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**The Contribution of Mass Organization to the Improvement  
of SMEs Business (A Case Study on KJKS Ankasa  
GP. Ansor of Pekalongan Regency)**

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***Abstract***

This article aims to find out the contribution of mass organization to the improvement of SME business in KJKS Ankasa GP. Ansor of Pekalongan Regency. This study was a qualitative research with case study approach. The subject of research was Sharia-based Financial Service Cooperatives (Koperasi Jasa Keuangan Syariah, thereafter called KJKS) Ankasa, while the object was GP Ansor of Pekalongan Regency. The result of research showed that GP Ansor of Pekalongan Regency can empower the existing economic potency of members, by means of developing pro-people economy, establishing KJKS. The presence of KJKS can reduce unemployment rate, by providing funding help. The fund grant is given to the members having expertise (skill) but having no capital. To the public, this KJKS Ankasa is a means of providing capital, particularly to small-to-medium scale employers that facilitates them in the term of financing. To GP. Ansor, the presence of KJKS is beneficial to the distribution of fund for social activity (social service) purpose. KJKS Ankasa's business activity includes financing, investment, and saving corresponding to profit sharing (sharia) pattern and aiming to achieve organizational independency.

**Keywords:** *Mass Organization, SMEs Business, KJKS Ankasa, GP. Ansor Pekalongan*

**INTRODUCTION**

Mass organization and Non-Government Organization (NGO) has collectivity power, ability, and mass organizing. Therefore, Mass Organization and NGO have supervisory function and are involved in development policies for public interest. In addition, they also function to maintain political and social stability in mediating a variety of interests in community group to minimize the social conflict (Herdiansah, 2016: 49).

Mass organization plays a strategic role in escorting and determining the future of sharia-based economic concept. The roles are, among others, to create comfort for non-Muslim community in viewing sharia-based economy, to ward off the expansion and the domination of conventional economic system such as liberalism and neoliberalism prioritizing *homo economicus* and *egoistic individual* for having production tool, which should be strengthened. Islamic mass organization is expected to put the function and role of sharia-economic concept as a means, rather than a utopian and dogmatic end (goal) (Mustafa Edwin Nasution presented in Seminar of Islamic Mass Organization Meeting in Surabaya in 2010).

Mubarak's (2012) study found that Muhammadiyah as a big Mass Organization in Padang Panjang City has qualified the criteria of strong Mass Organization that can affect public policy, one of which is through proposing some programs for the community to government and being the implementer of programs, in economic, political, and social-cultural empowerment, and even government in making the policy always makes this Muhammadiyah mass organization the main actor in empowerment (Mubarak, 2014).

The demand for economic development is to realize economic independency based on democratic values that the economy originates from, conducted by, and is for people. Thus, the attempt of empowering potency the people should be empowered better (Basri, 2002: 219). One of attempts taken to empower the people's existing economic potency is to utilize human resource optimally, thereby reducing unemployment rate.

Central Java's statistic data per February 2017 shows that unemployment rate in Central Java is 4.15 percents. Meanwhile, the achievement of development's macro indicator for Pekalongan Regency, as suggested by the Regent of Pekalongan H. Asip Kholbihi, SH., M.Si is as follows. (1) Gross Regional Domestic Product (GRDP) is IDR 18,116 trillions in 2016 or increasing by 7.66% from IDR 16,728 trillions in 2015. (2) Economic growth of Pekalongan Regency is 5.03% in 2016, compared with 4.78% in 2015. The highest economic growth is achieved by mining and exploration, health and construction sectors. (3) Inflation rate is 2.96% in the end of 2016, lower than that in 2016, 3.42%. Generally, it indicates the relatively controlled inflation in Pekalongan Regency. Inflation occurring in Pekalongan Regency is due to the increased prices of chili, sugar, and onion, and the increased tariff of electricity power and cigarette price. (4) Per-capita income of Pekalongan Regency people shows a fair growth of 7.01% from IDR 19.14 millions in 2015 to IDR 20.58 millions in 2016. (5) Regency Minimum Wage of 2016 is IDR 1,463,000 higher than the Reasonable

Living Expenses (RLEs) of IDR 1,411,533.48. (6) Poverty rate is 12.84% in 2015, while the target of it is 11.89 in 2016. (7) Human Development Index (HDI) of Pekalongan Regency is 67.40, while in 2016 the target is 67.55. (8) Open Unemployment Rate in Pekalongan Regency is 5.10%, while in 2016 the target is 4.80%.

