

A STUDY ON THE IMPACT OF THE COVID-19 PANDEMIC ON THE SOCIAL ECONOMY IN KETANGGA VILLAGE, EAST LOMBOK, FROM AN ISLAMIC PERSPECTIVE

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Abstract-*This research was motivated by Micro, Small and Medium Enterprises (MSMEs) in Ketangga Village, Suela District who were affected by the Covid-19 pandemic. In conducting research on this, the author used qualitative research methods, where the data sources were obtained from observations, interviews and documentation. After carrying out a series of academic trips, the author found that the impact of the Covid-19 pandemic resulted in disruption to the economy of Micro, Small and Medium Enterprises (MSMEs) in Ketangga Village, because since the Covid-19 pandemic, MSMEs in that place have lost many customers. Not only does it have an impact on the economy, but this condition also has an impact on social life including aspects of health and education, such as many people who are sick but are reluctant to go to the doctor because they are afraid of being exposed to the Covid-19 virus. Meanwhile, from the educational aspect, many schools were closed during the Covid-19 pandemic. This is of course detrimental to the traders who sell their wares around the place. So, the impact of the Covid-19 pandemic is very felt for MSMEs.*

Keywords: *Micro, Small and Medium Enterprises (MSMEs), Covid-19 Pandemic, Socio-Economics, Islamic Perspective.*

Abstrak-Penelitian ini dilatarbelakangi oleh Pelaku Usaha Mikro Kecil Menengah (UMKM) di Desa Ketangga Kecamatan Suela yang terkena dampak dari pandemi covid-19. Dalam melakukan penelitian tentang ini, penulis menggunakan metode penelitian kualitatif, dimana sumber datanya didapatkan dari hasil observasi, wawancara, dan dokumentasi. Setelah melakukan serangkaian perjalanan akademik, penulis menemukan bahwa dampak pandemi covid-19 mengakibatkan terganggunya prekonomian para pelaku Usaha Mikro Kecil Menengah (UMKM) di Desa Ketangga, karena semenjak terjadinya pandemi covid-19, para pelaku UMKM di tempat tersebut banyak kehilangan pelanggan. Tidak hanya berdampak pada prekonomian saja, namun kondisi ini juga berdampak pada kehidupan sosial meliputi aspek kesehatan dan pendidikan, seperti banyaknya orang yang sakit tapi enggan untuk berobat ke dokter dikarenakan takut divonis terpapar virus covid-19. Sedangkan dari aspek pendidikan, banyak sekolah yang ditutup selama terjadinya pandemi covid-19. Hal ini tentu saja merugikan para pedagang yang menjual dagangan mereka di sekitar tempat tersebut. Sehingga, dampak pandemi covid-19 sangat terasa bagi pelaku UMKM.

Kata Kunci: Usaha Mikro Kecil Menengah (UMKM), Pandemi Covid-19, Sosial Ekonomi, Kesejahteraan Dalam Prespektif Islam.

INTRODUCTION

The year 2020 witnessed the sudden appearance of a highly contagious airborne virus, commonly referred to as the Corona virus, which caused widespread astonishment worldwide. The virus in question is referred to be Covid-19 or Corona Virus Disease, and it first emerged in 2019. The virus rapidly disseminated worldwide within a span of a few months, ultimately being detected in Indonesia in March 2020 (Sayuti, 2020). Due to the development of Covid-19, the Indonesian government started emphasizing that individuals were strongly recommended from engaging in activities outside their residences in order to prevent the further spread of the virus. Unlike other nations that enforce lockdown measures, the Indonesian government aims to curb the transmission of Covid-19 through the use of social separation and Large-Scale Social Restrictions (PSBB) laws. This policy has a significant impact on the economic activities of individuals in Indonesia. It restricts people's mobility and leads to a substantial number of employees being either laid off or terminated by enterprises in order to mitigate the escalating losses.

The Covid-19 epidemic has had an impact on the sharia economic business. The State of Global Islamic Economy Report 2020/21 predicts an 8% decrease in global Muslim expenditure on the sharia economic sector in 2020. The industries included are travel, food, clothes, media, and recreation. The Covid-19 epidemic had a negative impact on investment in the sharia economy, resulting in a 13% decrease from US\$13.6 billion in 2018/2019 to US\$11.8 billion in 2019/2020. The socio-economic effect include both agriculture and trade/UMKM (Micro, Small and Medium Enterprises) components. Since the emergence and global expansion of Covid-19, including in NTB, East Lombok Regency, particularly in Ketangga Village, Suela District, it has significantly disrupted several aspects of life, including social and economic sectors. The socio-economic effect include both agriculture and trade-related factors, as well as the implications for Micro, Small, and Medium Enterprises (MSMEs). Conversely, the economy plays a crucial role in life since individuals directly encounter economic need in their daily activities.

