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# Sharia-Based Social Programs by Amanah Galunggung Cooperative in Strengthening Community Economy During the COVID-19 Pandemic

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## ABSTRACT

**Introduction:** The COVID-19 pandemic severely impacted various sectors, including cooperatives that support community economies. In response, Amanah Galunggung Cooperative in Tasikmalaya implemented Sharia-compliant social programs to support local economic resilience and community welfare. This study examines the cooperative's strategic use of Sharia principles in addressing the socioeconomic challenges of the pandemic.

**Methods:** This research uses a qualitative field study approach, collecting data through interviews, observations, and documentation. The focus is on evaluating the effectiveness of Sharia-based programs such as health services, micro-business support, and community welfare efforts conducted during the pandemic.

**Results:** The findings indicate that the cooperative's programs—such as sanitation drives, scholarships, basic health services, and BPUM (Micro Business Productive Assistance)—significantly contributed to sustaining local livelihoods. These initiatives not only provided practical support but also reflected core Islamic values of justice, compassion, and shared responsibility, enhancing both economic and social resilience.

**Discussion:** The study reveals that by applying Sharia principles—emphasizing equitable wealth distribution and social justice—the cooperative was able to create impactful, ethical responses to crisis. The integration of Islamic economic ethics into cooperative strategies demonstrates a viable model for faith-based community empowerment during global disruptions.

**Conclusion:** Sharia-compliant social programs by Amanah Galunggung Cooperative played a pivotal role in strengthening community welfare and economic stability amid the COVID-19 crisis. The study affirms the relevance of Islamic economic principles in guiding cooperative responses during emergencies.

**Keywords:** Sharia Economics, Cooperative Strategy, Social Programs, COVID-19, Community Welfare

## INTRODUCTION

The importance of having a clear strategy during the challenging COVID-19 pandemic is crucial, as highlighted by Avriyanti (2021), who found that the pandemic has drastically affected the economy, especially in the midst of a digital era. In such times, it is essential to adopt various strategies, one of which is leveraging digital business platforms for small and medium enterprises (SMEs) registered with the cooperative and SME office. As observed on the ground, Amanah Galunggung Cooperative has implemented social programs as part of its strategy to enhance community welfare during the COVID-19 pandemic (Efri Yanto 2021a). It is now essential for both the government and business owners to take swift, effective, and tangible actions to mitigate the losses caused by the pandemic, while also reviewing and renewing business cycles to adapt to the current situation. This includes serving customers through online platforms, improving total quality management related to hygiene, and adjusting business methods. Moreover, the government should provide social assistance, tax incentives, credit restructuring, and relaxation, as well as expand financing opportunities for SMEs (Firdaus et al., 2020).

Additionally, strategies for economic recovery post-pandemic can be found in the SME and tourism sectors (Sutrisno, 2021). In the case of SMEs, recovery strategies include business mentoring, tax incentives, credit relaxation and restructuring, expanding working capital financing, product support, and e-learning training. As for the tourism sector, strategies involve developing tourism products, destinations, human resources, institutions, and infrastructure management. The COVID-19 pandemic has had a widespread impact globally, including in Indonesia, severely affecting national and local economies, particularly in the SME sector (Rizal, 2021). In the Tasikmalaya District and City, where the pandemic has significantly disrupted the economy, Amanah Galunggung Cooperative has sought solutions to enhance community economic recovery through social programs.

Micro, small, and medium enterprises (MSMEs) face various challenges, including capital, production, marketing, human resources, infrastructure, and technology, which hinder their development. The right strategy to address these issues can be implemented through a SO (Growth) Strategy, which utilizes existing strengths to enhance competitive advantages (Idayu, Husni, and Suhandi, 2021). In the pandemic era, MSME owners need to adjust their sales strategies by embracing digitalization. Digitalization strategies include utilizing marketplaces and social media as marketing techniques. Additionally, digital entrepreneurs must collaborate with online communities to promote products and services. Thus, developing digital marketing schemes can be an effective solution to sustain businesses amidst the pandemic (Arianto, 2020, 19). Based on the background provided, this research aims to uncover and explore the strategies used by Amanah Galunggung Cooperative to sustain and improve the community economy during the COVID-19 pandemic, particularly through various social programs.

