

The Role Of The Gatera State Servants Cooperative In Improving The Economic Welfare Of Members In Bantarkawung District

Niken Azmi Sagita

Economic Education, Pamulang University, South Tangerang City, Indonesia

nikensagita18@gmail.com

Abstract

In this study, the aims were to find out the benefits of being a member of the gatera civil servant cooperative in the Bantarkawung sub-district, to find out the constraints that occur in the gatera civil servant cooperative in the Bantarkawung sub-district, to find out the strategy of the gatera civil servant cooperative to improve the economic welfare of members of the gatera civil servant cooperative. In Bantarkawung sub-district. This type of research uses a descriptive qualitative approach. The subjects of this research are members and administrators of the Gatera civil servant cooperative. There were 5 people consisting of 3 informants and 2 key informants. The techniques used to collect information are observation, interviews and documentation techniques. Meanwhile, the data analysis used is data collection, data reduction and data categories, data display and drawing conclusions. The results of the study show that the role of the gatera civil servant cooperative in improving the economic welfare of members can be seen from the benefits of the gatera civil servant cooperative for the economic welfare of members obtained from two fields, namely savings and loan units and shops. Furthermore, the obstacles faced by the gatera civil servant cooperative are bad loans, loans with other banks, goods that have fast expatriate times, installments at shops, the distance of the cooperative from members, and no obstacles. Then, the strategies used by the Gatera civil servant cooperative for the economic welfare of members are management policies for the economic welfare of KPN members, strategies for recruiting KPN Gatera members, marketing strategies for KPN Gatera, policies for applying for member loans to KPN Gatera , special strategies for the economic welfare of KPN Gatera members

Keywords:The Role of the Gatera Civil Servant Cooperative in Improving the Economy of Members in Bantarkawung Distric

Introduction

Cooperatives are a forum for joint business based on the principles of kinship and mutual cooperation in the context of the economic welfare of members and society. Cooperatives as a people's economy are protected by law, as the "Soko Guru of the Indonesian Economy" where the economy can grow on its own strength. Based on Law (UU) Number 25 of 1992 concerning Cooperatives, Article 1 explains that a cooperative is a business entity consisting of individuals or cooperative legal entities that bases its activities on cooperative principles, as well as being a people's economic movement based on the principle of kinship. Meanwhile, cooperatives are everything that concerns cooperative life.

As in Article 3 of Law of the Republic of Indonesia Number 25 of 1992 concerning Cooperatives, which reads:

"Cooperatives aim to advance the welfare of members in particular and society in general and participate in building the national economic order in order to create an advanced, just and prosperous society based on Pancasila and the 1945 Constitution."

In his theory, according to Muljono (2012), the role of cooperatives is as follows: building and developing the potential and economic abilities of members in particular and society in general to improve the economy and society; play an active role in improving the quality of human and community life; strengthening the people's economy as the basis for the strength and resilience of the national economy and cooperatives as its pillars; strive to realize and develop a national economy which is a joint effort based on the principles of kinship and economic democracy.

Cooperatives have goals that are oriented towards the needs of their members. Various types of cooperatives were established, there were civil servant or private cooperatives, student cooperatives, trader cooperatives, fishermen, farmers, the general public, and others. In Indonesia, cooperative principles have been included in UUD no. 12 of 1967 and Law no. 25 of 1992. Along with its development, the types of cooperatives based on their membership have varied, such as Village Unit Cooperatives (KUD), Civil Servant Cooperatives (KPN) and School Cooperatives. The classification of cooperatives is carried out to further intensify the tasks and roles of the cooperative itself, which is emphasized based on location, member group, business field, or function in society.

One of the cooperatives in Bantarkawung sub-district is the Gatera Civil Servant Cooperative (KPN Gatera). From the results of initial observations and interviews, this cooperative is a savings and loan unit cooperative whose members are civil servants. This cooperative is provided for its members to meet their daily needs. Then, this cooperative runs a credit business and collects funds from members to be distributed back to the members. This credit can help improve the economic prosperity of members and support government programs in economic development.

The Gatera civil servant cooperative only consists of Civil Servants (PNS). Almost all civil servants in Bantarkawung sub-district are members. Then, the Gatera civil servant cooperative in its marketing has its own market share. The market share is members, this is because the cooperative carries out savings and loan activities but also shops.

By becoming a member of a cooperative, members will experience many benefits. The advantages of becoming a member are getting remaining business profits (SHU), getting

a loan, being able to save money in the cooperative and so on. The more cooperative members there are, the more advanced the business can be developed because cooperative business is a joint venture. Then, other conveniences can be felt by becoming a member of a cooperative.