Livelihood Level

NO	Type of work	Amount
1	Farmer	1.421
2	Farm workers	497
3	Government employees	47
4	Ketangga Village Officials	11
5	Trader	1.453
6	Collector	202
7	Private sector employee	11
8	Craftsman	60
9	Teacher	129
10	Mechanic/Driver	56
Total		3.887

Source: Secondary Data for Ketangga Village Profile, Suela District 2022

According to the provided data, merchants and farmers are the most prominent sources of livelihood, with traders occupying the greatest position compared to other professions. The trader profession is further categorized into several sectors, notably micro (567), small (634), and medium (184). Prior to the onset of the Covid-19 epidemic, trading activities in Ketangga Village, Suela District were deemed to be ordinary. Particularly in Ketangga Village, where the bulk of the inhabitants engage in trading. The harvest does not require distant sales as collectors from Ketangga Village typically purchase directly from farmers and thereafter sell to collectors from other regions. However, with the outbreak of the Covid-19 epidemic, collectors in Ketangga Village were only willing to purchase a limited quantity of goods. This was because collectors from outside the village were likewise hesitant to accumulate excessive items due to the decrease in sales value and the drop in trade activity. Traders are expressing their distress as a result of the Covid-19 outbreak that has impacted society.

The primary repercussion experienced by traders in Ketangga Village is the reduction of revenue as a result of the Covid-19 epidemic. Traders had uncertainty in selling their goods due to a scarcity of consumers within the epidemic, leading to the unfortunate closure of their businesses and a

significant decline in their revenue. The contraction in economic activity is experienced not only by entrepreneurs in the MSME sector, but also by agriculturalists. The marketing outcomes of agricultural goods are influenced by this effect. This issue is inseparable from the deceleration of market demand caused by the advent of the Covid-19 epidemic. In February 2021, the price index obtained by farmers had a reduction of 0.52% compared to January 2021. The fall in the price index obtained by farmers indirectly demonstrates a decline in the selling price of agricultural goods in the market. The social ramifications seen in Ketangga Village, Suela District encompass health and education facets. The health component emphasizes the prevalence of individuals who are unwell yet hesitant to seek medical attention due to their fear of contracting the Covid-19 virus. Consequently, they opt to purchase over-the-counter medication instead of consulting a physician. Regarding the educational component, namely the shutdown of schools due to the Covid-19 epidemic, in-person teaching and learning is prohibited, necessitating the transition to online methods.

The Covid-19 epidemic has had a significant influence on the socio-economic conditions of the people in NTB, namely in Ketangga Village, Suela District. This impact has led to financial losses and revenue disruptions, particularly for micro, small, and medium enterprises (MSMEs) in Ketangga Village. The activities associated with people mobilization, such as MSME activities in Ketangga Village, Suela District, are significantly affected by economic pressure. The economic downturn affects not just commercial entities in the MSME sector but also farmers. The influence of this is seen in the marketing outcomes of agricultural goods. This phenomena is closely tied to the decline in market demand, which is a consequence of reduced trade and marketing activities caused by the limitations imposed due to the advent of the Covid-19 epidemic. Consequently, this exerts strain on micro, small, and medium enterprises (MSMEs) in Ketangga Village, Suela District, by impacting the marketing and trade network. Furthermore, it influences the export performance of agricultural commodities and the increase in the value of agricultural commodity imports (Suryana and Rusastra, 2020).

LITERATURE REVIEW

To enhance the research foundation, it is necessary to include various pertinent past studies that align with this specific study area. The preceding investigation is outlined as follows: Zaenul Muttaqin's (2019) thesis titled "Dampak Gempa Bumi Terhadap Kondisi Sosial Ekonomi Masyarakat" intends to assess the effects of earthquakes on the social and economic well-being of the residents of Karang Baru Village, located in the Wanasaba District of East Lombok Regency. This study employs a qualitative research methodology, opting for a qualitative technique as a means to gather information pertaining to the subject of investigation.

Based on this research, it can be inferred that the community in Karang Baru Village had both physical damage and psychological repercussions as a result of the tectonic earthquake. The most profound societal consequence is the loss of family members, accompanied by extensive destruction of houses, mosques, highways, and other infrastructure. Both prior and contemporary researchers employ the same qualitative research methodology. Research methodologies yield qualitative data, consisting

of verbal descriptions rather than numerical values, obtained from the individuals and subjects under observation (Muttaqin, 2019). However, what sets this study apart is that earlier academics have addressed the topic of the earthquake's impact and specifically examined its societal repercussions. Concurrently, the research examined by this author explored the subject of the Covid-19 pandemic's influence and mostly concentrated on the economic and financial repercussions for MSMEs after to the epidemic.

