ANALYSIS OF COMMUNITY INTEREST IN VILLAGE COOPERATIVE UNIT IN NAGARI TANDIKEK

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Abstract

The purpose of this research is to find out the development of cooperatives in Tandikek from the beginning until now and what causes the lack of interest of the Tandikek community in Tandikek services. This research method is a qualitative method, where this research is Cooperative Tandikek, respondents who were researchers who were taken as many as 3 people, namely employees of the Tandikek cooperative. The research instrument used was field observations, interviews and documentation. The author uses data analysis, namely data reduction, data presentation and drawing conclusions. The research findings obtained by the author are cooperatives Tandikek, village unit cooperatives, namely cooperatives located in rural areas that have an important role in rural communities, especially the agricultural sector. With the development of the era, the business of the Tandikek Cooperative was decreasing, this decline was caused by several factors including the lack of firmness from the management of the Tandikek cooperative in terms of savings and loans, many other institutions that matched the activities of the Tandikek cooperative, the increasingly widespread Bank Rakyat Indonesia link in society. For this reason, a strategy is needed so that the Tandikek cooperative returns to life and develops in the midst of today's technological advances, one of which is to redevelop existing businesses in the Tandikek Operations Cooperative and improve services to the community by utilizing technological sophistication.

Keywords: Interest community, Village Unit Cooperative, Nagari Tandikek

INTRODUCTION

A cooperative is an association consisting of individuals or legal entities that gives members the freedom to come and go through work, working together as a family company to ensure the greater well-being of its members' bodies (Sitio, 2001). According to (Isa & Hartawan, 2017) The Village Unit Cooperative was built to run a program to improve the economy of the people who live in the village, especially for village traders who have low capital to develop their businesses, due to a lack of sources of capital and these village traders can borrow from K operations in where the Savings and Loans Unit allocates these resources to sector resources that have a low income level towards a higher income level so that the savings and loans credit can work as expected and ensure its survival. For this reason, a good leader or
chairman is needed so that the goals of the Village Unit Cooperative are well achieved.

Village Unit Koperation is located in Nagari Tandikek, Patamuan District, Padang Pariaman Regency. The Tandikek Village Unit Cooperative was founded in the 1980s. At the beginning of the establishment of the cooperative, it developed rapidly. There were also many businesses in Cooperative Tandikek, including rice milling, buying and selling of agricultural equipment and fertilizers, buying and selling of community crops, telephone kiosks, savings and loans and electricity payments.

With the development of the times and increasingly sophisticated technology, K-operations have become marginalized and abandoned by many of their members. Many members have moved to other institutions with legal entities that exceed the Cooperative like banks. The first bank to be established in Tandikek, namely Bank Rakyat Indonesia, since this bank was in Tandikek, one by one, K-operation businesses have begun to disappear, for example, rice milling businesses in every village already exist and there are even rice milling businesses that come to people's homes or go around. Likewise with the business of buying and selling agricultural equipment and fertilizers, many people already have business buying and selling fertilizers, so that the K-operation business has died.

Recently, the savings and loan business has begun to decrease or it can be said that it is no longer active. Because at this time there is no public interest in borrowing business capital from the current Cooperative, it is the impact of competition with other business entities such as Banks, Savings and Loans Cooperatives and PNPM which are currently mushrooming in the lives of rural communities, there are even Savings and Loans Cooperatives that lend capital to the community by picking them up every day to people's homes.

Apart from the outside, the cause of this lack of interest is from the internal cooperative itself where cooperative is not strict with people who are stuck in their savings and loan payments. pay off the debt and there is a sense of responsibility to pay off. This is what makes the cooperative capital run out so that the Savings and Loans business no longer exists in the Tandikek cooperative.

In electricity payments, PDAM and BPJS cooperative Tandikek have also started to decrease as a result of the many BRI Links and the like. In Nagari Tandikek, cooperative management must anticipate that this payment business will not stop, the management must be able to compete and improve services so that people are interested in making transactions at cooperative. The strategy for the development of cooperative Tandikek is business development for members and society in general, recruitment of competent executives, improving the internal conditions of the cooperative, offering leadership training.
LITERATURE REVIEW

Understanding interest in terms of language (Etymology), is the effort and willingness to learn (learn) and seek. In (Terminology), interest is desire, liking and readiness for something. According to Hilgar interest is continuous attention and focus on something that is of interest with pleasure and satisfaction (Suharyat & Pd, nd). Andi Maprare states that interest is a mental device consisting of a mixture of feelings, hopes, stances, prejudices, fears or other tendencies that direct individuals to a particular thought (Nisa, 2017). Interest is a tendency and enthusiasm or a great desire for something (Rusni & Lubis, 2017). According to Hamalik, his hobby is learning without his interest (motivation) it will be difficult to achieve optimally (Hasnah, 2015). Interest is a condition that arises when it comes to one's own desires or needs, that is, having a trend that can be seen and observed by someone is something related to that desire and need (Malimbe et al., 2021). Hobby is a strong urge in a person for something. Interest is a feeling of liking and being interested in something or activity without anyone saying it (Tumewu, 2019).

