Improved Economic Welfare of the Poor Society through Save Cooperative Borrowing at the member of the Pasoendan Women Resource Development Center of Pandeglang Region

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Abstract
The purpose of this study is to discuss and know about how to improve the economic welfare of the poor through the saving of cooperative borrowing, currently the improvement of the economic welfare of the poor in the village can experience an increase with the presence of co-operative borrowing with the increase of SMEs in the community, especially in cooperative members. This method of research uses a quantitative approach with data retrieval techniques through observation, interviews and documentation where observation is directly spacious, direct interview with cooperative managers while documentation is through PPSW Pasoendan Institution profile. The result of this study is in improving the economic well-being of the poor is through the saving cooperative borrowing with the increase of SMEs of members and increased saving borrowing members with the aim of increasing the remaining business results with an increase of 62.2% savings

Keywords: improved welfare, community economy, save cooperative borrowing

INTRODUCTION
The Center for Women's Resource Development, abbreviated as PPSW, was established in June 1986 as the implementing body of the An-Nisa Indonesia Foundation. Since 1998 PPSW has become an independent institution with the Legal Entity of the PPSW Foundation. However, in accordance with its development, since March 2003 this Non-Governmental Organization based in Jakarta has Changed Its Legal Entity to become a PPSW Association. In 2005 PPSW became an association organization with four autonomous institutions namely PPSW Jakarta, PPSW Pasoendan, PPSW Sumatra and PPSW Borneo. The PPSW Secretariat as a node that coordinates developments across autonomous organizations in order to remain a strong and effective unity of the association movement.

The establishment of PPSW Pasoendan was motivated by women's issues related to the economy, education, health and female migrant workers that occurred in the provinces of West Java and Banten. PPSW Pasoendan seeks to grow critical awareness of the community, increase capacity and open access to women's leadership through its main activities, namely community organizing, especially women, by involving various parties. PPSW Pasoendan's working area, namely in the provinces of West Java and Banten, has been accompanied by PPSW since 1992. After autonomy, PPSW Pasoendan continued its development by continuing to add women's groups in remote rural areas in West Java and Banten.

The political and social situation this year that has been envisioned by the people, especially the poor in remote areas, since five years ago is far from expectations. The state budget, which is largely obtained from taxes and the real contribution of community groups through people's economic efforts, has not been used for its full welfare, there are still many people who have not enjoyed it, especially in the conditions of Covid-19 during 2020 to 2021, it still feels heavy from some people in rural areas. Unfortunately, the implementation of various poverty reduction programs from the national to the regional level is not in line with other policies. Between policy makers (executive and legislative) there is a difference in understanding of programs and policies that results in the increasing misery of the community, including small business groups in remote areas. Even though the poverty situation is dominated by women. According to BPS 20 22 data sources through the https://www.bps.go.id page, currently the poor population in Indonesia reached 9.54 percent
of the poor in March 2022, a decrease of 0.17 percentage points against September 2021 and a decrease of 0.60 percentage points against March 2021. The number of poor people in March 2022 was 26.16 million people, a decrease of 0.34 million people against September 2021 and a decrease of 1.38 million people against March 2021.

The Poverty Line in March 2022 was recorded at Rp505,469.00/capita/month with the composition of the Food Poverty Line of Rp374,455.00 (74.08 percent) and the Non-Food Poverty Line of Rp131,014.00 (25.92 percent). As of March 2022, the average poor household in Indonesia has 4.74 household members. Thus, the amount of the Poverty Line per poor household on average is Rp2,395,923.00/poor household/month. From these conditions, a simple solution for the poor is to form a small business forum through cooperative savings and loans in remote villages.

In order to advance economic welfare in cooperative members, it is influenced by creativity in business activities. To improve the business activities of cooperative members, it is necessary to have the foresight of cooperative members in developing business opportunities, so that the activities or business opportunities established can be realized into business activities or in improving economic welfare. Therefore, to improve the economic welfare of cooperative members, adequate information about business is required.

The level of economic welfare in the Cooperative is still fairly uneven, all members feel prosperous in the economy. Improving the economic welfare of members or the surrounding community that is supported or influenced by the standard of living that is perceived by the community. Welfare can be understood as a basic human right that is universal in nature, so that every inclusive is entitled to a level of welfare that is in accordance with human values, in towards economic prosperity, namely by emphasizing the importance of cooperation and mutual help, Welfare is something that every human being wants in his life. Well-being can be said to be a condition when all human needs can be met. The fulfillment of human needs from the most basic needs such as eating, drinking, and clothing so that the need to be recognized in people's lives is one of the fundamental things capable of making humans feel well-being. Darmawan, D. (2020).

