

Gender-Based Cooperative Educational Program on Woman Cooperative in Blitar Regency

Endang Sungkawati

Lecturer in Faculty of Economics and Bussiness, Wisnuwardhana University, Malang, Indonesia
Danau Sentani No.99 Malang 65139, Indonesia

Ni Wayan Suarniati

Lecturer in Faculty of Teacher Training and Education, Wisnuwardhana University, Malang, Indonesia
Danau Sentani No.99 Malang 65139, Indonesia

Abstract

Women Cooperative (*Kopwan*) has a very big role in improving the economy and welfare of the family. Similarly, it happens in *Kopwan* formed in rural areas throughout the province of East Java, *Kopwan* formed engaged in savings and loans are expected to increase the participation of women in rural areas and improve the welfare of their family. *Kopwan* member participation that exists today has not been fully maimized. Based on the preliminary study, the lack of participation of members is due to their lack of knowledge about the cooperative and its benefits. Therefore, members of *Kopwan* need additional education on cooperatives to improve their knowledge and to become more active in cooperative activities. Overall, this research can be developed gender-based cooperative education program that is in accordance with the needs of members and will be used to enhance Cooperative education and training which has been there all along, especially for *Kopwan*.

Keywords: Gender-Based Education

1. Introduction

Background of the study

Women Cooperative in general has a lot of experience in the activity of the savings and loan that has become the basis of forming their own cooperatives among women (Zaman, 2000; Xavier, 2006). From a number of data collection by some agencies note that women's cooperatives is generally originated from a group gathering and micro-credit activities among members of a social gathering (Charlotte, 2003) Similarly, in women's cooperatives that has been formed in rural areas throughout the province of East Java, women cooperative which has been formed engaged in savings and loans.

According to Law No. 17 Year 2012 on Cooperative, "The cooperative aims to improve the welfare of its members in particular and society in general, as well as an integral part of the national economic order that is democratic and fair" (Article 4). Likewise, women's cooperatives in East Java Province, which main objective is to develop the rural economy, particularly in the cooperative which seeks to make the village / sub-district as the backbone of the economy with the aim of improving the welfare of the family.

The results of the assessment conducted by the Department of Cooperatives and SMEs in East Java with the team from the Faculty of Economics, State University of Malang shows that the achievement of the objectives for the welfare of women cooperative members has not been achieved (FE UM, 2011). It is due to by various factors. According to Sutrisno (1996), the achievement of the cooperative which has not been achieved yet is due to a result of internal and external obstacles cooperative. Internal factors such as board members, managers, supervisors, and internal capital, while external factors include external capital and guidance by the government (in Zulkarnaini Rahmat, 2004).

The participation of its own members is affected by the active participation of members and discipline of the members' knowledge of the basics of cooperative management (Siswoyo, 2004; Rozi & Etha, 2009; Sinaga, 2005; Widjaja, 2010). Cooperative management factors are influenced by the quality of human resources (HR) that is the manager of the cooperative and its officials, the knowledge of how to raise capital, management, and how to market their products (Sutrisno, 2008). Then, based on the results of research by Kraenzle and Gray (1998) mentioned that participation is influenced by many factors, such as type of business, business ownership, the burden of debt, demographics members, member satisfaction.

Based on these opinions, the most complex problems today is how to create participation or active participation of members in the cooperative, so it can grow and develop to then be able to achieve tujuannya. Agar participation have a positive impact, then the involvement of members of the cooperative business activity must be realized, It is not independent of the trust members and also the participation of members in the organization structure. Thus, in the preparation of cooperative development programs, educational programs, training and extension of cooperatives included in the main program.

Cooperative education designed in this study is expected to change their mind set on cooperatives, especially women's cooperatives. The implementation of cooperative education is expected to arouse their

awareness that being a member of women cooperative will benefit, improve the family economy and the welfare of the family.

2. The Purpose Of The Research

Specifically the study is conducted to produce a gender-based cooperative education program. This program is built by using research and development design, implementable (the main elements of the model are clearly identified and measured), and tested their effectiveness through operational eksperimen. Secara, this study was designed to describe the portrait of the implementation of cooperative education on women cooperative members.

