



## The Role of Gapoktan Cooperatives Towards Community Economic Empowerment Efforts in Huta Nauli Village.

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### ABSTRACT

The underprivileged people often find it difficult to start developing a business that will be cultivated which aims to improve the level of their economy, due to the limited business capital they have. Banks in Indonesia often choose to lend more capital to the upper middle class rather than the lower middle class. That's why not a few people are less able to get caught up in loan sharks. Cooperatives are considered appropriate for the people of Indonesia, especially the poor, because it has a dual way of having economic and social elements, so that not only helps to improve the economy but also pay attention to elements of their social development. This study wants to find out how the role, results for customers as well as cooperative obstacles in improving community welfare, especially in agriculture through business capital loans. Through interviews and observations it can be seen that the stages carried out are quite in accordance with the objectives of community economic empowerment. In this study the approach used is a qualitative approach, with observation, interviews and documentation studies. In interviewing the informant, the writer uses purposive sampling technique in the village of Huta Nauli. From the results of the study it was found that the empowerment carried out by the Gapoktan Cooperative in improving the welfare of the community especially in agriculture, they received capital assistance to develop their businesses, even the results of the benefits obtained were used to meet their daily needs and develop their agriculture.

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### 1. Introduction

Indonesia as a developing country where most of the population lives in rural areas so that if national development aims to improve the welfare of the people, then the rural area gets priority as a field of development. Rural areas at this time can be identified with the word "poverty". In fact, many people living in the countryside are very familiar with poverty. In general, they live in limitations, poverty and powerlessness in the face of various developments and changes that occur. The helplessness of rural communities including the poor, in addition to being caused by economic problems, also the lack of community access to increase the ability and skills of the community, including information.

Part of the development sector that absolutely must be implemented or enhanced is the development of the economic sector which will greatly influence the progress of the country and the people of Indonesia because it is directed at the realization of an independent and reliable national economy based on economic democracy.

One of the economic development is the development of cooperatives. Cooperative means cooperation. Basically all forms of cooperation aim to defend themselves from the actions of outsiders, by attracting the maximum benefit of an atmosphere of gathering life. Form of cooperation that contains economic aspects and is a collaboration to help especially yourself in a way that is based on a sense of family. Cooperative (cooperative) comes from the word co-peration which means cooperation. There also are interpreting cooperatives in another meaning. As quoted by Arifin, (2012) in his book "Cooperative Theory and Practice" provides a cooperative understanding that is helping one another or holding hands.

Cooperative as a business entity consisting of people or cooperative legal entities by basing its activities based on cooperative principles as well as a people's economic movement based on the principle of kinship. Thus obliging its members to work together and help each other.

This cooperative starts from a Non-Governmental Organization (NGO) that enters the Huta Nauli Village with a program and its aim is to develop communities that encompass physical and non-physical development. The existence of this NGO is very beneficial for the community, especially for the Huta Nauli community. For physical development programs including the construction of road facilities, toilets, healthy homes and others. While non-physical development includes education or training which includes training in agriculture, animal husbandry, cooperatives and others. For physical development programs including the construction of road facilities, toilets, healthy homes and others. While non-physical development includes education or training which includes training in agriculture, animal husbandry, cooperatives and others.

Before the existence of the cooperative, some of the livelihoods of the Huta community were as farm laborers, which reached up to 64% of the total population. Whereas 13% work as farmers, 4% private laborers, 9% traders, 5% breeders, 4% craftsmen and 1% civil servants. Seeing this, there needs to be an effort made by the cooperative to empower the economy and fight against the practice of moneylenders who can harm the community. Because the role and contribution of cooperatives to the economy is increasingly important, namely bringing changes in the economic structure. Macro can be seen, cooperatives are increasingly popular and institutionalized in the economy, increasing the benefits of cooperatives for



society and the environment, a deeper understanding of the principles and joints of cooperatives and cooperative work procedures, increased production, income and welfare due to cooperatives, increased equity and justice through cooperatives, and increased job opportunities that exist because of cooperatives. Thus the role, contribution and impact of cooperative development in the national economy that depends on the growth of cooperatives, the development of cooperatives and the role of cooperatives that involve empowering all layers of society, so that it can overcome poverty and can improve the welfare of its people.