Pekalongan Regency has encountered some shift in economic sector, from agricultural to capitalization and technology. It can be seen from the contribution of agricultural, mining, and exploration sector is 22%. The contribution of industry, electricity, gas, and construction is 33%. The rest originates from technology and capital-intensive sector. These need support from local government related to economic policy, to enable the domination of traditional employers to access good market, adequate capitalization, so that the policy of business license should have broader opportunity.

Considering the condition, socialization and promotion should be conducted about cooperative-based economic movement to the society, to achieve the economic independency. For that reason, the role of cooperative is very desirable to help the economic order of lower-middle society class to build the community economy into more the prosperous, fair, and wealthy one.

One of institutions existing in GP Ansor of Pekalongan Regency is Ansor Sharia Micro Financial Institution (thereafter called LKMSA), constituting the one established based on the implementation of Ansor organization's mission aiming to empower the potencies of cadres. Thus, this institution can be utilized by cadres as business opportunity.

Cooperative is considered as an economic support keeping existent until today. Even during monetary crisis in 1997/1998 that made many business shocked and going bankrupt, cooperative and other creative economic businesses kept surviving and were able to pass through the difficult period. The condition and the event at that time have inspired many parties that cooperative can be an example to be studied and applied more comprehensively to many regions in Indonesia. The establishment of KJKS Ankasa in GP Ansor is a new breakthrough. Thus, a study should be conducted to find out whether or not KJKS Ankasa of GP Ansor in Pekalongan Regency can establish the nation's independency.

One of attempts taken to improve the wellbeing of members is to establish cooperative. However in practice, cooperative has not contributed maximally yet; thus it is as if intended to preserve the idea only. Some cooperatives change their function because they cannot develop well (Indarti & Kuantari, 2013). Indriyatmoko's (2014) study found that

the nation's economic independency can be implemented through the role of sharia-based economy with triple strategy: *firstly*, free financing is the capital loan given by the cooperative to prospect employers without needing collateral, even when the employers suffer from loss in their business. *Secondly*, profit loss sharing is to share profit and loss in business activity, by considering the output obtained in the field and the risk is assumed jointly by the parties. *Thirdly*, the optimization of *zakat* (tithe) and *wakaf* aims to give loan opportunity to the parties suffering from loss in their cooperation agreement.

One of attempts taken to make the people prosperous is to distribute the wealth output to the people with limited income. It does not mean that the income of all individuals should be equal, because everyone has different aptitude, ability, and sincerity. Therefore, the income and wealth of every individual will be different. However, it means that human being is created by Allah in the world as a social creature that should be subjected to the Creator (Triana Sofiani, 2014: 138).

In the cooperative, the more the members utilize the cooperative's service, the larger is the profit gained. Similarly, the more diligently the individual works, the larger is the economic profit obtained. Human being is the most exalted creature; thus working as the form of humanity should be more appreciated compared with the capital as the form of property. Therefore, there is respect to humanity. This principle is different from the capitalistic principle based on capital accumulation (Neni Sri Imaniyati, 2009: 154).

There are two types of credit distribution models in sharia-based financial institution, through banking and non-banking institutions, such as cooperative and BMT. It is very beneficial to business development, particularly to parties finding difficulties in getting capital. Thus, financial institution and SMEs can develop concurrently (Djawahir Hejazziey, 2009: 49). Sharia-based cooperative has the following characteristics: recognizing the members' ownership over business capital, not conducting transaction by determining interest (usury), the functioning of *ziswaf* institution, recognizing the market mechanism existing, recognizing the motif to look for profit, recognizing the freedom of operating business, and recognizing the collective right (Nur S. Bukhari, 2010: 99).

