

Analysis of Cooperative Management in Improving Member Welfare in Civil Servant Cooperatives

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Abstrak

A Cooperative is a business entity that is a legal entity and is based on kinship by prioritizing a sense of brotherhood for all members. Cooperatives are present in society to advance the welfare of members and society in general. This study aims to provide an understanding of cooperative management in improving the welfare of members. The research conducted is descriptive qualitative research. The approach used is a management, juridical and normative approach. Informants in this study: cooperative managers, secretaries, treasurers, employees, and members at KPN Kandou Hospital Manado. The results of the research show that cooperatives have various business units. These cooperatives play an active role in improving the welfare of their members in the savings and loan unit program offered by KPN RSUP Kandou Manado. However, there are obstacles, such as the need for more awareness of the borrower in a cooperative business unit and the absence of collateral in providing credit loans.

Kata Kunci: *Cooperative Management, Civil Servant Cooperative Central General Hospital Prof. Dr. RD Kandou Manado, Member Welfare*

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1. Introduction

Management is job management to obtain results to achieve predetermined goals by moving other people to work. Management is the science and art of utilizing human resources and other sources effectively and efficiently to achieve specific goals (Adamy, M, 2016). If we examine more deeply, the term management refers to two things: a function and an institution. Management as a function means many tasks that must be carried out by people given specific authority and responsibility to ensure the organization's reliability in achieving its goals. Those tasks are planning and decision-making, Organizing, leadership, and controlling (George R. Terry, 2017).

These tasks are often referred to as management functions or principles, which are dynamic and sustainable management processes; good management is the essential factor for the success of cooperatives (Amanda, H, 2020). In implementing management, explain management functions such as planning (Planning) to plan what decisions will be made in the future—organizing as a process of adjusting the organizational structure with goals, resources, and the environment. Actuating (Leadership) is the work carried out by a manager that causes other people to act so that a manager's ability can be measured by his ability to move other people to work. Controlling (Supervision / Control) as an element or

function of the four management is to observe and allocate appropriate deviations that occur. (Husaini & Fitria, 2019)

The management's managerial ability is measured by influencing, decision-making, communication, and innovative processes (Rahmawati, H, 2018). The role of government is measured by efforts to create and develop a climate and conditions that encourage growth and community, guidance, and convenience. While the business's success is measured by achieving business goals, success is seen from the volume of business and SHU. Service implies any intangible activity or benefit provided by a party that does not result in the ownership of something (Maheswari, AAAR, & Aksari, NMA, 2019). Two factors are used as guidelines for members: the services received and their expectations about the services to be provided. When members decide to transact in any form at a cooperative, they already have expectations about what kind of service they will get based on their experience, word-of-mouth communications, and other information they have received that are influenced by their needs.

Apart from being influenced by experience, the expectations for cooperative customers or cooperative members are also influenced by external communication made by management or managers regarding cooperatives to members of the community (Priandani, NMI, Juniariani, NMR, & Mariyatni, NP S, 2018). In this case, the importance of promotion is by reality because if the service is satisfactory, it will be disappointing. Proper marketing communications are needed to meet the needs and desires of member officials. Cooperatives must be equipped with good management knowledge. Cooperatives are business entities consisting of individuals or cooperative legal entities based on their activities based on cooperative principles as well as a people's economic movement based on the principle of kinship. (Kader, M. A, 2018).

Based on Law no. 11 of 2020, Cooperative Business is a business directly related to members' interests to improve the business and welfare of members. According to No, PP (7). In 2021, Cooperatives were business entities consisting of individuals or Cooperative legal entities with activities based on Cooperative principles and a people's economic movement based on kinship. Increasing the welfare of the middle to lower class is an essential factor that must be considered. There is no doubt that in the current crisis that has befallen large companies, small and medium-sized companies have become the backbone of the economy. Therefore, a government agency is needed to reach middle and lower-class people in developing their businesses.