## LITERATURE REVIEW

A program is a plan or design that outlines the principles and efforts to be implemented, such as in governance or economics (kbbi.web.id 2021). Social, on the other hand, refers to anything related to society and aims to address the common good, such as helping others, donating, and similar actions. In this research, a social program refers to the design and efforts of Amanah Galunggung Cooperative in maintaining and improving the community's economy during the COVID-19 pandemic through various social programs, including: 1) Lantainisasi, 2) Jambanisasi, 3) Scholarships and APE, 4) Enhancing Community Health Services, 5) Providing Easy and Affordable Access to Capital, and 6) BPUM Program (Productive Micro Business Grant). These six social programs are the initiatives carried out by the Amanah Galunggung Cooperative in Tasikmalaya to improve the community's economy during the COVID-19 pandemic.

According to Vembriarto, cited by Khairuddin (2008, 63) and Airlangga (2013, 9), socialization is a learning process in which individuals accommodate and change their impulses to adopt the lifestyle or culture of their society. Through this process, individuals learn habits, attitudes, ideas, patterns, values, behaviors, and social standards that exist within the society they live in. These learned competencies are then structured and developed into a unified system within the individual. As stipulated in the Indonesian Law Number 11 of 2009 concerning Social Welfare, Social Welfare is defined as a condition in which citizens' material, spiritual, and social needs are met so that they can live decently and develop themselves to perform their social functions. Social Welfare is a directed, integrated, and sustainable effort carried out by the government, local governments, and society in the form of social services to fulfill the basic needs of each citizen, which includes social rehabilitation, social security, social empowerment, and social protection.

However, during the COVID-19 pandemic, which spread across regions including Tasikmalaya, both the economic and health aspects have been severely impacted. The pandemic has caused significant economic downturns in several regions, necessitating recovery strategies to address the economic crisis. Research by Nasrun (2020) emphasized that economic crises must be addressed swiftly to prevent further economic depression. Thus, economic recovery plans need to be designed and executed effectively. Micro, Small, and Medium Enterprises (MSMEs) play a vital role in national economic development, contributing to economic growth and employment (Sudiman et al., 2020, 19). Therefore, efforts must be made to assist MSME actors in recovering and improving their operations so that their productivity and turnover can gradually increase. The Amanah Galunggung Cooperative, located in the Cerdas Mandiri Lestari Village (DCML), which covers areas such as Cilampunghilir, Padakembang, and Tasikmalaya in West Java, strives to implement strategies that can address these economic challenges, identify opportunities and risks, and overcome common business problems.

A cooperative is defined as an association that aims to meet the needs of its members by selling daily necessities at low prices without seeking profit (kbbi.web.id 2021). The cooperative also operates as a saving and lending institution, where members are encouraged to save and are eligible for loans. According to Article 1 of the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 10/Per/M.KUKM/VI/2016 regarding Cooperative Data Collection, a cooperative is a business entity consisting of individuals or legal entities that base their activities on cooperative principles and act as a movement of the people's economy based on the principle of kinship as stated in the Law Number 25 of 1992 concerning Cooperatives.

Additionally, Law No. 17 of 2012 concerning Cooperatives defines a cooperative as a legal entity established by individuals or cooperative legal entities, with the separation of its members' wealth to operate businesses that fulfill the common economic, social, and cultural needs according to cooperative values and principles. The strategy used by the Amanah Galunggung Cooperative to improve the community's economy during the COVID-19 pandemic through social programs is based on various tactics implemented to maintain and improve the economic stability of the cooperative. These strategies are particularly relevant in times of crisis, like the COVID-19 pandemic, to ensure the cooperative remains viable and sustainable.

In addition, marketing strategy plays a vital role in business development as it enhances the economic value of the company. Prices of goods and services can increase in value through effective marketing. There are three main factors affecting the price of goods and services: production, marketing, and consumption. Marketing strategies bridge the gap between production and consumption activities. Broadly speaking, the functions of marketing strategies include: 1) Increasing Business Development Motivation, 2) Making Team Coordination More Effective, 3) Formulating Company Goals, and 4) Monitoring Marketing Activities ([www.jurnal.id](http://www.jurnal.id) 2020).