Community economic empowerment is a business aiming to give welfare to the community life expectedly to reduce unemployment rate (Robiatul Aulia, 2014). The contexts related to community wellbeing are welfare, expectation, and motivation theories explaining that substantially, community welfare is affected by external factor such as environment,

government intervention and such internal factors as education level, working ability, job motivation, job experience, and individual characteristic. The implementation of community welfare improvement program is aimed at the change of welfare into the better one (Mochamad Ridwan, 2012).

Nik Amah stated that the attempt taken by Sharia Bank in activating economic wheel is, among others, to distribute the financing through SMEs. SMEs play a strategic role in activating the national economic development. Therefore, this sector needs special attention from government, investor, and SME performers along with banking management (Nik Amah, 2013: 51). SMEs are one of industrial sectors not affected by economic crisis. It proves that SMEs can be taken into account in improving the community economic stability. The benefit obtained is that SMEs can reduce unemployment rate, by means of labor absorption. And they can also improve economic growth through the tax paid (Mariana Kristiyanti, 2015: 187).

This article aims: (1) to find out the implementation of nation independency through KJKS Ankasa GP Ansor of Pekalongan Regency, and (2) to find out the contribution of KJKS Ankasa GP Ansor of Pekalongan Regency in creating the nation independency.

This research employed a qualitative research method using descriptive analytical approach (Arikunto, 2008), collecting data about mass organization-based cooperative applied to KJKS Ankasa GP Ansor of Pekalongan Regency to be analyzed later. The subject of research was Sharia-based Financial Service Cooperatives (*Koperasi Jasa Keuangan Syariah*, thereafter called KJKS) Ankasa, while the object is GP Ansor of Pekalongan Regency. The methods of collecting data used were observation, interview, and documentation (Ashshofa, 2004). In this case, the respondents were Manager of KJKS Ankasa, Staff KJKS Ankasa, Administrator of KJKS Ankasa, Administrator of GP Ansor of Pekalongan Regency, and Customers of KJKS Ankasa. The method employed was the exploration of information sources either actually or classically from books, papers, research report, and other information relevant to this study. The information was then analyzed in order to find theoretical concept becoming the parameter of current research. The data collected was then analyzed qualitatively using inductive method, departing from special facts and concrete events, in order to generalize the facts and events with general characteristics (Bogdan, 1992: 30).

## RESULTS AND DISCUSSION

### **The Concept of Community Economy Empowerment through Mass Organization**

Empowerment is a process of giving and optimizing the power (owned and or can be utilized by community), either power defined as “ability and bravery” and power defined as “domination or bargaining position” in community empowerment practice conducted by many parties and often limited to economic empowerment in poverty alleviation and poverty reduction. Therefore, community empowerment activity is always conducted in the form of productive activity development for generating income (Mardikanto, 2017:133).

Empowerment, according to Mulyadi means to able, to allow, and to permit that can be defined either through self-initiative or triggered by others. Youth organization empowerment means to enable and to give the members and the administrators of organization an opportunity of doing the function of management in the scale under their responsibility, either individual or in group (Mulyadi, 2000: 103).

Mass organization as the means of guaranteeing the citizens’ right to associate and to assemble is a community participation institution and social system reinforcement, constituting an apparatus in our statehood, as mandated in Law No. 17 of 2013 about Mass Organization. Therefore, the empowerment and reinforcement of mass organization’s capacity transparently and accountably to achieve the independency and the professionalism of healthy mass organization is something strategic in national development.