## 2. Methods

The method used in this research is descriptive qualitative research, which provides a description of a particular phenomenon or certain aspects of life in the environment under study, in which qualitative research is essentially observing people in their environment, interacting with them, trying to understand their language and interpretations of the surrounding world (Sugiyono, 2012). The descriptive qualitative research method is not only limited to data collection, but includes analysis and interpretation of the meaning of the data. Qualitative descriptive research comparing the similarities and differences of certain phenomena. After the method is determined, the next data collection technique is determined in accordance with the method used by the author in this study. This type of research aims to describe social situations clearly. This study wants to explain the dynamics of the role of the village government towards community economic empowerment efforts through the Gapoktan Cooperative, Huta Nauli Village, Dolok Masihul District, Serdang Bedagai Regency.

## 3. Results and Discussion

### 3.1. Data analysis

#### 3.1.1 The Role of Gapoktan Cooperatives Towards Community Economic Empowerment Through Agricultural Capital lending

Gapoktan Cooperative aims to become a professional cooperative in serving agricultural activities (customers) and the community and developing economic quality and customer welfare. One of the efforts to develop the economic quality of customers and the community by borrowing agricultural capital to customers through the following stages:

##### a. Preparation phase

In the preparatory stage here, the Gapoktan cooperative emphasizes more on the education process carried out by the Gapoktan cooperative leader to the marketing team. Because marketing is what will explain and carry out activities related to customers in the field.

The education process here is more aimed at providing good quality service to customers so that the activities of agricultural capital lending and installment payments run well. This is in line with the theory explained in chapter 2, the preparation stage here is a prerequisite for a successful cooperative program at the local level.

##### b. Assessment Stages

The Gapoktan Cooperative carries out an assessment process in an effort to minimize errors in the provision of agricultural capital loans to customers whether the customers need capital assistance or not. For this reason, the assessment is carried out by a marketing team assigned to survey prospective customers' homes who will be given agricultural capital loans and see the type of agriculture being cultivated.

At this stage marketing is required to have the ability to see the sincerity of customers who will borrow agricultural capital, that's why the marketing team must also be good at digging up information about the customer that can be seen from the results of discussions with close colleagues and neighbors who are around where the customer lives. As in the theory of the stages of the role of the Gapoktan Cooperative on community economic empowerment regarding assessment, this process can be done individually through community leaders, but can also be done through groups in the community. At this stage the officer as an agent of change tries to identify the perceived needs and resources of the client.

##### c. Financing Stage

The financing phase is the core stage of efforts to improve agriculture for customers, because at this stage cooperatives help reduce the difficulty of customers to have or increase their agricultural capital. For this reason, at this stage, the cooperative once again asks the customer's sincerity and is used for what capital has been provided by the cooperative.

As in the theory written in chapter 2, formulating an action plan, it is hoped that officials and the public can already imagine and write down the short-term goals that they will achieve and how to achieve these goals. Because of this, cooperatives increase the use of agricultural capital to be provided by cooperatives. The plan undertaken by Gapoktan cooperative customers will be supported as long as it is considered good and beneficial for developing community agricultural output.

The cooperative also asks how much capital needs the customer needs, but if there are customers who want large capital for their agricultural activities, the cooperative does not simply provide capital easily. Because the Gapoktan cooperative considers that many initiators are contemporary or not fixed in their beliefs in carrying out agricultural activities. For this reason, cooperatives try to see the seriousness of the customers with not too much agricultural capital, if the agriculture that is involved is well developed, the cooperative will provide additional agricultural capital loans to customers.

##### d. Installment Phase

At the stage of making installments, this stage is also a stage that is considered important because of the Gapoktan cooperative. In addition to taking capital installments provided by Gapoktan cooperatives that will be used to provide capital to other customers, this stage also teaches customers to be disciplined because of the routine marketing team in making installments on time.

