

Islamic Economic Principles for Urban Poor's Economic Adaptation in Panjang, Bandar Lampung During Covid-I9

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ABSTRACT

In Indonesia, the Covid-I9 pandemic, declared by the World Health Organization in 2019, has significantly impacted various sectors, especially the urban poor. This research examines the role of Islamic economic principles in guiding the economic adaptation strategies of the urban poor in the Panjang, Bandar Lampung, during the Covid-I9 crisis. This study employs a phenomenological approach, with data collected through focus group discussions, in-depth interviews, observations, and documentation. The data were analyzed through data reduction, data presentation, and conclusion drawing. The results show that Islamic economic principles—such as mutual support, equitable resource distribution, and effective debt management—played a crucial role in enabling economic adaptation. These adaptations include pursuing additional income-generating activities, practicing prudent financial management, and seeking assistance from government programs, donors, and the private sector. In conclusion, integrating Islamic economic principles can enhance resilience and ensure the sustainability of livelihoods among the urban poor during crises.

Keywords: Covid-I9; Economic Adaptation; Islamic Economic Principles; Resilience; Urban Poor.

A. INTRODUCTION

The urban poor are one of the most vulnerable groups during disasters, primarily due to their limited financial capacity to cope with such crises (BNPB, 2012), including the Covid-I9 pandemic (Whitehead et al., 2021). This pandemic has worsened existing vulnerabilities, particularly for the lower-middle

class, as economic hardships have made basic necessities—such as nutritious food, vitamins, and protective masks—unaffordable (Hidayat et al., 2021). Without the means to secure even their essential needs, meeting health requirements becomes nearly impossible, making them more susceptible to Covid-19 transmission. These challenges underscore the need for collaborative solutions that include both government initiatives and community-led efforts (Hermawan & Rofiq, 2020).

Despite their vulnerabilities, the urban poor demonstrated resilience during the Covid-19 pandemic by employing economic adaptation strategies and leveraging social capital (Hidayati et al., 2023; Hidayati et al., 2024). Their adaptations included reliance on social assistance and innovative income-generating activities, highlighting the vital role of community collaboration and government support in overcoming such crises (Andari, 2020; Raidar & Junaidi, 2021). These findings emphasize the significance of community support and government assistance in aiding the urban poor as they navigate the challenges posed by the pandemic.

Economic adaptation, which refers to strategic adjustments made to address economic challenges and urgent health needs, has become vital for the urban poor in mitigating Covid-19-related risks (Hidayati et al., 2023). Such adaptations involve various strategies, including borrowing money, pawning assets, saving, seeking additional income, reducing expenses, and participating in informal economic activities (Hidayat et al., 2021; Arbi et al., 2022; Rehman et al., 2022). These approaches are essential for meeting both basic and health-related needs during the pandemic, highlighting a critical aspect of survival and resilience.

In this context, Islamic economic principles provide a valuable framework for building resilience among the urban poor. Grounded in values such as mutual assistance (*ta'awun*), social justice, and equitable resource distribution (*adalah*), these principles promote collective support and ethical economic practices. For instance, mechanisms like *zakat*, *waqf*, and *sadaqah* can enhance economic adaptation by offering safety nets and fostering solidarity during crises (Karimah et al., 2023). These principles also align with Indonesia's focus on community participation in health development, where active engagement is essential for addressing pandemic challenges (Hermawan & Rofiq, 2020).

One group of urban poor people who can survive the Covid-19 disaster is the urban poor in Panjang Sub-district, Bandar Lampung City. This is interesting

because Panjang sub-district has the highest poverty rate compared to 20 other sub-districts in Bandar Lampung City. This fact can be seen from the figure below:

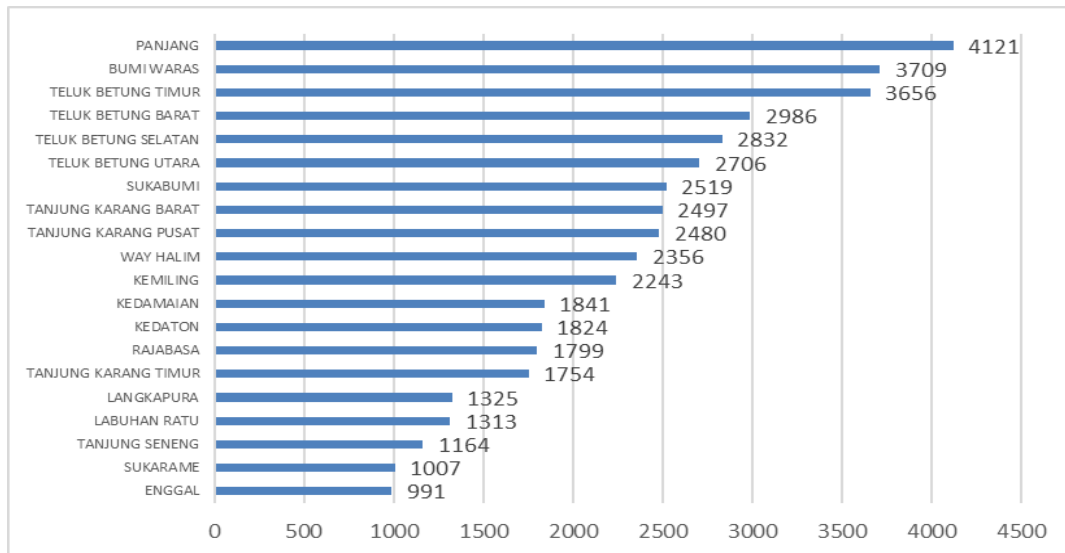


Figure 1. Number of poor people in Bandar Lampung City, 2020

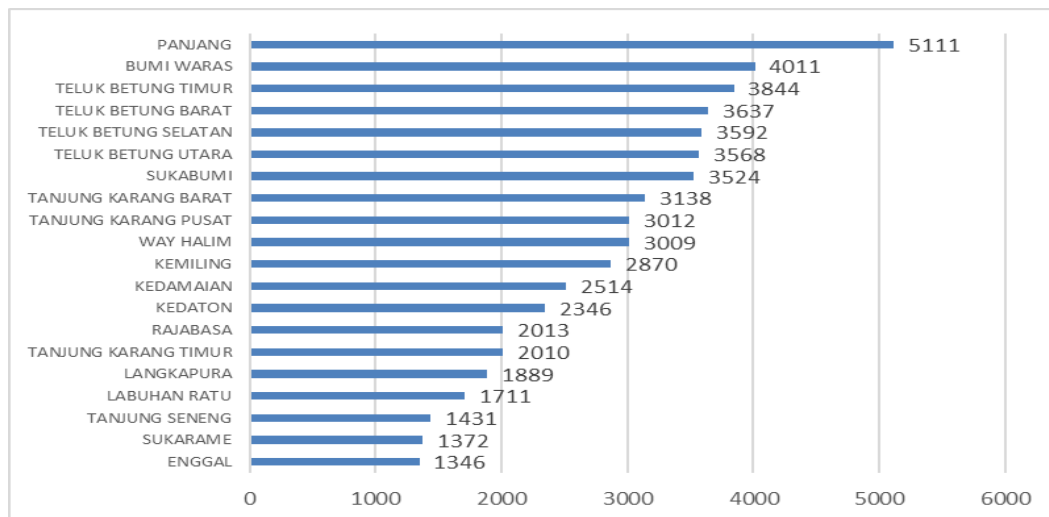


Figure 2. Number of poor people in Bandar Lampung City, 2021

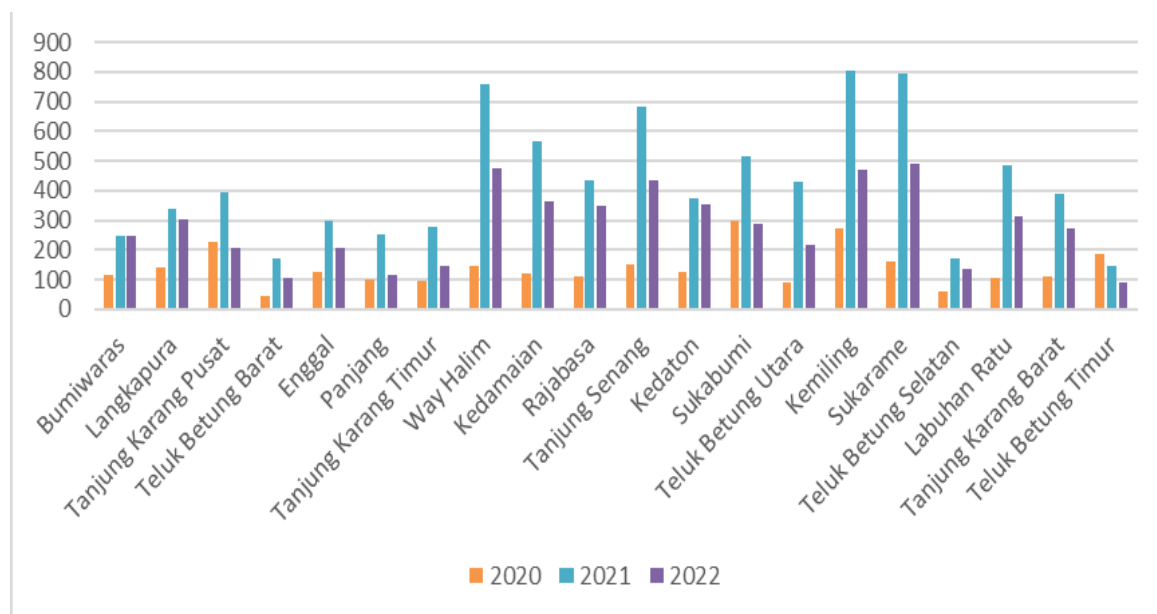


Figure 3. Distribution of Covid-19 per sub-district in 2020-2022

The urban poor in Panjang Sub-district, Bandar Lampung City, exemplify resilience amidst adversity. Notably, Panjang has the highest poverty rate among Bandar Lampung's 20 sub-districts, with the number of poor residents increasing from 4,121 in 2020 to 5,111 in 2021 (see Figures 1 and 2). Despite these challenges, the number of Covid-19 cases in the area remained relatively low compared to other sub-districts, highlighting the significance of local adaptation strategies (see Figure 3). This raises the question: how have Islamic economic principles shaped the economic adaptations of the urban poor in Panjang Sub-district during the pandemic?