Youth Organization Empowerment is a human investment activity that should be measured for its cost benefit, conducted and planned systematically and sustainably, to achieve expediency, effectiveness, and added-value in organization, particularly in the attempt of improving the community welfare, in this case the welfare of Ansor Youth Movement’s administrators and members in Lampung Province, conducted in three ways: *firstly*, traditional strategy. This strategy recommends the community to find out and to choose the best important freely in a variety of conditions. In other words, all parties determine their own life interest and no other party disturbs the freedom of each party. *Secondly*, direct-action strategy needs the domination of interest respected by all parties involved, viewed from the change likely occurring. In this strategy, there is a party highly affecting the decision making. *Thirdly*, transformative strategy indicates that mass education in long term is required before identifying self interest (NUR, 2018)

### **Profile of GP Ansor Pekalongan**

*Gerakan Pemuda Ansor* (Ansor Youth Movement, thereafter called GP) is a youth mass organization in Indonesia, affiliated with Nahdlatul Ulama (NU). This organization is established on April 24, 1934. Law No.17 of 2013 about Mass Organization is organization established and created by community voluntarily based on shared aspiration, wish, need, interest, activity, and objective to participate in the development to achieve the objective of Republic of Indonesia's Unitary State based on Pancasila.

In the organizational structure of GP Ansor's Central Leadership there is an institution operating in economic activity, Ansor Sharia Micro Financing Institution (*Lembaga Keuangan Mikro Syariah Ansor* or LKMSA) operating in cooperative organization *baitul mal wattammil*, one vision of which is to empower the potential cadres and opening business opportunity among the members.

LKMSA plays a role and function to build economic potency of members, and then develops the preexisting potency to improve their social and economic welfare. In addition, the participation in poverty alleviation through financing access avoided from usury element instead burdens the community. In addition, it also serves as the place for consolidation and partnership in economic sector.

### **Ideas and Strategies of Economic Empowerment through KJKS Ankasa**

Sharia-based Financial Service Cooperatives (*Koperasi Jasa Keuangan Syariah* or KJKS) Ankasa was established by PC GP Ansor of Pekalongan Regency corresponding to the vision of GP ANSOR in economic reinforcement. KJKS ANKASA was established officially on December 8, 2012. Legal Entity Number: 518/229/BH/XIV.35/XII/2012. It started its operation on November 28, 2013.

Ahsin Hana, as an administrator of KJKS ANKASA, stated that the idea of establishing KJKS ANKASA departed from some Ansor members having business but inhibited with limited capital. Thus, the objective of KJKS ANKASA establishment is, among others, to support the economic reinforcement for Ansor cadres in particular and for community in general. In its activity, the type of agreement used was *monorukun* and profit share. It means that this KJKS is a means of building kinship by obtaining profit share in its economic activity.

The original capital derives from the members, with the following detail:

1. Member's principal deposit    IDR 2,750,000
2. Stock equity capital            IDR 20,525,000
3. Total Initial Capital            IDR 23,275,000

Personally, no one has competency in sharia-based financial field in the leadership of GP Ansor of Pekalongan Regency. Thus, the administrators (leaders) of GP Ansor elicited those with competency to establish cooperative. It was conducted by eliciting presenters, attending seminar and even entrusting one of its cadres to conduct apprenticeship in BMT becoming the partner of KJKS Ankasa. Building Program for the members is also held by KJKS ANKASA, in the form of rotating meeting in cooperative offices under PC GP Ansor.

To improve the HR quality of members, the following measures have been taken: (1) Education program for prospect members constituting one of requirements for individual to be the members of cooperative aiming to improve the members' understanding and prospect members concerning the concept of saving (deposit) and financing in KJKS, benefit of joining cooperative and right and obligation as the members of cooperative utilizing sharia-based financial service; (2) The facilitation given to the members utilizing sharia-based financing service for productive interest to make the productive business running as planned.

