

Empowerment Resilience of KK Al-Muawanah Syariah at UIN Fatmawati Sukarno Bengkulu Cooperative in Enhancing Community Welfare

Herlina Yustati¹, Nonie Afrianty², Gustiya Sunarti³, Asnaini⁴, Jarot Wahyudi⁵

¹²³⁴ UIN Fatmawati Sukarno Bengkulu, Indonesia, ⁵ UIN Sunan Kalijaga Yogyakarta, Indonesia

herlina.yustati@mail.uinfasbengkulu.ac.id, nonieafrianty@mail.uinfasbengkulu.ac.id,
sunarti.gustiya@gmail.com, asnaini@mail.uinfasbengkulu.ac.id, jarot.wahyudi@uin-suka.ac.id

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Abstract. This study aims to analyze the resilience of the KK Al-Muawanah Syariah Cooperative at UIN Fatmawati Sukarno Bengkulu in enhancing community welfare using the ABCD (Asset-Based Community Development) approach. The findings reveal that effective management, product diversification, and strong networks with stakeholders are key resilience factors. These strategies enable the cooperative to provide affordable services and financial assistance to members, contributing to improved living standards, increased access to education, and enhanced economic opportunities for the academic community and surrounding areas. By detailing these welfare outcomes, this study bridges a gap in the cooperative resilience literature, offering insights into how Islamic cooperatives can achieve sustainable development and community empowerment amidst economic challenges. The research highlights the strategic role of sharia cooperatives in balancing commercial viability with socio-economic impact, providing a model for other cooperatives facing similar challenges.

Keywords: Sharia Cooperatives, Resilience, Welfare, ABCD Method

Abstrak. This study aims to analyze the resilience of the KK Al-Muawanah Syariah Cooperative at UIN Fatmawati Sukarno Bengkulu in enhancing community welfare using the ABCD (Asset-Based Community Development) approach. The findings reveal that effective management, product diversification, and strong networks with stakeholders are key resilience factors. These strategies enable the cooperative to provide affordable services and financial assistance to members, contributing to improved living standards, increased access to education, and enhanced economic opportunities for the academic community and surrounding areas. By detailing these welfare outcomes, this study bridges a gap in the cooperative resilience literature, offering insights into how Islamic cooperatives can achieve sustainable development and community empowerment amidst economic challenges. The research highlights the strategic role of sharia cooperatives in balancing commercial viability with socio-economic impact, providing a model for other cooperatives facing similar challenges.

Keywords: Sharia Cooperatives, Resilience, Welfare, ABCD Method

Pendahuluan

Resilience is a critical factor in ensuring the sustainability and success of cooperatives, especially in navigating economic pressures and uncertainties. The KK Al-Muawanah Syariah Cooperative at UIN Fatmawati Sukarno Bengkulu exemplifies this resilience through its remarkable transformation under new management. Following financial struggles due to reliance on third-party funding, the cooperative adopted a self-sustaining strategy, prioritizing internal assets and member support. This shift not only enabled the cooperative to repay past debts but also facilitated significant growth, with assets now totaling Rp 8.7 billion. Such strategies align closely with Islamic principles, emphasizing mutual cooperation (*ta'awun*) and self-reliance in economic practices.

The new management of this cooperative identifies existing assets by inviting cooperative members consisting of the UIN FAS academic community to rise again by collecting 30% of member deposits for cooperative capital and repaying debts to third parties. As a result, the cooperative is slowly growing again, even skyrocketing to now have assets worth Rp 8.5 billion. Now, this cooperative is able to prosper its members in the form of financing and services for the academic community of UIN FAS.

According to Bung Hatta, the founding father of the Cooperative Movement in Indonesia, cooperatives are a people's economic movement based on mutual help (*ta'awun*). The purpose of establishing a cooperative is to improve the standard of living and welfare of its members. The word cooperative, which comes from the English language Co-operation, means cooperation whose principle is kinship¹. The characteristics of this cooperative are in accordance with the culture of the Indonesian people whose cultural basis is living together, helping each other, communal, and kinship. According to Law No. 17 of 2012, a cooperative is a business entity consisting of a group of people whose activities are based on the principles of cooperation and kinship.

