains the challenges of cooperatives in the digital era, strengthening cooperative businesses through technology and the design of digital-based collaborative services. Adult Education as an approach to training allows participants to be actively involved, identifying the problems faced by PMI members, identifying strengths and weaknesses, and trainees' expectations. The speaker only acts as a class facilitator and dynamist so that it is more accessible and more open for participants to express their opinions. Openness between participants will increase their participation and facilitate common goals. The discussions with participants generally stated that this training provided new insights and skills about Sharia cooperatives. The presence of Sharia cooperatives, especially during the pandemic, is instrumental because many members are in economic difficulties, so they need help, assistance, and motivation. Togetherness is an organization that fosters mutually reinforcing motivation and shared responsibility. This principle is believed to solve problems between members and the community.



**Fig. 1.** Sharia Cooperative Training Documentation

Through a lengthy discussion, the participants finally agreed to establish a Sharia cooperative. The selection of the type of Sharia Cooperative institution is carried out by considering:

- Cooperative legal entities have equality with other types of legal entities, so they have opportunities for cooperation with various parties for the benefit of members.
- The cooperative principle is open and voluntary, which is very relevant to the conditions of PMI Forkom members who have different social, economic, and religious backgrounds.
- Cooperative members have the same position, so it is easier to strengthen each other between members.
- The establishment of cooperatives is relatively easy, with small capital will speed up the process of establishment.
- Cooperatives can engage in various fields of activity and business so that the interests of PMI members can be accommodated.
- Sharia cooperatives were chosen because sharia is for Muslims and all religions. In addition, most PMI members are Muslim, have a strong will, and have an Islamic economy.

### **3.2. Sharia Cooperative**

According to the Cooperative Law No. 25 of 1992, Cooperatives are business entities consisting of individuals or cooperative legal entities based on their activities based on cooperative principles and a people's economic movement based on the principle of kinship.

The understanding of cooperatives is an important indication that the orientation of cooperatives is a joint business owned by members. Because all members own cooperatives with rights and obligations set out in the articles of association and by-laws, cooperative institutions can adhere to conventional and Sharia systems. If traditional cooperatives work based on positive law, then Sharia cooperatives and positive law are Islamic religious law (Sharia).

As written by Riduwan, the principles of Sharia cooperatives are spiritual values that are the main foundation in cooperative management. These principles are:

### 3.2.1. Principle of Justice

With an operational system based on sharia economics, cooperatives have their strengths different from conventional procedures. The application of the profit-sharing system contains the dimensions of justice and equity.

### 3.2.2. The Principle of Equality

Sharia cooperatives place members of depositors of funds, users of funds, and cooperative institutions in the same and equal positions. This is reflected in the rights, obligations, risks, and benefits balanced between the depositors, users of funds, and cooperatives. With the profit-sharing system that is applied, the cooperative requires a partnership where the members must work together.

### 3.2.3 The principle of serenity

According to the philosophy of the Qur'an, all activities that humans can carry out should be done to get *Falah* (tranquility, welfare, and happiness), which is a term intended to achieve perfection in the world and the hereafter. Economic goals and activities in the Islamic perspective must be aligned with the purposes of the future. This principle connects economic principles with moral values directly.

In addition, in carrying out their business or operations, Sharia cooperatives have a foundation, including:

- Faith and devotion to Allah SWT by implementing it on the principles of sharia and Islamic muamalah in real life.
- Integration, namely spiritual and moral values and directing dynamic, proactive, progressive, fair, and noble business ethics.
- Family, namely, prioritizing common interests above personal interests. All managers at every level of the board and all lines and members are built a sense of kinship to grow a sense of mutual protection and responsibility.
- Togetherness, namely the unity of mindset, attitude, and ideas between all elements of the cooperative. The manager and the board must have one vision and, together with the members, improve economic and social conditions.
- Independence, which is independent above all political groups. Mandiri also means not depending on loan funds and assistance but being proactive in raising as many public funds as possible.
- Professionalism, namely high morale (*amalus sholih/ahsanu amala*), is based on faith—work oriented to the world's life and spiritual enjoyment and satisfaction and the hereafter. Hard and innovative work is based on sufficient knowledge, continuously improving skills, solid intentions, and passion (attitude). All of this is known as emotional, spiritual, and intellectual intelligence. The philosophy of professionalism is built with the spirit of learning to achieve a high level of work standards.
- *Istiqomah*; consistent, consistent, continuous/continuous without stopping and never giving up. After reaching a stage, move on to the next step, and only in Allah SWT do we hope.