3. Literature Review

Empowerment of Women's Cooperative

The democratic economic development is one solution that is now being developed by the government in decreasing poverty. Such effort, by the East Java Provincial Government is realized through a cooperative program of the village women. East Java Provincial Government chose women's cooperatives due to the fact that it deemed successful cooperatives (http://www.smecda.com/Kopwan_jawatimur/, 2011). Besides, the presence of an empowered woman gives impact on improving the welfare of the family.

Ketaren (2007) stated that "one of the institutions is in accordance with rural community development in the economic empowerment of the people is a women's cooperative. This is because women have a cooperative spirit of mutual cooperation, togetherness and a high sense of kinship and is in accordance with the principle of cooperation. Women has potential to perform a variety of productive activities that produce and can help the family economy, and more broadly the national economy, especially the potential for spread in various fields and sectors. With the potential of women potentially play an active role in the process of economic recovery is still covered various issues, to the potential of women needs to be improved or at least reduced the causes why women difficult to advance in careers for women to work and tough forward efforts for women entrepreneurs (Harsosumarto. 2007).

Empowerment of women is a process of cooperative activity by a particular institution of women's cooperatives with the aim of more powerful women's cooperatives. Empowerment of cooperatives in the form of training and capital is the implementation of government policy that the better performance of women's cooperatives. The process of self-empowerment for women would be faster if women participate in the decision-making process and the cooperative is one of the containers that accommodate the occurrence of this process. In this condition, women are aware and open-minded and independent, they will play an active role, participating in building a cooperative organization and can affect growth and development of the region.

The powers in women's cooperatives as has been stated above shows that the cooperative presents a great opportunity for women who are members of cooperatives, especially in the process of self-realization, open way of thinking that is more loose and open, so that he became a figure of a woman who is confident, understand their role and can make decisions (consciencious) (Hakim, 2012). Gender understanding will increase one's awareness of the values that have been constructed by the environment and local culture, so that the decision-making that person is sensitive to local conditions and needs.

Cooperative provides an opportunity for women to play a role and contribute potential has the progress together. With an open way of thinking, followed by co-operative aspects of a democratic identity, women will be able to carry out the activities and operations. The level of women's prudence in managing money (not their own money) is an important factor in the implementation (Bhatiar, 2002; Agusni, 2007).

In a cooperative, the women understand very well the intention to save, borrow and utilize the money available. In addition, the granting of the right to women's economic opportunities will lead women on an order of the struggle for justice and gender equality. His role in the improvement of women's economic productivity besides increasing confidence as actors of development, but also gives the bargaining position of women on male co-workers (COOP^{Africa}, 2010)

Female members of the cooperative have realized their role will be able to determine and establish cooperatives better. Capacity and capabilities of women in financial management provide an opportunity for others to want to see and assess the level of women's participation in cooperatives; women can make arrangements and management of public funds as possible for the benefit of its members. Women's cooperatives have proved to be competitive with other credit unions (Xavier, 2006; Zaman, 2000; Tumas 2005; Agusni, 2007).

Cooperative Members' Education

Cooperative members' education is important in the formation and development of cooperatives because of the success or failure of a cooperative depends a lot on the level of education and participation of the member. In order that participation has a positive impact, then the involvement of members of the cooperative business activity must be realized, it is also the role of the members in the structure organization. Therefore, education is necessary to provide adequate supplies to members, so that members can play an active and dynamic role.

Definition of education itself is an activity to improve a person's general knowledge including increasing

mastery of theory and skill in taking decisions on issues concerning the activities to achieve the goal (Ranupandoyo and Husnan, 2002). Meanwhile, the education members by Nasution (2007) is an education to instill positive character traits such as nature determined, unyielding, active innovation, solidarity towards others, as well as other characters needed to progress, as well as education to hone the knowledge and expertise of members in managing the cooperative.

Furthermore, Hassan and Prakash (1990) stated that the education of cooperative members is the process of removal or transfer of knowledge on cooperatives and matters related to the cooperative members, board, agency inspectors, and employees of cooperatives, community leaders, prospective members, and the general public. Soejono (2003) stated that education is a process of transmission of knowledge of cooperatives and the improvement of technical skills areas supporting carried out continuously by the cooperative movement and or parties outside the cooperative movement which is directed to the elements of the cooperative movement and people with the aim that the cooperative members increased knowledge, understanding, awareness, behavioral and skills in cooperatives and communities become aware, understand and motivated to become members of the cooperative voluntarily.