Society is a group of individuals who live in a certain place, interact with each other for a relatively long period of time, have certain customs and rules, and gradually form a culture. (Cahyono, 2016). Society is a group of people who form a semi-closed (semi-open) system where most interactions between individual groups take place (Hamda, 2017). According to Linton, society is a group of people who have lived and worked together for a long time to form an organization that governs every individual in that society and directs every individual in that society to organize with certainty as a social unit and consider the boundaries (Margayaningsih, 2018). According to Paul B. Harton, the concept of society is a collection of people who live together and feel governed by the same destiny and rules (Putra, 2019). According to Mae Iver and Page, society in Soekant is a system between customs and regulations, authority and group cooperation and classification, and control of human behavior and freedom (Rafiq, 2020).

Cooperative is a joint venture of a group with the same interests, which aims to improve the welfare of its members (Azizah, 2022). Cooperatives are a form of business organization whose main goal is not profit, but the welfare of its members (Alimin, 2022). Cooperatives are economic associations whose organizations are established specifically for the benefit of their members (Zahra, 2022). Cooperatives according to the 1945 Constitution are pillars of the Indonesian economy and the backbone of the Pancasila national economy (Irawati & Sudarsono, 2017). Cooperatives as economic entities capable of serving the main stream of the national economy (Mawarzani & Adipta, 2020). Cooperatives are associations for the purpose of working together including the weak and always try with the mind not to think of you as such so that everyone can carry out their duties as members and be rewarded according to the use of the organization (Resky, 2022).
Cooperative is a vehicle for farmers to realize their desire to increase agricultural output while increasing the welfare of rural farmers, especially in the economic field (Yudha, 2022). The village unit cooperative is a multi-business cooperative whose members are villages and is located in rural areas, where it previously worked covering one sub-district (Sari, 2018). KUD is a vehicle for farmers to achieve their hopes of increasing agricultural production while improving the quality of life of rural farmers, especially in the economic field (Hidayat, 2013).

METHOD

The method used is the Qualitative Method. According to (Triyuwono & Syariah, 2006) the Qualitative Method is a research method that produces descriptive data in written or oral form from the behavior of observable people.

The place of this research is Tandikek Market, Patamuan District, Padang Pariaman Regency. Research time starts in April-May. The informants in this study were cooperative employees. Researchers used two data collection techniques, namely through observation and interviews. The data collected with the various techniques above, then carried out data analysis. (Moleong, 2007) explained that qualitative research has three stages of analysis, namely data reduction, data presentation and drawing conclusions.

RESULTS AND DISCUSSION

As written in the background that there is a lack of public interest in cooperatives, several things need to be improved in the cooperative itself so that people’s interest in cooperative increases again, these include:

First, there are regular events that discuss the progress of cooperative

One of them is the Annual Member Meeting where cooperative management and members exchange ideas for the progress of cooperative. In addition, the RAT also discusses cooperative finances. In this Annual Member Meeting, the cooperative management must be open to its members. In the Annual Member Meeting, every member who comes is given a transformation and lunch.

Second, cooperative Service Improvement

One way to increase people’s interest in cooperative is to use technology information as effort adapt self with development era And so on. Cooperative can compete with organization economy else, because No There is can prevent influence globalization Which happen almost in whole world, This Also own effect No direct
on business online which no under control and change use service and service collaborative. Example cooperative which has serve with good various need the community is good at paying bill electricity replaced by company that provides service payment online which more effective and efficient. By that it's KUD time also can use technology information, tools advertising online, create website, shop on line and etc.

Third, Build a Partnership Network with Other Agencies

Partnership according to Law No. 9/1995 is cooperation between company for business small and medium or for business big accompanied training and development company medium or big with principle need each other, each other strengthen and each other profitable. Examples in the agricultural sector are KUD in collaboration with Bulog, in the field of improving electricity, prepaid and postpaid payment services, BPJS, PDAM, cellphone credits, telkom payments, credit installments, money transfers, train tickets cooperative in collaboration with the Makmur Cipta Usaha Institute.

In this case koperasi Tandikek cooperates with Cipta Usaha Makmur to improve services to the community and be able to compete in the field amidst the rise of similar businesses. Previously, Koperasi Tandikek's services to the community were limited in the electricity payment business. In collaboration with Cipta Usaha Makmur, koperasi Tandikek's business has increased and developed because Cipta Usaha Makmur has advantages including 24-hour transaction services, online and realtime transactions, complete payment features, easy-to-use applications, Update applications and modules by system, call center service 7 working days, integrated transaction services via PC, SMS and Mobile Smartphone (Android), deposit deposits at BRI, BNI and Mandiri banks 7 working days non-stop, no deposit settles, no Minimum deposit and service area throughout Indonesia.

CONCLUSION

In dealing with the problem of the lack of public interest in Koperasi and modern business competition, it is necessary to find ways to increase public interest in, including regular events discussing the progress of Koperasi, improving KUD services, and building partnership networks with other agencies.

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