In cooperative activities, sometimes there will be problems in its operation. Every activity definitely has its own problems. Thus, cooperative management must find a solution to this problem. To fix the problem, there must be a strategy that is carried out as one of the roles of the cooperative so that the welfare of members can be guaranteed and the cooperative can have even better prospects.

Economic prosperity is the existence of prosperity in the economy of a society. In improving the economic welfare of cooperative members, with a good strategy, economic prosperity can be felt by its members. The strategy here is related to how the Gatera civil servant cooperative can improve the economic welfare of members in planning and implementing it within an organization. By planning how the cooperative's goals can be achieved in improving the economic welfare of members.

In theory, the role of cooperatives can build and develop the potential that exists in cooperatives in order to improve the national economy. Then, civil servant cooperatives which have good potential in cooperatives and also have strategic cooperative locations. Then, in the research, researchers wanted to know the role of cooperatives in improving economic welfare for their members. This is in line with research from Jumriani Nur (2019) entitled *The Role of Cooperatives in Improving the Welfare of Members at the Makassar Al-Markaz Al-Islami Mosque Cooperative*.

It can be concluded that the development of businesses in the Al-Markaz Al-Islami cooperative, namely mini supermarkets/minimarkets, counters/storefronts, internet hotspot vouchers, PLN/PDAM counters, stationery photocopying, murabahah financing, equipment rental and cooperative services, has experienced fluctuating developments despite various challenges faced. However, in essence the business unit tries to meet members' needs.

The Al-Markaz Al-Islami Cooperative has a very big role in the community environment at the Al-Markaz Al-Islami Mosque, especially the welfare of its cooperative members. These roles include: helping to provide loans to members who; require without complicated conditions, provide guarantees; health for cooperative employees, helping improve capabilities; and through training held by the Cooperatives and SMEs Service through cooperatives. The obstacles faced by the Al-Markaz cooperative in improving members' welfare include: limited capital in credit lending; lack of awareness by borrowers

(cooperative members) in a cooperative business unit; and the absence of collateral in providing credit loans.

The focus of the research is the role of the Gatera Civil Servant Cooperative in improving the economic welfare of members in Bantarkawung District. With the aim of research to find out the benefits of being a member, the obstacles and strategies of the Gatera civil servant cooperative to improve the economic welfare of members of the Gatera civil servant cooperative in Bantarkawung sub-district.

Based on the description above, from the increasingly rapid development of the cooperative phenomenon, researchers are interested in conducting a study entitled "The Role of the Gatera Civil Servant Cooperative in Improving the Economic Welfare of Members in Bantarkawung District".

Methods

This research uses a qualitative approach with a description method. The goal that researchers want to achieve is by describing social phenomena according to actual conditions in as much depth as possible. This means that the role of cooperatives can achieve the researchers' objectives, namely by providing benefits, constraints and strategies that can increase the economic welfare of their members.

Research setting is the setting or place where researchers conduct research. Researchers conducted research at the Gatera civil servant cooperative on Jalan Raya Bantarkawung No. 200, Bantarkawung District, Brebes, Central Java. This research remains limited in time, which is estimated from March to July 2023. The data required is primary and secondary data. Primary data is data obtained directly, researchers do this by interviewing. Secondary data is collected by researchers from available sources so that researchers can be called second hand (Mulyadi, 2016: 144). Secondary data obtained by researchers is through observation and documentation.

The research used data collection techniques and instruments carried out by observation, interviews and documentation at the Gatera civil servant cooperative. The purpose of collecting this data is to provide research analysis material that researchers need.

Table 3.1
Observation Instrument Grid

No.	Research Aspect	Indicator	Code	Tools and materials
1.	Benefits of being a KPN Gatera member	Cooperative membership	I	Recording equipment, cameras and observation guidelines
		Benefits of being a member	I	
		Members' opinions regarding cooperatives	I	
		Member welfare from products provided by the cooperative	I	
		Meeting member needs	I	
		Cooperative products	I	
		Cooperative management	KI	
		Cooperative development	KI	
		The role of cooperatives for the welfare of members	KI	
		The management's goals for the cooperative	KI	
2.	KPN Gatera's constraints	Obstacles to becoming a member of a cooperative	I	Recording equipment, cameras and observation guidelines
		Obstacles in being a cooperative administrator	KI	
3.	KPN Gatera Strategy	Cooperative management policies	KI	Recording equipment, cameras and observation guidelines
		Recruit cooperative members	KI	
		How to market in cooperatives	KI	
		How to apply for a loan at a cooperative	KI	
		KPN Gatera Management Strategy	KI	