Based on the above explanation, the education of cooperative members is a process to transfer knowledge on cooperatives and the cultivation of positive qualities conducted continuously to the cooperative members, board, agency inspectors, employees of cooperatives, community leaders, prospective members, and the public, so that they have the knowledge and expertise in managing the cooperative. Education here is a portrait of the process, the frequency, the material, the target group, executing and objectives to be achieved.

Goals and Objectives Members Education

Cooperative members' education will be realized when formulated with clear objectives. Educational purposes cooperative members formulated as guidelines for making good decisions and choosing the ways to act accordingly developed the framework and the level of knowledge and skills that need to be realized in accordance with the needs of cooperative development (Hassan and Prakash, 1990). The purpose of cooperative education is: (a). Raising the aspirations and understanding of the members' concepts, principles, methods and practices as well as the implementation of cooperative business (b). Changing behavior and belief, as well as raise awareness among the public, especially the members of the cooperative, on the significance / benefit to join and actively participate in business activities and decision making in the cooperative as a business to improve on their socio-economic conditions (c). Develop confidence, self-reliance, and loyalty among the members as well as an understanding of the obligations, duties and rights, including their privileges (d) Improve the competence of the members, the management and inspection bodies, as well as employees in order to improve the management and performance of the members and the cooperative effort (e) Ensure the continuity of supply of leadership at various levels of cooperative organizations (f) Encourage and sustain policy of the government and cooperative movement in the context of social and economic development.

Based on these objectives, it is drafted a design cooperative members' education which need to be considered in designing is education for whom, and how it is given to the cooperative? The design of education members also need to consider the characteristics of the aspects of the activity, the means, the continuity of the implementation, purpose (Nirbito, 2004), as well as content / educational materials (Hassan and Prakash, 1990). The material/content of education must be based on the needs of cooperative members, oriented the results and compiled based on needs of learners in the present and the future. The attitudes and values contained in the Act No. 17 of 2012 concerning cooperatives and work ethic are necessary for the development of cooperatives.

Members' education will put members as subject and object of the activity. As the object of activity, basically each member has the obligation to improve knowledge on cooperatives in the hope of better understanding the position in cooperatives. As the object of activity, education is organized by the members of the cooperative needs to be followed by members in accordance with the interests. Yet, educational activities of the cooperative members, in fact, still face difficulties, especially within the rural area. Therefore, education and training efforts need to be done continuously and planned.

4. Research Methods

Step in this study begins with a study and review of the relevant literature of this study. Then, it conducted a preliminary study to see phenomena and problems that exist in women's cooperatives. From the literature review and a preliminary study, it can be lowered research problems.

Based on the results of performance evaluation in women's cooperatives (*Kopwan*) in Blitar, it is known that *Kopwan* which are in the good category is 16 cooperatives, *Kopwan* with good enough categories is 41 cooperatives, and *Kopwan* with unfavorable category is 39 cooperatives. In this study, each group is represented by a single category of women's cooperatives, namely *Kopwan* Dursilowati (both categories), *Kopwan* Mekar Jaya (quite well category) and *Kopwan* Dewi Surti Kanthi (unfavorable category).

Data from the study of documents and literature were analyzed inductively-comparative data were

obtained from the open questionnaire tabulated, grouped according to variations in answers then made a summary (Gibbon and Morris, 1987). Data from focus group discussions are summarized and mapped according to research issues related to gender-based co-operative education program in women's cooperatives. Data from the observations was analyzed descriptively to be used as a complement to the results of the analysis.

5. Research Findings

Based on this research, p indicates the participation of less-active members.

The results of the overall study the existing problems in the field can be described as follows:

