



Role Of Cooperative Units Of Sungai Source Of Sustenance Village In Helping The Economy Of Oil Palm Farmers In Sungai Putih Village In 2022 (Case Study Of Sungai Putih Village Community)

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ABSTRACT

Cooperatives are an appropriate forum to fight for the interests of members from both the legal and government aspects. Through these efforts, the members of the cooperative live in peace and use the functions of the Village Unit cooperative as a whole. With the success of the KUD in facilitating farmers in providing what they need and the farmers being successful in their business, the farmers will invest their funds to create new gardens, which will automatically require new workers in addition to the existing workforce to maintain existing gardens in the business field. This study aims to determine the role of the Sumber Sustenance Village Unit Cooperative in improving the economic standard of living of the community. This study uses data collection techniques with interviews and documentation. Based on the results of the study, that the role of the Sumber Rezeki Village Unit (KUD) cooperative can implement its cooperative role. With the existence of the Sungai Putih Village farmer's economic cooperative, it can realize income, equitable prosperity and improve the member's economy and meet secondary needs.

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INTRODUCTION

National development is development that can improve the standard of living and welfare of the entire community and extends the development of a strong foundation for sustainable development. (HR), agriculture, forestry, plantation, mining and industry. For this reason, effective and efficient development planning needs to be prepared in the face of existing and future challenges (Muniya, 2011).

Before farmers had KKPA plasma plantations coordinated by KUD Sumber Rezeki, it could be said that few had motorized vehicles, both two-wheeled and four-wheeled, but almost all families had vehicles. Farmers on average are able to send their children to at least high school level and many go to college.

Sungai Putih Village is located in Bangko Barat District, Merangin Regency, which is an area where the majority of the livelihoods are oil palm farmers. With the existence of a cooperative business and its function, it can realize the interests of the people and provide economic benefits for its members.

So at the beginning of the emergence of KUD Sumber Rezeki in 1996, KUD Sumber Suspension had 4 Business Units namely Waserda Unit, USP Unit, TBS Unit, SAPRODI Unit, since the Waserda Unit suffered a fairly large loss which caused the caused by the system of buying debt and returning it to a standstill from the farmer, the Waserda Unit was closed.

Table 1. Total population and number of farmers in Sungai.Putih Village, Bangko West District, Merangin Regency.

No	Total population	Number of Population as Oil Palm Farmers	Percentage of Population as Oil Palm Farmers	Information
1.	733	256	65%	

Data : Primary Year 2022

From data to above can to conclude that in the Village River Putih, West Bangko District, Merangin district, 65% of the total population in Sungai Putih Village work like oil palm farmers. While the other 35% are rubber farmers, civil servants, trade and private sector.

Based on the description of the background above, the authors are interested in conducting a research entitled: "The Role of Village Unit Cooperatives (KUD) in Helping Oil Palm Farmers (KUD Sumber Sustenance Case in Sungai Putih Village, West Bangko District, Merangin Regency)".

METHOD

Approach and Method

The approach used in this study is a qualitative approach, "because the data expressed in opinions, views, comments and their meaning must be understood and interpreted according to the events that occur. Qualitative method (bokdan and tailor 1975:5), as procedureresearch which produces data descriptive in the form of words written. or oral from.people.and.behavior is observed. From the description above, it can be explained that qualitative methods not only express complete social phenomena in the aspects investigated, but also express the relationship between or other elements, from these social symptoms systematically.

Setting and research entry

As for the location of this research, the role of the village unit cooperative as a source of sustenance is located in Sungai Putih Village, Bangko Barat District, Merangin Regency. The researcher chose the role of the Sumber Rejeki Village Unit Cooperative as the object of research.

The presence of researchers

In this study, the researcher acts as a data collector and as an active instrument in an effort to collect field data. Therefore, the presence of researchers in the field is a measure of success in understanding the case being studied, so that direct and active involvement of researchers with other informants or data sources here is absolutely necessary.

Techniques and data collection

In qualitative research, the research instrument or tool is the researcher himself, the data collection techniques used in this study: Observation, Interview, Documentation

Research informants

In order to get information on this research, the writer did this research. Directly going into the field and looking for information. Directly going to the field with the Supervisory Board management, employees and members complete with valid documents in the Sumber Sustenance KUD. all the information needed or felt has been captured for the data according to the character of the elements of this researcher. Therefore, researchers directly conduct researchers directly conduct field researchers, namely by conducting open-ended and free-directed interviews.