Cooperatives, as a people's economic institution, have long been known in Indonesia; even Muhammad Hatta, one of the Proclaimers of the Republic of Indonesia, is known as the father of cooperatives. Cooperatives are joint business entities engaged in the economy, consisting of those who are generally economically weak and who join voluntarily, moreover on equal rights and obligations to do business that aims to meet the needs of its members (Itang, 2016). The success of a cooperative in achieving its goals depends on the activities of its members, whether they can cooperate, have enthusiasm for work, and comply with all the policy provisions lines that the meeting of members has set. Thus, efforts to improve their living standards depend on their activities.

From the explanation above, the author wants to see how far the Civil Servants Cooperative at Prof. Dr. Central General Hospital has developed. RD Kandou Manado assists and improves its members' welfare and the constraints experienced in cooperative management.

2. Literature Review

A. Cooperative Overview

The simple definition of cooperatives originates from the word "co," which means together, and "operation," which means work. So the notion of cooperation is cooperation. While the general understanding, a cooperative is a group of people who have the same goal and are bound in an organization based on kinship with the intention of welfare for

members (Husaini & Fitria, 2019). According to Law no. 11 of 2020, Cooperative Business is a business directly related to members' interests to increase members' business and welfare (Sumampouw, W., Kurnia, K., & Arrobi, I. R, 2021). According to PP No. 7 of 2021, Cooperatives are business entities consisting of individuals or cooperative legal entities based on cooperative principles and a people's economic movement based on kinship.

Civil Servant Cooperatives are cooperatives whose members are employees in a government department/office/institution—for example, Cooperative Civil Servants of the Ministry of National Education. Employee cooperatives must also be managed with proper management, administrators, and executors willing to advance cooperatives (Septi Herawati, 2017).

1) Cooperative Purpose

cooperatives aim to promote the welfare of members in particular and society in general and build a national economic order to create an advanced, just, and prosperous society based on Pancasila and the 1945 Constitution (Rochmadi, I, 2011). Based on the objectives of the cooperative, several other specific cooperative objectives can be described, including increasing the welfare of members, providing for members' needs, and building the Indonesian economy. The role of cooperatives is very important for the Indonesian state, creating an advanced, just, and prosperous society.

B. Management Review

One important factor of a cooperative organization is management. The success or failure of cooperatives depends on the quality and work in management. Cooperative management can be interpreted as an application of management science within the scope of cooperatives. Members are given the responsibility and authority to organize, plan, and control cooperative resources to achieve cooperative goals (Hendra, H., Arfandi, SN, et al., 2021). Cooperative management is a professional activity carried out by cooperatives to assist all cooperative members in achieving their goals. (Husaini & Fitria, 2019)

1) Management Function

In administrative science, there are four management functions, namely, planning, organizing, actuating, and controlling (Arumsari, N. R, 2017) :

- 1) *Planning* (Planning). *Planning* (planning) is the determination of work to be carried out by the group to achieve the goals outlined. *Planning* includes decision-making activities because it is included in selecting decision alternatives. The ability to visualize is required in order to formulate a pattern of actions for the future.
- 2) *Organizing*. *Organizing* comes from the Greek word *organon*, which means *tool*, which is the process of grouping activities to achieve goals and assigning each group to a manager (Terry & Rue, 2017). Organizing is done to collect and manage all the necessary resources, including humans, so the desired work can be carried out successfully.
- 3) *Controlling* (Supervision). *Controlling* or supervising is the discovery and application of methods and tools to ensure that predetermined plans have been implemented.

C. Welfare Review

According to Sunarti (2015), welfare is an order of social, material, and spiritual life and livelihood filled with a sense of safety, decency, and inner and outer peace that allows every citizen to carry out efforts to fulfill the best possible physical, spiritual and social needs. For self, household, and community. Welfare is the satisfaction a person gets from consuming the income received. However, the level of welfare itself is relative because it depends on the amount of satisfaction obtained from consuming that income. The link between the concept of welfare and the concept of needs is that by fulfilling these needs, a

person is considered prosperous because the level of these needs is indirectly in line with welfare indicators (Pramata et al., 2012).

