

Optimizing the Role of the Palengaan East Java KSPPS on the Welfare of the Palengaan Pamekasan Community

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Abstract: Cooperation is a body of law-abiding and family-based endeavors by prioritizing the sense of brotherhood to members as a whole. Cooperation in the midst of society aims to promote the well-being of members in particular and society in general. The problem with the trees that emerged in this research is how does cooperation play a role in the well-being of members? How are the controls faced by NURI KSPPS cooperation in improving the well-being of members? and how is the Strategy used to cooperate in addressing controls in the Enhancement of Members' Peace? This study aims to provide an understanding of the role of cooperation in improving members' well-being. The research used is descriptive qualitative research This research is part of field research and data is collected by looking at what it sees, analyzing data and gathering it. Data collection techniques used are interviews, observations and documentation. The results of the research show that 1) NURI's KSPPS cooperation plays a very important role in the clarification of its members, the form of its well-being: the ease of the service provided, helping to fund child education, health guarantees for officials, and BMN assistance. (3) The strategy or solution is to increase the ability to visit or motivate each branch in its role.

Keywords: Optimization, Role, Welfare, Cooperation

Introduction

Cooperation is one form of legal entity that has long been known in Indonesia. The pioneer of Cooperation development in Indonesia was Bung Hatta. So that until now the Indonesian people know him as the father of Indonesian Cooperations.(Kasmir, 2001)

Cooperation are the target of the community's economic movement, where the principle of helping (ta'awun) as a sign of Islamic values characterizes the economic life of the community.(Rahmah, n.d.) In essence, Cooperations move with the value of ta'awun to achieve maslahah, namely benefits and blessings.

And also Cooperation is one of the places where the poor and the weak are united, to work together to improve their fate and improve their standard of living.(Widiyanti, 2002)

KSPPS East Java Palengaan Branch is one of the economic empowerment organizations located in Palengaan District in an effort to improve welfare, both in the community environment throughout the district and in the outside community by optimizing the use of existing resources in the surrounding environment so as to stimulate the formation of businesses. profitable new. Established businesses that are managed and can provide economic benefits to the community. Through cooperatives, the community's economic activities can be accommodated. The existence of this cooperative forum is expected to be a place for self-development, cooperation, and increasing skills in various matters as well as expanding relationships. So this organization has a positive impact on its members.

Related to many Cooperation in the Eastern Branch especially Equipment Capacity, the Preserve Co-operation Event Loan and Share Payment (KSPPS) The Eastern Branch Response is often not optimal especially in Palengaan. The purpose of writing is to describe and analyse KSPPS optimization efforts and impacts Share East Branch Frequently on Kec Public Health. Most Accessories. So that people especially in Palengaan can also optimize KSPPS Take East Branch This Branch can later help activities and daily needs.

Cooperative efforts can bring economic benefits to members, and to society. Through cooperation, economic activity can go well, and provide room for various transactions, so that this organisation has a positive impact on its members and the communities around it.

Business success in cooperatives is the basis of the welfare of members. Businesses that are managed must comply with cooperative principles and do not conflict with the law. In addition, cooperative members must also have a share. Educational background is a supporting factor for the smooth running of cooperatives in general which will have a direct impact on the development of

cooperative businesses. The ability of management, accounting, and so on will greatly help the progress of cooperatives in the midst of various challenges.

Members of the KSPPS cooperative itself have several members from educational backgrounds who support this cooperative such as economics and accounting degrees. All of this has a huge impact on cooperatives. For this reason, it is important for cooperatives to have a big role in advancing the welfare of members, both from the economic side of members and the education of members who will indirectly try to improve cooperatives so that they are even more advanced.

Thus the success of cooperatives in achieving their goals can be measured by increasing the welfare of members and consumers. Welfare has a very broad meaning and is also relative, because the measure of well-being for a person can be different from one another. Humans are basically creatures who are never satisfied, because of that welfare will continue to be pursued indefinitely. This is a great opportunity for the Cooperative to spread its wings and establish its nails in the community's economy, especially in Palengaan.