A related paper can be found in Rahmi Rosita's (2020) Journal titled "Pengaruh Covid-19 Terhadap UMKM di Indonesia" This study intends to assess the impact of the Covid-19 pandemic on MSMEs in Indonesia. The research employed a qualitative descriptive methodology, utilizing secondary data sources derived from research findings, references, and internet news articles directly relevant to the study. The findings of this study indicate that micro, small, and medium enterprises (MSMEs) have been disproportionately impacted by the Covid-19 epidemic. This includes several sectors such as the automobile industry, steel industry, electrical equipment, textile industry, crafts, heavy equipment, and tourism (Rosita, 2020).

The author's research shares a commonality with prior studies in that they both examined the influence or impact of the Covid-19 epidemic on MSMEs. The present research differs from prior studies in that previous researchers conducted a more comprehensive analysis of the impact on MSMEs and the case studies were conducted across several regions in Indonesia. The author's present research focuses on analyzing the socio-economic impact of Covid-19 on MSMEs. The specific case study is conducted in Ketangga Village, Suela District, East Lombok, NTB.

The third paper that has resemblance to this research is titled "Dampak Sosial Ekonomi Pembangunan Mall" by Citra Ayu Narulita (2019). The research employed a qualitative observation approach. The research findings, which primarily focus on the social elements of the Boemi Kedaton mall development, raise concerns about potential issues such as the consequences of altering land use and the persistent utilization of the area for commercial purposes. If a commercial structure is constructed in a place that serves key ecological services, such as being a water supply or catchment area for a vast region, it will have significant and widespread consequences. The preceding research employed a qualitative research methodology, which seeks to provide a descriptive account of current or historical events (Narullita, 2019).

Both past study and current research employ qualitative research approaches. Nevertheless, the distinction lies in the fact that the earlier researchers examined the socio-economic consequences of mall development, whereas the present researchers analyze the repercussions of the Covid-19 epidemic on the socio-economic aspects of Micro, Small, and Medium Enterprises (MSMEs) in Ketangga Village, Suela District. The distinguishing factors between this research and earlier studies lie in the geographical location and temporal scope of the investigation. Another distinction can be found in the outcomes of several research. The main objective of this research is to examine the effects of the Covid-19 epidemic on the socio-economic conditions of MSME operators in Sesa Ketangga, Suela District. Previous study has mostly concentrated on strategies to enhance the economic strength of the

community. Both this research and prior research have a common focus on analyzing the economic revenue of the community in relation to the presence of micro and small enterprises, as well as their role in reducing unemployment.

RESEARCH METHODOLOGY

This research involves field research, namely the study of actual things using a qualitative technique. The researcher directly discusses the objects, conducting the study in the Ketangga Village region of the Suela District. In order to gather the necessary data for this study, the author did field research that aligns with the aforementioned issues. This approach ensures a more comprehensive and accurate depiction of the current state of affairs (Moleong, 2011).

The study employed is descriptive in nature, utilizing qualitative research methodologies. Qualitative research seeks to elucidate the existing facts pertaining to a phenomena. Qualitative research refers to a study approach that generates descriptive data on spoken and written words and observable behavior of MSME players in Ketangga Village, Suela District (Raco, 2010). This study employs a qualitative research methodology, which involves using data or descriptions of an event as a means to gather knowledge about the subject under investigation. thereafter, the analysis is juxtaposed as a definitive inference, which is thereafter employed as the study outcome. The author employs a qualitative research methodology in this study. Qualitative research, as defined by Bogdan and Taylor in Lexy J. Moleong, is a study method that generates descriptive data in the form of written or spoken words obtained from community/UMKM actors in Ketangga Village, Suela District (Moleong, 2011).

The author employs a qualitative methodology in this research endeavor. The researcher employs a qualitative approach in order to gather a comprehensive range of information, including concepts, data, impressions, and responses, regarding the issues being studied. This approach aims to provide a clear understanding of the impact of the Covid-19 pandemic on MSME actors in Ketangga Village, Suela District (Anggarono, 2008). Subjects of Study In this study, the researcher selects a specific data source to be utilized as the subject of investigation using the purposive sampling approach. Purposive Sampling is a sampling approach that involves selecting participants based on specific criteria. The process of purposefully determining the source of information relies on certain aims or considerations as a primary factor. Thus, the process of gathering information from sources, also known as informants, relies on predetermined intents as established by Sugiono (2014). Regarding this matter, the researcher will pick 21 primary informants and 2 crucial informants who have a direct connection to the chosen study issue. The informants in question include micro, small, and medium-sized enterprise (MSME) participants situated in the vicinity of Ketangga Village, Suela District, and the local village administration.

