

STRATEGY IN REDUCE PROBLEM FINANCING IN KOPERASI WANITA SRIKANDI

Hersa Farida Qoriani*

¹ Syari'ah Banking, Islamic Economics and Business Faculty, UIN Kiai Haji Achmad Siddiq Jember, JL. Mataram No.1 Karangmiwo, Mangli, Kaliwates, Jember, 68136, Indonesia

*E-mail: hersafaridaqoriani@uinkhas.ac.id ; hersafa@gmail.com

ABSTRAK

Fokus permasalahan yang diangkat adalah bagaimana implementasi prinsip 7C (character, capital, capacity, collateral, condition of economy, constraint, dan coverage) dalam mengurangi pembiayaan bermasalah di koperasi Wanita srikandi?. Tujuan penelitian ini adalah untuk mengetahui implementasi penerapan prinsip 7C dalam mengurangi pembiayaan bermasalah di koperasi Wanita srikandi. Metode penelitian ini menggunakan kualitatif jenis penelitian deskriptif. Sumber data primer terdiri dari kelompok koperasi srikandi Buduran. Sumber data sekunder dari jurnal penelitian, buku-buku tentang koperasi dan dokumentasi koperasi srikandi yang relevan. Teknik pengumpulan data menggunakan observasi, wawancara dan dokumentasi. Teknik analisis data dengan reduksi data, triangulasi, member check dan kesimpulan. Hasil penelitian ini menyatakan bahwa implementasi penerapan prinsip 7 C dalam menganalisis permohonan pembiayaan dapat meminimalisir risiko pembiayaan walaupun ternyata masih terjadi pembiayaan kurang lancar hingga macet namun dalam angka yang kecil, dan aspek prinsip Character menjadi lebih dominan daripada prinsip prinsip yang lain.

Kata kunci: Strategi Pembiayaan Bermasalah, Koperasi Wanita.

ABSTRACT

The focus of the issues raised is how to implement the 7C principles (character, capital, capacity, collateral, condition of economy, constraints, and coverage) in reducing problem financing in the Srikandi Women cooperative?. The purpose of this study was to find out the implementation of the 7C principles in reducing problematic financing in the Wanita Srikandi cooperative. This research method uses a qualitative descriptive research type. The primary data source consists of the Srikandi Buduran cooperative group. Secondary data sources from research journals, books about cooperatives and relevant documentation of Srikandi cooperatives. Data collection techniques using observation, interviews and documentation. Data analysis techniques with data reduction, triangulation, member checks and conclusions. The results of this study state that the implementation of the application of the 7 C principles in analyzing financing applications can minimize the risk of financing even though in fact there are still substandard to non-performing financing but in small numbers, and the Character principle aspect becomes more dominant than other principles.

Keywords: Problem Financing Strategy, Women's Cooperative.

A. INTRODUCTION

One of the cooperatives that has received serious attention from the government today is women's cooperatives or cooperatives managed by women. The basic objective of this cooperative is to empower Indonesian women so that they can contribute to efforts to increase the degree of the economy and family welfare. This effort simultaneously strengthens the independence of women, so that they have strong bargaining power and can make a major contribution to improving the national economy. This is because women are often seen by some groups as not contributing to the improvement of the nation's economy. The pros and cons of koperasi wanita are influenced by the amount of financing disbursed in a period. This means that the more distributed, the greater the profit from this field. In fact, almost all cooperatives

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still rely on their main income from the amount of their financing distribution, apart from top income fee based in the form of fees from other cooperative services that are charged to customers or members (Misbah, 2015). If the financing is disbursed by the koperasi wanita and there is a bottleneck, the management of the koperasi wanita will do various ways for the elderly, including by visiting the members/customers' homes directly, communicating with each other if there are problems. If it still causes congestion, the koperasi wanita does not charge interest to members/customers, only the principal owed is charged to members or customers related to bad credit. In analyzing a financing made by cooperative management (treasurer) regarding the feasibility of the company, the feasibility of the customer's business, needs, ability to generate profits, sources of repayment and guarantees available to paycover financing application. What must be considered in analyzing is the willingness and ability of the member/customer to fulfill their obligations (Devanty, 2017).