Data analysis techniques

The analysis technique is a way of analyzing the data that has been collected in such a way as to be able to conclude the truths of the data to overcome various problems in this research.

1) Data reduction

Because the longer the researcher conducts the research, the more data that can be obtained, the data that has been reduced will provide an overview making it easier for researchers to collect complementary data if needed.

2) Data presentation

If the problems have been found and supported by all the data, then the problem "has become a standard problem or does not change anymore and then the problem" is displayed in the final research report.

3) Conclusion

The processing of this data is in accordance with the order stated in the scope and research questions concerning the role of the Sumber Sustenance Village Cooperative for the economy of Oil Palm Farmers in Sungai Putih Village as expressed by the KUD leadership.

4) H. Data validity assurance techniques

Checking the validity of the data is done by using triangulation technique which is defined as a data collection technique that combines itself as a data collection technique that already has stainback, Susan (in Sugiono, 1988: 241) "Trust Dependence and certainty

RESULTS AND DISCUSSION

General Findings

1. Brief history of KUD Sumber Sustenance

This research was carried out at KUD Sumber Rezeki with Legal Entity No: 518/05/BH/PADD/Koperidak which demosili in Desa Sungai.Putih Kecamatan Bangko Barat Kabupaten Merangin" Based on the results of interviews conducted by researchers with Suwarno, SE about the origin of the establishment of KUD Sumber Rezeki, he stated that the origin of the

establishment of KUD was in 1990. Mr. M Simanjuntak for 2 periods of about 5 years, then the current chairman, Mr. Suwarno, started in 2001 until now 2021. With the establishment of the Cooperative which owns plantations in the Sungai Putih village, it will be a loss if you do not become a member of the Sumber Rezeki KUD, because it is very helpful, such as providing small capital to the farmers. So that the capital owned by the farmers is increasing or the economy of the farmers is getting better and more evenly able to support their families.

2. Achievements that have been achieved by KUD Source of sustenance

The achievement that has been achieved by the Sumber Sustenance KUD in the field of palm oil production has we ever been ranked 3rd for the Jambi province and some of us have also received achievements and received awards such as charters.

3 Structure of KUS Source of Sustenance

- a. Chairman
- b. secretary
- c. Treasurer
- d. FFB Units
- e. Study Program Unit.

4. Service performance of the Sumber Sustenance KUD in the Savings and Loan Unit
Judging from its origin, the word performance is a translation of the word performance, according to The Scribner bantan English Dictionary, American publication (1979) comes from the word "to perform" with several "entries" namely:

- a. do, run, carry out
- b. fulfill or carry out the obligations of an intention or vow
- c. carry out or perfect the responsibilities and
- d. do something that a person or machine expects

The definition of performance according to Bambang Kusrianto is a comparison of the results achieved with the participation of the workforce per hour (usually per hour). (in Mangkunegara, 2006). According to Smith (in Sedarmayati, 2001), stated that performance or performance is "output drive from processes, human or otherwise". So it is said that performance is the result or output of a process. Performance is the result of work that has a strong relationship with the strategic objectives of the organization, customer satisfaction, and contributes to the economy. Thus, performance is about doing the job (Wibowo, 2007). Employee performance according to Prabu Mangkunegara (2000), is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him.

Performance is the result of a certain work process in a planned manner at the time and place of the employee and the organization concerned, the performance measure can be seen in terms of a certain quantity and quality according to organizational or company standards (Mangkunegara, 2007). Based on the opinions of several experts above, it can be concluded that performance is the result of performance achieved by employees or workers in completing a job that is in accordance with standards, goals, measures, and responsibilities based on work standards both in quality and quantity that have been set. specified in the work in question.

2. Savings and Loans system and procedures

One of the activities of the Sumber Sustenance KUD Cooperative is Savings and Loans. The savings and loan procedures that are carried out are still using the manual system. The documents used are as follows:

- a. Member's Card (KA) contains member's Savings and Loan activities which are used as evidence of Savings and Loans
- b. Proof of Entry Deposit (BSU) is a document regarding member's deposit which is used as proof of member's deposit.
- c. A loan application (PP) is a document regarding a loan application
- d. The chairman of the KUD analyzes the loan application, if the loan application is received, it is signed and if it is rejected, the member's book is returned
- e. The cashier gives a loan application to the member to be signed and records the loan in the member's book and proof of deposit money out (BSU)
- f. Members sign the BUK and return it to the cashier and file in the BK file.