As a sharia financial institution, according to Riduwan, Sharia Cooperatives have several objectives, including:

- Collector and channel member funds. By saving money in Sharia cooperatives, the utility of the funds can be increased by distributing funds to the productive micro sector to increase the productivity of micro-businesses.
- Drivers of Microeconomic Turnover. Micro funds in the community can be mobilized through sharia cooperatives to create community economic turnover.
- Source of income, cooperatives can create jobs and provide income to their employees.
- Information provider provides information to the public regarding the risks, benefits, and opportunities in the institution.
- Economic Da'wah Institute. Cooperatives can become da'wah institutions in the economic field by assisting their members in improving their welfare.
- As an Islamic microfinance institution that can provide financing for small, micro, medium enterprises and other cooperatives with advantages, they can not ask for burdensome guarantees.

From the objectives mentioned above, it can be concluded that establishing Sharia cooperatives aims to help micro-enterprises and communities who need capital to increase their businesses and develop their businesses and create jobs.

The provision of capital or financing must become economically independent of its members. In this regard, assistance is essential. In terms of financing, Sharia cooperatives must create an atmosphere of openness to detect various possible deviations arising from funding. The muamalah business group approach (pokusma) becomes essential. Members are grouped based on similar businesses or proximity to the residence so that sharia cooperatives can quickly assist. Without Pokusma, individual assistance will not work effectively.

More technically, Sharia cooperatives can help members develop their businesses when economic difficulties occur, either due to pandemics, natural disasters, or other social disasters. The functions of Sharia cooperatives which can also be in the form of Baitul Mal wa Tamwil (BMT) include:

- Improving the quality of the resources of members, administrators, and managers to be more professional and trustworthy so that they are more complete and resilient in struggling and trying (worshipping) to face global challenges.
- Organizing and mobilizing member funds so that funds owned by the community can be utilized optimally inside and outside the organization for the benefit of the people.
- Develop job opportunities. Establishing Sharia cooperatives and BMTs can absorb new workers, or providing financing to members can encourage member business development and employment.
- Strengthen and improve the quality of business and market for members' products. Strengthen and enhance the quality of the economic and social institutions of the community at large.

### 3.3. Social Responsibility

Sharia Cooperatives as a business entity were established to benefit all stakeholders such as members and the community, and these profits must be protected. The purpose of increasing economic benefits is carried out without reducing the benefits for other stakeholders. The social benefits of a growing business can improve company performance both in the short and long term.

Cooperatives have a greater responsibility in meeting all stakeholders' interests because of their familial nature. Meeting members' needs as owners is an obligation that must be accounted for transparently. Corporate social responsibility can be realized in reasonably meeting all parties' needs.

Studies regarding corporate social responsibility (CRS) in Islamic financial institutions show that corporate social responsibility significantly influences its financial performance; the findings also provide advice to every government to encourage socially responsible companies. The results of this study are reinforced by research, which states that corporate social responsibility has an extraordinary impact on both large and small companies.

The community as the company's social environment also directly or indirectly influences the company's survival. Therefore, implementing social responsibility can improve the harmonious relationship between the company and the surrounding community. In line with the above findings, CSR can build good social relations with the environment and increase the market value. As a sharia-based business entity, implementing social responsibility in Sharia cooperatives is a responsibility inherent in every Muslim individual as a manager and institutionally.

For cooperatives, where members are both owners and users (UU No. 25/1992), the fulfillment of stakeholders generally means fulfilling members' rights. Sharia cooperatives as social enterprise entities (social entrepreneurship) are business and social models in one institution. Social synthesis (maal) and business (tamwil) became models of business activities that became the organization's main activities from the beginning of their establishment.