Source: Data processed by researchers (2023)

Table 3.2
Interview Instrument Grid

No	Research Aspect	Indicator	Code
1.	Benefits of being a KPN Gatera member	Cooperative membership	I
		Benefits of being a member	I
		Members' opinions regarding cooperatives	I
		Member welfare from products provided by the cooperative	I
		Meeting member needs	I
		Cooperative products	I
		Cooperative management	KI
		Cooperative development	KI
		The role of cooperatives for the welfare of members	KI
		The management's goals for the cooperative	KI
2.	KPN Gatera's constraints	Obstacles to becoming a member of a cooperative	I
		Obstacles in being a cooperative administrator	KI
3.	KPN Gatera Strategy	Cooperative management policies	KI
		Recruit cooperative members	KI
		How to market in cooperatives	KI
		How to apply for a loan at a cooperative	KI
		KPN Gatera Management Strategy	KI

Source: Data processed by researchers (2023)

In Sugiyono (2016) the triangulation used by researchers is source triangulation, technique triangulation, time triangulation, namely as follows:

Source triangulation is used to test the credibility of data by checking data that has been obtained through several sources. The data that has been analyzed by the researcher produces a conclusion, then an agreement (member check) is requested with the data source. Triangulation techniques are used to test the credibility of data and are carried out by checking data from the same source with different techniques. Technical triangulation was carried out by revealing data about "The Role of the Gatera Civil Servant Cooperative in Improving the Economic Welfare of Members in Bantarkawung District", then checking it with interviews and documentation. Time triangulation is used to test the credibility of the data and is carried out using data at a certain time, such as from research conducted by researchers in 2023.

Results And Discussion

Results

In the period from 1970s to 1984, in Bantarkawung, Brebes Regency, an economic association or association was founded called KKGP (Teacher and Employee Family Welfare), whose members consisted of school principals, teachers and elementary school guards. The association's activity is savings and loans. Because it is still an association, its management (management) is still traditional or self-creating, as a result, there is a lot of inaccurate data and financial security is not guaranteed because it is not protected by applicable laws, plus the management's capabilities are still limited, resulting in a reduction in trust of the members of the association.

To avoid the destruction of the KKGP and to secure their assets, the majority of teachers demanded that the status of the KKGP be changed from an association to a legal cooperative and demanded a reorganization of the management. After going through a struggle full of twists and turns, finally the wishes of most of the teachers came true with a cooperative formation meeting held on November 3 1984 at Bantarkawung 01 State Elementary School. Present at the meeting was Mr. Rusdi, B.Sc. Head of the Brebes Regency Cooperative Department Office.

Many names were proposed in the forum for the newly formed cooperative. However, in the end the name used was the name proposed by Mr. Rusdi, B.Sc, namely KPN "GATERA" an acronym for "Sejahtera Family" which was taken from the previous name, namely KKGP (Teacher and Employee Family Welfare). With the formation of KPN "GATERA" which was a transition from KKGP, all KKGP assets or wealth became the property of KPN "GATERA" with a value of Rp. 34,700,600,- (thirty four million seven hundred thousand six hundred rupiah).

Based on the results of the meeting's decision, the management submitted an application for the KPN "GATERA" Bantarkawung Cooperative Legal Entity Decree with number: 10372/BH/VI dated July 18 1985. Furthermore, July 18 1985 was designated as the birthday of KPN "GATERA".

Discussion

1. Benefits of the Gatera Civil Servant Cooperative for the Economic Welfare of Members in Bantarkawung District

The benefits that members get as members of the Gatera State Cooperative are obtained from two areas, namely savings and loan units and shops. The benefits that

members get can improve their economy in terms of savings and loans provided to members as well as meeting their daily needs. According to Law No.11 of 2009 articles 1 and 2 concerning welfare. Welfare is a condition where the proper needs of society are met, so that they are able to develop themselves and can carry out their social functions. Then, according to Garda Maeswara, prosperity is a feeling of comfort in society due to the fulfillment of physical and spiritual desires. Birth welfare includes social economic welfare such as the welfare of clothing, food and shelter. Meanwhile, inner well-being is the emotional, intellectual and spiritual nature of society.

This was conveyed by Sattar (2017) that a cooperative is an association consisting of people or legal entities, which gives members the freedom to enter and leave, by working together in a family manner to run a business to improve the welfare of its members. This is in line with Muhammad Rasyad Al Fajar and Juraidah (2021) The Kasabua Ade Civil Servant Cooperative (KPN) in Bima City has a very big role for members in the members' economic prosperity. The role of the cooperative includes: helping to provide loans to members in need without complicated conditions, providing health, education and SHU guarantees to members of the Kasabua Ade Civil Service Cooperative (KPN).