This study uses a functional structural approach to explore the interconnected elements of the social system among Panjang's urban poor, emphasizing adaptation as a key factor for maintaining stability during the Covid-19 crisis. The main objective is to identify economic adaptation strategies based on Islamic economic principles and evaluate their effectiveness in strengthening resilience among the urban poor. Economic adaptation refers to the adjustments made by the urban poor to implement strategies that address economic and health-related needs while minimizing the spread of the Covid-19 pandemic.

B. THEORITICAL

The Covid-19 pandemic has brought significant economic challenges for the urban poor in Panjang Sub-district, Bandar Lampung City. This literature review examines the intersection of Islamic economic principles and economic adaptation strategies as mechanisms for the urban poor to navigate these challenges.

The Urban Poor and Economic Vulnerability

The urban poor in Panjang Sub-district, Bandar Lampung City, Indonesia, are disproportionately affected by economic shocks, including those caused by the Covid-19 pandemic (Sethi & Creutzig, 2021). Limited access to healthcare, education, and social services are significant challenges faced by the urban poor in Indonesia. The Covid-19 pandemic has worsened these challenges, resulting in increased poverty and economic insecurity.

The urban poor in developing countries face economic vulnerability due to factors such as low income, lack of education and skills, and precarious living conditions (Begum & Moinuddin, 2018). In Latin America, urban policies have not fully integrated awareness of this vulnerability, limiting their effectiveness in improving access to stable income and employment (Winchester, 2008). Vulnerability extends beyond current poverty status, as non-poor individuals may also be at risk of falling into poverty due to adverse shocks (Chaudhuri, 2017). Recent global crises, including food, fuel, and financial shocks, have disproportionately affected the urban poor, exacerbating their vulnerability (Ruel et al., 2010). Policymakers should consider using vulnerability assessments rather than income alone when distributing benefits to address these challenges (Chaudhuri, 2017). Additionally, understanding and monitoring early coping strategies could serve as indicators to prevent dramatic welfare losses among vulnerable populations (Ruel et al., 2010).

The urban poor in developing countries, including those in Panjang Sub-district, Bandar Lampung City, are disproportionately affected by economic shocks, including the Covid-19 pandemic. This is due to their vulnerability resulting from low income, lack of education and skills, and precarious living conditions. To address their challenges effectively, policymakers should move beyond income-based assessments and consider vulnerability assessments for

distributing benefits. Additionally, monitoring early coping strategies is crucial to prevent significant welfare losses. By adopting a more nuanced understanding of economic vulnerability, policymakers can develop targeted interventions to mitigate the impact of economic shocks and promote resilience among the urban poor.

Economic Adaptation Strategies and Community-Based Initiatives

Economic adaptation refers to the ability of individuals, households, and communities to adjust to changing economic circumstances (Adger, 2006). In the context of the Covid-19 pandemic, economic adaptation strategies are critical for the urban poor to survive and thrive. Research has shown that economic adaptation strategies, such as diversifying income sources, reducing expenses, and seeking social support, can help households cope with economic shocks (Dercon, 2002). Islamic economics offers a unique perspective on economic adaptation, emphasizing the importance of social justice, cooperation, and mutual aid (Zaman, 2009). Community-based initiatives have been shown to be effective in promoting economic adaptation among the urban poor (Moser, 1998). In Panjang Sub-district, community-based initiatives, such as those led by pamong and community leaders, have played a critical role in providing assistance to those in need. These initiatives have helped to promote economic adaptation by providing access to basic necessities, such as food and healthcare, and by fostering a sense of community and social support.

The concept of resilience in regional economies has gained significant attention in recent years, particularly in the context of external shocks such as the 2008 subprime crisis. Wang & Wei (2021) emphasize the importance of enhancing industrial diversity, human capital stock, trade openness, and financial liberalization to improve economic resilience among China's regional economies. Interestingly, the study also highlights that pre-crisis economic performance had a negative effect on regional economic resilience in China, suggesting the need for proactive measures to enhance resilience through fostering entrepreneurship.

In the face of environmental challenges, particularly in Arctic regions, community-based initiatives play a crucial role in adaptation strategies. Loboda (2014) underscores the vulnerability of Arctic communities to the impacts of environmental change and the importance of local and community-level policies in addressing these challenges. The study by Ford et al. (2013) further highlights the reactive nature of existing policies, emphasizing the need for long-term

strategic planning and monitoring mechanisms to track the success of adaptation initiatives. This underscores the importance of community engagement and sustainable planning in addressing climate change impacts.

Silwal et al. (2024) shed light on the effectiveness of watershed management programs in Nepal, emphasizing the role of effective institutions at the watershed level. The study evaluates the performance of Nepal's first watershed conservation committee and highlights the importance of various institutional characteristics in managing watersheds effectively. The results provide valuable insights for policymakers and development practitioners in designing sustainable programs and institutions, emphasizing the need for policy-guided institutional mechanisms at the watershed scale.

