

Revitalization of Women's Cooperative (Kopwan) in Madura (Problems and Solutions)

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ABSTRACT:- The purpose of research is to analyze the problems of women's cooperatives in Sampang. Benefits of this study are consistent with Nawacita President Jokowi is to realize economic independence by moving the strategic sectors of the domestic economy. The methodology used in this research is qualitative descriptive. Data collection techniques in this study is the observation and interviews. The research subject is women's cooperatives (members, administrators). The type of data in this study, there are two primary data and secondary data. Primary data were obtained from observations and interviews, while the secondary data obtained from the documentation, literature and the literature of the relevant agencies. In this study the validity or correctness of the information and the stabilization achieved by using triangulation is done by comparing the information of members of Women`s cooperative (Kopwan) with the position (status) are different. The study population was women's cooperatives in Sampang with purposive sampling election. From the research findings, Kopwan very weak performance from the aspect of technological mastery (the market), access to market information and sources of capital .Moreover, human resource capacity is still low. The conclusion of this study is the need to strengthen management, capital support and appropriate technology. There was also need for the availability of raw materials and human resources (HR) is concerned to improve the performance of SMEs and Kopwan on Madura.

Key words:- *Women's Cooperative, Human Resources, Management, Capital, Madura*

I. INTRODUCTION

In the history of economic development in Indonesia, the cooperative has a significant role. From some of the results of case studies on cooperatives shows that the existence of the cooperative is not only beneficial to the members of the cooperative but has also been instrumental in employment and provide a level of prosperity that is better for the communities where the cooperative is located. Nowadays many emerging new cooperatives, either already independent or not independent, thus resulting in competition in order to develop their business. In East Java alone the number of women's cooperatives are growing as much as two 8766 thousand. (Kurniasari, 2015)Of the 33 provinces in Indonesia, East Java is the only province that cooperatives sector and its SMEs have an important role to economic growth.From the amount of the assessment results, the cooperative sector in East Java is a ranking of which has a major role to support economic and democratic than 33 provinces lainnya. Women's Cooperative program (Kopwan) is the proof that the East Java provincial government strongly supports the existence of community-based economy. (Jatimprov.go.id, 2013) .Gubernur East Java, Soekarwo said that, in 2013, the budget of East Java on three priority development sectors. These three sectors namely SMEs, domestic trade and infrastructure. All the sectors become a priority in development because it has great benefits . a community development -based cooperatives and SMEs sector is as an illustration, that in both these fields have a major contribution in support of other sectors.Based on data from the Assessment Resource Deputy for SMEs, the total quantitative of Kopwan showed improvement. However, the emergence of Kopwan also raises many problems.Cooperative also has a major role in employment and improve the welfare of citizens. Based on the data, Kopwan in East Java, the biggest compared to other regions in Indonesia over, as many as 8506 units. Existence Kopwan with the potential magnitude of the expected 1) able to overcome problems such as, unemployment, improved health, increased education and addressing gender issues, 2) as a forum for women to improve family economic self-actualization for women, 3) proved its superiority to empower women as pioneers in helping small businesses in the region. Data released by the Ministry of Cooperatives and SMEs up to now there are 55.2 million MSMEs, the role of cooperatives is needed to create an entrepreneurial climate and also plays a role in poverty reduction and pengangguran.However, until now, the existence Kopwan has not shown the conditions as expected. (Kurniasari, 2015) .In Sampang, Madura, there are around nearly 200 women's cooperatives, but of this amount only about 40 categories as good, Other categorized as poor or very poor.Based on the above background, the study aims to identify and analyze the problems women's cooperatives in Sampang. Benefits of this study are consistent with Nawacita President Jokowi is to realize

economic independence by moving the strategic sectors of the domestic economy. Furthermore, it also is an elaboration of the National Term Development Plan (RPJMN) 2015-2019; agenda to build Indonesia from the periphery to strengthen these areas and village. Moreover, it also has contribution study Human Development Index (HDI) and Gender Development Index (GDI) in Indonesia. (Kurniasari, 2015) The methodology used in this research is qualitative descriptive. Data collection techniques in this study are observation and interviews. The research subject is women's cooperatives (members, administrators). The type of data in this study, there are two primary data and secondary data. Primary data were obtained from observations and interviews, while the secondary data obtained from the documentation, literature and the literature of the relevant agencies. In this study the validity or correctness of the information and the stabilization achieved by using triangulation is done by comparing the information of members of Kopwan with the position (status) are different. The study population was women's cooperatives in Sampang with purposive sampling technique.