There are several previous studies that are relevant to the research. Among others : Nur Alam, Mustika.Strategy Implementation in Handling Bad Finance at BMT UGT Sidogiri Tanggulangin. Scientific Journal of Islamic Economics (JIEI) 778-785. In the research above, the goal is to find out what strategies are in dealing with bad financing, especially at BMT UGT Sidogiri Tanggulangin. The research equation above with the research conducted is the same as discussing strategies for reducing bad loans. The difference is in the case study or research object. Hazmi, Faiqul, et al. Strategy for Completion of Non Performing Financing at KSPPS BMT in Jepara Regency. AL Intaj Jurnal Ekonomi dan Perbankan Syari'ah vol.9 No.1 2023. The aim of the research above is to explain the strategies carried out by BMTs in Jepara in overcoming problem financing. The research equation above with the research conducted is to discuss strategies in overcoming problem financing. The difference is in the object under study, as well as the strategy taken. Ma'ruf, Faried.Strategies for Solving Problematic Financing: Case Studies in Syariah Cooperatives in South Tangerang. Al Tasyri Journal of Sharia Business, Finance and Economics. Vol 1 No. 2. 2021

There are still many members/customers of koperasi wanita srikandi, Buduran, Sidoarjo who the financing is classified as bad so that corrective action is needed. And to prevent the occurrence of problem financing in the future, with the standards set, it has become a standard principle that is carried out by every cooperative. Usually the assessment criteria that must be carried out by cooperatives to get members/customers who are truly profitable are carried out by analyzing the 7 C principles, namely Character, Capacity, Capital, Collateral, Condition of Economy, Constraint, Coverage so that the cooperative really believes in distributing financing to members/customers.

The purpose of the above research is to analyze the factors that cause problematic financing in sharia cooperatives in South Tangerang and strategies to reduce these problematic financing. The similarities between this research and this research are that they discuss strategies for overcoming or reducing problem financing. The difference is in the case studies and in the principles or strategies implemented to overcome problem financing.

B. METHODS

In this study using descriptive qualitative methods. The research location is Koperasi wanita srikandi, Buduran, Sidoarjo. Koperasi wanita is located on Jalan Sono Indah RT.004 RW.003, Sidokerto, Buduran, Sidoarjo. In this study researchers used primary and secondary

data sources. Primary data sources are data sources that directly provide information, for example direct interviews with cooperative management and secondary data sources are data sources that do not directly provide information, namely photos, websites, documents in the koperasi wanita srikandi, Buduran Sidoarjo. To obtain primary data, researchers conducted interviews with informants. Meanwhile, to obtain secondary data, the researcher collected it through existing data at koperasi wanita srikandi, for example, data on members who have problems paying installments (Sugiyono, 2011, 2016). In this study the informants who were involved and knew the problems studied were: Mrs. Falina as the head of koperasi wanita srikandi regarding decision making in approving and rejecting members' financing applications. Ibu Mamik is the treasurer of koperasi wanita srikandi.

C. RESULTS AND DISCUSSION

General Description of koperasi wanita srikandi, Buduran, Sidoarjo

Koperasi wanita srikandi is a cooperative located on Jalan Sono Indah No. 46 Rt. 004 Rw. 003, Sidokerto Village, Buduran District, Sidoarjo Regency. The cooperative has been established since 2017, with three cooperative administrators including: chairperson Mrs. Falina, secretary Mrs. Fatima, and the treasurer is Mrs. Mamik. It started with a savings and loan cooperative in a village with 18 members, and now it has 158 members.

Procedure for applying for financing at koperasi wanita srikandi:

- a. Must already be a member of koperasi wanita srikandi
- b. Fill out the financing application form.
- c. Submit photocopies of KTP husband + wife, 3 sheets each.
- d. Photocopy of Family Card and Marriage Certificate, 2 sheets each.
- e. Pas photo husband + wife, 1 sheet each.
- f. Submit a copy of Guarantee Certificate + SPPT / PBB, 2 files each or Guarantee BPKB, STNK

Evaluation of Financing Submissions includes:

- a. Business capital requirements for members
- b. The ability of customers in terms of installment payments.
- c. Guarantees given.

Implementation of the use of the 7C principle strategy in reducing problematic financing at the Srikandi Women cooperative:

In disbursing financing by koperasi wanita srikandi, there are several stages that must be met by prospective customers, namely:

- a. Prospective customers submit a financing application form which will be checked for all requirements by the cooperative management
- b. After the application form requirements are complete, the Chairperson of koperasi wanita srikandi conducts a financing analysis and checks documents, the Character assessment can be seen in the member's track record/data history.
- c. Then the management of the cooperative checks the collateral required in the application form whether it is privately owned or not and considers the value of the collateralized goods less or exceeding the estimate.