Joseph et al. (2024) focus on early leak detection and precise location identification within water distribution networks, emphasizing the use of logic- and machine learning-based approaches. The study highlights the effectiveness of data-driven, probabilistic methods in handling complex data patterns and variations, ultimately enhancing the early detection of leaks and bursts. This research provides a scalable and efficient solution for water pipeline monitoring, contributing to the sustainability and resilience of urban water infrastructure systems.

Yang & Xu (2024) explore the social integration of passive migrants in poverty alleviation resettlement (PAR) communities in China, emphasizing the role of community-based organizations (CBOs) in influencing migrants' well-being and sustainability. The study highlights the importance of developing CBOs as a sustainable development strategy for passive migrants, recommending sustainable economic support plans through CBOs to support long-term employment assistance programs. This underscores the significance of community-based initiatives in promoting social integration and economic well-being among vulnerable populations.

In conclusion, the literature review highlights the importance of economic adaptation strategies and community-based initiatives in addressing environmental challenges, promoting resilience in regional economies, managing natural resources effectively, mitigating human-wildlife conflicts, and supporting vulnerable populations. The findings provide valuable insights for researchers, policymakers, and development practitioners in designing sustainable and effective programs to address complex socio-environmental challenges and promote community resilience.

Islamic Economics and Economic Adaptation

Islamic economics offers a unique perspective on economic adaptation, emphasizing the importance of social justice, cooperation, and mutual aid (Zaman, 2009). In the context of the Covid-19 pandemic, Islamic economic principles can provide a framework for understanding the role of assistance in supporting communities (Khan, 1994). The concept of *takaful* (mutual guarantee) is particularly relevant, as it promotes collective responsibility and mutual aid in times of need (Swartz & Coetzer, 2010).

Islamic economics, rooted in the principles of Islamic law and ethics, has gained significant attention in recent years. A bibliometric analysis of research related to *Maqasid Shariah* on economics revealed various research lines in this field, including *Maqasid Sharia* in banking, financial issues, and economic topics in general (Izza & Ikhwan, 2023). This analysis highlighted the fluctuating number of publications over the years, indicating the growing interest in this area of study. Furthermore, the examination of *Maqashid Sharia* on Economics globally identified key research themes such as Sustainable Economic Development, Islamic Economic System, and SDGs (Uula & Harahap, 2023).

The consideration of environmental, social, and governance (ESG) factors in business decisions has shown to enhance economic and environmental performance (Ahmad et al., 2024). ESG disclosures have been linked to improved business sustainability and performance, with religion-based businesses demonstrating better socio-environmental performance. The impact of ESG policies on innovation capacity, value creation, and financial performance underscores the importance of integrating ethical considerations into economic practices.

C. METHODOLOGY

This research uses a qualitative method with a phenomenology approach where the data obtained is analysed and interpreted based on the experiences of individuals who are research subjects. This research data was obtained through focus group discussions (FGDs), in-depth interviews, observation and documentation.



Figure 3. FGD conducted with the poor in the meeting hall of Panjang Sub-district, Bandar Lampung City

The informants who became sources in this study were 10 people who were people who were categorised as poor in the Panjang sub-district of Bandar Lampung City. The unit of analysis in this study was the poor, both those who worked and those who did not work but were unable to meet their basic daily needs of clothing, food and shelter as well as the needs for education and health.

This research involved a Focus Group Discussion (FGD) conducted in three stages. The first FGD, held on September 12, 2023, examined the preparedness, adaptation, and mitigation capacities of low-income residents in the Panjang Sub-district in response to the COVID-19 pandemic. Participants included representatives from four urban villages, who discussed their coping strategies and the role of social capital in supporting their resilience. The second FGD, conducted on September 15, 2023, included pamong, community leaders, and the COVID task force to explore their knowledge of community assistance and support. The third FGD, held on January 26, 2024, aimed to validate the data gathered in the previous stages through discussions with community representatives and other relevant parties.

To complement the FGD results, in-depth interviews were employed as a data collection technique. During the FGDs, participants were divided into small groups based on their neighborhoods, allowing for focused discussions. An enumerator team assisted researchers in conducting these interviews to gather detailed information about residents' experiences, opinions, and strategies for coping with the pandemic's impact. The semi-structured format of the interviews

encouraged informants to respond freely while still addressing the key themes discussed. This approach enriched the qualitative data regarding the social and economic resilience of low-income individuals.

Observation was another data collection technique used in this study, involving direct observation of community situations and behaviors without direct involvement. The observations focused on the physical environment, the implementation of health protocols, and the economic activities of low-income residents during the pandemic. These observations enabled researchers to gain a direct understanding of the challenges faced by the community and identify aspects that may not have been revealed in the FGDs or interviews, resulting in more comprehensive and objective data.

Additionally, a documentation technique was employed to supplement the data gathered from FGDs, interviews, and observations. The collected documents included photos of FGD activities, official records from the kelurahan, social assistance reports, and local policies related to COVID-19 management. This documentation provides supporting evidence that strengthens the research findings and offers historical and administrative context, assisting researchers in triangulating data to enhance the validity and reliability of the results.