II. RESULTS

From the research findings, there are some problems faced Kopwan, among others: First, Kopwan access to market information and technology is still relatively low. One result of this is the ability to access the low adoption of technology (Budhiretno 2007 and the observations of researchers in 2016). This can be seen from the excerpts of interviews with Kopwan Jambu Mente: If the natural potential that can be developed is a lot, eg cashew. But yes it was nothing peeler cashew tools. Equipment was expensive. During this time if there is cashew harvest we sell with the skin at a low price. If there peeler cashew we could sell itself to a cake shop with a higher price. (Interview with Kopwan 'Jambu Mente', July 2016) Second, access to sources of capital is still low. Based on observations and research in fact quite a lot Kopwan who rely more on their own capital. They are quite satisfied and resigned to trying just to rely on their own capital are fostered, although in fact requires additional money. Thus, there are still some Kopwan still expects capital assistance from outside parties such as from the government. This can be seen from the women's cooperatives 'Jambu Mente' Sampang. The capital is entirely sourced from the capital district department of cooperatives. Judging from the capital structure of Kopwan is quite underdeveloped because of the capital obtained only rely on the budget of the department of cooperatives. This type of business has been developed micro-credit. Of the effort being dominant business unit is a savings and loan business and this is the first attempt managed Kopwan. Unit savings and loan business is divided into two forms of savings and loans unit productive and consumer business unit. Kopwan but this can not be a productive unit due to savings and loans have not been able to develop its own production of Kopwan, but when viewed from the existing natural potential, a lot of opportunities to be had. But the head of Kopwan said problems do exist in the capital will be used. (Observations and interviews Kopwan Jambu Mente, July 2016) Third, competence of human resource capacity is still low. The existence of Kopwan especially entrenched in the community. Based on observations of some groups of women, it turns out the majority rather than the group of women did not know of the existence and role of cooperatives as economic organizations that can provide assistance in various aspects of the economy. There are some groups of other women who are afraid come to organize, because they suspect that their participation had to pay some money. (Budhiretno 2007; Kurniasari 2016). This can be seen from the excerpts of interviews with members of Kopwan Jambu Mente Sampang: The Education member majority graduated from elementary school, only a few are active because it was the members of the merchant market, so little time. (Kopwan Jambu Mente interview, July 2016) Many people who are less give an appreciation of Kopwan is because the lack of knowledge and awareness about the importance of Kopwan. People are still lacking respect in the presence of this Kopwan, since 2010 its members to only those people alone. Because of their lack of knowledge is also lacking self-awareness of the benefits of Kopwan truth. Merely participating in the savings and loan. Actually, the problem to produce something in this Kopwan deck instead of her natural resources but its human resources, its members here all the merchants, they're all busy-busy rarely at home so if you want to produce food or goods, it is the problem of time. (Kopwan Jambu Mente, interview July 2016) Fourth, institutional. Some cooperatives do not carry out the annual members' meeting (RAT), business is not growing, the financial statements are not clear and its administration is not orderly. Another Kopwan no legal weight, but no one (board), no kegiatan. There is more members and managers concurrently, there is no division of tasks and authority. (Interview with Kopwan Jambu Mente, July 2016)

III.

PROGRAMS AND BARRIERS THAT HAVE BEEN DONE DEPARTMENT OF COOPERATIVES AND SMES SAMPANG

Department of cooperatives and SMEs Sampang already done some coaching program for women's cooperatives. The program are computer, accounting training, socialization legislation. (Tina, Wednesday, June 22, 2016). However, several factors led to the program are less able to run optimally.

Some barriers (social, economic and cultural) that hinder the passage of the program include:

First, social factors include educational background, lack of knowledge kopwan. Second one is members, political factors (fund cooperative brought the village chief). Third, the cultural factor is the perception that consider that the cooperative aid money is government money, so it is not obliged to repay. Fourth, human resource factors The lack of human resources at the Department of Cooperatives and SMEs .Fifth, facility factors: no car operations, the budget only 200 million per year to monitor about 193 Kopwan. Furthermore, from the province demanded for good status, but did not see the real conditions in the field. There is no specific budget for the funding and supervision. Cooperative was formed as much as possible, too much Kopwan. However, supervision of the province (the facility was not given) (Interview with the Department of Cooperatives and SMEs Sampang, July 2016)

Women's Cooperative revitalization Sampang

Based on the condition and the fact Kopwan problems in Sampang, hence the need for revitalization Kopwan. The purpose of revitalization of cooperatives is a) encourage cooperative to realize that as a legal entity and economic actors healthy emotion, strong, independent and tough and highly competitive, so as to raise and move the potential economic, social and cultural; b) the growth mindset main economic actors in accordance with the values and principles of cooperatives, with the support of internal and external. (Department of Cooperatives and SMEs in East Java, 2016) .As for the revitalization of Kopwan Sampang scope covers the institutional field, the field of business and finance. Some possible solutions include:

1. Training about the importance of cooperatives as a pillar of the economy,
2. Expansion of cooperative efforts not only savings, but it can into production cooperatives.
3. Giving comparison with cooperatives whose status is better
4. Does not provide capital loans to cooperatives that are less healthy.
5. Developing local potentials in the
6. Providing training on access to capital
7. Providing training about the technology and market access.
8. The need for the integration of women's cooperatives revitalization program in the Department of Cooperatives and SMEs Sampang
9. Synergy program and human resources between the existing fields in the Department of Cooperatives and SMEs Sampang.