## **METHODS**

This study utilizes a field research (qualitative) approach to explore the strategies employed by Amanah Galunggung Cooperative in improving the economic conditions of the community during the COVID-19 pandemic. The field research methodology was selected because it allows for in-depth observation and understanding of real-world phenomena as they occur in their natural setting. The main data sources for this study were interviews, direct observations, and documentation. Interviews were conducted with cooperative managers, employees, and community members to gain insights into the programs and strategies implemented during the pandemic. In addition to interviews, the research incorporated observational methods, where the researcher directly observed the activities and operations of Amanah Galunggung Cooperative. This included visits to the cooperative's facilities, participation in meetings, and observing the execution of social programs such as the distribution of aid and financial support



for small businesses. Document analysis was also employed, involving the review of relevant records, reports, and promotional materials that were utilized during the pandemic, providing a comprehensive view of the cooperative's strategies and their outcomes.

The research was conducted between December 1 and December 6, 2024, in the Tasikmalaya area, where the cooperative is located. The time frame allowed for a thorough exploration of the cooperative's response to the pandemic, focusing on the real-time strategies it used to help the local community recover economically. The combination of qualitative data from interviews, observations, and documents enabled the researcher to gather rich, contextual information that supports a holistic understanding of the impact of Amanah Galunggung Cooperative's social programs during this challenging period.

## RESULTS

Amanah Galunggung Cooperative is a member cooperative fostered by the Damandiri Foundation and is located in the Desa Cerdas Mandiri Lestari (DCML) area, which covers the regions of Cilampunghilir, Padakembang, and Tasikmalaya in West Java Province. The full name of this cooperative is "Koperasi Produsen KUD Amanah Galunggung Mandiri," and it was established in 2019, with its legal status confirmed in 2020. The cooperative was officially recognized under the legal entity number AHU-0002874.AH.01.26.Tahun 2020, with the legal establishment date of March 17, 2020. The complete address of this cooperative is located at Jl. Raya Cisinga Kp. Nangkaleah Rt. 002, Rw 05, Desa Cilampunghilir, Padakembang District, Tasikmalaya Regency (<http://nik.depkop.go.id/> 2020). The cooperative is led by Mr. Yana Chaeru Taufiq Islamil, M.H, who serves as the Manager of Amanah Galunggung Cooperative in Tasikmalaya. The management team of the cooperative includes the following members:

Amanah Galunggung Cooperative is one of the cooperatives in Tasikmalaya Regency, focusing on the production sector. The cooperative operates at Jl. Cisinga Kp. Nangkaleah RT. 09 RW 03, Desa Cilampunghilir, Padakembang District, Tasikmalaya Regency. It was established on October 30, 2019, and was legalized in 2020. As a producer cooperative, Koperasi KUD Amanah Galunggung Mandiri aims to become a healthy, developed, reliable, and independent cooperative. The vision of KUD Amanah Galunggung Mandiri is: "To make KUD Amanah Galunggung Mandiri a healthy, developed, reliable, and independent cooperative." Meanwhile, the missions of the cooperative include: 1) Enhancing the welfare of the cooperative's members, and 2) Building the economy of its members, making the cooperative resilient, reliable, and beneficial for all members. The organizational structure of the cooperative is critical for the effective implementation of its vision and mission. The cooperative's leadership and management work together to ensure that the programs and strategies are aligned with its objectives. The social programs run by the cooperative, as discussed in the next sections, play an essential role in improving the economic conditions of the local community, especially in times of crisis such as the COVID-19 pandemic.



## **Amanah Galunggung Cooperative's Strategy in Improving the Community's Economy During the COVID-19 Pandemic through Social Programs**

### ***Improving Community Economy through the Lantainisasi Program***

One of the social programs carried out by the Amanah Galunggung Cooperative is the lantainisasi (flooring) program for poor families. This initiative is a regular monthly activity aimed at improving living conditions for economically disadvantaged families. In one instance, the cooperative visited the home of Ibu Kokom, a widow and domestic worker who raised her children single-handedly. Despite her challenging circumstances, she successfully sent her first child to college with a Bidik Misi scholarship and her second child to a private Islamic university with a KIP (Kartu Indonesia Pintar) scholarship. The cooperative's assistance in the form of lantainisasi was a significant improvement to her home. According to the chairman of the cooperative, Mr. Ismail, the Amanah Galunggung Cooperative has recommended 700 residents of Cilampunghilir to receive BPUM (Banpres Produktif Usaha Mikro), which is a program designed to help micro-entrepreneurs recover economically. This initiative has been crucial in helping the local economy recover, especially as Cilampunghilir was hit hard by the COVID-19 pandemic (Ismail 2021).