Welfare is an order of life and social life: material and spiritual, followed by a sense of safety, decency, and peace for oneself. The household and society both physically and mentally enable every citizen to carry out efforts to fulfill the best possible physical, spiritual and social needs for oneself, their household, and society by upholding human rights (Liony et al., 2013).

3. Method, Data, and Analysis

The type of research used in this research is the descriptive qualitative method. This research is said to be descriptive because it intends to describe a situation or phenomenon as they are (Anggito, A., & Setiawan, J, 2018). The descriptive research in this context aims to provide an overview of cooperatives' role in increasing members' welfare through the business management of the Public Servant Cooperative of Prof. Dr. Hospital. RD Kandou Manado so that this institution can take part until now.

Informants used as data sources in this study included employees and members of the Civil Service Cooperative at the Central General Hospital, Prof. Dr. RD Kandou Manado. The number of informants was ten people consisting of 5 administrators and five members. The management consists of managers, secretaries, treasurers, shop employees, and copy employees. In this study, the authors used primary and secondary data, namely primary data, where the data was obtained from the main source. In this case, the main sources are the management and members of the Public Servant Cooperative, Prof Dr. RD Kandou Manado, and Secondary Data, where research data sources are obtained through intermediary media or indirectly in the form of books, journals, and published research results. All data has been collected and then analyzed based on analytical methods that are by the research methods used. Researchers use qualitative methods, an analysis based on state statements and quality measures (non-statistical), namely how to report data by describing, giving an overview, and classifying and explaining all the data collected as it is.

4. Result and Discussion

A. Cooperative Management in Improving the Welfare of Cooperative Members Civil Servants Central General Hospital Prof. Dr. RD Kandou Manado

The results of research on Cooperative Management in Improving the Welfare of Members in Public Servant Cooperatives at the Central General Hospital Prof. Dr. RD Kandou Manado, which the researcher did, the researcher only obtained an overview. To find out how cooperative management is in improving the welfare of its members and what welfare is felt by members of the KPN Kandou Manado Hospital. Leadership is a must-have for a manager. Empirical data states that this attitude is still relatively low among managers, especially cooperatives. Without this attitude, managers are nothing more than ordinary employees who depend on cooperatives for their lives. Lastly is, managerial ability related to the willingness and availability of managers to carry out management functions proportionally and professionally so that what is done is an ordered and measurable work result (Muchamad, N, 2012).

Based on interviews conducted by researchers with the secretary of the cooperative, seminars/training are carried out to improve the human resources of employees/members of the cooperative, seminars/training are carried out. Development of Human Resources (HR) in this cooperative is carried out through formal and informal training. Managers participate and are active in training, where the cooperative seeks to educate members, so they have skills by providing training through workshop activities. The Civil Service Cooperative of Kandou Manado General Hospital is engaged in various business fields. Implementers of this cooperative are good at carrying out their duties in their respective cooperative fields. Staffing management in this cooperative is good (Sasmitha, U. R, 2018).

This can be seen during observing the Public Servant Cooperative placement office at Kandou Manado General Hospital.

The main business with the greatest results in this cooperative turnover is the savings and loan business. Therefore, lending to members is provided several conveniences. All members are given the right to apply for loans with the required amount of loan funds by the member's ability to pay installments. In contrast, the loan amount approved is based on the remaining salary amount and the pattern of installment payments through salary deductions directly by the treasurer.

The procedure for implementing savings and loans at the Civil Servant Cooperative at Kandou Manado Hospital consists of several stages that must be taken, namely:

a) Member Registration Procedure.

1. Prospective cooperative members come to the cooperative to request a form and fill out the registration form to become cooperative members.
2. Prospective members of the cooperative provide the latest salary slip issued by the treasurer of the hospital to be attached to the loan application because the salary slip is a reference or basis for making decisions regarding the amount of loan that can be given to borrowing members.
3. The Cooperative checks whether all requirements are complete or not.
4. Member data will be stored by the cooperative as an archive and report on member data.

b) Procedure for Member Savings Fees

Member savings at KPN Kandou Manado consist of two deposits that members must deposit to the cooperative, namely :