¹ Kholimin Kholimin and Wijaya Wijaya, 'Tinjauan Yuridis Tanggung Jawab Pengurus Koperasi', *Jurnal JURISTIC*, 1.02 (2020), 197 <<https://doi.org/10.35973/jrs.v1i02.1651>>.

In short, cooperatives are a people's movement for the welfare of the people. This is in accordance with the principle of Pancasila democracy adopted by the Indonesian nation.

Although many scholars have studied topics around cooperatives, there are still very few studies on campus cooperatives, or campus-based cooperatives. Therefore, this study is intended to complement existing studies, taking as its object of study the Muawanah Syari'ah campus cooperative of UIN FAS Bengkulu, Sumatra, Indonesia. This cooperative was established by renting the UIN FAS Campus Building and is equipped with adequate facilities, such as the position of the building which is quite magnificent in a campus environment that is easily accessible to the campus community, has a large yard and makes parking easy, has a business unit that serves the needs of the academic community, a printing unit, and other services such as financing. Even this cooperative is able to help the academic community who have difficulty paying for school and college.

The existence of cooperatives is very important and relevant today amidst the invasion of global capitalism and the dominance of foreign and domestic capital owners for national economic growth. Therefore, this study is very important to foster the spirit of the people to reclaim their economy so that they can stand on their own feet for the welfare of themselves and their surrounding communities. This study proves that with its own strength, a cooperative movement can rise, develop and prosper its members.

This study situates itself within the broader field of cooperative resilience research, which explores how cooperatives adapt to challenges and contribute to community welfare. While resilience has been extensively studied in the context of microfinance institutions and rural cooperatives, limited attention has been given to campus-based cooperatives, particularly those in Indonesia. The KK Al-Muawanah Syariah Cooperative offers a unique case,

demonstrating how internal asset optimization and member empowerment can serve as effective resilience strategies in a campus environment.

To analyze this phenomenon, the study employs the ABCD (Asset-Based Community Development) method. This approach focuses on identifying and leveraging existing assets—both human and organizational—while fostering member engagement to drive cooperative development. Although the ABCD method has been applied in community-based development projects, its application in a campus cooperative context remains underexplored. This research contributes to the literature by illustrating how the ABCD approach can address specific challenges faced by cooperatives and enhance their role in improving community welfare.

The novelty of this study lies in its examination of the interplay between Islamic cooperative principles, resilience strategies, and the ABCD method within the distinct setting of a university campus. By linking cooperative resilience to measurable welfare outcomes, this research offers valuable insights for stakeholders and policymakers aiming to develop sustainable cooperative models in similar contexts.

Literature Review

1. Resilience and well-being

a. Resilience

Resilience is a person's ability to recover from crises and challenges encountered in life². Resilience is influenced by internal and external factors, internal factors are influenced by spirituality, self-efficacy, optimism, self-esteem while external factors are influenced by social support³. Resilience emphasizes the strength and potential that individuals have so that they can

² Ike Herdiana, 'Resiliensi Keluarga : Teori, Aplikasi Dan Riset', *PSIKOSAINS (Jurnal Penelitian Dan Pemikiran Psikologi)*, 14.1 (2019), 1 <<https://doi.org/10.30587/psikosains.v14i1.889>>.

³ Vallahatullah Missasi and Indah Dwi Cahya Izzati, 'Faktor – Faktor Yang Mempengaruhi Resiliensi', *Prosiding Seminar Nasional Magister Psikologi Universitas Ahmad Dahlan*, 2009, 2019, 433–41 <<http://www.seminar.uad.ac.id/index.php/snmpuad/article/view/3455>>.

face challenges ⁴. Resilience can also be applied in the context of facing economic difficulties (economic crisis/Covid19 pandemic) which is applied in the survival strategies of communities and MSMEs to recover from economic downturns ⁵. Thus, resilience is the ability of a person or organization to rise from adversity and problems by focusing on their strengths rather than on their difficulties.

b. Welfare

The Indonesian Dictionary defines prosperous as safe and prosperous and free from all disturbances. Meanwhile, welfare is a state of prosperity, security, safety, tranquility ⁶. Welfare in Islam includes aspects of worldly and ukhrawi life. In other words, welfare in Islam is called the concept of *masalah* in five parts, namely religion, soul, mind, offspring and property ⁷. Thus, welfare is focused not only on the material aspect but also on the spiritual aspect (happiness and soul satisfaction) ⁸. More broadly, other studies explain that family welfare is formed by several components including good family relations, economic conditions, health and relationships with the community as well as the level of spirituality ⁹. Therefore, welfare is a sense of security both from an economic aspect in terms of meeting the needs of life, spiritual in relation to religion and psychological.