### ***Improving Community Economy through Jambanisasi***

The jambanisasi program, which focuses on improving sanitation by building toilets for households, has also played a significant role in enhancing the community's health and economic wellbeing. Mr. Dede, a resident, mentioned that the program had helped families in need, especially during the pandemic when daily incomes were low. The cooperative assisted in providing land for clean water facilities, improving toilets for every household, and conducting education on the importance of maintaining a clean environment. Despite some resistance from a few residents who were reluctant to use toilets, the program significantly raised awareness about the importance of proper sanitation and hygiene. Several residents of Cilampunghilir acknowledged the positive impact of the jambanisasi program, noting improved health and a cleaner environment. Research by Malida et al. (2020) supports the idea that a clean and healthy environment, including access to clean water and proper sanitation facilities, plays a vital role in public health. As a result, the community's awareness of the dangers of open defecation and its impact on the environment has improved, leading to cleaner and healthier living conditions.

### ***Improving Community Economy through Scholarship and Educational Tools (APE) Program***

Another impactful initiative by the Amanah Galunggung Cooperative is the provision of scholarships and educational tools (APE) to support education, especially for children in economically disadvantaged families. The cooperative provided scholarship funds to PAUD (Early Childhood Education) students, with the aim of helping children in the Cilampunghilir area access education despite financial limitations. Mr. Wawan, the head of the PAUD/TK Al-Barokah Boregah school, expressed that the scholarship funds would greatly help children from low-income families pursue their studies, particularly in early childhood education (Wawan

2021). In addition to scholarships, the cooperative also provided educational tools (APE) to improve the quality of teaching. According to Ibu Umiroh, a teacher at PAUD Al-Barokah, the cooperative's support in terms of both moral and material assistance, including the provision of educational tools, has significantly improved the teaching process. The provision of these tools has helped teachers deliver more engaging and effective lessons, especially during the pandemic when the cost of educational materials has risen sharply (Bianti 2021).

Research by Hijriati (2017) and Hendayani (2012) emphasizes the importance of educational tools, such as APE, in enhancing the quality of learning, particularly in early childhood education. APE serves as an essential medium for teachers to develop children's cognitive, affective, and motor skills. However, the availability of APE often does not match the number of students, which highlights the importance of the cooperative's effort to provide sufficient materials to support the school's educational needs. By confirming the specific needs of schools before providing APE, the Amanah Galunggung Cooperative ensures that the educational tools meet the requirements of both teachers and students.

## **DISCUSSION**

### **Strategies of Koperasi Amanah Galunggung in Enhancing Community Economy during the COVID-19 Pandemic through Social Programs**

#### ***Enhancing Community Economy through Improving Public Health Services***

Koperasi Amanah Galunggung's strategy to improve the community's economy during the pandemic includes a program to enhance public health services. This initiative stems from the observation that the economic impacts of the pandemic significantly affect the health of the community, particularly in accessing treatment and healthcare services. To address this, Koperasi Amanah Galunggung provides free medication to COVID-19-affected residents and supports health education on the importance of maintaining cleanliness and physical well-being. This approach aligns with the understanding that adequate healthcare services help reduce poverty and enhance community welfare.