1. Principal Deposits are deposits that are paid once while you are a member. Principal savings are only paid once upon entry into a cooperative member of Rp. 50,000.
2. Mandatory savings are deposits that must be paid once a month. This mandatory saving is by the level of the member group, namely class I / Honor Rp. 15,000, class II Rp. 15,000, class III Rp. 20,000, group IV Rp. 25,000.

c) Member Loan Procedure

The implementation of the savings and loan business unit at KPN Kandou Manado in providing loans to members has several provisions, namely as follows:

1. Cooperative members come to the cooperative to request and fill out a registration form and fill out a statement letter for applying for a credit loan.
2. The amount of the loan is adjusted to the size of the member's salary.
3. Members can be loaned back if the member has repaid the previous loan.
4. Cooperative members submit forms and statements that have been filled into the cooperative.
5. The cooperative checks the loan forms from members and checks and ensures to the hospital treasurer that the members still have the remaining salary to pay the loan installments that the members want to submit.
6. The Cooperative Chairperson and Cooperative Treasurer approve member loan requests and make loan transactions.

d) Member Loan Installment Procedures

The procedure for depositing member loan installments will be deposited to the KPN Kandou Manado Hospital by cutting the member's monthly salary, which is in stages:

1. The treasurer, where the hospital deducts members' salaries for payment of member loan installments each month, is by the value of the member's loan installments.
2. The hospital treasurer pays member loan installments each month by the value of member loan installments to the cooperative.

e) Member Loan Disbursement Procedures

For disbursement of loan funds submitted by members, the cooperative will directly channel the funds to members through the cash system if the Cooperative Chair and Cooperative Treasurer approve the member's loan application.

Welfare itself is a condition of security, calm, and peace. In the context of this study, what is meant by prosperity is a condition in which KPN members of Kandou Manado Hospital can have their needs fulfilled both in terms of material (income) and non-material (ability to buy goods). The Central Statistics Agency has several indicators used as measurements to see the level of household welfare (Sugiharto, E, 2007). This is the measure in seeing the increase in welfare felt by members of the KPN Kandou Manado Hospital, while several forms of welfare are provided by the KPN Kandou Manado Hospital to members in the form of production and services, including:

- a) Income. Cooperative members get income from SHU, which the Kandou Manado Civil Service Cooperative obtains; as for employees (members) of the cooperative, apart from getting SHU, they also receive income in the form of salaries. SHU until the end of 2019, the Kandou Manado Civil Servant Cooperative, namely Rp. 2,686,766,416.00 and distributed to members according to the capital and business transactions carried out by the members themselves.
- b) The ability of members to buy goods (non-material). Members of the Kandou Manado Civil Service Cooperative can also feel this. Since becoming members of this cooperative, they have been able to buy the things they need, such as household appliances, cell phones, and laptops, for their children's educational needs. This indicator is a marker that the ability of members to buy goods can be realized. In addition, the forms of welfare provided by the Manado Civil Servant Cooperative to members are in the fields of production and services, including:
 - 1) Shop. Store management is intended to provide services to employees/members and the surrounding community who need them—store management with a profit-sharing system between shop managers and cooperatives as investors.
 - 2) Rent. Rental of cooperative premises, namely the procurement of buildings for a business, in this case, such as restaurants in cooperative rental premises, has significantly contributed to increasing the KPN of Kandou Hospital, Manado.
 - 3) Savings and Loan. The development of this business is one way to increase the welfare of members and the community around the Cooperative Civil Servants at Prof. Dr. Central Hospital. RD Kandou Manado by adding business activities to the Civil Servant Cooperative, Prof. Dr. Central General Hospital. RD Kandou Manado. Through these business activities, cooperative members and the community find it easy to meet their daily needs without leaving the Kandou Manado Hospital area.