Based on this phenomenon, the author wants to conduct research on "Optimizing the Role of the East Java KSPPS Palengaan on the Welfare of the Kec. Palengaan, Pamekasan Regency"

Method

The research method used in this research is descriptive with a qualitative approach. Research that intends to understand the phenomena about what is experienced by the research subject, for example behavior, perception, motivation, action, holistically, and by way of description in the form of words and language, in a specific natural context and by utilizing various scientific methods. According to Bogdan and Taylor, defines qualitative methodology as a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. (Moeleong, 2011)

The main data sources in this research are humans (ie cooperative leaders, cooperative employees and additional data, namely non-humans (documents in the form of notes on matters related to research).

The data collection procedure used in this research is an interview. The interview can be used and required in any research as a data collection tool, because the interview can dig up the information the researcher needs. The definition of an interview is a deliberate conversation by both sides, namely the painter as an instructor/questioner and the interviewer as an answer to that question. (Basrowi & Suwandi, 2008)

The second is an observation which is a data collection technique by systematically monitoring and impairing the phenomena under investigation or

monitoring and recording the symptoms seen in the research object.(Arikunto, 2011)

Data analysis is an attempt to resolve a problem or focus research into parts so that the layout or shape of something described is clearly visible and can therefore be more clearly captured what it means or more clearly understood sitting down.(Satori & Komariyah, 2017)

Result and Discussion

Definition of Cooperative

Cooperation comes from Latin, which is *co* that means together and *opera* means moving. So in short, in cooperation, it has to be shown the same thing in running an effort. Margono Djojohadikoesoemo's father, in his book entitled *10 Years of Cooperation*, said that "cooperation is a group of human beings who, by their own accord, want to work together to advance their economy" .(Djojohadikusumo, 1941)

Cooperatives are a form of business that continues to be developed in the archipelago in accordance with the recommendations of the 1945 Constitution. Cooperatives are expected to develop because they are considered in accordance with the character of the Indonesian nation, namely *Gotong Royong*. The independence of cooperatives is expected so that cooperatives become businesses that are able to stand on their own, run their business activities independently, are able to earn profits so that they can maintain business continuity and improve the welfare of cooperative members.(Rahayu et al., 2021)

Paul Hubert Casselmen in his book *The Cooperative Movement and some of its Problems* says that: Cooperation is an economic system with social contrast. From the definition of Cooperation is an economic system with social contrast, by Casselmen quoted above, cooperatives contain two elements, namely economic elements and social elements. Cooperatives are a system, and as it is known that the system is a set of interrelated components or parts that work together to achieve goals.(Ginda, 2020)

In Law No. 25 of 1992 concerning Cooperatives, explains that: "a cooperative is a business entity consisting of a person or a cooperative legal entity, by basing its activities on the cooperative principle as well as a people's economic movement, which is based on the principle of kinship". This definition contains five main elements, namely: Cooperative as a business entity, where as a business entity, the cooperative must earn a profit, Members are individuals for primary cooperatives or cooperative legal entities for secondary cooperatives, Economic principles as the basis for its activities, Cooperatives as a people's economic movement, Based on the principle of family.(Santosa, 2004)

In line with the Cooperative Law no. 25 of 1992 explained that the role of cooperatives are: 1. Build and develop the economic potential and capabilities of members in particular and society in general to improve economic welfare and solutions. 2. Participate actively in efforts to improve the quality of human life and society. 3. Strengthening the people's economy as the basis for the strength and resilience of the national economy with cooperatives as the pillars.(Ginda, 2020)

Definition of Optimization

According to the Language Dictionary Compilation Team Optimization is a process, method or act of optimizing. Optimizing means making the best, highest or most profitable. In general, the problems faced by most organizations revolve around internal organizational factors as mentioned above which include people, tools, and systems. If the improvements have been made in accordance with the needs of the organization, starting from people, tools, systems, or even up to comprehensive improvements.