The types of products existing in KJKS ANKASA are: (1) Religious tour saving, with profit obtained from customers, including tour and pilgrimage benefits all at once, with 2 saving models: firstly, IDR 30,000 per month for 10 month in which customers will obtain souvenir and pocket money of IDR 25,000. Secondly, Saving of IDR 100,000 per month for 24 months with participant number of at least 108 people. The profit obtained by customers is to do pilgrimage for free for 1 person and the saving is returned entirely of IDR 2,400,000; (2) Eid Al-Fitr saving with saving size of IDR 25,000 or IDR 50,000 per week. The profit obtained by customers is that the saving will be received entirely without deduction, and there is an attractive parcel for the participants paying the due routinely weekly; (3) Albarokah saving, the one that can be withdrawn any time using *mudharabah* contract. It includes student saving and public saving; (4) Trade Financing using *Murabahah* contract. Meanwhile the system used is *Ijarah Muntahiyah Bittamlik*, a leasing contract between lessor and lessee for a product that ends with the transfer of leasing object's ownership right from the lessee to the lessor.

KJKS ANKASA uses profit share pattern in its entire contract; it is intended to raise the dignity and prestige of the small-to-medium classes of society. It gives the members and



the surrounding people needing capital aid as wide as possible a financing opportunity to borrow from KJKS Ankasa. The contract often entered into by surrounding people is the financing for working capital, usually done by small or sudden large sellers as additional capital.

To develop KJKS ANKASA, the leaders of KJKS often conducts promotion. To convince customers and potential customers that they do not need to worry to save their fund in KJKS ANKASA, the administrators always explain that KJKS ANKASA is not an individual's property but it belongs to GP Ansor organization constituting a mass organization under Nahdlatul Ulama. The commitment always maintained by the employees of KJKS is that they work for an NU-owned institution, so they have not intended at all to do some fraud, to escape or similar because if they do so, they will harm GP Ansor and NU's reputation.

The contributions yielded in the presence of KJKS ANKASA are: *firstly*, building and developing economic potency and ability of GP Ansor's administrators, members, and cadres in particular and community in general, to improve their economic and social welfare through providing micro-scale financing access. *Secondly*, the contribution is given through economic empowerment attempt, capital distribution, termination of relation with usurer, poverty alleviation, and job opportunity and business opportunity creation through providing financial access for small-to-medium scale enterprises (SMEs). *Thirdly*, the contribution yield includes the facilities of consolidation, togetherness, empowerment, and organizational partnership in economic field.

### **The contribution of Mass Organization to the Improvement of SMEs business in KJKS ANKASA**

The release of Government Regulation Substituting the Law (Perpu) Number 2 of 2017 as the substitution for Law Number 17 of 2013 about Mass Organization confirms that Mass Organization, thereafter called *Ormas*, is an organization established and founded by the people voluntarily based on shared aspiration, wish, need, interest, activity, and objective to participate in the development in order to achieve the objective of Republic of Indonesia Unitary State (NKRI) based on Pancasila and *Undang-Undang Dasar Negara Republik Indonesia Tahun 1945* (1945 Constitution).

Cooperative is an organization containing one shared interest of its members, in this case the member intended to achieve the economic objective, that are economic usefulness and welfare (Hanel, 2005: 36-37). To achieve such objective, the cooperative organizations compete for attract members as many as possible. Therefore, each of cooperative should have superior typical characteristic in certain field in order to be competitive with others (Ropke, 2012: 40).

Article 4 of the Cooperative Law No. 25 of 1992 explains that: one function and role of cooperative is to build and to develop potencies the cadres of cooperative have in the attempt of improving its members' welfare in particular and the community's welfare in general. The welfare intended in this case is economic and social welfares.

Cooperative can contribute actively by providing information, instruction and direction to improve the quality of community's life. Through cooperative, the people having skill can apply for financing or capital loan in order to improve their standard of life because the fund source of cooperative comes from the community, managed by community, and used for community's interest. Thus, the profit obtained from cooperative business will return to the community.

In KepMen No.9/Kep/M.KUKM/1X/2004 about the Implementation Instruction of KJKS, it is mentioned that KJKS is the legal foundation of BMT, Sharia-based cooperative and similar. KJKS is a sharia-based cooperatives operating in financing, trading, investment, production, and saving business types. KJKS ANKASA was established by PC GP ANSOR of Pekalongan Regency corresponding to the vision of GP ANSOR in economic reinforcement. KJKS ANKASA was officially established on December 8, 2012, with legal entity Number: 518/229/BH/XIV.35/XII/2012.