RESULTS AND DISCUSSION

Social and Economic Conditions of the Community of Ketangga Village, Suela District

The population of Ketangga Village, Suela District is predominantly composed of indigenous individuals. The population of Ketangga Village in Suela District has reached 7,468 individuals, which is equivalent to 2,491 households. Ketangga Village in Suela District has a population of 7,468 individuals, consisting of 3,607 males and 3,861 females. The village has a total of 2,491 household heads. In general, the inhabitants of Ketangga Village, Suela District are Indonesian nationals (WNI).

Demographic Education is crucial for the nation since it enhances human intelligence and talents, and is determined by the level of education attained. Enhancing education is crucial for cultivating high-caliber human resources, necessitating efforts from both the government and society at large. By attaining a higher degree of knowledge, individuals would have the capacity to immediately enhance their standard of life, so expediting the achievement of communal prosperity. The government's provision of educational facilities is one of the factors that contribute to the high number of individuals who prioritize education.

Population Based on Education Level

No	Level of education	Amount
1	Not finished elementary school/equivalent	541
2	Completed elementary school/equivalent	1.150
3	Finished junior high school	1.173
4	Finished high school	1.100
5	D1	-
6	D2	-
7	D3	11
8	S1	131
9	S2	6
10	Illiterate	61

Source: Secondary Data for Ketangga Village Profile, Suela District 2021

From the table above it can be seen that the junior high school level dominates more than the other levels, while the lowest level of education is Master's degree, but there are also quite a lot of people who have received higher education. This means that the level of public awareness of education is relatively high. Judging from the existing conditions, Ketangga Village, Suela District is one where the majority of the population earns a living or works as traders, entrepreneurs and farmers. The following is the number of residents in Ketangga Village, Suela District based on livelihood.

All inhabitants of Ketangga Village in Suela District adhere to the Islamic faith. The social system is seen in several societal activities, including the reciting of the Koran, offering condolences upon someone's death, engaging in cooperative labor, and working together. The amount of societal growth may be gauged by examining the economic realities of that society. Hence, a comprehensive understanding of economic conditions is crucial for assessing the well-being of the community and monitoring the advancement of ongoing development initiatives. From an economic perspective,

development refers to the deliberate actions taken to foster growth, progress, and enhance the overall quality of life for the community. In addition, development endeavors to achieve socioeconomic equity within the community by implementing diverse commercial activities in everyday life, with the ultimate goal of enhancing the economy. The residents of Ketangga Village, located in the Suela District, engage in several occupations, including farming, trading, civil service, small and medium entrepreneurship, private employment, and labor.

The Impact of the Covid-19 Pandemic on the Socio-Economics of MSME Players

Since Covid-19 emerged and spread in Indonesia, one of which is in NTB, East Lombok Regency, especially in Ketangga Village, Suela District, it has shaken the foundations of life, not only in social life, but in the economic sector it has also experienced quite a big impact. The socio-economic impact includes aspects of trade/Micro, Small and Medium Enterprises (MSMEs) (Riswanda, 2020). This is in accordance with the statement given by the Village Secretary of Ketangga Village, Suela District, who said that one of the industrial sectors most affected by the Covid-19 pandemic is the trade sector/Micro, Small and Medium Enterprises (MSMEs). After the Covid-19 pandemic, most of the MSMEs in Indonesia will definitely experience losses, including in NTB, especially in Ketangga Village, Suela District, where the majority of the population are MSMEs and farmers (Hizbullah, 2021).

The results and discussion of this research focus on the impact caused by the Covid-19 pandemic on the socio-economic conditions of Micro, Small and Medium Enterprises (MSMEs) in Ketangga Village, Suela District. The following table contains data on MSME income in Ketangga Village, Suela District before the Covid-19 pandemic and after the Covid-19 pandemic.

**UMKM Income in Ketangga Village, Suela District
Before and After the Covid-19 Pandemic**

Trading Type	Previous Income	Income After
Groceries	100%	50%
Vegetables	100%	45%
Rengginang	100%	30%
Clothes	100%	45%
Snack	100%	45%
Rice/ Culinary	100%	45%
Farm fertilizer	100%	50%
Building material	100%	40%
Tofu maker	100%	50%
Camping equipment rental	100%	80%
Collector	100%	50%
Driver	100%	50%

The data shown in the table clearly indicates that the typical trader's revenue suffered a substantial decrease as a result of the Covid-19 epidemic. The table above is described as follows: The table displays the outcomes of interviews conducted with primary food merchants before to the Covid-19 outbreak. On a typical day, basic food dealers in the vicinity of Ketangga Village generated a turnover

ranging from IDR 800,000 to IDR 1,000,000. Following the Covid-19 epidemic, ordinary food vendors saw an average daily turnover ranging from IDR 400 to a high of IDR 500. Following the Covid-19 outbreak, basic food vendors, on average, witnessed a reduction in their income of up to 50%. Traders attribute this phenomenon to the closure of the market on Monday, which led to a decrease in the number of purchasers. Additionally, certain sections were also closed to restrict people's activities, resulting in a calmer sales environment. In addition, fundamental food merchants have disclosed that the imperative to remain at one's residence has been escalating, leading to a significant negative impact on their trade due to the debilitating effects of the Covid-19 epidemic. Consequently, the income of these merchants has seen a sharp decline.