IV. CONCLUSION

The conclusion from this study is that there are some problems faced Kopwan, among others, the weak performance of the aspects of the mastery of technology (market); access to market information is still lagging behind; access to sources of capital still rendah. The capacity human resources management and members of Kopwan is still low. Cultural and political factors also affect the sustainability of Kopwan. The solution to these problems is the need to strengthen management, capital support and appropriate technology. There was also need for the availability of raw materials and an increase in human resources (HR) is concerned to improve the performance of SMEs and Kopwan in Madura. The more important is the need to revitalize the women's cooperative in the field of institutional, business and keuangan Or in other words the need to revitalize the cooperative integration the Department of Cooperatives and SMEs program Sampang and supported by the Department of Cooperatives and SMEs in East Java province.

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Hal ini bisa dilihat dari kondisi koperasi wanita Jambu Mente Sampang. Modal koperasi Jambu mente

ini ini sepenuhnya bersumber dari modal dinas koperasi kabupaten sampang. Dilihat dari struktur permodalan tersebut Kopwan ini cukup kurang berkembang karena modal yang didapat hanya mengandalkan anggaran dari dinas koperasi. Jenis usaha yang dikembangkan adalah usaha simpan pinjam. Dari usahanya tersebut yang menjadi unit usaha dominan adalah usaha simpan pinjam dan usaha inilah yang pertama dikelola Kopwan. Unit usaha simpan pinjam di bagi menjadi dua bentuk yaitu unit simpan pinjam produktif dan unit usaha konsumtif. Namun kopwan ini belum bisa menjadi unit simpan pinjam yang produktif dikarenakan belum bisa mengembangkan produksi sendiri dari kopwan, padahal jika dilihat dari potensi alam yang ada, banyak sekali peluang yang bisa didapat. Namun ketua kopwan mengatakan permasalahan yang ada terdapat pada modal yang akan digunakan. (Observasi dan wawancara Kopwan Jambu Mente, Juli 2016) *Ketiga*, kapasitas sumberdaya manusia masih rendah. Keberadaan kopwan belum cukup dikenal apalagi mengakar di kalangan masyarakat. Berdasarkan pengamatan terhadap beberapa kelompok perempuan, ternyata sebagian daripada kelompok perempuan tersebut tidak tahu akan keberadaan dan peran koperasi sebagai organisasi ekonomi yang dapat memberikan bantuan dalam berbagai aspek perekonomian. Ada sebagian kelompok perempuan lainnya yang takut ikut berorganisasi, karena mereka menduga bahwa keikutsertaannya harus membayar sejumlah uang. (Budhiretno, 2007 ; Kurniasari 2016). Hal ini bisa dilihat dari kutipan wawancara dengan anggota Kopwan Jambu Mente Sampang Pendidikan anggota mayoritas lulus SD mbak, hanya beberapa yang aktif mbak soalnya itu tadi keseluruhan anggota itu pedagang dipasar, jadi waktunya sedikit. (wawancara Kopwan Jambu Mente, Juli 2016) Banyak masyarakat yang kurang memberi apresiasi terhadap kopwan ini karena rendahnya pengetahuan dan kesadaran tentang pentingnya kopwan. Masyarakat masih kurang respek dengan adanya kopwan ini, sejak 2010 anggotanya hanya orang-orang itu saja. Soalnya mereka kurang pengetahuan juga masih kurang kesadaran diri tentang manfaat kopwan yang sebenarnya. Hanya sekedar berpartisipasi dalam simpan pinjam. Sebenarnya yang menjadi masalah untuk memproduksi sesuatu di kopwan ini bukan dari SDA nya dek tapi SDM nya, disini anggota nya semua para pedagang, mereka semua sibuk-sibuk jarang dirumah jadi kalau mau memproduksi makanan atau barang, itu masalahnya waktu. (wawancara Kopwan Jambu Mente, Juli 2016) *Keempat*, kelembagaan. Beberapa koperasi tidak melaksanakan rapat anggota tahunan (RAT), usahanya tidak berkembang, laporan keuangan tidak jelas dan administrasinya tidak tertib. Kopwan lain ada badan hukumnya, namun tidak ada orang (pengurus), tidak ada kegiatan. Ada lagi yang anggota dan pengurusnya merangkap, tidak ada pembagian tugas dan wewenang yang jelas. (Wawancara dengan Dinas dan Kopwan Jambu Mente, Juli 2016) Program dan Hambatan yang Sudah Dilakukan Dinas Koperasi dan UMKM Sampang Dinas koperasi dan UMKM Sampang sudah melakukan beberapa program untuk pembinaan koperasi wanita. Program tersebut antara lain pelatihan komputer, pelatihan akuntansi, sosialisasi peraturan perundang-undangan. (Tina, Rabu 22 Juni 2016). Namun beberapa faktor menyebabkan program tersebut kurang bisa berjalan dengan optimal. Beberapa kendala (faktor sosial, ekonomi dan budaya) yang menghambat berjalannya program antara lain: *Pertama*, faktor sosial antara lain latar belakang pendidikan, kurangnya pengetahuan anggota kopwan. *Kedua*, faktor politik (dana koperasi dibawa Kepala Desa). *Ketiga*, faktor budaya yaitu adanya persepsi yang menganggap bahwa uang bantuan koperasi adalah uang pemerintah, sehingga tidak wajib untuk mengembalikan. *Keempat*, faktor SDM. Kurangnya SDM yang ada di Dinas Koperasi dan UMKM. *Kelima*, faktor fasilitas : tidak ada mobil operasional, anggaran hanya 200 juta per tahun untuk memantau sekitar 193 kopwan. Lebih lanjut, dari provinsi menuntut untuk status yang baik, namun tidak melihat kondisi riil di lapangan. Tidak ada dana dan anggaran khusus untuk pengawasan. Koperasi dibentuk sebanyak mungkin, terlalu banyak kopwan. Namun pengawasan dari provinsi (fasilitas tidak diberi) (Wawancara dengan Dinas Koperasi dan UMKM Sampang, Juli 2016) Revitalisasi Koperasi Wanita Sampang Berdasarkan kondisi dan fakta permasalahan kopwan di Sampang, maka perlu adanya revitalisasi kopwan. Tujuan revitalisasi koperasi adalah a) mendorong koperasi untuk menyadari bahwa sebagai badan hukum dan pelaku ekonomi harus sehat, kuat, mandiri dan tangguh serta berdaya saing, sehingga mampu menghimpun dan menggerakkan potensi ekonomi, social dan budaya; b) tumbuhnya pola pikir pelaku utama ekonomi sesuai dengan nilai dan prinsip koperasi, dengan dukungan dari internal maupun eksternal. (Dinas Koperasi dan UMKM Jawa Timur, 2016) . Adapun ruang lingkup revitalisasi kopwan Sampang meliputi bidang kelembagaan, bidang usaha dan bidang keuangan. Beberapa solusi yang bisa dilakukan antara lain:

1. Pelatihan SDM tentang pentingnya koperasi sebagai soko guru ekonomi,
2. Perlunya perluasan usaha koperasi tidak hanya simpan pinjam saja, tapi bisa ke koperasi produksi.
3. Memberikan pengertian ke Kopwan bahwa uang pemerintah itu harus digunakan sebaik mungkin.
4. Menakut-nakuti masyarakat akan ada pemeriksaan BPK
5. Memberikan pembandingan dengan koperasi yang statusnya lebih baik
6. Mengadakan penggabungan antar koperasi.
7. Tidak memberikan pinjaman modal kepada koperasi yang kurang sehat.
8. Mengembangkan potensi lokal yang ada di Kopwan tersebut.
9. Memberikan pelatihan tentang akses permodalan
10. Memberikan pelatihan tentang teknologi dan akses pasar.

11. Perlunya integrasi program revitalisasi koperasi wanita dalam Dinas Koperasi dan UMKM Sampang

12. Sinergitas program dan SDM antara bidang yang ada di Dinas Koperasi dan UMKM Sampang

KesimpulanKesimpulan dari penelitian ini adalah bahwa terdapat beberapa permasalahan yang dihadapi kopwan antara lain lemahnya kinerja Kopwan dari aspek penguasaan teknologi (pasar); akses informasi pasar masih tertinggal; akses terhadap sumber permodalan masih rendah.Kapasitas sumberdaya manusia pengurus dan anggota kopwan juga masih rendah. Faktor budaya dan politik juga mempengaruhi keberlangsungan kopwan.Solusi dari permasalahan tersebut adalah perlunya penguatan manajemen, dukungan permodalan dan teknologi tepat guna. Selain itu juga perlunya ketersediaan bahan baku dan peningkatan sumber daya manusia (SDM) yang bersangkutan untuk meningkatkan kinerja UMKM dan kopwan di Madura.Yang lebih penting adalah perlunya revitalisasi koperasi wanita dalam bidang kelembagaan, usaha dan keuangan.Atau dengan kata lain perlunya integrasi revitalisasi koperasi dalam program Dinas Koperasi dan UMKM Sampang dan didukung oleh Dinas Koperasi dan UMKM Provinsi Jawa Timur.Daftar Pustaka

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