⁴ Herdiana.

⁵ Hasna Anugerah Viola and Achmad Room Fitrianto, 'Perilaku Panic Buying Dan Resiliensi Dalam Menghadapi Krisis Pandemi Covid-19', *Jurnal Socius: Journal of Sociology Research and Education*, 9.1 (2022), 12 <<https://doi.org/10.24036/scs.v9i1.383>>.

⁶ Pusat Bahasa Departemen Pendidikan Nasional, *Kamus Bahasa Indonesia* (Jakarta, 2008).

⁷ M.Kholid Muslih, 'Teori Islamisasi Kesejahteraan Perspektif Program Riset Sains Islam Lakatosian', *JKalimah: Urmal Studi Agama-Agama Dan Pemikiran Islam*, 18.No.1 (2020), 18.

⁸ Nufi Mu'tamar Almahmudi, 'Konsep Kesejahteraan Dan Implementasinya Dalam Perspektif Hukum Islam', *Khuluqiyya: Jurnal Kajian Hukum Dan Studi Islam*, 1.2 (2019), 1–19 <<https://doi.org/10.56593/khuluqiyya.v1i2.35>>.

⁹ Noor N.M, Ishak; A.D, and S. Wok, 'Development of Indicators for Family Well-Being in Malaysia', *Social Indicators Research* 115, No.1, 2014, 279–318.

c. Resilience in Improving Wellbeing

Resilience helps individuals to rise from adversity ¹⁰ so that they are able to rise from setbacks that lead to improved well-being ¹¹. Based on the results of research conducted by Mahendika and Sijabat, it shows that resilience has an effect on well-being ¹².

Result and Discussion

ABCD Approach to Cooperative Empowerment

This community service is carried out through asset awareness in the KK al Muawanah Syariah UIN FAS Bengkulu, because this is a requirement in carrying out an asset-based mentoring process in accordance with the provisions of the ABCD (Asset Based Community Development) methodology. The implementation of this service was carried out from March 5, 2023 to July 30, 2023 at the KK al Muawanah Syariah UIN FAS Bengkulu. The research location was chosen deliberately at KKS Almuawanah to find out the assets that exist in the KK al Muawanah Syariah UIN FAS Bengkulu and how to optimize the assets it has. After collecting assets both Individual Assets, Physical or Building and Natural Resources Assets, Economic Assets, Organizational Assets (Structure etc.), Social Assets, and Digital Assets, the core team builds a dream that is to make the UIN FAS Bengkulu cooperative a Nadzhir Waqaf Money Institution. ¹³

¹⁰ Wiwin Hendriani, *Resiliensi Psikologis: Sebuah Pengantar* (Jakarta: Prenada Media Group, 2018).

¹¹ Muhammad Rifa'i and Dewi Kamaratih, 'Hubungan Antara Resiliensi Dengan Tingkat Kesejahteraan Psikologis Klien Rehabilitasi Narkoba Di Badan Narkotika Nasional Kota Samarinda', *Borneo Student Research*, 3.1 (2021), 2021.


¹² Devin Mahendika and Saut Gracer Sijabat, 'Pengaruh Dukungan Sosial, Strategi Coping, Resiliensi, Dan Harga Diri Terhadap Kesejahteraan Psikologis Siswa SMA Di Kota Sukabumi', *Jurnal Psikologi Dan Konseling West Science*, 1.02 (2023), 76–89 <<https://doi.org/10.58812/jpkws.v1i02.261>>.