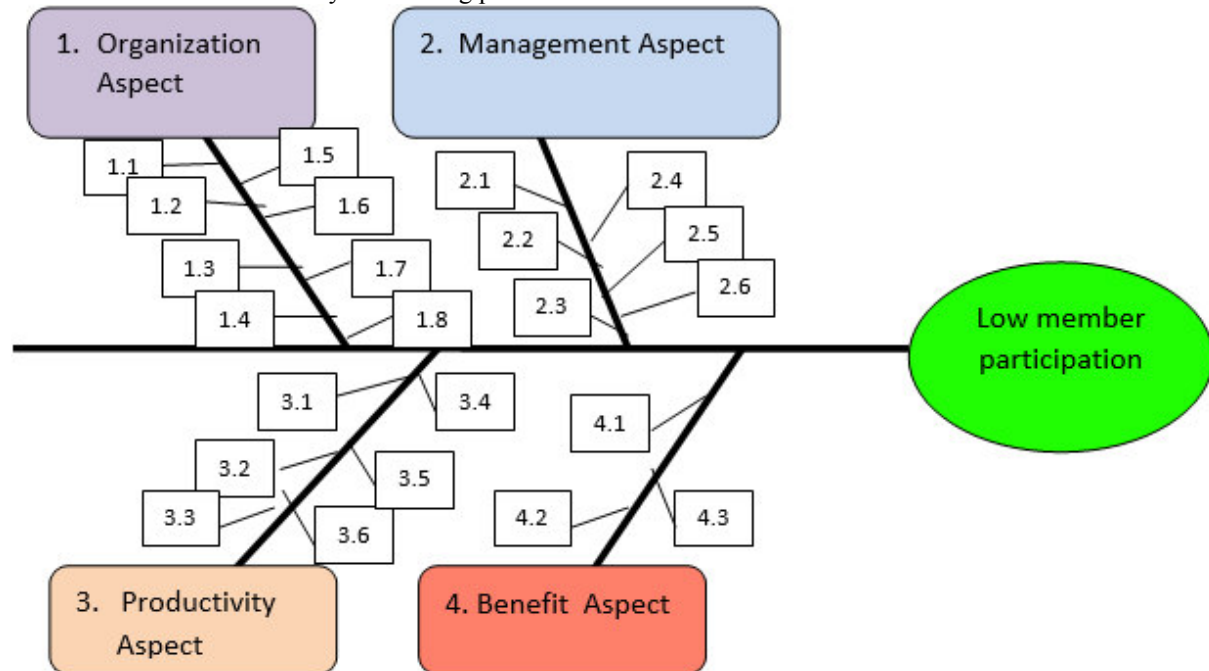


Figure 1. Diagram Analysis of Resource Problems

Based on Figure 1, it can be seen that the level of participation of members of women's cooperatives in Blitar is affected by four aspects such as: (a) Organizational Aspects which consists of: 1) the repayment of principal members, 2) repayment of compulsory savings members, 3) organization of board meetings, 4) the implementation of RAT, 5) Work Plan and RAPBK, 6) Ratio of increase in the number of members, 7) ratio of an increase in the number of members that store other than principal savings and mandatory, and 8) inspection by the supervisor (b) Procedure and Management Aspects which consists of: 1) 16 books of cooperative administration, 2) organizational structure, 3) office facilities, 4) *Kopwan* nameplate (c) Aspects of Productivity which consists of: 1) profitability, 2) ROA, 3) ATO, 4) profitability, 5) liquidity, and 6) the solvency (d) Aspects of Benefits and Impacts which consist of: 1) transactions with the cooperative business interests of its members, 2) social funds, and 3) cooperation

The level of organization, governance and management, productivity, and the *Kopwan* benefits due to lack of knowledge of the members of the cooperative. Therefore, it should be given education and training to the knowledge of the members of cooperatives is increasing and may eventually increase their participation as members of *Kopwan*. This is in accordance with the opinion states that the participation of members affected by the active participation of members and discipline members and members' knowledge of the basics of cooperative management (Siswoyo, 2004; Rozi & Etha, 2009; Sinaga, 2005; Widjaja, 2010). Cooperative management factors, influenced by the quality of human resources (HR) is the manager of the cooperative and its officials, the knowledge of how to raise capital, management, and how to market their products (Sutrisno, 2008). Results from the analysis of data on member education indicators show that there are seven (7) members education indicators that can increase women's participation in understanding and benefiting *Kopwan*. Educational indicators such members are:

Having receiving material about the source of capital for cooperatives

Members' knowledge about the source of capital for cooperatives is the material given to *Kopwan* regarding the content of any cooperative capital acquired whatever the name of the source of funds that should be used for uniformity, any weakness in raising capital that may arise at the cooperatives in connection with the implementation of cooperative principles. Knowledge of capital sources cooperative members ranked first in the form of education variable members, it is not free from the consequences of cooperative organizations that helped

in shaping. Cooperative is one of the entity that requires little capital to run the business. Besar cooperative efforts also depend on the size capital that can be collected, either from members, as well as from non member. Futhermore, the implementation of cooperative principles that must be executed such as the division of SHU to be distributed to members based on the service given. The strength of members' knowledge about sources of capital, suggest that cooperative members pay attention to the viability of the business cooperative. We know that *Kopwan* is used as research subjects, inception get a grant from the Provincial Government of East Java that is Rp. 25 Million. The grant funds will not be developed without the participation of members. Therefore, for the survival of the cooperative efforts there is the need for other capital, especially from members of *Kopwan* themselves. The knowledge is what is required by the cooperative members.