Loan procedure

- a) Members bring the member's book to the cooperative and submit to the cashier for loan applications
- b) The cashier checks the member's book by checking how long it takes to become a member and a loan on the computer
- c) If they do not meet the requirements, the application is rejected and the member's book is returned, if it is accepted, the member is given a loan application letter
- d) Members fill out a loan application letter if they receive a loan application letter (SPP) and a member book to the USP management section
- e) Members bring collateral/collateral in the form of a certificate of ownership, either house land or agricultural land as well as providing a collateral receipt letter to members
- f) The management section analyzes member loan applications (SPPA) and makes 3 copies of exit slips (BK) and inputs loans on the computer and prints them on the member book
- g) The cashier submits a member loan agreement (SPPA), member book and outgoing money slip (BK) to be signed by the treasurer. Then the member loan agreement letter (SPPA), member book, outgoing money slip 2 (BK2) and outgoing money slip 3 (BSU3) are returned to the cashier while the outgoing money slip (BK1) is archived by the treasurer as proof of money going out for the borrower
- h) in the event that the borrower does not make payment of principal and interest on time, the KUD will impose fines and sanctions by imposing double interest in the following month plus a fine of 50% of one month's interest and a bill of Rp. 3000.00
- i) After being signed by the cashier, the deposit book containing the amount of deposit that must be paid by the member every month during the loan period that has been accepted by the member (SPPA) is returned to the member and asks the member to sign the SPPA
- j) Members sign the SPPA and return it to the cashier
- k) The cashier files the SPPA in the SPP archive and BK 2 in the archive in the BK archive

Information :

KA = Membership Card

BSU = Proof of Incoming Money Deposit

BS = Savings Book

PP = Loan Application

BP = Loan Book

BK = Outgoing Money Slip

A = Savings Book Archive

B = Bookkeeping Archiving

C = Loan Book Archive

Loan Interest (Rent)

Interest rate is the value, rate, price or profit given to investors from the use and investment based on the calculation of economic value and a certain period of time, the interest rate is used to control the economy of a country. Interest rates are regulated and determined by the government which aims to maintain the viability of a country's economy. Interest rates are important to be taken into account because the average investor always expects greater investment returns. Determination of the interest rate of the Indonesian bank. Interest rate with a tenor of 1 month announced by Bank Indonesia periodically for a certain period of time which serves as a signal or monetary policy stance (Puspoprano, 2004:60).

For KUD Rent or interest is determined based on the results of the meeting of members of 2% per month by comparing the interest rates of other financial institutions which are calculated on a flat basis. Interest includes administrative costs and others so that there are no deductions and the loan is obtained net of the figure submitted by the borrower.

Revenue targets

Targets are targets that have been set to be achieved. Target is a kind of planning or planning in a business that is specialized in terms of production or income. The revenue target at the USP KUD is prepared by the management before the RAT and ratified in the annual member meeting which is set out in the KUD work plan which changes every year depending on the situation and operational conditions. The USP target for the 2021 financial year is targeted at 70,000,000.00 in 2017 the target achieved is 83%.

Complaints or complaints from USP members

Complaint is a form of negative expression resulting from a mismatch between reality and one's wishes caused by someone when making a purchase. In general, the notion of a complaint or complaint is an information provided by a second party because of a sense of incompatibility in receiving a product or service. Complaints are actually really needed, because they will produce both positive and negative information which will eventually result in an interaction.

Good management of how to deal with complaints must be handled intelligently and with an open heart. An understanding of complaints is needed, so that it will produce a good complaint management and will not damage the previously unformed communication order. The attitude in dealing with complaints must be smart and wise, namely by not panicking, not being reactive, not trivializing, but being a good listener and immediately taking the right action by coordinating with competent parties.

Some members have filed complaints:

- a) Regarding the waiting period for the borrower to get a loan, it feels too long so that members to meet their needs are somewhat disturbed or late in handling the KUD to schedule time for the borrower so that the borrower can carry out financial planning
- b) Loan interest on interest rates that are felt to be relatively higher than other financial institutions, which is 2% compared to BRI

- c) Regarding debt repayment that has not yet matured, it is subject to finality
- d) Some members have USP that this sharia system is applied because of their understanding of religion.