The data analysis technique used in this research was data reduction, data presentation, and data conclusion drawing and verification (Miles & Huberman, 1992). Data reduction involves summarizing, focusing, and selecting data relevant to the resilience capacity of impoverished residents in Panjang Sub-district, Bandar Lampung City, in facing the COVID-19 disaster. This includes aspects such as readiness, adaptation, mitigation, and social capital. Following data reduction, the next step is data presentation, which takes the form of narrative text supported by pictures and charts to organize the data and facilitate conclusion drawing. The final stage is conclusion drawing and verification, where the conclusions are deemed credible, supported by valid evidence, and undergo a verification process with informants. This entire process aims to build a grounded theory, as described by Corbin & Strauss (2014), which involves discovering, developing, and provisionally testing a theory based on systematically collected data.

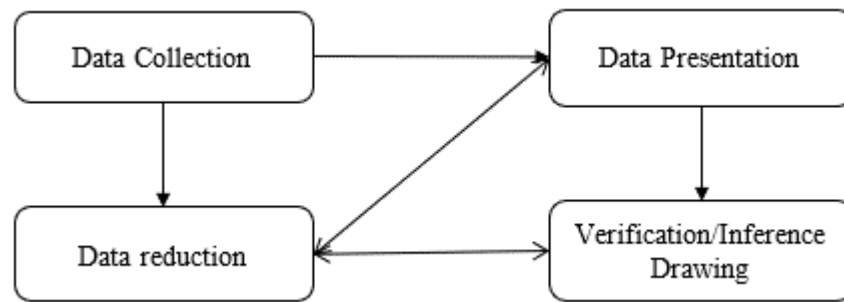


Figure 4. Interactive data analysis model

Source: Miles & Huberman (1992)

The qualitative data obtained was then tested for validity by triangulating both sources, methods and time. Triangulation aims to check the truth of the data by comparing the data that has been produced with data that has been obtained from other sources, at different times and with different methods (Sugiyono, 2013). Source triangulation involved comparing data from various sources, including low-income residents, community leaders, and local government officials, to confirm the resilience capacity and strength of social capital in coping with the COVID-19 disaster. Method triangulation utilized diverse data collection techniques, such as focus group discussions (FGDs), interviews, observations, and documentation, to clarify information regarding the resilience capacity of the urban poor in the Panjang Sub-district. Additionally, time triangulation was conducted by interviewing at different times to validate the data. The combination of these three triangulation methods enhances the credibility and validity of the study's findings.

D. RESULT AND DISCUSSION

Economic adaptation, in the context of this study, refers to the adjustments made by the urban poor in implementing strategies to meet both economic and health-related needs, in line with minimizing the spread of the Covid-19 disaster. In the Panjang Sub-district, Bandar Lampung City, these adaptations incorporate Islamic economic principles that emphasize resilience, mutual assistance, and ethical economic practices. Specifically, economic adaptations during the pandemic include:

Engaging in Side Jobs

The Covid-19 pandemic has profoundly affected both health and economic conditions. The rapid spread of the virus disrupted public health, while the simultaneous economic downturn caused reduced incomes, job losses, and

increased costs for basic necessities, including masks, hand sanitizers, and other essential health items. These challenges were especially pronounced among the urban poor in Panjang, who struggled to fulfill their basic and health-related needs.

To address these difficulties, many individuals sought side jobs to generate additional income. Examples of such side jobs include petty trading, day labor, fishing, and domestic work. While these side jobs often provide only limited income, they represent a survival strategy for the urban poor to meet their daily needs, particularly those related to maintaining health and preventing the spread of Covid-19.

Doing side jobs is one of the community's efforts to survive during the Covid-19 pandemic. The difficult life during the Covid-19 pandemic caused by reduced income makes people have to carry out a survival strategy, one of which is by doing side jobs in order to meet basic and health needs in preventing and minimising the risk of spreading Covid-19. This fact is in accordance with research conducted by Liya & Satriyati (2021) which states that one of the survival strategies of the poor in fulfilling their needs during a pandemic is by finding other alternative jobs in the form of side jobs.

This adaptation reflects the principle of *Ikhtiyar* (endeavor) in Islamic economics, which emphasizes proactive efforts to improve one's economic situation while maintaining faith in divine support (*Tawakkul*). By taking on side jobs, the urban poor demonstrate resilience and resourcefulness, aligning with the Islamic economic ethic of balancing effort with trust in Allah's provision (Chapra et al., 2008). The efforts of the economically disadvantaged in Panjang to find alternative employment and undertake odd jobs to make ends meet reflect their resilience and resourcefulness in the face of economic hardship.

The actions of the urban poor in Panjang also resonate with broader principles of Islamic economics, which prioritize social welfare, the protection of life, and equitable wealth distribution. These principles underscore the importance of addressing economic disparities, especially during times of crisis, and advocate for measures to safeguard the dignity and well-being of all individuals (Al-Ghazali, 1993).

Islamic economics also encourages self-reliance and entrepreneurship as pathways to economic stability and development. The pursuit of side jobs by the poor in Panjang highlights their entrepreneurial spirit and ability to adapt in

challenging circumstances, reflecting the potential of self-employment to reduce poverty and enhance economic resilience (Pervin et al., 2021).