At this stage cooperatives also provide their services well in the form of taking installments to customers so that their customers will find it easier. But do not have to leave their type of agriculture to restore installments. Other things apart from taking agricultural capital, marketing also takes savings to customers who also make it easier for marketing customers



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to save so they don't have to go far to the cooperative office, customers can save through the Gapoktan cooperative marketing team that comes to their homes.

## e. Evaluation Stages

Evaluation as a process of supervision from residents and officials of the ongoing community development program should be done by involving citizens. With the involvement of citizens at this stage it is expected to form a system in the community to carry out internal supervision. So that in the long run it is expected to be able to form a system in a more independent society by utilizing existing resources.

Based on the results of observations made by the author in the activities of providing agricultural capital, the residents in this case meant that the customer did not conduct a supervisory process regarding the program of agricultural capital granting. Evaluations conducted by cooperatives here are carried out by cooperatives to customers and from the chairman to marketing cooperatives.

The evaluation from the cooperative to the customer includes the success of the customer's business and the smoothness of the installment payment. Because the success of the customer's agriculture is related to the smooth installment payments. Regarding the success of farm clients who are identified from the development of their agriculture if there are customers who are stuck in the activities of the types of agriculture that they are involved in, the cooperative will provide advice to improve their agriculture even though not formally or by having a light discussion between the client and the cooperative marketing team. An evaluation is also carried out from the chairman of the cooperative to the cooperative marketing which places more emphasis on their performance in providing services to customers.

## f. Termination Phase

According to the theory written in chapter 2 termination is the stage of formal termination with the target community. Termination in a community economic empowerment program exists because it has exceeded a predetermined time period.

Just like the termination stage conducted by the Gapoktan cooperative with customers who were given capital loans, the termination of the collaboration was due to the completion of the agricultural capital disbursement process, the loan process continued. However, if the client is satisfied with the mood given previously, the cooperative allows not to borrow capital back but it is hoped that the client can make a savings of the benefits obtained from their agricultural activities so that the results of their farming activities are increasingly visible. Another thing is the suggestion to open a savings account so that the relationship keeps going well.

## g. Benefits of Agricultural Capital Loans for Customers Against Efforts to Increase Community Economic Empowerment

Agricultural capital lending provided by the Gapoktan cooperative which aims to develop the customer's economy can be seen from whether or not the customer is satisfied with the provision of agricultural capital and how the agricultural development is carried out by the customer. In accordance with the objectives of community economic empowerment written in chapter 2 the objective of community economic empowerment is to realize an economic structure that is balanced, developed, and fair and fostering and the ability of agricultural activities to be one form of resilient and self-sustaining economic activity.

To find out the benefits and results of business capital loans provided by the Gapoktan cooperative on community economic empowerment efforts, the authors make an indicator of success that can be seen from the state of agriculture owned by the customer before getting agricultural capital loans and after getting agricultural capital as follows:

**Table 1** Indicator of Success

No	Name	Capital Loan	Indicator of Success	
			Before	After
1	Sinur	IDR 1,500,000	Capital is not enough to buy rice farming.	Capital can be used to buy rice farming
2	Herlina	1,500,000	Capital is used to buy fertilizers, pest control pesticides	The rest of the capital and profits obtained to buy other needs.
3	Sonta	Rp.2,000,000	Capital to buy agricultural equipment such as pesticides spray and poison	The profits from the capital obtained, can already be used to improve irrigation of rice fields.
4	Jefry	Rp.1,000,000	Capital is used for sweet potato plants.	There are no significant changes, it's just that it makes it easier to find capital.
5	Karnawi	Rp. 1,000,000	Capital is used to buy corn seeds.	And the rest of the capital is used to buy plant maintenance tools.
6	Betty	Rp. 1,000,000	Capital is used to rent a tractor in loose ground.	The rest is used to buy corn seeds.
7	Hana	Rp. 1,500,000	Capital is used for rice purposes such as buying aunt and spray.	The remaining capital obtained can be used for daily needs, such as shopping for household needs.
8	goddess	Rp. 1,500,000	Capital is used to buy fertilizer.	The rest of the capital is used to pay school fees for children.
9	Pomegranate	Rp. 1,000,000	Capital is used to buy grass poison.	The rest is used to buy fertilizer.
10	Tiur	Rp. 1,000,000	The capital is used to buy corn seeds.	The rest is used to buy fertilizer.
11	Beklan	Rp. 2,000,000	Used to buy rice seeds.	The profits from the capital obtained are used for other purposes such as hoes and spray.
12	Bernad	Rp. 1,500,000	Not enough capital to buy a water pump.	With the loan, capital can be used to buy water pumps.
13	Ayu	Rp. 1,500,000	Capital to buy fertilizer	The remaining capital obtained is used to purchase additional fertilizer.
14	Sri	Rp. 1,000,000	To rent a tractor in the process of loose ground.	The capital obtained is used to buy fertilizer.