¹³ Siti Indah Purwaning Yuwana, 'Pemberdayaan Dan Peningkatan Kualitas SDM Masyarakat Dengan Menggunakan Metode ABCD Di Desa Pecalongan Kec. Sukosari Bondowoso', *Jurnal Abdimas (Journal of Community Service)*, 4.3 (2022), 332–34.



KK al Muawanah Syariah UIN FAS Bengkulu focuses on empowering the academic community and the community around the campus through various activities that support welfare improvement. One of the methods applied is the ABCD (Asset Based Community Development) approach. The steps taken through ABCD are:¹⁴

First **Discovery**, With this method, the cooperative explores and develops assets owned by the cooperative, which consists of human resources assets, organizational assets, physical assets, religious assets and economic assets. The findings show that:

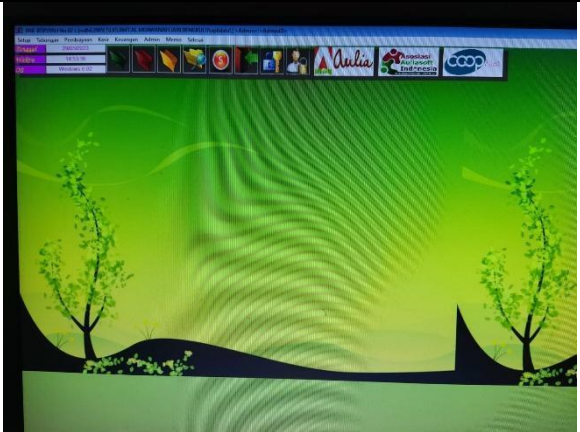
Table 1 : Assets in the Consumer Cooperative

No	Description	Evidence
1	<p>Human Resources Assets</p> <p>The human resource assets owned by the cooperative are the Cooperative Management consisting of 11 people, Cooperative Members consisting of 370 people, Lecturers and Employees consisting of 375 people, active students consisting of 14,374 people. UIN FAS Bengkulu Cooperative, has a Sharia Supervisory Board that is competent and has passed certification as DPS. So that the products and performance flow of UIN FAS Bengkulu cooperative management and financing contracts in the cooperative have gone through the supervision stage by DPS. UIN FAS Bengkulu has 5 (five) certified Waqf Nazirs, so that the improvement of community welfare can be developed through the management of waqf funds.</p>	

¹⁴ Falakhunnisa;, Qurotul Aini;, and Milna Wafirah, 'Pemanfaatan Media Sosial Dalam Optimalisasi Pembelajaran Daring Di Desaa Gunung Pring', *Khidmatan*, 1.1 (2021), 166–74.

2	<p>Organization Assets</p> <p>Based on the decision of the 2021 Financial Year Members Meeting held on January 05, 2022, BMT Almuawanah was converted into Almuawanah Syariah Consumer Cooperative with the Decree of the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-0002236.AH.01.27 of 2021 dated May 03, 2021. There is an Organizational Structure and the Cooperative Management is given a decree by the Rector of UIN FAS Bengkulu.</p>	
3	<p>Physical Assets</p> <p>The al Muawanah Syariah consumer cooperative is located in the Campus of UIN Fatmawati Sukarno Bengkulu located in building B.6 beside the UIN FAS Bengkulu Training building, standing on a 240 M2 building. The cooperative consists of 5 rooms with their respective functions, Cooperative office space, Shopping Center, Healthy Canteen, Printing and Publishing Room. Other Physical Assets within UIN Fatmawati Sukarno Bengkulu that can support the cooperative are Building Assets in the form of Djamaan Nur meeting which is usually used for meetings with a capacity of +_ 500 people, Library Building, Joint Lecture Building, Lecture Buildings in each Faculty, Sports Facilities and Infrastructure, Entrepreneurship Laboratory, ZISWAF Laboraotium, GIS Laboratory, Language Laboratory, Ma'had Santri, Sharia Banking Laboratory.</p>	