The vegetable dealers witnessed a significant decrease, plummeting by 55%. Prior to the Covid-19 epidemic, vegetable vendors in the Ketangga Village vicinity saw a daily turnover of from IDR 400-500 on average. Following the Covid-19 epidemic, vegetable vendors saw an average daily turnover ranging from IDR 150 to a maximum of IDR 200. Traders said that this was directly linked to the decrease in activities conducted outside of the house. According to vegetable vendors, they had to temporarily shut down their operations in order to prevent large gatherings of people buying, following the Covid-19 epidemic. However, vegetable sellers continue to persist in selling their products by personally visiting individual households. According to vegetable sellers, the issue arises when traders from outside Ketangga Village arrive earlier, preventing local vegetable traders from selling their wares. Unlike trading at a kiosk, purchasers who typically visit vegetable sellers are already aware of the specific times when the sellers return home from the market (Interview Results, 2021).

Based on the findings from interviews conducted with vegetable dealers, it can be inferred that the Covid-19 epidemic has had a detrimental impact on the economy and revenue of vegetable traders in Ketangga Village, Suela District. Rengginang dry snack dealers saw a similar occurrence as other traders, namely a reduction of almost 70%, resulting in a significant decrease in their revenue. Prior to the onset of the Covid-19 outbreak, the rengginang dry snack vendors in Ketangga Village had an average daily turnover of IDR 600. Following the Covid-19 epidemic, rengginang dealers had an average daily turnover of IDR 150. The merchant disclosed that this occurred due to the closure of the market where pre-packaged rengginang was stored. Furthermore, the Covid-19 pandemic has had a profound and wide-ranging impact. It has not only affected the economy, but also the social and cultural sectors, causing significant damage and even complete paralysis. For instance, the practice of begging in Ketangga Village has been prohibited since the outbreak of Covid-19, despite the presence of potential customers. The majority of Rengginang dry snack merchants are women who engage in entrepreneurial activities or individuals who manage such activities.

When queried by rengginang merchants on the escalation of raw material prices, the response was affirmative, indicating a surge in prices and a subsequent increase in imports by numerous individuals. In addition to experiencing a disruption in their income, rengginang dry snack vendors are also facing challenges in procuring raw ingredients. The procurement of raw materials has become

challenging due to limited imports and disruptions in delivery caused by the Covid-19 epidemic (Interview Results, 2021).

Clothing merchants in Ketangga Village, Suela District witnessed a significant decrease of 55%. Prior to the onset of the Covid-19 outbreak, clothes merchants in the vicinity of Ketangga Village saw a daily turnover ranging from IDR 1,000,000 to IDR 2,000,000 on average. Following the Covid-19 epidemic, clothes dealers saw an average daily turnover ranging from IDR 450 to IDR 900. The shutdown of the Monday market in Ketangga Village was implemented in response to the outbreak of Covid-19, with the aim of preventing large gatherings of people at the market. However, dealers assert that this situation may be alleviated by selling locally and doing promotional activities through WhatsApp groups, therefore enabling consumers to visit the seller's residence directly. However, in actuality, this has failed to restore income to its initial level.

Snack vendors catering to elementary, middle, and high schools in Ketangga Village have witnessed a significant decrease in their earnings, amounting to a staggering 55% fall. Prior to the Covid-19 outbreak, snack merchants in Ketangga Village saw a daily turnover averaging IDR 500. Following the Covid-19 epidemic, snack sellers saw a daily turnover of IDR 200 on average. Snack vendors attributed this occurrence to a decline in parental earnings, coupled with the closure of schools in recent months, despite the fact that the majority of purchasers were school-age children. Nevertheless, with the introduction of a home learning system in schools, snack sellers' firms have also suffered layoffs as a result of a decline in purchasers. Traders also need to use their intelligence to fulfill culinary requirements while at home. Despite his efforts to promote and sell his goods, he still has challenges. Nevertheless, these endeavors yielded limited outcomes, particularly following the government's directive for individuals to engage in home-based activities and maintain social distancing. Consequently, the snack sellers in Ketangga Village, Suela District, are compelled to take out loans in order to fulfill their daily need.