Therefore, social responsibility for sharia cooperatives is an implementation of the call of ideology. This belief increases the company's advantage and, at the same time, increases the company's ability to survive. For Islamic business entities, social responsibility is from implementing maqashid sharia, namely the teachings of zakat, infaq, and alms .

The social performance of sharia cooperatives has been an inherent responsibility since the initial process of the establishment. The spirit of the board and managers reflects the attitude of serving the people who prioritize a high spirit of social volunteerism. As part of *amil zakat*, the social function of sharia cooperatives is a form of economic ideology and actual alignments in poverty alleviation efforts.

### 3.4. Follow-up

After completing the training, lecturers guide participants as servants, deliberating to create a healthy Sharia cooperative. Decisions were taken by consensus regarding the institutions of Sharia cooperatives, such as the use of the name of the PMI Sharia Cooperative, the Chairman of the Management being held by Mr. Bambang, the Chairman of the Supervisors, Mr. Sumardiono, and as well as the gathering of candidates for members as many as 20 people. Sharia Supervisors are expected to meet the standards of the National Sharia Council-Indonesian Ulema Council (DSN-MUI) and are entrusted to UAD to look for them.

The Sharia Supervisory Board (DPS) is the institution authorized to determine Sharia compliance in the preparation of cooperative regulations, cooperative products, and the individual behavior of management and employees. Therefore, DPS must have Sharia qualifications, especially muamalah law or economics, by DSN-MUI standards. The primary reference in Sharia supervision of DPS at Islamic financial institutions in Indonesia is the DSN-MUI fatwa (DSN-2006).

Furthermore, the meeting also decided to follow up on the management of the Legal Entity in consultation with the DI Cooperatives Office, Yogyakarta. The management of legal entities is carried out online and will be facilitated by service lecturers. Because the cooperative is still new, regular meetings of the administration, supervisors, and assistants from UAD will be held regularly at least once every two

weeks. UAD will facilitate the business processes of Sharia cooperatives starting from the management of legal entities, institutional strengthening, business, and the use of technology.

The training also recommends various things such as principal savings of Rp. 1,000,000.00, Mandatory Savings of Rp. 10,000.00 and voluntary savings according to the ability of members. Another recommendation is that the essential types of business are Sharia savings and loans, general trading, and tourism services. In principle, cooperative enterprises are obliged to strengthen members' businesses and not become competitors of members.

In today's digital era, all financial mechanisms have become very fast and easy for users. These conditions directly affect participants, so PMI Sharia Cooperatives are also obliged to use technology as a basis for transactions immediately.

In addition, participants agreed to establish KUBI UAD as a companion in the development of Sharia Cooperatives. Business assistance on an ongoing basis can improve business capabilities. As a partner, KUBI will play a role in facilitating the management and members of the PMI Sharia Cooperative in managing legal entities, strengthening institutions, and using technology.

#### **4. Conclusion**

The impact of the COVID-19 pandemic has caused various economic and financial problems, including micro and small businesses. Many PMI members who are engaged in the micro-enterprise sector have been affected, and many have failed. To rise, it is necessary to strengthen capital and business assistance. Therefore, training is essential because it can improve members' understanding and the management capabilities of prospective administrators and supervisors.

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 by belief because it is free from usury which is forbidden. In principle, the Sharia pattern is more likely to cooperate through a mudarabah or musyarakah scheme. Therefore, the participants agreed to realize the establishment of the Sharia cooperative immediately. The meeting also decides on the name of the cooperative, type of business, principal savings, mandatory savings, use of technology, and candidates for its managers and supervisors. In addition, it was also agreed to make UAD through the Office of Business and Investment Affairs as a companion.

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#### **Author Contribution**

All authors contributed equally to the main contributor to this paper. All authors have read and agreed to the published version of the manuscript.

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#### **Conflict of Interest**

The authors declare no conflict of interest.

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