4	<p>Social Assets</p> <p>UIN FAS Bengkulu cooperative management together with the Bengkulu City Cooperative Office assisted Anisa YKM Cooperative in Bengkulu City in the Legal Entity Management of Anisa YKM Cooperative in Bengkulu City, provided assistance to Arrahmah Women's Cooperative in applying Sharia principles in the Cooperative and checked the cooperative's finances. UIN FAS Bengkulu Cooperative in collaboration with the Faculty of Islamic Business Economics in order to fulfill SKPI (Certificate of Diploma Companion) as a requirement to take the Munaqasyah exam. Nominee for the best financial performance at the 2015 saving and loan business festival by cooperatives, outstanding cooperatives at the Bengkulu city level in 2015, outstanding cooperatives at the Bengkulu city level in 2019, Bengkulu city cooperative innovation in 2022.</p>	
5	<p>Economic Assets</p> <p>Cooperative assets currently reach 8.7 M Rupiah. In 2020 amid the covid pandemic that hit the consumer cooperative UIN FAS Bengkulu expanded its business wings by launching Muawanah Mart. To meet the needs of the UIN FAS Bengkulu community, both lecturers, students, employees, employees and even the general public around the UIN FAS Bengkulu environment. In order for the economic turnover at UIN FAS Bengkulu to enter and rotate from us and for us. Not only mart cooperative UIN FAS Bengkulu also has a business in the management of alma mater for students of UIN FAS Bengkulu. By having a large land area ranging from +_ 73 Hectares, UIN FAS Bengkulu, utilizes the existing land not only for lecture and office buildings but UIN FAS Bengkulu also has several oil palm plantations that are managed. UIN FAS Bengkulu Cooperative, also manages Toga, which is done every graduation period</p>	

	of UIN FAS Bengkulu.	
6	<p>Digital Assets</p> <p>Financial management in the UIN FAS Bengkulu cooperative, already using a computer system (BMT Software) so as to better ensure a professional, trustworthy and comfortable and transparent financial administration system, so that it can be accessed at any time by members. In today's digitalization era, competition in the business world is also getting tougher and in this digitalization era, millennials often access all information via the internet, therefore UIN FAS consumer cooperatives also carry out promotions through the cooperative's own web. The cooperative also has social media in the form of Facebook and Instagram.</p>	

Second is **Dream**, After collecting assets such as Individual Assets, Physical or Building and Natural Resources Assets, Economic Assets, Organizational Assets (Structure etc.), Social Assets, and Digital Assets, the core team builds a dream ¹⁵. Building dreams is not only done with cooperative administrators, managers and cooperative members but also with leaders, lecturers, employees, students of UIN FAS Bengkulu. so as to produce several **dreams** that want to be realized, such as: Welfare of members through and Islamic socialization Having a professional waqf Nazir, UIN FAS Bengkulu has LPH, Waqf Development is able to finance education on campus, so that education becomes cheap for the community, the Cooperative is expected to become one of the icons of UIN FAS Bengkulu in the field of economy. able to prosper Cooperative Members at UIN FAS Bengkulu. cooperatives can provide scholarships to students who excel and are unable, become a professional waqaf institution. have mosques and madrassas from the results of waqaf, have a

¹⁵ Yuwana.

turnover of 9.6 M / year, become UIN FAS Bengkulu Cooperative as a waqf management institution, have a maximum financing of 100 million Rupiah/person, the utilization of information technology in the Cooperative is increasingly widespread so that it is more accessible to members.



Third is **Design**, In the next step, formulate strategies, processes and systems, make decisions and develop collaborations that support the realization of the expected changes ¹⁶. At this stage, the steps that will be taken to rise up with their own strength are formulated.

The most important design is to learn from the past by not using third party funds. Islamic cooperatives only stand and develop by using funds sourced from members and other productive sources owned by the cooperative. Member participation is important in the development and sustainability of members, member participation can

¹⁶ Muhammad Haris, Nur Ahid, and M. Ridhowan, 'Pendampingan Budaya Literasi Dengan Metode ABCD (Asset Based Community Development) Terhadap Santri Kelas 3 SMP Di Asrama Al Maliki Pondok Pesantren Sunan Drajat Banjarwati Banjaranyar Paciran Lamongan', *Jurnal Pengabdian Masyarakat Bestari*, 1.1 (2022), 29–36 <<https://doi.org/10.55927/jpmb.v1i1.618>>.

be done through member empowerment ¹⁷. this is done by utilizing the technology owned, identifying market needs because it can increase sales ¹⁸. proving that Islamic cooperatives are an institution that is resilient in the face of economic recession and pandemic.