Islamic economic principles emphasize the establishment of social safety nets and community support mechanisms to mitigate economic shocks. During the Covid-19 pandemic, these principles became increasingly relevant, as the urban poor in Panjang relied not only on their individual efforts but also on mutual aid and community-based initiatives to sustain their livelihoods. This aligns with the Islamic economic value of fostering solidarity and collective responsibility within society (Siddiqi, 2004).

The findings of this study demonstrate that economic adaptation among the urban poor in Panjang Sub-district during the Covid-19 pandemic embodies core principles of Islamic economics. Their efforts to engage in side jobs and adapt to economic challenges highlight resilience, self-reliance, and adherence to ethical economic practices, all of which are integral to Islamic economic thought. Moreover, the importance of community-based support systems and social safety nets reinforces the need for policies rooted in Islamic principles to address economic disparities and support vulnerable populations during crises.

Implementing Savings and Debt Strategies

During the Covid-19 pandemic, the urban poor in Panjang Sub-district adjusted their economic behaviors to survive amidst limited resources. One significant adaptation strategy was the implementation of savings and debt to meet essential needs. Many individuals adopted austerity measures, such as reducing daily expenses, including food expenditures, to an absolute minimum. Despite their already limited resources, they resorted to borrowing money from family and neighbors in urgent situations. This borrowing reflects a strong sense of social solidarity within the community, highlighting their willingness to assist each other during times of economic distress.

These adaptations are critical for the urban poor, who face challenges not only in meeting basic daily needs but also in accessing healthcare services necessary to minimize the spread of the virus. Efforts such as taking on side jobs, saving money, and seeking financial assistance through debt have been key survival strategies. Based on these findings, the adaptive capacity of the urban poor during the Covid-19 pandemic can be categorized as **high**, as shown in Table I.

Table I. Level of Adaptive Capacity in the Form of Making Survival Efforts during the Covid-19 Pandemic.

Adaptive Capacity	Form of Adaptation
High	The poor employ various survival strategies such as taking on side jobs, saving money, and going into debt to meet basic daily needs and maintain their health, all with the goal of minimizing the risk of spreading Covid-19.
Medium	The poor are not enthusiastic about making survival efforts to fulfil daily basic and health needs to minimise the risk of spreading Covid-19.
Low	The poor do not make any efforts to survive at all; they simply resign themselves to their situation.

Source: Primary Data Analysis, (2024)

Despite the reliance on side jobs for additional income, other survival strategies—such as minimizing expenses and borrowing from neighbors or family—also played a crucial role. A study by Sabariman & Susanti (2021) supports these findings, highlighting that during the Covid-19 pandemic, many poor households adopted similar strategies to reduce expenses and seek financial support through debt. Additionally, Hastuti (2013) emphasizes that such measures, including looking for side jobs, cutting expenses, and making savings, are common among low-income communities facing economic hardship.

The survival strategies employed by the urban poor in Panjang Sub-district during the Covid-19 pandemic resonate with key principles of Islamic economics. These principles emphasize social solidarity, mutual assistance, and ethical financial practices. Borrowing from family and neighbors without exploitation reflects the Islamic concept of *ta'awun* (mutual assistance), which underscores the importance of community cooperation in alleviating economic hardship. This practice aligns with the prohibition of *riba* (interest) and the encouragement of *qard al-hasan* (benevolent loans), where the primary focus is on supporting those in need rather than generating profit (Aravik et al., 2021).

Additionally, the austerity measures of minimizing expenses, including dietary adjustments, align with the Islamic concept of *zuhd* (asceticism). This approach promotes modest living and prioritizing essential needs over luxury, reflecting the principle of avoiding wastefulness (*israf*). Such practices ensure not only individual survival but also the well-being of the broader community, particularly during times of scarcity and crisis (Samad & Sugeng, 2022).

Through these strategies, the urban poor in Panjang demonstrate how Islamic economic principles provide a moral and practical framework for resilience and mutual support during disasters like the Covid-19 pandemic. These principles foster an ethical approach to survival that prioritizes communal welfare and upholds social justice.

Utilisation of Assistance Received: Business Capital, Nutritious Food, Medical Equipment, and Internet Quota Purchase

Before the Covid-19 pandemic, the community in Panjang Sub-district received various forms of assistance. This included government programs such as BLT (*Bantuan Langsung Tunai*, Direct Cash Assistance) and PKH (*Program Keluarga Harapan*, Family Hope Program), contributions from corporate CSR initiatives, and aid from volunteers. BLT assistance provided IDR 200,000 per month, distributed every two or three months, for the purchase of basic necessities. PKH targeted specific groups such as the elderly, school children, and toddlers, with varied amounts and distribution frequencies. Additionally, the community benefited from a fuel subsidy of IDR 600,000 provided in two stages, as well as cash and rice support from the mayor.

This assistance was managed effectively due to the availability of comprehensive data on recipients, collected by RT (*Rukun Tetangga*, Neighborhood Heads) under the supervision of the urban village and sub-district. These data facilitated a systematic distribution process by government agencies, private sectors, and volunteer organizations.

During the Covid-19 pandemic, the types and frequency of assistance increased. Aid included cash, basic necessities, medical equipment, vitamins, and internet data. Some aid programs incorporated training initiatives, such as workshops in March and July 2021 on making hand sanitizers and cloth masks, involving approximately 50 women participants. These activities not only provided practical knowledge but also supported women's empowerment and offered economic opportunities through the production and sale of masks and hand sanitizers.