Arifinal Chaniago (1984) defines a cooperative as an association consisting of people or legal entities that gives members the freedom to enter and exit. Cooperatives are run by working together in a familial manner to improve the physical well-being of its members. According to Siregar, R. (2015) A cooperative is a collection of people who have a common goal or interest. So a cooperative is the formation of a group of people who have a common goal. It is this group that will become a member of the cooperative he founded. The establishment of cooperatives based on the principles of kinship and mutual cooperation, especially to help its members who need assistance in the form of goods or money loans.

Rozhak, M. (2018) the role of cooperatives in improving community welfare is where cooperatives are a collection of people who have common goals or interests. So a cooperative is the formation of a group of people who have a common goal. It is this group that will become a member of the cooperative he founded. The establishment of cooperatives based on the principles of kinship and mutual cooperation, especially to help its members who need assistance in the form of goods or money loans.

**METHOD**

This research uses anititative kua approach and uses a descriptive method. As is the procedure for obtaining data in nitative research, descriptive data is obtained from observations, interviews, and documentation studies. Researchers use an authentic kua approach because this study is to analyze data by describing or describing data that has been collected in the PPSW Pasoendan office. This research method uses the Kua nitative method with a descriptive approach. According to Sugiyono (2016) research is basically a scientific way to obtain data with a specific purpose and use. There are two types of data sources, namely primary data and secondary data. Primary data according to Sugiyono (2017: 308) suggests that primary data sources are data sources that directly provide data
RESULTS AND DISCUSSION

Result

From the above problems that improving the welfare of the poor is currently one of which can be done by cooperatives where currently cooperatives in PPSW Pasoendan have members and facilitating members in improving the economy through savings and loans is very effective, this can be seen from the observations and data of cooperative members and savings and loans processed by researchers for 3 years from 2017 to 2019. The number of cooperative groups has a total of 34 primary cooperatives in which there are small business groups in Pandeglang Regency with a variety of businesses from food and agriculture, agricultural products to handicrafts, while the number of members of the group is 3,563 people from these conditions which makes improving the welfare of the community, especially the members of the cooperative are supported by PPSW Pasoendan programs which are always implemented in ta with programs including:

a. Community Organizing

This program is the main activity of PPSW Pasoendan Digdaya to raise critical awareness, increase capacity and grow women's leadership. The approach pattern is applied according to the needs and situation of the community. The stages of community organizing carried out by PPSW Pasoendan Digdaya are consolidation, formation of women's groups, identification of problems in the community and compiling a joint action agenda, implementation of activities, monitoring and evaluation. Several approach patterns are applied according to the needs and situation of the community in implementing this program. In the early stages, PPSW Pasoendan Digdaya generally applies a pattern of organizing women's community groups with economic activity as the main entrance.

b. Seminars and Workshops

PPSW Pasoendan Digdaya facilitates various seminars and workshops at the local, national and regional levels, as part of advocacy efforts. Issues related to women's interests are the focus of seminars and workshops organized and facilitated by PPSW Pasoendan Digdaya.
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From table 1.1 above, it is explained that from 2017 - 2019 the number of cooperative groups has a total of 34 primary cooperatives in which there are small business groups in pandeglang district with various kinds of businesses from food and agriculture, agricultural products to handicrafts, while the number of members of the group is 3,563 people.

Table 2. Increased Shelf Income, Group Loans Cooperatives in Kab Pandeglang in 2017 – 2019

<table>
<thead>
<tr>
<th>Ket</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>986,351,245</td>
<td>1,304,192,200</td>
<td>1,926,663,311</td>
<td>4,217,206,756</td>
</tr>
<tr>
<td>Loan service</td>
<td>1,358,421,512</td>
<td>1,832,639,500</td>
<td>2,179,812,400</td>
<td>5,370,873,412</td>
</tr>
<tr>
<td></td>
<td>321,986,541</td>
<td>622,411,812</td>
<td>796,816,750</td>
<td>1,741,215,103</td>
</tr>
<tr>
<td>TOTAL NUMBER</td>
<td></td>
<td></td>
<td></td>
<td>7,112,088,515</td>
</tr>
</tbody>
</table>

Source: Data Processed by the Author of the 2022 Research Results

From table 1.2 above, it can be seen that the increase in deposits, is: in 2017 amounted to 986,351,245 and in 2018 amounted to Rp. 1,304,192,200 an increase of Rp. 317,840,955, or 31.7% in 2018 amounted to Rp. 1,926,663,311 so that it increased by Rp. 622,411,812 or 62.2%

Number of percentage increase in deposits:
2017 – 2018 = 1,304,192,200 – 986,351,245 X 100% = 31.7%
2018 – 2019 = 1,304,192,200 – 1,926,663,311 X 100% = 62.2%

Meanwhile, the increase in loans that occurred in the group was the average member borrowing to start a small home industry business, namely in 2017 amounting to Rp. 1,358,421,512 and in 2018 amounting to Rp. 1,832,639,500 an increase by increasing by Rp. 474,217,988 or by 47.4% while in 2019 it was Rp. 2,179,812,400 and in 2018 amounting to Rp. 1,832,639,500 this year loans decreased by Rp. 347,172,900 or by 34.7% while the reason for this decline is that some members have begun to become independent so that they no longer borrow from cooperatives but use the funds from their business.