Having accepting the material on the definition, values and principles of cooperatives

It deals with knowledge of the identity of cooperatives that becomes indicator forming members' education. Cooperative members also need knowledge about the understanding of women's cooperatives in particular cooperatives, cooperative values and principles of cooperatives. Cooperative identities distinguish between cooperatives and other business entities. Therefore, the understanding of the identity of cooperatives should be good to eliminate errors in the interpretation of the cooperative and keep the cooperative implementation of irregularities. By having knowledge of the identity of the cooperative, members can understand correctly about *Kopwan* on cooperatives in general and women's cooperatives in which they are members, how the values in a cooperative and how to carry out cooperative activities in accordance with the principle of cooperation.

Having receiving material about cooperative organizations concerning: the rights and obligations of members, duties and authority of RATs, administrators, and supervisors.

This is related to the nature of the cooperative membership, the management of the cooperative, the regulatory body position, and position meeting of members. Based on the history of its formation, the cooperative is a form of non-governmental organizations engaged in the business and trying to help themselves and have a different identity with other forms of business entities. In a cooperative is known the term "of members, by the members and for the members". The term suggests that the operations of the cooperative come from members, the management of the activities carried out by the members, all of it to members.

Having receiving material about additional skills

Significantly, the indicators form knowledge of additional skills of education variable members. *Kopwan* given additional skills such as entrepreneurship, technology and environmental sustainability. For members of *Kopwan*, this material is also required in order to increase their insight into running a business *Kopwan*

The frequency of members education has been deemed to be adequate

Suitability of cooperatives knowledge received which based on the needs as well as forming members' education variable. In general, members of *Kopwan* require knowledge relating to cooperative activities, and the knowledge they get once they become members of the cooperative.

Results of these findings it can be concluded that the education of the members is formed by indicators relating to: 1) the material such as knowledge about the source of the capital of cooperatives, cooperative organizations, and the identity of cooperatives. 2) the frequency of information, and 3) the suitability of the material to the needs of cooperatives. Indicators of the dominant form of education members are indicators of knowledge with regard to sources of capital for cooperatives.

Based on research from Nirbito (2001), empirically, it is found that the coaching program for the members through education has a positive and significant impact on the success of the cooperative goal attainment. That is, the goal can be achieved when the cooperative members have been getting guidance through cooperative education. The research findings from Siswoyo (2004) stated that the learning process positive affect on the ability of members and member participation. Through cooperative education, it can be grown awareness of the pattern of positive attitudes, critical thinking, and participation. The action pattern is supported by the educational background of members of *Kopwan*, wherein: the majority of members of formal education graduate from high school / equivalent (45.02%) and almost 100% member of cooperative had attended training. Based on these data, it shows that members of *Kopwan* already have knowledge about cooperatives. So it was appropriate to formal and non-formal education which is owned by the members would be able to increase its participation as a member of *Kopwan*.

6. Conclusion

The results showed that the members' education has the influential on the active participation of members themselves, in which the higher education of the members will be more actively the members in involving themselves as a *Kopwan* member. Training that has been given and implemented by *Kopwan* has contributed to

the quality of the member's participation. Based on the indicators of education members which is dealing with the training material, training frequency and suitability requirements, it showed an increase in knowledge of members after being a member of *Kopwan*. Therefore, the education of the members is needed to provide adequate supplies to members, so that they can actively participate.