The community's adaptation strategies during the pandemic focused on using the received assistance for critical needs. These included purchasing nutritious food like bread and milk, medical equipment, and internet data to support children's online education. Additionally, some individuals used the aid

to enhance their businesses and generate income, reflecting resilience in addressing both immediate and long-term challenges.

The strategies adopted by the Panjang community align closely with several principles of Islamic economics, particularly in the context of crises like the Covid-19 pandemic. The use of assistance to meet basic needs, enhance health, and ensure family sustenance reflects the *maqasid al-syariah* principles of preserving life (*hifz al-nafs*), health, and wealth. These efforts align with the ethical and humanitarian objectives of Islamic economics to safeguard human dignity and welfare during crises (Samad & Sugeng, 2022). This approach ensures the protection of essential human needs during crises, which is a fundamental objective of Islamic economics.

The community's proactive approach to minimize Covid-19 transmission through the use of medical equipment and vitamins demonstrates adherence to the Islamic principle of preserving life. The adoption of precautionary measures (*ihhtiyat*) not only ensures individual protection but also contributes to broader community resilience (Aravik et al., 2021). The use of assistance for business capital highlights the principle of *istihsan*, where flexibility in resource allocation is encouraged to support economic recovery and livelihood sustainability. This approach emphasizes justice and fairness in addressing economic vulnerabilities (Aravik et al., 2021).

The adaptive capacity of the Panjang community in using assistance during the pandemic is summarized in Table 2.

Table 2. Level of Adaptive Capacity in the Form of Utilisation of Existing Assistance

Adaptive Capacity	Form of Adaptation
High	<ul style="list-style-type: none"> - The amount of assistance provided by various parties. - Poor people always use the assistance they get to fulfil their daily basic needs and health to minimise the risk of spreading Covid-19.
Medium	<ul style="list-style-type: none"> - Assistance provided by various parties does not often come to poor communities. - Poor people do not really use assistance to fulfil their health needs to minimise the risk of spreading Covid-19.
Low	<ul style="list-style-type: none"> - Assistance provided by various parties does not exist at all for poor people. - The poor do not take advantage of the assistance they receive to fulfil their health needs in order to minimise the risk of the spread of Covid-19.

Source: Primary Data Analysis, (2023)

Based on the findings, the adaptive capacity of the poor in Panjang Sub-district is categorized as high, as most community members utilized assistance effectively to meet basic needs and health requirements. This proactive adaptation not only reduced the risk of Covid-19 transmission but also provided a foundation for economic recovery during and after the pandemic.

In conclusion, the strategies employed by the community, rooted in Islamic economic principles, illustrate a robust adaptive capacity to navigate the challenges of the Covid-19 crisis. These efforts underscore the importance of collaborative support from the government, private sector, and civil society in enhancing resilience and fostering sustainable development.

Applying for Assistance to the Government, Donors or Volunteers and Private Sector in an Effort to Survive the Covid-19 Disaster

The Covid-19 pandemic significantly impacted the urban poor in Panjang Sub-district, Bandar Lampung City, exacerbating their inability to meet basic needs such as food, clothing, shelter, education, and healthcare. The additional health-related necessities, including healthy food, vitamins, and protective equipment, further burdened their limited resources. In response, various efforts rooted in Islamic economic principles were undertaken by local leaders, community figures, and residents to adapt and survive during this crisis.

One of the main strategies involved actively seeking assistance from diverse sources. The government, private sector, volunteers, and donors provided aid in the form of groceries, cash, medical equipment, and training initiatives. These efforts align with the Islamic economic principle of *takaful* (mutual guarantee), which emphasizes collective responsibility and mutual aid during crises (Swartz & Coetzer, 2010).

Research findings highlight that community leaders and residents actively submitted requests for aid to government agencies. Applications to the mayor's office and sub-district authorities resulted in the distribution of basic food supplies and cash assistance, which proved vital for survival. For example, PKK (*Pemberdayaan Kesejahteraan Keluarga*, Family Welfare Empowerment) women in Pidada and Karang Maritim villages initiated mask-making training sessions to equip residents with skills to produce masks for personal use and commercial purposes, thus enhancing family incomes. This initiative reflects Islamic economics' emphasis on fostering economic self-reliance and sustainability (Chapra et al., 2008).

The training, conducted in collaboration with social services and local representatives, engaged 45-55 participants across the two villages, demonstrating the community's adaptive capacity. Such actions exemplify *ihsan* (benevolence) and the Islamic directive to actively work towards the welfare of society.

Local leaders in South Panjang village also approached neighboring companies like Baturaja and Nestle for assistance, securing basic necessities and medical supplies. Similarly, Karang Maritim village sought support from PT Grobest, a shrimp feed company, obtaining groceries, protective equipment, and even employment opportunities for residents affected by the pandemic. These partnerships embody the Islamic value of *shura* (consultation) in addressing community needs through collaboration and shared resources (Khan, 1994).