2. Obstacles to the Gatera Civil Servant Cooperative in Bantarkawung District

The obstacles to the Gatera civil servant cooperative are bad loans, loans from other banks, goods that have a quick delivery time, installment payments at shops, the cooperative's distance from members, and no problems. It is hoped that existing obstacles will not affect the role of cooperatives in improving the economic prosperity of their members. Therefore, members must carry out their rights and obligations so as not to interfere with cooperative operations.

This was conveyed by Sanjaya (2012) that a role is a group behavior that can decide a certain position, if the group carries out the rights and obligations in accordance with its position then it has carried out a role. Next, this is conveyed the rights and obligations of cooperative members are regulated in article 20 of Law No. 25 of 1992. The obligations of cooperative members are to comply with the cooperative's articles of association and bylaws as well as all decisions that have been mutually agreed upon at member meetings; participate in business activities organized by cooperatives, develop and maintain togetherness on the basis of family principles. The rights of cooperative members are as follows: attending, expressing opinions and voting at members' meetings, electing and/or being elected as administrators, requesting that members' meetings be held according to the provisions in the

articles of association; express opinions or suggestions to the management outside the members' meeting, whether requested or not, take advantage of the cooperative by receiving the same service as fellow members, obtain information regarding developments according to the provisions in the articles of association, no one can revoke the rights of members of the cooperative, including even the management.

This is in line with research by Jumriani Nur (2019), namely that the obstacles that occur in the Al-Markaz cooperative in improving the welfare of members include: lack of awareness by borrowers (cooperative members) in a cooperative business unit, the absence of collateral in providing credit loans and limited capital in credit lending

3. Strategies to improve the economic welfare of members of the Gatera civil servant cooperative in Bantarkawung sub-district

The strategies used by the Gatera civil servant cooperative to improve the economic welfare of its members are management policies for the economic welfare of KPN members, recruitment strategies for KPN Gatera members, marketing strategies for KPN Gatera, policies for applying for member loans to KPN Gatera, special strategies for the economic welfare of KPN Gatera members. In his theory, according to Muljono (2012), the role of cooperatives is as follows: building and developing the potential and economic abilities of members in particular and society in general to improve the economy and society; play an active role in improving the quality of human and community life; strengthening the people's economy as the basis for the strength and resilience of the national economy and cooperatives as its pillars; strive to realize and develop a national economy which is a joint effort based on the principles of kinship and economic democracy.

This is in line with research Jumriani Nur (2019) sThe strategy used by the Al-Markaz Al-Islami cooperative in an effort to face obstacles in improving members' welfare, namely improving existing businesses in the cooperative, involving cooperative employees in training and collaborating with the parties involved, for example banks, employees The financing section is entrusted with collecting problematic member loans. However, before the collection is carried out, the employee must first know the cause of the member's inability. Cooperatives are more selective in providing loans.

Further stated by S. Sapitri, YI Nyalung and Tonich (2019) that the management's efforts to improve the welfare of members in terms of information, service, hospitality, loan interest, savings records and security when saving, the members feel very happy and safe with the efforts made by the management of the Telaga Mangku Civil Servant Cooperative

(KPN), So by feeling safe and happy in responding to the management's efforts, members can be said to have felt well-being due to the efforts that have been given.

Muhammad Syaiful, Hasan Aedy, and Irmawatty Paula Tamburaka (2016), the Joint Welfare Cooperative Strategy in improving members' welfare is to increase members' contributive participation by providing members with an understanding of the importance of participation in cooperatives for themselves as members, transparent, honest, open, while to increase incentive participation by reducing interest rates and providing Eid gifts; Improving service to members, namely by not providing any conditions to members who want to borrow, service can be done other than in the office, and if members want to pay off the loan faster than agreed, then just return the remaining debt without any interest; Increasing Cooperative Capital, namely by increasing members' mandatory savings and the SHU obtained by members is not distributed but is put into special SHU savings.