Capacity Building is defined not as something static but can be pursued with certain mechanisms. Milen explained that capacity is the ability of an organization or system to carry out its proper functions efficiently, effectively, and continuously. The term "as it should be" emphasizes that the function must be specific and defined in each case which must be adjusted on the basis of several criteria. In practice, the function is properly implemented in the sense that the capacity must be linked to the main tasks defined by the work of the organization/system team.(Milen, 2001)

The Role of the KSPPS NURI Cooperative towards the Welfare of the Members

The KSPPS Nuri Cooperative from year to year trying to make changes slowly in order to improve the national economy with the aim of prospering members in particular and society in general. The more advanced the times and the complexity of the needs are a challenge for cooperatives. By looking at these conditions, the KSPPS Nuri cooperative from year to year tries to develop its business. As with other businesses that experience ups and downs. The Nuri KSPPS Cooperative in running its business activities encounters various challenges.

The businesses owned by the KSSP Nuri cooperative have fluctuated from year to year. This is due to the impact of rising prices for daily necessities. So that the implementation of programs run by cooperatives must also be considered. This is the motivation for cooperatives to continue to move forward in order to survive in the midst of existing problems.

The results of the interview provide information about the implementation of NURI programs such as the NURI BMN to be expanded. Most of them have not yet been directly handled and executed by the Central Office, while as a member here only fascists a box where the box is dedicated to NURI BMN known as the ZISWAF term Zakat, Soon, Infaq and Wakaf as his fundraiser About Help to KSPPS Members implemented once in a month run on Friday and known as Friday Barokah, this help is handled by the central office with the help of the branch office for criteria that can receive varied assistance that the majority is taken from members that are at least capable of. And the stones also vary, for example, like Sembako, there's sugar, rice, oil, and this is meant for the impossible. Our knowledge here is that the donor is a member of the NURI KSPPS itself which is called the permanent donor. The donor is still a member who saves with KSPPS NURI and does not want to take for the result. And it's wired to the help of this BMN

The results of the research on the role of cooperatives in improving the welfare of the members of the KSPPS NURI cooperative that the author did, the authors only obtained an overview. To find out how the increase in welfare felt by members of the KSPPS NURI cooperative can be obtained from the opinions and responses of members of the KSPPS NURI cooperative. Welfare itself is a condition of security, peace and quiet, in the context of this research, the meaning of prosperity is a condition where cooperative members can fulfill their needs both in terms of material (income) and non-material (ability to buy goods). The Central Bureau of Statistics has several indicators that are used as a measure to see the level of household welfare. The Qur'an also describes the form of welfare.

This is a measure in seeing the increase in welfare felt by members of the KSPPS NURI cooperative, while some of these indicators include: Income (Material), Income is the amount of money received for a job done. This income will affect the amount of goods consumed. This means that the higher the income received by a person, the higher the level of consumption of a person which in the end a person's standard of living will change for the better. Cooperative members get income from BMN Assistance obtained by KSPPS NURI cooperative which comes from member charity and profit sharing for members who do not want to take the results are included in BMN.

Islam views that welfare is not only obtained in material form. Because a high income does not guarantee a happy individual. Therefore, it is necessary to present the religious nature of an individual in response to this. It was also presented by the KSPPS NURI cooperative which was present in the midst of the community. Cooperative members are satisfied with this. As stated by one of the KSPPS NURI cooperatives, who felt calm in the KSPPS NURI cooperatives because when it was time for prayer, they stopped their activities and

immediately worshiped Allah SWT. Because dependence on God which is applied with sincere servitude to Him is the main indicator of prosperity.

Constraints (KSPPS) East Java, Palengaan Branch, Kec. Palengaan Pamekasan Regency in improving welfare

After studying in depth about the role of cooperatives in improving the welfare of members, several strengths were found to encourage its implementation as well as weaknesses that must be anticipated by the KSPPS NURI cooperative. The first obstacle is the lack of special staff, especially for the collection of BMN funds, which for now is only from the head office, if it is biased it would be better to add special employees for the BMN assistance program because later when the BMN funds are large, it will automatically distribute aid more often. If you distribute frequently, the name of BMN and the name of NURI will be fragrant among the people, because the branch only facilitates a box of BMN and even then it is taken every month from the head office, and even then it is not much, so the implementation is not optimal.