B. SUPPORTING AND INHIBITING FACTORS IN INCREASING THE WELFARE OF COOPERATIVE MEMBERS

From the interview results, there are many driving and inhibiting factors in improving the welfare of members through KPN Kandou Manado Hospital, as follows:

Driving Factors

The factors that encourage increased welfare of KPN Kandou Manado Hospital, namely:

1. There is an increase in knowledge and skills for KPN members/employees of RSUP Kandou Manado. Increased knowledge, in this case, here employees or members of the cooperative are required to be able to market products and master technology in their business fields. All of this was obtained in training held by the Office of Cooperatives and SMEs; the level of education affected this.
2. Members/employees are satisfied with the services provided by KPN Kandou Manado Hospital in fulfilling their needs. This cooperative can also help members in fulfilling their needs. This cooperative strives to meet the needs of

members/employees for the sake of sufficient shared welfare; besides meeting basic needs, it also helps employees to help pay for their children's education.

Obstacle factor

The inhibiting factors in improving the welfare of members are as follows:

1. Lack of awareness of loans in a cooperative business unit. This lack of awareness in making loans in a cooperative business unit is an obstacle to improving members' welfare. Sometimes in the Kandou Manado Hospital cooperative, some members borrow, not making payments on time; many factors cause this. For example, cooperative members who have no money and are unable to make payments or because cooperative members forget or lack awareness. This is a factor in increasing welfare.
2. The absence of collateral in the provision of credit loans distinguishes between cooperatives and bank financial institutions. Loans made by this cooperative do not provide guarantees to cooperatives in making loans. This is due to the relationship that has been established and the element of trust that is firmly held by the Kandou Manado Hospital cooperative.

Based on the description above, the researcher can conclude the impact of the savings and loan business unit carried out by the KPN Kandou Manado Hospital. Viewed from an economic aspect, it can improve the members' economy, helping members meet their daily needs—in this case, helping members' welfare, which positively impacts KPN members of Kandou Manado Hospital. The analysis has been described by the researcher above. The researcher concluded that the steps of the KPN Kandou Manado Hospital by running a savings and loan business unit. The savings and loan program given to members of the KPN Kandou Manado Hospital to impact member welfare is a positive impact on helping improve the welfare of its members.

According to Sunarti (2012), welfare is an order of social, material, and spiritual life and livelihood filled with a sense of safety, decency, and inner and outer peace that allows every citizen to carry out efforts to fulfill the best possible physical, spiritual and social needs. For self, household, and community. To find out the welfare of members who borrow funds at KPN Kandou Manado Hospital, researchers use 8 (eight) indicators that are used to determine the level of welfare of members who borrow funds at KPN Kandou Manado Hospital, namely: income, consumption or family expenses, living conditions, housing facilities, place of residence, the health of family members, ease of getting health services, ease of entering children into education, and ease of getting transportation facilities. Then researchers can analyze further as follows:

1. The results of interviews with research subjects, namely from 5 informants who were research subjects, showed that the five informants had income above the North Sulawesi Provincial Minimum Wage (UMP) which took effect on January 1, 2021, which amounted to IDR 3,310,723. Informants DY, L, RM, and AM indicated that their income exceeded Rp. 3,000,000 per month because they have status as Civil Servants (PNS) and MU informants; even though they have honorary status, their income exceeds the UMP of North Sulawesi. Even though their status is civil servants/honorary, there are differences in terms of different income due to differences in class and position.
2. Family consumption or expenses. Based on the results of interviews with research informants, namely MU, DY, L, RM, and AM, the consumption of food and drink has been fulfilled because, according to them, that need is the main thing and must be met. At the same time, for family expenses, they said that sometimes expenses are greater than the income they get. Because sometimes, to meet urgent or other needs, they apply for a loan at KPN Kandou Manado Hospital to meet these needs. Because the role of KPN Kandou Manado Hospital is here to help them cover or fulfill their needs needed by them.

