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2 Prediction Fruitfulness of the Bina Mina Village Unit Cooperative (KUD) in Labuhan Maringgai District, East Lampung Regency

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ABSTRACT

The Bina Mina Village Unit Cooperative is an active cooperative in East Lampung Regency that was founded in 1975, but it has never been evaluated as successful using a tripartite approach, therefore the cooperative has no idea how successful its management. The goal of this research is to examine cooperative success from three perspectives (tripartite), namely cooperative success as a corporate entity, cooperative success in contributing to development, and cooperative success in delivering community benefits. The study employed a case study approach, which included direct interviews with five cooperative administrators and the completion of a questionnaire. The information was quantitatively examined using the 2015 Cooperative Rating Guidelines, which included five areas of cooperative institutions: business, finance, community benefits, and member benefits. The findings of this study show that cooperatives are successful as well-qualified commercial entities, contribute to well-qualified development, and provide benefits to non-qualified members.

Keywords: *Prediction Fruitfulness, Cooperative, Tripartite. Prediction.*

INTRODUCTION

In Indonesia, there are three economic sectors with sufficient strength to carry out economic development activities: the government sector, the non-government sector, and the cooperative sector. Cooperatives, according to Feryanto (2018), are joint business entities that serve as a platform for people's economic and social concerns while focusing on the idea of equality. Cooperatives help to achieve

national economic growth and stability while also serving as economic teachers. Economic democracy and the drivers of the national economy are realized thanks to influential cooperatives. Cooperatives, as one of Indonesia's three economic powerhouses, have the ability to help the country achieve genuine progress. (Wahyudi, 2017).

In Indonesia, cooperatives can be found in all districts and cities, including Lampung Province. In Lampung Province, there are 5,506 cooperatives, with 1,938 active cooperatives (35.20 percent) and 3,568 passive cooperatives (64.80 percent). (Office of Cooperatives and Small and Medium-Sized Enterprises, 2019) Bina Mina Village Unit Cooperative (KUD), formed in 1975 in Labuhan Maringgai District, East Lampung Regency, is one of the active cooperatives. KUD Bina Mina already has 395 members, all of whom work as fishers in the kud working region. Ice manufacturing business units, fishing fuelling stations (SPBN), and fish auction sites are the three business units of Kud Bina Mina (TPI). KUD Bina Mina's management is directed by a manager who oversees all three business units with the assistance of the cooperative's staff and employees.

Alfred Hanel was the first to propose assessing the cooperative's success rate using three techniques (tripartite), namely the cooperative's success as a business organization, the cooperative's success in contributing to development, and the cooperative's success in delivering benefits to its members. (2015, Hanel). Other researchers, such as Mubarok (2019), Saputri et al. (2019), and Sormin et al. (2021), have used the theory to investigate cooperative success using tripartite methodologies. The Ministry of Cooperatives and MSMEs' Cooperative Rating Guideline 2015, which includes five aspects such as cooperative institutions, cooperative business, cooperative finance, cooperative benefits to the community, and cooperative benefits to members, can be used to assess the three approaches (tripartite). KUD Bina Mina's success has never been measured using the Cooperative Rating Guidelines, so the cooperative has no idea where it stands in terms of management.

Based on the foregoing, this study attempts to examine KUD Bina Mina's success from three perspectives (tripartite), namely Kud Bina Mina's success as a corporate entity, KUD Bina Mina's success in contributing to development, and Bina Mina KUD's success in serving the interests of members.

RESEARCH METHODS

This research employs a case study method, which is a type of research that is conducted as a whole and is particular to individuals and organizations across time. The study took place in Kud Bina Mina, a village in the Labuhan Maringgai District of East Lampung Regency. Because this cooperative has never been satisfactorily examined utilizing the Cooperative Rating Guidelines in 2015 by the local Cooperative Office or relevant independent authorities, the location was purposefully chosen.