Collaboration and partnership. This is important because collaboration and partnerships are one form of being able to compete globally ¹⁹. al Muawanah Syariah Consumer Cooperative collaborates with Bank Syariah Indonesia, BRI, IDX, FAC Sekuritas, Cooperative Office, Muslimat NU, YKM NU, Bengkulu City Cooperative Association, Goods Distributor, National Library and Dompot Dhuafa Bengkulu.

Cooperatives can develop value-based cooperatives that focus on sustainability and social responsibility. This can be done through the development of social or environmental programs that have a positive impact on the surrounding community ²⁰. This development was carried out by the al Muawanah Syariah Consumer Cooperative by providing services for receiving zakat, infaq, alms, 10% of SHU was used as a cash waqf fund. These sources of social funds are used by al Muawanah Syariah Consumer Cooperative for scholarship funds for underprivileged students given to 11 students, soft loans (qardul hasan) for 2 students and 20 members who are in trouble, natural disaster assistance in Bengkulu province such as floods in 2018 twice and in

¹⁷ Ahmad Fauzi, 'Pengaruh Pemberdayaan Terhadap Partisipasi Anggota Koperasi', *Diklat Review: Jurnal Manajemen Pendidikan Dan Pelatihan*, 6.1 (2022), 102–7.

¹⁸ Luh Putu et Al, 'Strategi Penetapan Harga , Diferensiasi Dan Diversifikasi Produk Dalam Membangun Keunggulan Bersaing UMKM', *ORUM EKONOMI: Jurnal Ekonomi , Manajemen Dan Akuntansi*, 25.2 (2023), 396–407.

¹⁹ Rizky Ariesty Fachrysa Halik, Amzul Rifin, and Siti Jahroh, 'Pengaruh Kemtraan Terhadap Kinerja Usaha Mikro Dan Kecil Tahu Di Indonesia', *Jurnal Agribisnis Indonesia*, 8.2 (2020), 164–74 <<https://doi.org/10.29244/jai.2020.8.2.164-174>>.

²⁰ Ahmad Asy'fin Basthomi and Achsanida Hendratmi, 'Manajemen Risiko Pembiayaan Ijarah Pada Koperasi Syariah Pilar Mandiri Surabaya', *Jurnal Ekonomi Syariah Teori Dan Terapan*, 4 No.7 (2017), 547–59 <<https://medium.com/@arifwicaksanaa/pengertian-use-case-a7e576e1b6bf>>.

2022, assistance for members or students who are hit by disasters such as fires in 2023, assistance for 5 cooperative members who died.

Define and Destiny in the final stage. Cooperative management, members and all parties concerned with the progress of Islamic cooperatives together implement various things that have been formulated at the design stage. This stage can be accomplished if all parties continue to forget the bad past, implement changes, monitor their development, and always make innovations.

Empowerment of members is carried out through the lending project, in this case the cooperative must pay attention to the risks that exist and take appropriate precautions. With good and careful management, lending projects can be one of the ways cooperatives can improve member welfare.

The ultimate goal of the application of ABCD in the Cooperative is the welfare of members through the collective strength of the Cooperative. The power is in the form of individual assets, organizational assets, physical assets, social assets, economic assets and digital assets.

Steps for sharia cooperatives to rise up under their own power and improve welfare is Sharia Cooperatives can be more resilient than other financial institutions because cooperatives have a distinctive concept, which is centralized on members. Getting back on your feet is no easy feat. However, with strong determination, proper strategy implementation, and good support, cooperatives can achieve the success they dream of. The al Muawanah Syariah Consumer Cooperative of Fatmawati Soekarno State Islamic University is an inspiration for other cooperatives to continue to grow and become a strong economic pillar. Before 2013 Kosumen al Muawanah Cooperative which used to be a State Employee Cooperative (KPN) has

experienced 2x bleaching, so that the management determines the steps taken by the cooperative are:

Replacement of Legal Entity in 2013 with the new management changing the KPN legal entity into BMT. Initial assets owned in 2013 amounted to 11 million Rupiah.