From the results of interviews and observations, there are several obstacles in improving the welfare of members through cooperatives, including those related to the implementation of assistance that is less than optimal due to the lack of officers who take care of it so that this if left unchecked will interfere with the optimal role of cooperatives on the welfare of KSPPS Nuri members themselves. According to the Language Dictionary Development Team Optimization is a process, method or act of optimizing. Optimizing means making the best, highest or most profitable. In general, the problems faced by most organizations revolve around internal organizational factors as mentioned above which include people, tools, and systems. If the improvements have been made in accordance with the needs of the organization, starting from people, tools, systems, or even up to comprehensive improvements.

So if you want the role of the cooperative to be optimal, then the things that become obstacles which include people, tools, and systems should be corrected by the parties authorized to provide policies.

Strategies and solutions for KSPPS East Java, Palengaan Branch, Kec. Palengaan Pamekasan Regency in improving welfare

Strategy/Solution is a step taken by the leader to overcome a problem that occurs in an organization. The strategy in this study refers to how the KSPPS NURI cooperative is able to become a superior and successful cooperative. The success achieved by this cooperative is due to the cooperative's ability to formulate strategies used in overcoming the problems that are being faced. There

are several strategies described by TH. Tambunan in determining the success factors of cooperatives, namely: Strong market position (among others by exploiting vertical opportunities that encourage active involvement in the program implementation process that makes members more enthusiastic about cooperatives.

Based on the theory, capacity building is defined not as something static but can be pursued with certain mechanisms. Milen explains that capacity is the ability of an organization or system to carry out its proper functions efficiently, effectively, and continuously. The term "as it should be" emphasizes that the function must be specific and defined in each case which must be adapted on the basis of several criteria. In practice, the function is properly implemented in the sense that the capacity must be linked to the main tasks defined by the work of the organization/system team.(Milen, 2001)

From some of the studies and observations that have been carried out against The weaknesses of the cooperation function then the optimization of the cooperation function to be performed is Optimization of the social cooperation function as an instrument of rural society independence.From the perspective of social freedoms of rural society, freedoms the society that needs to be optimised that can be done by the cooperation institutions in relation to the development of social values.(Ginda, 2020)

Conclusion

Optimizing the economic function of cooperatives in empowering rural communities. Meanwhile, from the perspective of economic empowerment of rural communities, the optimization of the function of cooperatives that can be carried out includes:

Cooperatives as a place to save (Saving). Saving (Saving) provides many benefits for people's lives. Aside from being a place for cultivating cooperative capital that can be used as business financing (capital) funds, saving also increases investment for savers. For rural communities, especially those far from the sub-district capital, saving is a crucial problem because of the unavailability of financial institutions. Cooperatives reduce community transaction costs. The second function of cooperatives that must be optimized and can be enjoyed by rural communities is: cooperatives can minimize the costs of economic transactions carried out.

Cooperatives as a financing institution. In addition to the function of cooperatives as a place to save, cooperatives also need to optimize their functions as institutions for distributing loan funds (credit). Funds collected through community savings in cooperatives, some of which are channeled back to the community in the form of loans (credit) with low services according to the results of member meetings. This loan optimization can be done by encouraging

members to open various productive businesses that can be funded by cooperatives. This business financing can be done in various forms of schemes (models), for example by way of profit sharing, loans with a rather long repayment period, ordinary loans with agreed services, loans in the form of purchasing goods, be it production machines or for consumer goods.

Optimizing the function of cooperatives as an instrument for developing small businesses in rural communities. The function of cooperatives, which seems to be very poorly carried out by cooperative institutions, especially in rural communities, is to become a tool to be able to improve smaller business institutions in villages.

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