Named KJKS ANKASA "*Ansor NU Kabupaten Pekalongan Sejahtera*", this cooperative expectedly aims to achieve independency organizationally in particular, so that each of activities conducted by PC GP Ansor of Pekalongan will encounter no financial constraint at all. In addition, it can provide financing aid particularly to KJKS ANKASA's members that have skill but have no fund.

In its activities, the financing contract used by KJKS ANKASA is *monorukun* or profit sharing. It means that this KJKS is a means of building kinship by obtaining profit share in its economic activity. The system implemented in KJKS is to distribute the saving or investment resulting from customers into financing and service types. Meanwhile, the type

of profit sharing contract used is *musarakah*, the profit sharing deriving from the business' profit obtained by the borrower. In this profit sharing system there is a high risk, because when the business operated by the customers of financing suffering from loss, KJKS will also assume the loss, as long as the loss is not due to the borrower' intentionality.

Financing product for trading contract type is also conducted by KJKS or called *murabahah*. Murabahah usually practiced in KJKS is that KJKS buys necessity product from customers, then KJKS sells it to the needing customers with the price corresponding to the gained price plus profit or margin mutually approved. Thereafter, the customers pay in installment. Because it is paid using installment scheme, it can slightly lightened the fulfillment of community's need.

To the public, the presence of KJKS ANKASA is a means of providing capital, particularly to small-to-medium scale employers, facilitating them in the term of financing. And another benefit obtained by GP Ansor organization is fund distribution for social activity (social service). KJKS ANKASA cooperates with BNI Syariah to save some of fund it has since its early establishment. To keep the contract in line with the sharia principle, KJKS ANKASA has Sharia Supervisory Board.

In addition some of customers' fund saving is also deposited in Kospin Jasa Syariah (Sharia-based Service Save-Loan Cooperative) using *mudharabah* contract. Meanwhile, the benefit the KJKS ANKASA obtains from the saving in other financial institution serves as reserve fund and to get reward from the saving fund. KJKS ANKASA utilizes other financial institution service to make them obtaining greater profit share.

### **Contribution of KJKS Ankasa GP Ansor of Pekalongan Regency in Creating Nation's Independency**

In an economy based on kinship and mutual cooperative, welfare is not the state's full responsibility, but the responsibility of all life pillars. Individual, family, community, and state pillars all have different portion and responsibility. Every human being is responsible for his/her welfare. Human being was sent down to earth to prosper the world and himself/herself. The prospering duty needs physical power and thereby the fulfillment of need becomes an integral part of his/her life (Ismail, 2014: 69).

“The economy shall be organized as a common endeavor based upon the principles of the family system” is the principle mandated by article 33 of UUD 1945 (1945

Constitution) in our economic life. It indicates that the state supports the development of joint venture, one of which is in the form of cooperatives. In addition, cooperative also has an opportunity of establishing joint venture, for example Limited Incorporation, as long as the partners involved within feel having solidarity among business partners. Therefore, the spirit of Islamic values should be constructed as the guideline in implementing each of business activities (Ismail, 2014: 69).

In the profit sharing-based financial institution, the first step taken by the financial institution is to establish partnership with fund provider to get reward or profit, and the second step is to establish partnership with fund users to obtain profit. The partnership is established between fund provider and fund user through financial institution, representing the shareholders. Financial institution always attempt to harmonize the this partnership relation, thereby achieving togetherness and justice, making this institution closer to the elaboration of togetherness (commonness) value, as mandated in the Article 33 of 1945 Constitution.

The benefit of cooperative can be seen from 2 (two) aspects: firstly the direct benefit to its members and economy. In this case, economic activity improves due to the increased capital current, the improved currency circulation, the improved marketing and consultation related to the existing business field. Secondly, indirect benefit is obtained through the effect resulting from the increased activity in cooperative environment, in the form of business combination.