Merchants specializing in staple goods such as rice and accompanying meals witnessed a decrease of up to 55%. Prior to the Covid-19 epidemic, culinary and rice dealers in the vicinity of Ketangga Village saw a daily turnover ranging from IDR 6,000,000 to IDR 8,000,000. Following the Covid-19 epidemic, culinary/rice dealers saw a daily turnover ranging from IDR 2,500,000 to IDR 3,500,000 on average. This phenomenon occurs due to a decrease in the number of individuals purchasing food from external sources, since those who typically work outdoors are now required to work from home.

Traders of agricultural fertilizer also saw a decrease in income of up to 50%. Prior to the Covid-19 epidemic, agricultural fertilizer merchants in Ketangga Village had an average daily transaction of IDR 10,000,000. Following the Covid-19 epidemic, agricultural fertilizer merchants saw a daily turnover averaging IDR 5,000,000. According to fertilizer sellers, the decrease in people's income in Ketangga Village, Suela District is attributed to the Covid-19 epidemic, particularly affecting farmers who rely on farming as their source of livelihood. Although the primary clientele of fertilizer sellers consists of farmers.

A construction materials seller in Ketangga Village, Suela District, disclosed that the Covid-19 epidemic has caused a significant decline in income, amounting to a 60% reduction. Prior to the Covid-19 epidemic, building materials dealers in the vicinity of Ketangga Village saw a daily turnover averaging IDR 20,000,000. Following the Covid-19 epidemic, the average daily turnover among building materials dealers amounted to IDR 8,000,000. Building materials dealers reported a significant shift in income from the start of 2020 compared to the previous year. The building materials dealers in Ketangga Village saw a noticeable impact during both last year's and this year's Eid al-Fitr due to a decrease in the number of passengers following the Covid-19 outbreak. Historically, visitors commonly purchased construction supplies to refurbish their residences. In addition, traders noted that people's purchasing power had declined because to the economic disruptions caused by the Covid-19 outbreak. It has been over two years since the Covid-19 epidemic began in Indonesia, including in West Nusa Tenggara, specifically in Ketangga Village, Suela District.

Micro, Small, and Medium Enterprises (MSMEs) in this area continue to have significant negative impacts. A tofu producer in Ketangga Village, Suela District, acknowledges that his company has been severely impacted by the Covid-19 outbreak. The tofu manufacturer stated that typically the tofu industry yields a profit, but this time, because to the Covid-19 epidemic, it significantly impacted the firm's financial performance. Prior to the Covid-19 outbreak, the tofu producers in Ketangga Village had a daily average revenue of IDR 9,000,000. Following the Covid-19 pandemic, SM tofu producers had a significant decline in their daily turnover, dropping to 50% of their pre-pandemic average of IDR 4,500,000 per day. Particularly due to the closure of several marketplaces, which often carry tofu, during the onset of the Covid-19 epidemic. In addition, Sahinim, the tofu manufacturer, stated that he had disposed of his tofu due to the absence of purchasers. Despite the decrease in the quantity of soybean raw materials used for tofu manufacture.

Due of the Covid-19 outbreak, some events have been restricted, particularly those that might result in large gatherings in public areas. Consequently, several economic sectors, including the camping equipment rental industry in Ketangga Village, Suela District, have been adversely affected by declining turnover. The Covid-19 epidemic has had a significant impact on the camping equipment rental industry. Activities such as visiting tourist destinations, such as camping on the beach or hiking in the mountains, are currently prohibited because of the Covid-19 epidemic. The collectors in Ketangga Village, Suela District, have seen a significant decrease of up to 50%. Prior to the Covid-19 epidemic, collectors in Ketangga Village saw an average daily turnover ranging from Rp. 400 to Rp. 500. Following the Covid-19 epidemic, collectors saw a daily turnover ranging from IDR 200 to IDR 250 on average. Collectors disclosed that this occurred due to subdued market circumstances, leading to a decline in both purchasing and selling operations.

Based on the interview conducted with a collector in Ketangga Village, Suela District, it can be inferred that the Covid-19 epidemic has had a detrimental impact on the local economy, leading to a decline in the revenue of collectors in Ketangga Village, Suela District. The Covid-19 epidemic has had a significant influence on every industry. One of them refers to the sector of transportation that involves

the movement of goods and people across land. Drivers in Ketangga Village, Suela District acknowledge that the passenger count has been steadily declining on a daily basis since the onset of the Covid-19 outbreak, leading to a persistent decrease in revenue. Following the Covid-19 pandemic, land transportation operations were scaled back in order to minimize non-essential activities outside of the house and so mitigate the transmission of Covid-19. This consequently affects the earnings of drivers in Ketangga Village. Drivers in Ketangga Village, Suela District reported a significant decline in their daily revenue since the onset of the Covid-19 epidemic. Prior to the outbreak, their average daily income exceeded IDR 8,000,000. However, currently, their income has plummeted to IDR 4,000,000 or less. Consequently, drivers in Ketangga Village, Suela District, transitioned their occupation to farming in order to fulfill their family requirements during the Covid-19 outbreak till the implementation of the new normal.