- d. When all document requirements have been checked for validity, then the member who proposes the financing must be willing to be interviewed by the chairman of the cooperative (more in-depth Character assessment).

Principle 7C In Reducing Problematic Financing At Koperasi Wanita Srikandi.

To prevent a breakdown in financing, an analysis is carried out before the application is approved by the management of the Women's Cooperative. For more details, the following is an explanation of the application of the 7 C principles in providing financing at koperasi wanita srikandi.

Character

It is the nature, behavior, and personal characteristics of the members that must be known by the management of koperasi wanita srikandi before providing financing. Here there is a mechanism in the analysis of financing to members. That can be through interviews, surveys to members' homes. Based on the results of a survey by the management of tkoperasi wanita srikandi regarding members who wish to seek financing. So that with character assessments through surveys to members' homes and interviews, the management of the cooperative becomes more aware of whether members/customers are eligible for financing (Sukidjo, Muhson, & Mustofa, 2016).

Capacity

Here what is meant by capacity is an assessment carried out by cooperative management by looking at the capacity of its members in managing their business fields and the ability of members in other skills. This is done by cooperative management with the aim of knowing the extent to which members who borrow money can repay their debts. From here the cooperative management usually sees directly or directly observes the capacity of members to manage or manage it. The ability of cooperatives to generate income needs to be improved. An increase in cooperative income will encourage an increase in the welfare of cooperative members. This is in line with the opinion of that the greater the residual income obtained by the cooperative, the welfare of its members will also increase and the remaining results of the business can also be used to ensure the continuity and continuity of the life of the cooperative itself (Kemampuan & Di, 2021).

Capital

Here the assessment is based on capital. For example, the trading business of a cooperative member who is never empty every day is marked by the net income he gets per month. In this capital, you can see the actual condition or condition of the cooperative members, how much capital they have, and their financial cash flow (Zahra & Mulawarman, 2019).

Collateral

This is related to guarantees. Guarantees given by members of the Srikandi Women's Cooperative. In the process of assessing guarantees carried out by the management of the cooperative, what is the value of the guarantee owned by the members. Collateral is a motorcycle BPKB with an estimated guarantee as follows. Cooperative management is usually able to estimate the value of the guarantee of its members. Because previously cooperative management had training to assess the guarantee of members who wanted to borrow money (Wisnuwardhani, 2018).

Condition of Economy

Assessment of the analysis of the condition of the economy aspect is an assessment of the economic situation, in which this aspect is seen to support the smooth delivery of planned business funds. Status of residence = Owned; Status of place of business = Rent Economic condition = Good. The Condition of Economy here looks at or assesses the economic situation of the member who borrows, from the daily cash flow, from the condition of the house, from his business.

Constraint

The management of women's cooperatives is required to be able to know and analyze the obstacles and constraints as well as limitations on the business of its members or members' businesses.

Coverage

Protection of financed credit objects. Coverage of insurance against credit given from the risk of congestion. Here members will also be charged insurance costs to cover in the future if there are obstacles in installment payments.

D. CONCLUSIONS

In terms of providing financing, the management of koperasi wanita srikandi places more emphasis on the principles of Character then Collateral and Capacity, while the principles of Capital, Condition of Economy, constraints and coverage are used as supporting aspects to strengthen data on prospective customers. The aspect of the Character principle is very important and dominates other principles, because by looking at the character of the members, the chairman and management of the Women's Cooperative can judge the seriousness of its members to repay their debts. If one of the principles of Capital, Condition of Economy and Constraint is not fulfilled, the credit application will be considered by the bank provided that the Character, Capacity and Collateral are met. Assessment of the 7 C principles in providing financing is carried out by the management of koperasi wanita srikandi. Then this section is the basis for the chairman in making a decision whether the financing application is accepted or rejected. The factor of the ability of women's cooperative administrators to analyze member data in detail is urgently needed to prevent finding members who have the potential to harm women's cooperatives. Even though in practice analysts still experience problems, everything can be controlled with the SOP that applies to koperasi wanita srikandi, in order to prevent bottlenecks in paying off financing so as to minimize the financing risks faced by companies.

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