3. Condition of residence. Based on the results of interviews with research informants, it was found that the five informants who were the subject of the study, it was shown that the five informants said that the residence they currently live in is privately owned or owned by themselves.
4. Residential facilities. Based on the results of interviews with research informants, MU, DY, L, RM, and AM were the study subjects. It was shown that in terms of facilities in the standard category, such as TV, refrigerator, laptop, computer, washing machine, and others, all informants had fulfilled them. However, they need to fulfill facilities in the luxury category.
5. The health of family members. Based on the results of interviews with research informants, namely MU, DY, L, RM, and AM. The participant said that none of their family members had been sick.
6. Ease of getting health services. Based on the results of interviews with research informants, namely MU, DY, L, RM, and AM informants. The informants have a health service card that their families use, the Health Social Security Administration Agency (BPJS), to reduce medical expenses to doctors, health centers, and hospitals. , and others.
7. Ease of entering children into educational levels. Based on the results of interviews with research informants, namely MU, DY, L, RM, and AM informants. All informants always pay attention to the education of their children. Although the results of the interviews show that sometimes their expenses are greater than the income they receive, they can still finance their children's education. Some even send their children to university.
8. Ease of getting transportation facilities. Based on the results of interviews between researchers and research informants, namely MU, DY, L, RM, and AM informants, all informants had a motorcycle as a means of transportation for their daily activities.

The analysis above shows that the impact of the savings and loan business unit program offered by KPN Kandou Manado Hospital has a positive impact on improving the welfare of members. This can be seen from the welfare of cooperative members who borrow funds at KPN Kandou Manado Hospital, showing that all informants, namely MU, DY, L, RM, and AM, are said to be Prosperous. They fulfill eight welfare indicators: income, family consumption or expenditure, living conditions, housing facilities, the health of family members, ease of getting health services, ease of entering children into educational levels, and ease of getting transportation facilities used by researchers to see the welfare of informants. All the needs and necessities of life of members can be met, such as science, private homes, personal vehicles, and others.

The research results above can be analyzed using the theory from Lions (2013), which says that welfare is an order of life and social livelihood. Material and spiritual followed by a sense of safety, decency, and peace for oneself, the household, and society both physically and mentally. This enables every citizen to carry out efforts to fulfill the best possible physical, spiritual and social needs for oneself, their household, and society by respecting human rights.

According to Pramata (2012), welfare is the number of satisfactions a person gets from consuming the income received. However, the level of welfare itself is relative because it depends on the amount of satisfaction obtained from consuming the income. The link between the concept of welfare and the concept of needs is that by fulfilling these needs, a person is considered prosperous because the level of these needs is indirectly in line with welfare indicators.

From the explanation of the theory above, an analysis of Cooperative Management in Improving Member Welfare in Public Servant Cooperatives at the Central General Hospital Prof. Dr. RD Kandou Manado has shown that the welfare of cooperative members has been properly fulfilled.

5. Conclusion

Based on the results of the research and discussion, the researcher can conclude including:

- 1). Cooperative Civil Servants at the Central General Hospital Prof. Dr. RD Kandou Manado has various business units in its development, namely shops, photocopying, space rental, and cooperative services, experienced fluctuating developments despite the various challenges faced. However, the business unit is trying to meet the needs of members.
- 2) KPN Kandou Manado Hospital has a good role in improving the welfare of its cooperative members. These roles include: helping to provide loans to members in need without convoluted conditions, assisting in financing the education of the children of cooperative members, and helping to improve the economy of cooperative members.
- 3) The impact of the savings and loan business unit program offered by the Civil Servant Cooperative at Prof. Dr. Central General Hospital. RD Kandou Manado has had a positive impact on improving the member's economy. This can be seen from the welfare of cooperative members who borrow funds at the Civil Service Cooperative, Prof. Dr. Central General Hospital. RD Kandou Manado showed that all informants, namely MU, DY, L, RM, and AM, were said to be prosperous because they fulfilled eight welfare indicators. It is income, family consumption or expenses, living conditions, living facilities, the health of family members, and ease of getting health services. , the ease of entering children into educational levels and the ease of obtaining transportation facilities used by researchers to see the economic welfare of the subjects because all the needs and necessities of life of members can be met, such as knowledge, private homes, private vehicles, and others.
- 4) Obstacles faced by the Public Servant Cooperative at the Central General Hospital Prof. Dr. RD Kandou Manado in Increasing Member Welfare include 1) Lack of awareness of loans in a cooperative business unit. 2) There is no guarantee in granting credit loans.

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