However, as per the drivers in Ketangga Village, the earnings from being a driver surpass those of being a farmer. This is because drivers have a daily income, whereas farmers rely solely on agricultural yields, which occur only twice a year and are subject to the success of the harvest. Based on interviews conducted with Micro, Small, and Medium Enterprises (MSMEs) in Ketangga Village, Suela District, it has been observed that the Covid-19 pandemic has significantly disrupted the buying and selling activities of MSMEs in Ketangga Village. Consequently, the income of MSMEs in Ketangga Village has remained stagnant. The average saw a significant decline during the onset of the Covid-19 epidemic. The decline in commercial activity during the Covid-19 outbreak led to financial losses for MSME participants in Ketangga Village, resulting in a significant decrease in their revenue. The primary consequence experienced by Micro, Small, and Medium Enterprises (MSMEs) in Ketangga Village, Suela District, following the Covid-19 outbreak, was the significant reduction in employment opportunities.

Economic Conditions

Economy is a condition caused by human actions or efforts to meet the unlimited needs of life. Economic shocks are unexpected events that cause widespread economic disruption, for example the Covid-19 pandemic which hit almost all countries in the world, including Indonesia, one of which is West Nusa Tenggara (NTB), especially in Ketangga Village, Suela District, which resulted in disruption of income for business actors. Micro, Small and Medium Enterprises (MSMEs) in Ketangga Village. MSME income is income received from both the formal and informal sectors and subsistence income calculated over a certain period of time in the form of money or goods. The income of MSMEs in Ketangga Village, Suela District has relatively decreased after the Covid-19 pandemic occurred. This resulted in disruption of the buying and selling activities of MSMEs in Ketangga Village, Suela District, resulting in losses and loss of income.

Because most of the people of Ketangga Village, Suela District make their living as MSMEs. Every morning, MSMEs in Ketangga Village, Suela District, keep themselves busy trading/carrying out buying and selling transactions, spending time every morning until evening trading in order to keep earning income. However, after the Covid-19 pandemic occurred, it hampered the trading activities of

MSME actors in Ketangga Village, Suela District, so that on average it resulted in losses for MSME actors in Ketangga Village and even loss of income.

The conclusion is that the weakening of trading activities of MSME actors in Ketangga Village, Suela District after the Covid-19 pandemic occurred, means that MSME actors in Ketangga Village on average experienced a drastic decline in income and this ultimately had an impact on the economy of MSME actors in Ketangga Village which was disrupted.

Social Conditions

Socioeconomic is a person's position or position in a social group which is determined by economic type, education and income. The social impact felt by the community in Ketangga Village, Suela District is in the "Medium" classification. Social conditions include health conditions, education, livelihood, income. The social impact most felt by the people of Ketangga Village, Suela District as a result of the Covid-19 pandemic is that MSMEs in Ketangga Village, Suela District find it difficult to buy and sell due to the lack of people carrying out activities outside the home. Schools were temporarily closed so that students in Ketangga Village, Suela District could not attend school face to face and had to attend school online following the Covid-19 pandemic.

From the results of the interview, it can be concluded that the impact of the Covid-19 pandemic on the social conditions of the community in Ketangga Village, Suela District, East Lombok Regency, includes the word "Medium" which is dominated by social and economic conditions. Not only does it have an impact on the economy, but it also has an impact on the social life of the community in Ketangga Village, Suela District. The social impacts that occur include health and education aspects. The health aspect highlights the number of people who are sick but are reluctant to go to the doctor because they are afraid of being exposed to the Covid-19 virus, so they prefer to buy medicine at the shop rather than having to see a doctor. Meanwhile, from the educational aspect, namely the closure of schools after the Covid-19 pandemic, the face-to-face teaching and learning process is not allowed so it has to be done online.

Level of Welfare of MSME Actors from an Islamic Perspective during the Covid-19 Pandemic

The main goal of sharia is human welfare (maslahah). And prevent people from harm. One of the efforts to improve the community's economy and help the community to improve their welfare in Ketangga Village, Suela District is by establishing Micro, Small and Medium Enterprises (MSMEs). In the Islamic economy, MSMEs are one of the activities of human efforts to live and worship, towards social economic prosperity. This order applies to everyone without distinction of rank, the status of a person's position in the Qur'an is explained in QS At-Taubah: 105:

And say: work, then Allah and His Messenger and the believers will see your work, and you will be returned to (Allah) who knows the unseen and the real, then He will report to you what you have done.