Volunteers from organizations like KBML (*Keluarga Besar Maluku Lampung*) played a critical role in identifying and addressing community needs. Data collected by KBML members facilitated targeted donations from individuals and groups within and outside Panjang. These acts of philanthropy, rooted in the Islamic concept of *sadaqah* (voluntary charity), provided essential support to minimize the economic burdens of the pandemic on vulnerable populations.

The poor community in Panjang receives assistance from various parties during difficult times. These parties include the city government, social services, private sectors, volunteers, and donors. The assistance provided includes financial aid, groceries, health equipment, and other material support, all aimed at minimizing the risk of Covid-19 transmission. One type of aid given to the poor in Panjang includes money, groceries, vitamins, and health equipment from donors or volunteers. This assistance is part of a philanthropic movement, which is an expression of love for humanity. It involves individuals or groups showing concern for others based on love for fellow humans. Philanthropy can also be interpreted as generosity, which prioritizes the interests of others or common interests (altruism). It is an inherent trait in individuals or collectives to show love and generosity towards others (Bastomi & Kasdi, 2022).

A study conducted by Barany (2020) supports the fact that assistance from volunteers, donors, the government, and private sectors greatly helps in minimizing the risk of Covid-19 transmission among the poor. The pandemic has caused numerous impacts, particularly affecting vulnerable groups such as the poor community. Therefore, it is crucial for the government and other parties to provide various forms of assistance to alleviate the economic burden on the

community, especially during the Covid-19 pandemic when incomes decrease but living expenses increase.



Figure 5. Distribution of groceries from the city government in North Panjang Village



Figure 6. Distribution of financial aid from the Mayor in Pidada Village

The community's proactive approach to seeking assistance reflects varying levels of adaptive capacity, categorized as follows:

Table 3. Level of Adaptive Capacity in Submitting Aid Requests to Various Parties

Adaptive Capacity	Form of Adaptation
High	The community, local leaders, and figures actively submitted aid requests to various parties during the difficult times of the Covid-19 pandemic.
Medium	The community, local leaders, and figures were not very active in submitting aid requests to various parties during the difficult times of the Covid-19 pandemic.
Low	The community, local leaders, and figures never submitted aid requests to various parties. They simply resigned themselves to receiving aid in any condition.

Source: Primary Data Analysis, (2024)

This adaptive behavior underscores the principles of *ijtihad* (intellectual effort) and *mashlahah* (public interest) within Islamic economics, promoting innovative and community-centered solutions during crises.

The findings of this study align with Talcott Parsons' structural-functional theory (Ritzer & Douglas, 2011), which underscores the importance of achieving social equilibrium through four interrelated prerequisites. Adaptation is reflected in the economic strategies adopted by the urban poor, including taking on side jobs, saving money, and actively seeking external aid to meet their needs during the Covid-19 pandemic. Goal attainment is evident in the community's efforts to ensure survival while minimizing the health risks associated with the pandemic. Integration is demonstrated through collaboration with various stakeholders, including government bodies, private sectors, and donors, to implement these strategies effectively. Lastly, latency emphasizes the need to sustain these adaptive measures over the long term, ensuring resilience and preparedness for similar crises in the future.

These adaptive strategies also resonate with Islamic economic principles, which emphasize social welfare, justice, and collective responsibility. The Quran highlights the moral obligation to assist those in need, underscoring social justice as a cornerstone of Islamic economics (Quran, n.d., 76:8). The community's collective efforts to secure aid from diverse sources reflect the principle of *takaful*, which promotes mutual aid and shared responsibility during times of crisis. Furthermore, the emphasis on sustainability in Islamic economics is evident in the proactive steps taken by community members to establish reliable and enduring

support systems. This approach not only addresses immediate needs but also contributes to long-term resilience, demonstrating the relevance of Islamic economic values in fostering adaptive capacity during challenging periods.

The urban poor in Panjang demonstrated a high level of adaptability through collaborative and proactive approaches to securing assistance. These actions, grounded in Islamic economic principles, highlight the importance of social justice, mutual aid, and sustainability in addressing crises. By integrating community efforts with external support, the residents of Panjang effectively minimized the socioeconomic risks posed by the pandemic.

E. CONCLUSION

This study underscores the effectiveness of Islamic economic principles as a foundation for economic adaptation among the urban poor in the Panjang Sub-district of Bandar Lampung City during the Covid-19 pandemic. The urban poor employed various strategies, including side jobs, saving, borrowing without usury, utilizing available aid, and seeking assistance from sub-district and village governments, private sectors, volunteers, and donors. These practices reflect core Islamic economic principles, including resilience, social solidarity (*takaful*), and ethical economic behavior, as well as mutual help (*ta'awun*) and effort (*ikhtiyar*). Moreover, the implementation of austerity measures and the use of assistance for basic needs, business capital, health, and children's education align with *maqasid al-syariah*, which aims to protect the soul (*hifz al-nafs*) and property (*hifz al-mal*). The study highlights the importance of integrating these principles into economic adaptation strategies, which can help the urban poor not only survive but also maintain resilience during crises. Additionally, it recommends that the government and relevant stakeholders provide sustainable, targeted support based on Islamic economic principles to effectively address both economic and health challenges in the face of such disasters. The economic adaptations undertaken illustrate the resilience of the community and demonstrate the practicality of Islamic economic principles in addressing economic challenges during the pandemic.

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