Standing on its own feet, is not relying on third-party funding assistance, this is done because it takes lessons from the previous inability of members to return third-party funds, causing the cooperative to lose money. In 2013, the assets that were originally only 11 million rupiah became 1 M when closing the book in the 2013 financial year. The cooperative is trying to rise without the help of funds from third parties, but with funds that only come from members, currently the cooperative's assets reach 8.7 M Rupiah.

Application of profit and loss sharing as a whole, this is one of the steps taken by the management and members to rise from bankruptcy, by not receiving the rest of the results of the business that should be the right of members, this is evidence of the application of real profit sharing, because it not only shares the profits made by members but also shares the losses that must be borne together.

Technology Utilization, to restore member confidence, the next step taken by the management is to utilize technology (aulia soft application) to support transactions that occur in the Cooperative. Because previously all forms of transactions were still manual so they were not well organized. One member is included in the use of the application so that he is qualified in the use of this application. With the use of this technology, members' trust has gradually recovered so that more and more members can be prospered through this cooperative.

Maximization of HR Empowerment, KK Al muawanah Syariah UIN FAS Bengkulu provides opportunities for students to be

directly involved in its management. By providing opportunities to carry out Field Experience Practices, conduct Research, volunteer in humanitarian activities carried out by the Cooperative and Work Part-Time. Students can join various committees, such as marketing, finance, and activities committees. This provides an opportunity for students to develop managerial skills and expertise relevant to the cooperative field. By being directly involved in the management of the maja cooperative, students can learn first-hand and gain valuable experience in managing the Cooperative. The cooperative also provides opportunities for the academic community to become members of the cooperative, making it easier for members to do their business. financing to fulfill daily living needs, health needs and education needs.

Cooperation with Insurance, one of the experiences that the cooperative has experienced with one of its members, namely in 2014 one of the cooperative members made financing, but 1 month later the member died, so that the remaining financing was charged to the heirs. So that one form of welfare improvement carried out by the next cooperative is to collaborate with insurance to avoid unwanted things in financing, for example anticipation if a member who does financing dies, the debt is not borne by the heirs. By utilizing this collaboration, cooperatives can provide tangible benefits to members and create tremendous positive impacts. for example, with this collaboration members can get competitive premiums and benefits because as a cooperative has strength in a large number of members. By offering group insurance to members, we can obtain lower premiums and more competitive benefits from insurance companies, and through this collaboration also indirectly provide financial education and counseling.

Product and Service Development, KK Al muawanah Syariah UIN FAS Bengkulu also has a smart strategy in developing the products

and services offered. In 2013 the cooperative only had 2 types of products, namely mandatory savings and financing. Currently the cooperative has a variety of products to meet the needs of its members, increasingly diverse savings products, in addition to mandatory savings there are also voluntary savings through TABUM (General Savings), SIMPEL (Student Savings), SAFTTRI (Eid Al-Fitr Savings), SAHAJI (Hajj Savings), SITAK (Simpanan Tabunan Anak), financing with mudharabah, musyarakah, ijarah multijasa, murabahah, Muawanah Mart business, toga business, almamater business, publisher business, electricity and water payment business, airplane and train ticket purchase business, and book publishing and printing business.

Appropriate Marketing Strategy, through social media, websites, and brochures, the cooperative has succeeded in attracting and expanding the reach of potential customers. In addition, the cooperative also holds various promotional events, such as heavy discounts, to increase consumer awareness and interest in the products and services offered.

Conclusion

KK Al muawanah Syariah UIN FAS Bengkulu is a successful example of developing its own strengths and successfully bouncing back. With the application of the ABCD strategy, maximizing human empowerment, cooperating with insurance, developing products and services, and the right marketing strategy, the al Muawanah Syariah Consumer Cooperative has succeeded in developing and expanding its business.

Resilience is no easy. However, with strong determination, proper strategy implementation, and good support, cooperatives can achieve the success they dream of. The al Muawanah Syariah Consumer Cooperative of

Fatmawati Soekarno State Islamic University is an inspiration for other cooperatives to continue to grow and become a strong economic pillar.

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