Islam encourages its followers to produce and participate in various forms of economic activity, agriculture, plantations, fisheries, industry and trade. Islam advocates the work of this world and makes

it part of worship and jihad. Work is part of worship and jihad if the worker is consistent with Allah's regulations, has pure intentions, and does not forget Allah SWT (Rahman, 2015).

Signs of a good economy are increasing income, with increasing income, consumption will increase. Meanwhile, what happened in Ketangga Village, Suela District during the Covid-19 pandemic was the opposite, the level of consumption decreased automatically, the welfare of Micro, Small and Medium Enterprises (MSMEs) in Ketangga Village, Suela District was disrupted both in terms of clothing, shelter and food. If welfare is disrupted, society will reduce the amount of production and distribution of goods, which can ultimately reduce employment opportunities and increase the unemployment rate. Micro, Small and Medium Enterprises (MSMEs) are one of the vehicles and facilities for the community in Ketangga Village, Suela District which can provide income even though currently trading activities are being disrupted, resulting in a decrease in income/losses as a result of the Covid-19 pandemic (Amalia, 2010).

In Islam, prosperity is not only measured from material aspects or the fulfillment of physical needs such as food and shelter. However, the emphasis is on spirituality, namely calm and comfort of the heart, but during the Covid-19 pandemic, the average Micro, Small and Medium Enterprises (MSME) in Ketangga Village, Suela District experienced losses and decreased income, thereby disrupting the peace and comfort of the heart. In conventional economics it talks about how to get the maximum profit, so in Islamic economics the main thing is to direct how economics can provide good benefits for oneself and others.

The welfare of Micro, Small and Medium Enterprises (MSMEs) in Ketangga Village, Suela District has decreased during the Covid-19 pandemic in terms of worship, work, income/income and peace of mind. Dharuriyah's needs for the people in Ketangga Village, Suela District are basic needs, namely religion, soul and reason. These three main things are disrupted, meaning they lose their benefits during the Covid-19 pandemic. The need for Hajiyat does not fulfill the elements of pleasure and lack of comfort during the Covid-19 pandemic due to the decline in income/income of Micro, Small and Medium Enterprises (MSMEs) in Ketangga Village, Suela District. Tahsiniyat needs, relate to needs that function as decoration in which there are enjoyments of life that are at a level of luxury and level above the needs of Dharuriyat and Hajiyat (Bustami, 2015).

In conclusion, from these three needs, Micro, Small and Medium Enterprises (MSMEs) in Ketangga Village, Suela District experienced disruption/decline during the Covid-19 pandemic. Islamic economics is not only oriented towards building the physical material of individual MSME actors, but also pays attention to the development of other aspects which are also important elements for a prosperous and happy life. This is how the Al-Qur'an perfectly defines prosperity, namely the welfare of individuals who have strong monotheism and have their basic needs fulfilled and not excessively, so that the atmosphere becomes safe, comfortable and peaceful. MSME actors in Ketangga Village, Suela District were disrupted during the Covid-19 pandemic, especially in terms of economy, income, income, worship, and did not meet welfare indicators during the Covid-19 pandemic.

Conclusion

The researchers have concluded that the socio-economic situation of MSMEs in Ketangga Village, Suela District, was significantly affected as a result of the Covid-19 epidemic, based on their research findings. The decline in commercial activity during the Covid-19 epidemic has led to financial losses for MSME participants in Ketangga Village, resulting in a significant decrease in their revenue. The primary consequence experienced by Micro, Small, and Medium Enterprises (MSMEs) in Ketangga Village, Suela District, following the Covid-19 outbreak, was the significant reduction in employment opportunities.

The welfare of Micro, Small and Medium Enterprises (MSMEs) actors from an Islamic viewpoint during the Covid-19 epidemic may be assessed by examining the impact on essential requirements, encompassing religious, spiritual, and rational components. The religious disturbance is evident in the MSMEs and residents of Ketangga Village, Suela District, who are prohibited from conducting congregational prayers at the mosque. Even the Eid al-Fitr prayers of the previous year were not permitted to take place in the mosque. In addition to that, Micro, Small, and Medium Enterprises (MSMEs) in Ketangga Village, Suela District, have encountered a decrease in revenue because to the downturn in trading operations during the Covid-19 outbreak.

MSME players in Ketangga Village, Suela District expressed that they faced mental disturbances and lacked freedom in conducting buying and selling operations due to the constant need to adhere to health rules within the Covid-19 epidemic. The rational aspect becomes evident when the income of MSME actors begins to decrease, prompting them to strategize in order to achieve satisfactory outcomes. However, in Ketangga Village, Suela District, the income of MSME actors has not been able to recover to its previous level. In fact, they are compelled to borrow money for their household expenses amidst the Covid-19 pandemic.

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