Between December 2020 and January 2021, the research was conducted. The chairman, vice chairman I, vice chairman II, treasurer, and secretary were among the Kud Bina Mina managers who responded to the survey. This research makes use of both primary and secondary data. The data analysis is done descriptively and quantitatively using the Minister of Cooperatives' Regulation on Cooperative Rating Guidelines, which covers five aspects: cooperative institutions, cooperative businesses, cooperative finance, cooperative benefits to the community, and cooperative benefits to members. (Permenkop No. 21/Per/M.KUKM/IX/2015). Indicators and parameters to be scored in the " high-quality " category. (total score 1020-1360/24-30/53-70), " good quality " (skor 680-1019/16-23/36-52), "quite quality" (skor 340-679/8-15, 18-35) and "not of good quality" (score 0-339/0-7/0-17).

RESULTS AND DISCUSSION

Overview of KUD Bina Mina

At first KUD Bina Mina was a group of fishermen in Labuhan Maringgai Subdistrict with the name "Mina Jaya Fishermen's Group". A cooperative legal body known as kud Bina Mina was founded on the initiative of local figures. Mr. Munir

Abdul Syukur founded Kud Bina Mina on May 10, 1975, with legal organization No. 261/BH/8/1975. On October 30, 2009, AD/ART adjustments happened. The complex PPI-TPI ³ Muara Gading Mas Village Labuhan Maringgai District is home to the Bina Mina Kud Office. In addition to being supervised by the Cooperative Supervisory Board, the management of Kud Bina Mina is responsible for receiving the guidance of the Cooperative And MSMEs Office and the Fisheries Service.

The manager is given authority to handle all three business units by the board. Kud Bina Mina reached its pinnacle in the years 2001–2004, when it was named the Outstanding Cooperative of Lampung Province 2002 by the Lampung Governor. KUD Bina Mina suffered a setback during the management term 2014–2019 when two of the three remaining business divisions were pawned to third parties. As a result, a new management was chosen to replace the former management at the 2019/2020 Annual Member Meeting. The new management became the starting point for rebuild KUD Bina Mina, which had been in operation since 1975, so that its position could be restored. With the new management, the present gathering of cooperative members includes only of fishermen who have reached an agreement.

Respondent Characteristics

Cooperative managers are categorized as productive age to work between the ages of 50 and 54, with secondary and higher education levels, with the majority being highly educated. The ability of administrators to handle cooperative operational activities is influenced by their level of education. The greater the board's educational level, the more information it has and the easier it is to absorb technology, resulting in better service to members.

As a business entity, Kud Bina Mina has had a lot of success.

The institutional, business, and financial components of cooperatives are examined to determine their success as a business entity. As a result, grading the results of the assessment of Kud Bina Mina's success as a business entity, such as Table 1, is shown.

Table 1. Evaluating the commercial performance of KUD Bina Mina

No	Indicators and Aspects	Max Value (a)	Value earned (b)	weight (c)	Result (b x c)
A. Cooperative Institutional Aspects					
1.	Legal Entities' Legality	500	300		90
2.	Capital participation by members	200	100		30
3.	Legal Entities' Legality	200	200		60
4.	Fittings in the workplace	200	50		15
5.	Strategy plan	300	250	30%	75
6.	Standard operating procedures (SOP)	300	100		30
7.	Operational management standards (SOM)	400	300		90
8.	Member meeting	400	0		0
9.	Training and education	200	0		0
10.	Increase the number of members in the ratio	200	0		0
	Cooperative Award for the last 3 years	200	0		0
Total (A)					390
B. Aspects of Collaborative Business					
11.	Legality of the company	100	100		25
12.	Members' ties to their activities	100	0		0
13.	Cooperative activity and member attachment	100	100	25%	25
14.	Business volume has increased.	100	100		25
15.	Increased capacity for service production	100	50		12,5
16.	Upgrade to the SHU	100	100		25
Total (B)					112,5
C. Cooperative Financial Aspects (25%)					
17.	Capital structure that works together	100	50		12,5
18.	Level of liquidity	300	150		37,5
19.	Percentage of deposits that must be repaid	100	0		0
20.	Liabilities in the short term	200	150		37,5
21.	Ability to pay off liabilities in a cooperative	100	0	25%	0
22.	Investment asset net income ratio (ROI)	100	50		12,5
23.	Adding to your assets	100	0		0
24.	Public accounting firm audit	200	0		0
25.	Business long-term viability	200	100		25
Total (C)					125
Score Total (A+B+C)					627,5