Satisfaction (sastispy) from members

The satisfaction of cooperative members can be seen from the level of member satisfaction with service quality indicators, so that the target of improvement strategies and improvement of service quality can be determined focused on indicators that provide a low level of satisfaction and realize quality services as the spearhead of the output produced. generated from the service system framework is more determined depending on all the segments involved in the service itself. In relation to quality services, each member or community is polite in managing the services provided by the cooperative and is the best in receiving the services provided by the cooperative, so that those who provide services can work well, and can produce quality services.

Most members of the KUD Sumber Rezeki are satisfied with the performance of the Savings and Loans Unit which is realized in the annual member meeting. The accountability report of the KUD management is always accepted and approved by acclamation and every time there is an election for the KUD management, the old management is always sovereign and re-submitted as a board by acclamation. . This shows that members are satisfied and believe in the performance of KUD management in general and in USP in particular.

Constraints that occur in the USP Source of Sustenance and how to overcome them.

- a) Obstacles, Stability of member income, is the level of business sales from current or substandard capital borrowers
- b) Collectibility, is a condition of the ability of the KSP management to collect interest income from the loans disbursed, so that they are able to provide benefits by paying loan interest to the cooperative concerned.
- c) Commitment of members to cooperatives, it is important for a KSP organization in creating the viability of an organization regardless of the form of the organization

Countermeasures

In the process of overcoming problem loans, KSP conducts an evaluation/analysis of non-performing loans. In the process carried out through the principles that are considered, to find out the good and bad characteristics of the good and bad characteristics of cooperative members who make loans to the savings and loan cooperatives. This is done with the following evaluation/analysis principles:

- a. Trust, the loan provided is the trust of the savings and loan unit to members of the cooperative to return the loan capital
- b. Prudence, confidence and vigilance of KSP to members towards trust in a given loan
- c. Character/character, loan application can guarantee to have good faith to repay the loan or not
- d. Purpose, analysis of the purpose of using the loan that has been conveyed by the member/borrower
- e. Capital (capital), members are expected to have their own capital / net worth, as initial capital for their business to find out the sources of financing owned by members for the business to be financed by KSP, while the loan serves as additional capital

- f. Collateral, collateral provided by the borrower, both physical and non-physical as a means of certainty of return in accordance with the time period if the member is unable to repay the loan.
- g. Economic/financial conditions (condition of economy), present and future economic values according to their respective sectors. What needs to be analyzed is the current economic condition (realization) of the loan until the loan maturity
- h. Protection, analysis of the means of protection against the borrower of the capital/funds
- i. Payment, meaning the source of loan payments by members as loan capital/loan funds to the KSP
- j. Constraints that occur at the USP KUD Sumber Rezeki are late deposits from members and bad loans, the cause is because the member's economic condition is weakening and the characteristics of the borrower's own nature

The Role of Cooperatives in Building the Economy

The various types of cooperatives certainly have an important role for each institution and the members who run them to build the economy. The following are some of the roles of cooperatives. The remaining operating income (SHU) obtained by the Cooperative is the profit of the members. The greater a member's service to the cooperative, the greater the income earned by that member. Farmers' gardens at some point, in this case the gardens will reach minimum productivity, so it is necessary to replant (replanting) in the plan that SHU owned by farmers will be used to purchase superior seeds.

Cooperatives aim to improve the welfare of members and society in general. In achieving these goals, cooperatives try to carry out activities according to the type of cooperatives, such as in the fields of crafts, agriculture, and shops. With the success of the KUD in facilitating farmers in providing what they need and the farmers being successful in their business, the farmers will invest their funds to create new gardens, automatically new workers will be needed in addition to the existing workforce to maintain plantations that have business fields.

Cooperative activities can increase the income of cooperative members. This means at the same time improving the standard of living of the community. By earning a high income, it is possible to easily meet the diverse needs of life. Before farmers had KKPA plasma plantations coordinated by KUD Sumber Rezeki, it could be said that few had motorized vehicles, either two-wheeled or four-wheeled, but now almost all families have vehicles. Farmers on average are able to send their children to at least high school level and many go to college. The houses of the majority members are permanent, this shows that the standard of living of farmers who are members of the KUD has increased their standard of living.