The members are expected to feel that cooperative service is the best contribution to fulfill their need. And the members use the cooperative's service without compulsion. Thus, it will provide more information to members, supported by education programs implemented gradually, thereby can change mentality and improve their willingness to cooperate.

The improvement of service activity in cooperatives will improve individual's ability and community's satisfaction affecting positively the nation's development. It is assumed that if street sellers' income increases due to the business relation established with KJKS ANKASA, it personally will result in intimate relation with the cooperative group. If street sellers acquire much information on services in KJKS ANKASA, it will more likely improve the services provided by KJKS ANKASA. The street sellers' increased income has

implication to the size of saving deposited in KJKS ANKASA and the improvement of street sellers' standard of life.

It indicates that cooperative service should be oriented to the members' interest and objective, if the micro effects related directly to the development should be achieved. In other words, the direct micro effect is needed to stimulate the effects of development (Hanel, 2005: 154).

Economy will grow when capital productivity, labor, and investment improve. The expectation resulting from such condition is the realization of welfare equally in the community economic condition. Welfare obtained by the people will have implication to economic independency and thereby the people's prosperity is created. The priority of national economic development is the created prosperity of community based on the nation's economic independency. Therefore, the national economic development should be prioritized, to make our state no longer dependent on foreign loan.

The nation's economic independency should be encouraged and developed as the national power, in order to achieve the nation's ideals. One of attempts taken by GP Ansor is to establish KJKS. This business focuses on investment and financing fields aiming to realize the organizational independency in particular. In addition, it can also provide financing aid, particularly to the members of KJKS ANKASA constituting the administrators of GP Ansor of Pekalongan Regency having skill but no fund.

The empowerment of cadres' potency is one of program prioritized by PC GP Ansor. In relation to this, PC GP Ansor established Business Center aiming to accommodate the cadres having economic potencies. It can function as information and business transaction media for the cadres as well. This establishment of Business Center is expected to accommodate the business owned by cadres of GP Ansor, in order to achieve economic independency, particularly for members of GP Ansor.

In addition, the benefit obtained from the presence of KJKS ANKASA is that the members will get some facilities and confidence in the term of financing and fund distribution for social activity (social service). Meanwhile, to the public, this presence of KJKS ANKASA serves as a means of providing capital, particularly to small-to-medium scale employers, facilitating them in the term of financing. It is intended to avoid them from conventional bank using interest system.

The term cooperative's share (stock) is not known in Indonesian literatures, because the share of cooperative is not traded. Cooperative only pays the interest for the share capital, as suggested by Rochdale that Limited interest on capital and even in practice many cooperatives pay no interest at all on capital/share invested by the members of cooperatives. Thus, it is clear that the share of cooperatives, equivalent to principal saving, is not used as speculative investment. In cooperative, share is defined more as contribution or the payment of money in advance that will be used to fund the cooperative business; therefore, the share of cooperative is called contribution share (Hendrojoyogi: 2012: 253).

Establishing a cooperative takes a sufficiently long process, because the need of organization in the future should be identified, and the value of share should also be calculated, the calculation of which is based on the members' wealth (property) and bond to the number of members existing. Thus, the capital of cooperatives can change. The amount of capital (equity capital) will increase when the number of new members increases, and vice versa. In addition, the share of cooperatives may not be traded.

## **CONCLUSION**

GP Ansor of Pekalongan Regency can empower the existing economic potency of members, by means of developing pro-people economy, establishing KJKS. The presence of KJKS can reduce unemployment rate, by providing funding help. The fund grant is given to the members having expertise (skill) but having no capital. To the public, this KJKS Ankasa is a means of providing capital, particularly to small-to-medium scale employers that facilitates them in the term of financing. To GP. Ansor, the presence of KJKS is beneficial to the distribution of fund for social activity (social service) purpose. KJKS Ankasa's business activity includes financing, investment, and saving corresponding to profit sharing (sharia) pattern and aiming to achieve organizational independency in particular.

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