

Factors Affecting the Growth of Cooperative Capital

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Abstract

This study aims to determine the factors that influence the growth of cooperative capital. This research is a qualitative descriptive study in which researchers want to describe the situation and conditions of the factors influencing capital growth in the Fresh Farmers Cooperative cooperative. The research was conducted at Koperasi Unit Desa Tani Fresh with a total of 4 subjects or informants, namely the chairman, secretary, treasurer, and one of the employee representatives. The findings show that the factors that influence the growth of cooperative capital are the level of education and the level of unified income management; the interviews that took place in the field show that the credit crunch and electricity fees also influence the development of suitable money, and at some point if the price of fruit is too low or goes down so that it can affect the outcome of cooperative capital. It is recommended that all unified management pay attention to the factors that affect suitable means so that the story of collaborative money develops well, the management or cooperative and all parties related to providing loans to cooperatives to be able to work together in credit settlement so that bad debts do not occur.

Keywords: Factors affecting the growth of capital

INTRODUCTION

According to the Big Indonesian Dictionary (2008: 201), growth comes from the word "grow," which means to live and grow to be big on the way to perfection. Meanwhile, according to the Dictionary of Economics and Cooperatives (2001: 403), growth in accounting means the imposition of income and or costs that have been earned or incurred but have not been received or paid in the accounting period or the book year of payment or expenses that are made or the occurrence of interest increases each month, so also depreciation fund, royalty. From the

definition above, growth can be interpreted as an effort to grow, make big, expand, and multiply from a little too much more.

The progress of a cooperative depends on the capital owned in financing the business activities that a joint will carry out. Capital is very much needed in a company, one of the main things in a company is this. There are many kinds of capital. Capital is anything that can be used to run a company's business. Meanwhile, according to Sugiarto, SE, capital is all the value of assets owned by the company and used to generate income, which consists of 1) the company's internal capital and 2) the company's external capital.

The availability of sufficient capital to meet the needs is one factor determining the smooth running of a cooperative's business. To meet capital needs, Law no. 25 of 1992 (in Reksohadiprojo, 2008:225) concerning cooperatives article 41 paragraph 1 states, "cooperative capital consists of own capital and loan capital."

According to Nirbito (2005: 59), a village unit cooperative is an economic institution in the form of a cooperative which, in its early stages of growth, can be a combination of efforts from agricultural cooperatives and village cooperatives located in the area of the village unit, within a certain period by the development of the cooperatives. Are merged or united in one cooperative village unit. Furthermore, according to Kartasapoetra (2009: 13), cooperatives for villages are multi-business cooperatives whose business covers the economic activities of rural communities, crafts or industry, rural electricity, services, and the community's economy. According to Kartasapoetra (1999:13), village unit cooperatives carry out their functions as follows: 1) Credit. 2) Provision and distribution of production tools for daily necessities and other services. 3) Management and marketing crops and other products produced by home industries in rural areas. 4) Other economic activities such as trading, village transportation, and so on.

A Cooperative as a business entity requires capital to run its business; without sufficient capital, cooperatives cannot run their business. The size of cooperative capital growth, according to Sukamdyo (in Witri Martin, 2003: 12), is determined by the ability of the unified concerned to collect sources of capital by existing needs through its means consisting of principal savings, mandatory savings, reserves, and residual income. and loan capital consisting of members'

voluntary savings and loans from third parties. The availability of sufficient capital can determine the smooth running of the cooperative business.

The Segar Tani Village Unit Cooperative is one of the cooperatives in Merangin which was established on February 12, 2004, in Sungai Udang sub-district, Pamenang District, Merangin Regency, with legal entity number 518/31/BH/KOPERINDAG/VIII/2005. The Village Unit Cooperative has 14 management and employees. The Desa Segar Tani Cooperative has 304 members, with a principal savings of Rp. 2,500 per month. To run a business in cooperatives requires significant capital, even though cooperatives are not an organization of capital associations. To be able to run their business, cooperatives need money. The Segar Tani Village Unit Cooperative operates several business units, including; 1) Savings and loan business unit; This business serves cooperative members who need loans or make savings. 2) Electric service business unit; This unit cooperates with PLN to serve the community by paying electricity bills. 3) The Segar Tani Village Unit Cooperative business unit of the palm oil plasma partnership program with PT. Kresna Duta Agroindo (KDA).

From the results of brief observations of researchers with administrators and several members on October 20 and 21, 2022, it is known that there are still many problems in this cooperative activity, namely in the capital. Cooperatives are still experiencing issues with members not understanding their rights or obligations in cooperatives; at the annual member meeting, the members are not present at the member meeting. Even though the participation of members is very supportive in the forum, such as how much capital the cooperative has. This is because members' knowledge about cooperatives is still low.

Table 1: Capital Growth of the Segar Tani Village Unit Cooperative

Year	Capital	%
2017	53.560.560	-
2018	60.397.343	12,7
2019	70.297.641	16
2020	66.286.429	-5,7
2021	75.617.641	14

Source: Segar Tani Village Unit Cooperative

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Based on the data above, it can be seen from the growth of capital from year to year that money in the Segar Tani Village Unit Cooperative has increased and also decreased; this is because there are constraints, including members are not on time to repay loans, and the program plan is not running defined work.