Cooperative business is not only an activity in the material sector, but also provides educational activities, among others, in the form of skills and management training. Thus, cooperatives play a role in the intellectual life of the nation. KUD facilitates training for farmer groups both on plant cultivation organizations and holds a study tour to the Oil Palm Research Center in Merihat. KUD conducts training for administrators, employees, and others which is realized in financial form which in the KUD bookkeeping balance is allocated in the form of Education Funds.

Cooperatives are a force that can be used to achieve common goals. For example, agricultural cooperatives in carrying out their business activities can meet needs, such as procuring fertilizers, seeds, agricultural equipment, and selling together agricultural

production. Oil Palm Cultivation requires substantial funds such as for road maintenance for SAPRODI procurement, FFB transportation to factories and replanting cannot be carried out individually, so the role of KUD to manage the interests of farmers collectively is very possible, so directly or indirectly KUD unites member Farmers in an economic forum. The success of farmers requires production support facilities so that new businesses arise such as workshops, breeders, online traders and others.

In every activity, cooperatives act not on the will of the management, but based on the wishes of the members, which must first be discussed. This is a reflection of economic democracy. To make it easier to run a cooperative, you can make a cooperative financial report. That way, you will know the financial condition of the cooperative, the amount of SHU obtained, the amount of assets, liabilities and assets of the cooperative during a certain period.

KUD Sumber Rezeki annually holds an Annual Members Meeting, all members are invited in writing which is usually conveyed through the Farmers Group in the RAT, the management submits an accountability report to members, members are given the opportunity to ask questions, submit suggestions, criticize everything that is conveyed by the member management in the community. They have the right to accept or reject the management's accountability report, either by acclamation or voting. The Supervisory Board as the mouthpiece of the members submits the report on the results of the Supervision of the Supervisory Board so that in the KUD members are trained to organize and be democratic.

Weaknesses and advantages of being a member of a cooperative

- a) Cooperative members are entitled to SHU. The size of the SHU received by the members of the Cooperative is based on the invested capital and the profits achieved by the cooperative.
- b) So cooperative members can save expenses. You can buy goods at the cooperative at a lower price, because you are registered as a member.
- c) Borrowing money in cooperatives can also get business training and expand business relationships. That way, your quality as an individual will be better.
- d) Can borrow money easily. In addition to charging lower interest, the greater the value of the loan, the greater the probability that the SHU will be received.
- e) Cooperatives prioritize the interests of their members. It has been explained previously that cooperatives are business entities based on people/humans, not capital/objects. Because, without members, cooperatives cannot operate properly.
- f) In a cooperative, members act as producers as well as consumers.
- g) Based on voluntary and open principles. People who decide to become members of a cooperative must join on their own accord, without coercion from any party. The purpose of joining a cooperative is also to improve the standard of living. Cooperatives are also a business entity open to anyone who wants to join.

In addition to the advantages, cooperatives also have a number of disadvantages. The disadvantages of cooperatives are:

1. Awareness of cooperatives among members is still weak, the major weakness of cooperatives is that not all members have full and equal foundations in carrying out cooperative principles and activities properly. For example, members do not regularly deposit mandatory dues.

2. Cooperatives have weak competitiveness. It is generally known that when compared to other business entities, the competitiveness of cooperatives is still far behind.
3. Cooperatives lack professional workers in their management. In cooperatives, the available human resources are sometimes less competent to be able to manage and manage them properly and in an orderly manner. This often results in poor cooperation between administrators, managers, supervisors, and members. This is one of the inhibiting factors for the progress of cooperatives.

CONCLUSION

In general, the Sumber Rezeki KUD still exists and excels because it meets the criteria for a healthy KUD, namely the management is honest, capable and has integrity, there is a good administrative organization, that is, all bookkeeping is done well and an annual member meeting (RAT) is held regularly. In particular, the purpose of the Savings and Loans Business Unit is to partially meet the members' financial needs, such as providing loans to help meet the members' needs for some of the members' financial needs. In general, to improve the performance of the management, appropriate incentives should be given, considering that the duties and responsibilities of the management are quite heavy. In addition to the management having functional duties and responsibilities in the organization, they are also still burdened with duties and responsibilities in the field of Business Units. A more in-depth study is needed to reactivate mandatory deposit deposits and increase the nominal of mandatory savings in accordance with the current situation which has a positive impact, namely If the nominal value is increased to 10,000 then 328 members will collect deposits of 3,280,000, Train members to always fulfill obligations organization, Will increase the interaction between management and members so that friendship will be established, To foster a sense of belonging (members' sense of belonging to the KUD).

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