Source: primary data, 2021 (processed data)

Bina Mina KUD's Institutional Aspects

According to the findings of the study, indications of legality of legal entities did not receive a maximum score since the establishment of kud was not announced in the Republic of Indonesia's state press. Because not all members are active in paying mandated deposits to cooperatives, member participation in capital has not received the full score. Because AD / ART BINA MINA KUD is only mentioned on the division of SHU and health assessments such as balance sheet and profit and loss, standard operating procedures (SOP) have limits in meeting the financial SOP.

Because the RAT decision was not reported, the members' meeting did not receive a maximum score. Strategic plan (RENSTRA), management operational standards (SOM), education and training, ratio of rising number of members, and cooperative awards in the last three years are indicators that need to be addressed on institutional levels. KUD Bina Mina's proposal does not yet include rapbk as a criterion. KUD Bina Mina has yet to make a policy decision in the area of deciding business development investment and spending authority, which is the decision made when it is given over to the treasurer with the chairman's consent. Due to a lack of funds, Kud Bina Mina does not provide education or training. KUD Bina Mina decided to streamline the number of members to avoid a rise in the number of members in order to improve the present management. For the past three years, KUD Bina Mina has not received any cooperative awards from the Ministry or relevant parties. Organizational fits are a well-executed indicator.

This is due to the fact that kud already has three basic organizational devices: RAT, administrators, and supervisors. In addition, AD / ART contains a job description for KUD.

Bina Mina KUD's Business Aspects

Business legality, attachment of members' business activities to cooperative enterprises, increase in business volume, and increase in business volume were among the indicators that received the highest grade for Bina Mina Kud as a whole. This indicates that the indication has been effectively implemented and must be maintained. The attachment of members' business operations to the efforts of other members is an indicator that has to be strengthened, because cooperative members who work as fisherman do not have business attachment. Because KUD is currently only able to meet the lowest criterion of existing assessments, indicators of expanded service production capacity must be strengthened.

Bina Mina KUD's Financial Aspects

Because there have been problems in the internal management of the cooperative, indicators on the financial elements of cooperatives do not have indicators that are of maximum value throughout, more examination and

development on this aspect is required. Some indicators, such as mandatory deposit payback, cooperative ability to pay off creditors, asset addition, and public accounting firm audit, are even zero (KAP). Before gaining the cooperative's rights in the form of limited repayment of capital, members must fulfill their responsibility to pay mandatory deposits as a form of liability.

The total score for the three aspects is 642.5, indicating that Kud Bina Mina's success as a commercial organization is well qualified (340-679). The total score indicates that kud as a business entity does not receive the maximum score; consequently, the cooperative's success must be improved on every indicator that does not receive the maximum score, while indicators that have met the maximum performance score must be preserved.

The findings of this study are consistent with those of Sanjaya et al. (2017), who explain that Amanah Cooperative's success as a commercial organization falls into the category of quite qualified. However, the analysis tools employed in this study were the Cooperative Rating Guidelines for 2015, whereas the research Sanjaya et al. (2017) used the Cooperative Rating Guidelines for 2007. As a result, the indicators, parameters, and score weights employed differ.