METHODS

From the aspect of research methodology, this research uses qualitative research. According to Bogdan and Taylor (in Moleong, 2007:4), the qualitative method is research that produces descriptive data in the form of written or spoken words from people or observed behavior. There are two reasons for this approach. First, the data to be used is in the form of opinions, views, comments, criticisms, explanations, etc. Second, this research must understand and be able to interpret the meaning of an interaction event and behavior in certain situations.

This research was conducted at the Segar Tani Village Unit Cooperative in Sungai Udang, Pamenang District, Merangin Regency. This research will be carried out from September 20 to October 20, 2022. The subjects of this research are the management of the Segar Tani Village Cooperative Unit. The object to be examined in this study are the factors that influence the growth of cooperative capital in the Segar Tani Village Unit Cooperative located in Sungai Udang, Pamenang District, Merangin Regency. The instruments in this study are 1) Interview Guidelines; Interview guidelines are writings researchers use to collect data. 2) List of Informants; The list of informants is a source of information when researchers conduct interviews. 3) Field data collection format or observation sheet; The observation sheet is the observation sheet that the researcher does when making observations.

RESULTS AND DISCUSSION

In carrying out the observations, the researchers conducted the Segar Tani Village Cooperative Unit, located in Sungai Udang Village, Pamenang District, Merangin Regency. At

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the beginning of this descriptive observation, the researcher interviewed one of the employees of the Segar Tani Village Unit Cooperative. On September 22, 2022, according to the secretary's suggestion, the researcher came back to ask for the decision on the letter. However, it turned out that the head of the Segar Tani Village Cooperative Unit was again unable to attend because there was training in Padang, and the secretary suggested coming back later.

On September 24, 2022, the researcher returned with great patience to meet the Secretary of the Segar Tani Village Cooperative Unit. Finally, he said that his letter had been processed and told the researcher to come directly to meet the head of the Segar Tani Village Cooperative Unit, located at RT 11 RW IV Kadus Bukit Intan Sungai Udang Village. After the Secretary showed the house address of the head of the Segar Tani Village Cooperative Unit, the researcher went straight to the house. Arriving at the home, the researcher was invited to sit by his wife. After sitting down, his wife asked what the purpose of the researcher visiting the house was; then, the researcher explained that he would meet the Chairman to research to complete his thesis. But with great disappointment, he said the Chairman was having an event in the next village. He advised the researcher to come later in the afternoon. Usually, he rests in the afternoon.

With great patience, in the afternoon of the same day, the researcher returned to the house and finally met the Head of the Segar Tani Village Cooperative Unit named, Mr. Sukar. He invited the researcher to sit and gave him a glass of mineral water. Mr. Sukar asked what and who would be studied, and after the researcher explained that the objects to be studied were factors that influence capital growth. The subjects were management and employees of the Segar Tani Village Cooperative Unit.

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Then he took a piece of paper, wrote down names that could be scrutinized as representatives, and wrote down their home addresses because they mostly did their work in their respective homes. Usually, the Village Unit Cooperative office is crowded with administrators and employees when it is ten days before the oil palm payday. After reading the names of the management, employees, and their home addresses, the administration did not immediately conduct interviews on the same day. Still, the researcher first approached and made observations. This is intended to make it easier for researchers to retrieve information or data needed later from informants. In this case, they understand and understand what the author is doing. After approaching, the next day, the researcher started the research.

From the results of interviews and observations that researchers have carried out, the Segar Tani Village Unit Cooperative is a cooperative that can be said to be successful because it has been able to prosper its members. However, it cannot be denied that a business requires capital; the growth of cooperative capital is determined by the ability of the collective concerned to collect capital sources from existing needs. For this reason, several factors influence the development of collaborative money.

The previous explanation is that the level of education, income level, and unified management influence the development of cooperative capital. This is to the results of interviews with the Segar Tani Village Cooperative Unit members, who said that the education level of the majority of unified administrators is junior high school and high school, graduates. Still, they have the desire that some want to become cooperative administrators who have a bachelor's degree. The level of education that only graduates from high school do not reduce the performance or enthusiasm of the management to advance their cooperatives by constantly

improving their performance towards cooperatives so that working capital can develop appropriately if managed properly too.

The income level factor certainly dramatically influences the development of cooperative capital because increasing suitable income will also increase harmonious capital development. Who borrow, the income level of the joint will also increase because it is obtained from loan interest, but many cooperative members who borrow experience delays in repaying due to circumstances that are not possible, but the cooperative is also not just silent because there are actions that must be taken, but takes time.

Furthermore, the management of the cooperative, according to the opinion of the direction of the cooperative, said that the leadership of the cooperative had been carried out by procedures to the extent that they knew about it; this was evidenced by bookkeeping, accountability and the condition of the cooperative which remained good. This is to the results of interviews; almost all informants said that unified management had understood collaborative management and had run it well. In addition to the factors above, the results of field interviews that occurred were that the development of cooperative capital was also influenced by bad credit and electricity fees, and at one point, if the price of fruit was too low or dropped so that it could affect the development of cooperative capital.

CONCLUSION

Based on the results of research and understanding of the factors that influence the capital growth of the Segar Tani Cooperative, it can be concluded as follows: 1) Factors that affect cooperative capital are education level, income level, and cooperative management. 2) The results of field interviews that occur are that terrible loans and electricity fees also influence the

development of cooperative capital, and at one point, if the price of fruit is too low or has fallen, it can affect the development of cooperative capital.

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