(Source: the results of the 2019 Gapoktan cooperative research)



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From the data above, there are 8 (eight people) who use the excess capital and the benefits obtained are used to meet household needs such as daily needs. 3 (four) other people have succeeded in developing their agricultural activities with the benefits. Not only has one type of agriculture even two types of agriculture. 1 (one) other person did not experience significant development. The capital obtained only revolves around that type of agricultural capital.

## h. Inhibiting factors in providing Agricultural Capital loans to Gapoktan Cooperatives

In carrying out activities to provide agricultural capital to increase community economic empowerment efforts, there are several obstacles experienced by Gapoktan cooperatives. These obstacles exist because of course each individual customer is different, there are those who are responsible for their loans so they always make timely installments and some are less responsible such as sudden customer transfers. However, this has been anticipated by the Gapoktan Cooperative who has prepared employees to look for the customer's presence. Other difficulties felt by cooperatives are customers who are difficult to develop, are given capital assistance or advice by marketing but are also not developing

## 4 Conclusion

Based on observations, interviews, and documentation studies in answering the formulation of the problems that have been explained in the previous chapter namely "how the role of the Gapoktan Cooperative in Efforts to empower the economy of the community to customers through borrowing agricultural capital, how the benefits of agricultural capital loans for customers as an effort to increase community economic empowerment, and what are the inhibiting factors in providing agricultural capital loans to customers by Gapoktan cooperatives can be concluded as follows:

- a. Improvement in agriculture carried out by the Gapoktan cooperative through agricultural capital lending goes well. The role carried out by cooperatives through the preparation stage is carried out by providing education to employees about what will be conveyed to customers. In the assessment stage, the cooperative examines prospective customers who will be given a capital loan, such as seeing what type of agriculture is involved to find out the seriousness of the customer candidates in returning capital. The financing phase (venture capital lending) of the Gapoktan cooperative again asks the customer's seriousness to borrow agricultural capital by asking what capital will be provided by the cooperative. The capital provided by the cooperative helps reduce the burden on customers who have difficulty finding capital and are ensnared by loan sharks. The installment retrieval stage carried out by the Gapoktan cooperative aims to teach customers in the discipline of making capital loan installments, this is because the timeliness of installment payments must be on time. There are two types of evaluation stages in Gapoktan cooperatives, namely internal evaluations carried out by cooperative leaders and cooperative employees, and external parties conducted by cooperatives and customers. At the termination stage of the termination of cooperation because the customer is considered capable of developing their own farm and no longer borrowing. However, the cooperative keeps a good relationship by directing customers to open savings from the results of the business profits.
- b. The benefits of agricultural capital lending for customers towards increasing community economic empowerment efforts undertaken by Gapoktan cooperatives can be seen from the satisfaction of those who have more than one year of borrowing agricultural capital. Efforts to empower the community's economy can be seen with the existence of agricultural capital loans provided by the Gapoktan cooperative, customers can develop their agriculture with excess capital and existing profits to meet their daily needs.
- c. The inhibiting factor in providing agricultural capital loans to customers by Gapoktan cooperatives that is often felt is the difficulty of customers developing their own agriculture even though capital and motivation loans have been provided. It is no less important, if a customer who has borrowed capital has moved house without notifying the cooperative beforehand because it will have an impact in reducing the capital owned by the cooperative to provide agricultural capital loans to other customers.

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