Conclusion

The conclusions regarding research on the role of the Gatera civil servant cooperative in improving the economic welfare of members in Bantarkawung sub-district are as follows: The Gatera civil servant cooperative has two areas of operation, namely savings and loan units and shops. Both have a very important role in the welfare of their members. Where the Gatera civil servant cooperative can meet the daily needs of its members. Each field has benefits for members for members' economic welfare; The obstacles faced by the Gatera civil servant cooperative are bad loans, loans from other banks, goods that have a fast delivery time, installment payments in shops, the cooperative's distance from members, and no obstacles; The strategy used by the Gatera civil servant cooperative to improve the economic welfare of its members is the management policy for the economic welfare of Gatera KPN members in two fields in the cooperative in accordance with existing regulations, each member has the same rights and obligations; Gatera KPN member recruitment strategy by socializing the cooperative to prospective new members of the Gatera civil servant cooperative; KPN Gatera's marketing strategy is to survive and collaborate with other shops, another strategy is also to provide information via WhatsApp; Member's loan application policy to KPN Gatera is by using requirements that make it easier for members to apply for loans and don't have to worry about it, just register a month in advance which will later be managed by the management; Special strategy for the economic welfare of KPN Gatera members with loans with interest of only 6-7% and the goods are cheaper in the shop.

References

- Allan M. Feldman (2000). *Ekonomi Kesejahteraan*. Yogyakarta: Andi Offset.
- Almira, G. R. (2021). “Peran koperasi Serba usaha malindo artha Kalidawir dalam meningkatkan kesejahteraan anggota”. Google Scholar (Jurnal Online).
- Anwar, I. C. (2021). *Mengenal Penelitian Kualitatif: Pengertian dan Metode Analisis*. <https://tirto.id/mengenal-penelitian-kualitatif-pengertian-dan-metode-analisis-f9vh>.
- Dominick Salvatone (2009). *Teori Mikroekonomi*. Jakarta: Erlangga.
- Harahap, J. (2017). “Peran Koperasi Maya Sen Tosa Dalam Meningkatkan Ekonomi Masyarakat di Lingkungan Rw 23 Kelurahan Sidomulyo Barat Kota Pekanbaru Riau”. Google Scholar (Jurnal Online).
- J Dwi Narwoko dan Bagong Suyanto. (2007). *Sosiologi Teks Pengantar dan Terapan*. Jakarta: Kencana.
- Kristanty, T. (2020). Peran Koperasi AJ Mandiri Jakarta Dalam Membantu Perekonomian Anggota Di Wilayah Kampung Ayam Kebayoran Lama.
- Khwan Abidin Basri (2005). *Islam dan Pembangunan Ekonomi*. Jakarta: Gema Insani Press,
- Michael P. Todaro, dan Stephen C. Smith (2011). *Pembangunan Ekonomi*. Jakarta: PT. Gelora Aksara Pratama.
- Muhammad Rasyad Al Fajar, j. (2021). “Analisis Peran Koperasi Pegawai Negeri (KPN) Syariah Kasabua Ade dalam Meningkatkan Kesejahteraan Ekonomi Anggota”. Google Scholar (Jurnal Online).
- Nur, J. (2019). “Peran koperasi dalam meningkatkan kesejahteraan anggota pada koperasi masjid al-markaz al-islami Makassar”. Google Scholar (Jurnal Online).
- Sanjaya, H. M. (2012). *Memahami Kinerja Koperasi Dan Pola Manajemennya*. Gemilang. Jakarta.
- S. Sapitri, Y. N. (2019). “Upaya Pengurus Koperasi Pegawai Negeri (KPN) Dalam Meningkatkan Kesejahteraan Ekonomi Anggota Di Desa Baun Bango Kecamatan Kamipang Kabupaten Katingan”. Google Scholar (Jurnal Online).
- Sendari, A. A. (2021). *Pengertian Koperasi Menurut Para Ahli, Prinsip dan Fungsinya*. <https://m.liputan6.com/hot/read/4463116/pengertian-koperasi-menurut-para-ahli-prinsip-dan-fungsinya?page=2>.
- Skandar Putong. (2001). *Pengantar Ekonomi*. Jakarta: Ghalia Indonesia.
- Susanti, S. (2022). *Peran Koperasi Simpati Puspa Negara Bogor Dalam Memberdayakan Ekonomi Anggota*.

- Superadmin. (2019). *Blog: Pengertian Koperasi Menurut Para Ahli*. <https://wiss.co.id/read-27-pengertian-koperasi-menurut-para-ahli.html>.
- Syaiful M, Aedy H, Tamburaka I.P. (2016). “Strategi Koperasi Dalam Meningkatkan Kesejahteraan Anggota” *Jurnal Progres Ekonomi Pembangunan* Volume 1, Nomor 1.
- Undang-Undang Republik Indonesia Nomor 25 Tahun 1992 Tentang Perkoperasian.*
- Undang-Undang no 11 tahun 2009 pasal 1 dan 2 tentang kesejahteraan.*
- Yoni, I. W. (2020). “*Peran koperasi dalam mensejahterakan anggotanya (studi kasus pada koperasi simpan pinjam swastika di kota Mataram)*”. Google Scholar (Jurnal Online).