Reference

- Agusni.S. 2007. *Denyut Nadi Koperasi Wanita*. Infokop Vol 15 No.1 – Juli 2007 hal. 101 – 122
- COOP^{Africa}. 2010. *Promising Practice, How Cooperatives Work for Working Women in Africa*.
- Dinas Koperasi Propinsi dan UMKM Jawa Timur, 2009, *Standar Pelayanan Publik Dinas Koperasi dan UMKM Jawa Timur Tahun 2009*
- Gray & Kraenzle. 1998. *Member Participation in Agricultural Cooperatives: A Regression and Scale Analysis*. United State Departemen of Agriculture. RBS Research Report 165
- Hakim, AD dan Panggabean, R. EKSISTENSI KOPERASI WANITA DI INDONESIA http://www.smecca.com/deputi7/file_Infokop/VOL15_01/
- Hassan, A. Prakash. 1990. *Pendidikan Anggota Koperasi*. Pusat Latihan dan Penataran Perkoperasian Departemen Koperasi.Jakarta.
- Kataren, N. 2006.*Faktor-faktor yang Mempengaruhi Keberhasilan Koperasi Credit Union dalam Pemberdayaan Masyarakat*. Jurnal Harmoni Sosial, Mei 2007 Vol 1 no 3.
- Kementerian Negara Koperasi dan UKM RI, 2010.*Rencana Strategi Pembangunan Koperasi, Usaha Kecil dan Menengah RI Tahun 2011-2015*, Jakarta.
- Krisnamurthi, 2002, *Membangun Koperasi Berbasis Anggota Dalam Rangka Pengembangan Ekonomi Rakyat.Artikel Usaha Kecil Menengah Koperasi*, Th 8 NO 4 Juni, 2002.
- Nirbito.JG, a, 2001.*Pembinaan Anggota Untuk Memberdayakan Koperasi di Koppas dan Kopwan Jawa Timur*.Disertasi. Program Pasca Sarjana Universitas Negeri Malang, Malang
- Rozi dan Etha. 2002. *Ekonomi Koperasi*. Penerbit Bintang.Jakarta
- Sinaga.P. 2005.*Relationship Between Group Cohesiveness, Achievement Motivation, Entrepreneurship Attitude, Member's Participation Attitude and Cooperative Performance in Bandung Regency Indonesia*. Koperasi Dalam Sorotan Peneliti. Jakarta: PT Persada
- Siswoyo. B. B. 2004. *Perilaku Organisasi Anggota Koperasi dan Pengaruhnya Terhadap Partisipasi Anggota serta Manfaat yang Diperoleh Anggota Koperasi*. Disertasi. Program Pasca Sarjana Universitas Brawijaya. Malang
- Soejono, I. 1997. *Koperasi dan Pembangunan Nasional*. PIP. Dekopin
- Soejono, I. 2003. *Instrumen-instrumen Pengembangan Koperasi*. PSP2I. Jakarta
- Soetrisno. N, 2003, *Koperasi Indonesia : Potret dan Tantangan, Artikel Usaha Kecil Menengah dan Koperasi*, Th II, No 5, Agustus 2003.
- Sutrisno.2011. *Makna Pendidikan Koperasi dalam Tahapan Pengembangan untuk Mewujudkan Peran Anggota Sebagai Partisipan (Studi pada Koperasi Serba Usaha Makmur Sejati Malang)*.Disertasi. Program Pasca Sarjana Universitas Negeri Malang
- Tumas, AD. 2005. *Credit and Co-Wives: Exploring Empowerment in Senegal*. College of Arts and Science CUREJ – College Under – graduate Research Electronic Journal Universty of Pennyslvania.
- Xavier, MJ. And Nanhini US (2006) *Entrepreneurship Development Through Corporate Intervention Among Self Help Group in India*, The Case of HLL's Project Shakti. Institute Management and Research, jurnal 2006
- Wirasmita, Y. 1995, *Aspek-Aspek Teoritis Pasar Internal dalam Koperasi dan Implikasinya dalam Penentuan Kebijakan Harga*, Jurnal Koperasi Indonesia, Thn VIII No I, IKOPIN, Sumedang.
- Zaman, H. 200.*Assessing the Poverty and Vulnerability impact of Micro credit in Bangladesh*, A case Study of BRAC. World Bank (200)
- Zulkarnaini, 2004, *Pengaruh Faktor-Faktor Keberhasilan KUD Mina Terhadap Usaha Nelayan Sebagai Anggota (Survei Pada KUD Mina di Propinsi Riau)*, Ringkasan Disertasi, Program PascaSarjana, Universitas Padjadjaran, Bandung. http://www.smecca.com/kopwan_jawatimur