Bina Mina KUD's Success Contributes to Development

The role of cooperatives in regional development can be measured using measures such as labor absorption, the number of cooperative services available to the community, and poverty reduction. Labor absorption indicator with parameters for the number of cooperative workers. Because kud Bina Mina only employs four people, the cooperative's labor absorption capacity is now limited. Cooperatives used to hold seminars and participate in the implementation of alms giving on a regular basis, but that is no longer the case. As a result, the local community will not experience any cooperative effects. As a socio-economic institution, KUD Bina Mina has taken into account a total of 2.5 percent in CSR funds collected through reserve funds allowance. KUD Bina Mina has also contributed 0.004353 percent to DISTRICT/CITY GDP. Table 2 shows the evaluation or scoring of Kud Bina Mina's contribution to development.

Table 2. KUD Bina Mina's contribution to progress is being recognized.

No	Aspects and Indicators	Max Value (a)	Value earned (b)	Weight (c)	Result (b x c)
Aspect of the Benefits of Cooperatives to public					
1.	Employment	100	0		0
2.	The number cooperative service	100	0	10%	0
3.	Proverty reduction	200	110		11
Score Total					11

Source: primary data, 2021 (processed data)

For the examination of aspects of cooperative advantages for the community, KUD Bina Mina received an 11 out of ten. Bina Mina's contribution to development is of high quality, as seen by this score (8–15). Improvements are needed so that cooperatives' contributions are more qualified and felt by the surrounding community, namely in terms of the influence of cooperatives' existence on the community in terms of infrastructure, transportation, lighting, and clean water, as well as spirituality. KUD Bina Mina should organize spiritual programs that are felt by the local community once more.

This research is in line with research that has been conducted by Sormin et al. (2021), which mentions that the performance of KPT Maju Sejahtera in development is classified as quite qualified or quite contributing. The previous research conducted by Sormin et al. (2021) also used the 2015 rating guidelines, but there has been no absorption of labor in KPT Maju Sejahtera, while in this study Bina Mina Kud has absorbed five people's labor so that it does not get a maximum score.

Bina Mina KUD's Success in Providing Benefits to Members

The ability of cooperatives to support their members' capabilities, which includes indicators such as increased member income, lower product prices, fostering members' business motives, fostering honest and open attitudes, and providing cooperative services outside of business activities, is the success of cooperatives towards the interests of members. Until all members agree, shu cooperatives are still detained or not shared by kud Bina Mina. This is because SHU funds will be spent first to rebuild the cooperative after it has suffered setbacks as a result of poor management. Table 3 shows the evaluation or score of Kud Bina Mina's success in promoting members' interests.

Tabel 3. Evaluating Kud Bina Mina's success in offering advantages to members

No	Aspect and Indicators	Max Value (a)	Value earned (b)	Weight (c)	Result (b x c)
Aspect of the Benefits of Cooperatives to members					
1.	Income increase of members	200	0		0
2.	Offer lower price	100	50		5
3.	Cultivating members' business motives	100	0	10%	0
4.	Cultivate an honest and open attitude	200	25		2,5
5.	Providing service outside	100	0		0
Score Total					7,5

Source: primary data, 2021 (processed data).

KUD Bina Mina received a 7.5 on the evaluation of cooperative member benefits. The score demonstrates that Bina Mina Kud's success in opposing members' interests is not of high quality (score 0-17). Several factors, such as raising member revenue, nurturing member business motives, and providing cooperative services outside of business operations, need to improve. KUD Bina Mina should be able to increase member confidence by meeting these parameters, allowing cooperative members to reap the benefits. This study contradicts the findings of Sormin et al. (2021), who found that KPT Maju Sejahtera's performance in serving the interests of KPT members can be classified into criteria of appropriate quality. Because Bina Mina Kud had experienced management problems, the differences in this research could be due to differences in the cooperative's background. At this stage, improvements are being made on the institutional side, and efforts will be made to improve member trust by improving cooperative performance in the interests of members.

CONCLUSION

The following is the conclusion of the research: Kud Bina Mina's success as a business entity fits under the category of quite qualified. KUD Bina Mina's contribution to development is within the area of excellence. KUD Bina Mina's success in offering advantages to members falls within the unqualified group.

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