Number of loan increase percentages:
2017 – 2018 = 1,832,639,500 – 1,358,421,512 X 100% = Rp. 47.4%
2018 – 2019 = 2,179,812,400 – 1,832,639,500 X 100% = Rp. 34.7%

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Discussion

The picture of the results above shows that reducing poverty by prospering the community through savings and loans, especially the development of MSEsM members who are members of savings and loans cooperatives, this condition also requires hard work. National and local level governments. You do this by changing thinking patterns, from a free market-oriented growth economy to a people's economy. Development must be people-oriented and the production of wisdom is also in favor of the interests of the people. In that case, the concept of a people's economy is a strategy to build prosperity by prioritizing community empowerment.

In the midst of global economic conditions that have not recovered after the Covid-19 pandemic for 2 years, it turns out that SMEs are still expanding in Indonesia. They continue to attract local partners through the exhibition of Local Product SMEs whose products are directly imported from the local community. Local SMEs that are members of cooperative groups have great potential in the national market. And in the recovery period after the Covid-19 pandemic, currently people in rural areas continue to strive and innovate to improve their welfare through MSMEs, this condition is also supported by programs government both through the central and regional governments with people's economic programs and small business assistance through related agencies for the community.

From these conditions, this study has several references to the results of previous studies that are relefan including:

According to Sarwoko, E. (2009), Empowerment of microfinance institutions (MFIs) as one of the pillars of the national financial system, that in an effort to alleviate poverty, can be done by expanding access to small and micro enterprises (SMEs) in obtaining capital facilities that are not only sourced from formal financial institutions, but also from microfinance institutions (MFIs). MFIs are able to provide various types of financing to SMEs even though they are not as large as formal financial institutions, so they can be a fairly potential financing alternative considering that most SMEs have not utilized financial institutions. With the results of the study, the KSP / USP experienced a significant development in terms of 4 indicators, namely the number, members, employment, own capital, and business volume indicators all increased, while one indicator, namely borrowed capital, decreased. KSP/USP has a considerable role in fulfilling capital, the proportion of working capital loans to MSMEs is 79.81% of the total loans disbursed.

According to Nahrowi (2020), a savings and loans cooperative is a type of cooperative whose activities are to collect funds from its members who then redistribute the funds to their members or the general public. In carrying out its activities, the savings and loans cooperative collects a certain amount of money from each member of the cooperative. The money collected by these members is then used as capital to be managed by the cooperative management to be lent back to members in need. Cooperatives as business entities consisting of people or cooperative legal entities based on the principle of cooperatives as well as a people's economic movement based on the principle of kinship. Thus requiring its members to cooperate with each other and help each other. With the results of research that the role of savings and loans cooperatives in empowering the community's economy is running very well and well for the community's economy and provides opportunities for people to open their businesses and also to expand their businesses so that they can compete in large markets.

According to Wardhani, C. A. (2010), Sharia cooperatives are stable, democratic, autonomous, participatory, and socially minded economic enterprises whose operations are based on moral principles by considering the halal and haram of a business run in accordance with sharia. The establishment of this cooperative is to meet the needs of its members at a relatively cheaper price, provide convenience for its members who need business capital, and provide benefits for members, with the results of research that the role (KSPPS) is in accordance with sharia principles. With the role of BMT Fajar to its members, namely by providing business capital, meeting the consumptive needs of
members, providing qord loans and social funds, strengthening the economy with savings programs. This is in line with Robbani (2022) Important role cooperation deep Build Members so that Maximize advantage and Develop kewirakoperasian between Institutional and member.

CONCLUSION

From the results of this quantitative research, it can be concluded that:

a. Savings and loans cooperatives are one of the forums to improve the welfare of the poor by increasing MSMEs where people must be able to change creative and innovative thinking patterns to advance, especially in the post-Covid-19 pandemic. The role of cooperatives in improving the welfare of the poor is in accordance with the objectives of the cooperative itself which aims to advance the welfare of members in particular and society in general and participate in building the national economic order in order to realize a developed, just, and prosperous society based on Pancasila and the 1945 Constitution.

b. Savings and loans cooperatives found in PPSW Pasoendan members can improve the welfare of the community, especially members by increasing the deposits of each member by 31.7% at the end of 2018 while by 62.2% at the end of 2019. This condition resulted in an increase in the welfare of the people who are members of the savings and loans cooperative, while in member loans there was a decrease at the end. In 2019, 34.7% of the condition was caused by members no longer using loan services but using the remaining business results obtained at the end of 2018.

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