#### ***Enhancing Community Economy through Providing Easy and Affordable Access to Capital***

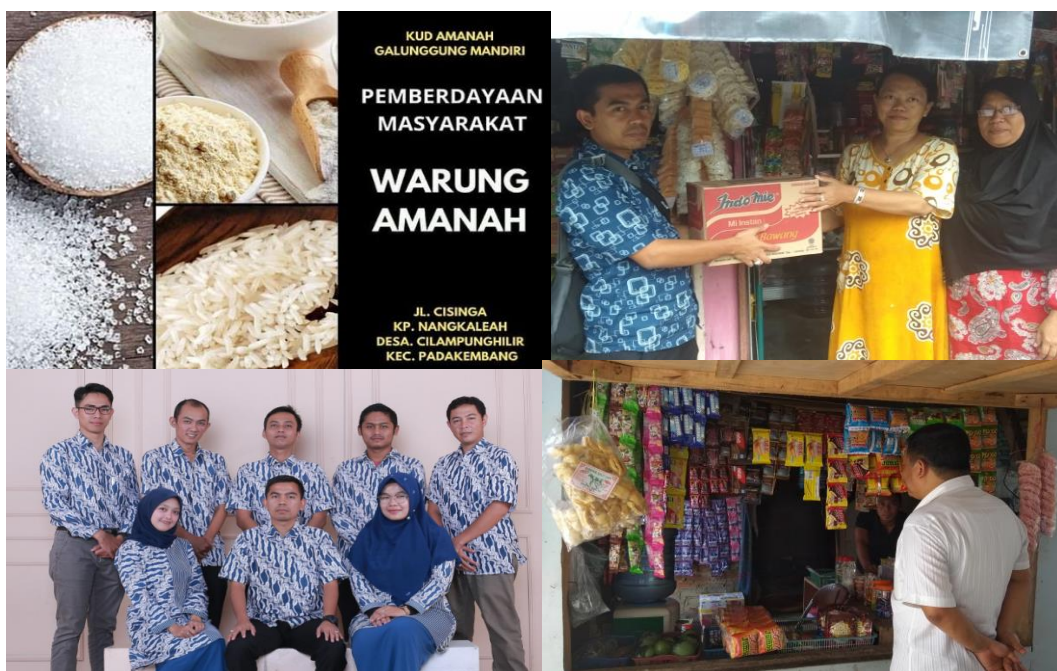
Another effort by the cooperative to boost the community economy is by providing easier and more affordable access to capital, particularly for micro and small businesses. Although the pandemic has made it harder to access loans, Koperasi Amanah Galunggung continues to facilitate the process for eligible members to apply for loans. Through this initiative, Koperasi Amanah aims to encourage economic growth by offering affordable business capital with a simplified process, especially for small businesses that struggle to access funds from conventional financial institutions.

### ***Enhancing Community Economy through the BPUM Program (Productive Micro Business Assistance)***

Koperasi Amanah Galunggung is also involved in the BPUM (Productive Micro Business Assistance) program, which is distributed to communities affected by the pandemic. The BPUM program is intended to provide working capital assistance to micro-business owners to help them survive and grow despite the economic challenges posed by the pandemic. Koperasi Amanah works in collaboration with BUMDes to distribute this assistance, helping people not only access capital but also providing guidance in managing their businesses. This program also supports the sustainability of micro, small, and medium enterprises (MSMEs), which are a key part of the local economy.

Koperasi Amanah Galunggung has successfully enhanced the community's economy during the pandemic through various effective social programs such as land improvement (lantainisasi), sanitation programs (jambanisasi), scholarships, health services, easy and affordable access to capital, and the BPUM program. These initiatives have had a positive impact on the residents of Padakembang District, Tasikmalaya Regency, many of whom were affected by the pandemic. With the support of these programs, the community has been able to meet their basic needs such as decent housing, sanitation, education, healthcare, and business capital. This demonstrates that through cooperation between cooperatives and communities, the local economy can recover even in difficult times like the COVID-19 pandemic.

Figure 1. BPUM Program Implementation by Koperasi Amanah Galunggung during the COVID-19 Pandemic





## CONCLUSION

Based on the discussions above regarding Koperasi Amanah Galunggung's efforts to enhance the community economy during the COVID-19 pandemic through its social programs, it can be concluded that programs such as land improvement (lantainisasi), sanitation (jambanisasi), scholarships and educational assistance (beasiswa and APE), improving public health services, providing easy and affordable access to capital, and the BPUM (Productive Micro Business Assistance) program, are all key strategies used by Koperasi Amanah Galunggung to improve the economy of the community during the pandemic. These social programs have proven to be highly effective in addressing the challenges posed by the COVID-19 pandemic, helping the community in Padakembang, Tasikmalaya, to meet their basic needs and support local economic recovery.

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