

ANALYSIS OF COOPERATIVE HEALTH LEVEL ON KOPWAN MEKAR KENANGA TULUNGAGUNG YEAR 2019 - 2021

Marlena¹, Eni Widhajati², Henny Rakhmawati³, Ersi Setyo Fitriani⁴

Program Studi Akuntansi, Universitas Tulungagung

Email: cahayoe.n42@gmail.com¹

Abstract

This study aims to determine the health status of Kopuwan Mekar Kenanga in the fiscal year 2019-2021 based on Decree No. 14/Per/M of the Minister for Cooperatives and SMEs, Republic of Indonesia. His KUKM on Guidelines for Assessing the Health of Savings and Loan Cooperatives and Savings and Loan Cooperatives arising from aspects of Capital, Quality of Produced Assets, Management, Liquidity, Efficiency, Independence and Growth, and Cooperative Identity /XII/2009. The research method used is quantitative research and uses descriptive data analysis. As a result of the analysis, the health level of Kopwan Mekar Kenanga indicates that the health level in 2019 and 2020 is a fairly healthy predicate, and the low score in 2020 indicates that the condition is fluctuating from 2019 to 2021. is showing. However, in 2021, Kopwan Mekar Kenanga earned the title of health as his health level increased along with the significant increase in his score.

Keywords: Analysis, Cooperative Health Level

Introduction

As a developing country, Indonesia will continuously improve the economic growth of its people by developing economic pillars that it deems appropriate to support and enhance the well-being of its communities in a fair and equitable manner. I am working on it. Indonesia's economic development is carried out by her three economic actors: state-owned enterprises (BUMN), private enterprises (BUMS) and cooperatives. The activities of these economic players are the pillars of the Indonesian economy. Cooperatives are one of the pillars of the economy that are very popular among the Indonesian people and are considered to be able to achieve the welfare of the Indonesian people. (Pemerintah Republik Indonesia, 1992) states that cooperatives in Indonesia are economic people's organizations of a social

character, consisting of individuals or cooperative corporations in the form of economic structures as cooperatives based on the principle of kinship. said. Cooperative finance was considered by its founders as a vehicle to encourage community organizations and push forward their alternative economic projects without having to rely on external resources (Utting, Dijk, & Mathei, 2014)

Seeing the importance of the role of cooperatives in improving the economy, especially those engaged in the savings and loan sector, it is necessary to carry out an examination and analysis of the health of cooperatives through certain aspects to determine the extent to which cooperatives can run their business and determine the health level of cooperatives (Tambunan & Tambunan, 2019).

According to the Regulation of the State Minister for Cooperatives and Small

and Medium Enterprises of the Republic of Indonesia Number: 14/PER/M.KUKM/XII/2009 (Pemerintah Republik Indonesia, 2009) and explained in the Regulation of the Deputy for Supervision of the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 06/Per/Dep.6/IV/2016 concerning Guidelines for Health Assessment of Savings and Loans Cooperatives and Savings and Loans Cooperatives Unit states that the assessment of cooperative savings and loan business units is an indicator of the health assessment of cooperatives by analyzing 7 health aspects (Pemerintah Republik Indonesia, 2016). The 7 aspects namely aspects of capital, aspects of productive asset quality, management aspects, efficiency aspects, liquidity aspects, aspects of independence and growth, aspects of cooperative identity and aspects of compliance with principles (Sobarna, 2020).

The capital side is the funds used to run a cooperative business as cooperatives require capital to operate each business. Capital is measured using two capital ratios, capital adequacy ratio and capital adequacy ratio (Okfitasari & Suyatno, 2018). Because this capital is the main thing of the cooperative. Co-operative capital can be calculated based on several factors. That is, the ratio of capital to total assets, the ratio of capital to risky loans, and the capital adequacy ratio.

Earning asset quality is commonly used to measure wealth in generating income for co-operatives. The quality of earning assets is assessed using four indicators: member loans to loans ratio, nonperforming loans to loans ratio, risk reserve to nonperforming loans ratio and

high risk loans ratio. increase. From loan to loan.

Co-management is collaborative work based on kinship principles for processes to achieve common goals. Good management is something that must be considered to achieve joint goals through the implementation of good management capabilities (Sobarna, 2020). The management assessment of savings and loan cooperatives has his five components: general management, institutional management, capital management, asset management and liquidity management.

Efficiency is a measure of success measured by the number of resources/costs required to achieve the results of the activities performed. A co-operative's efficiency assessment relates to the co-operative's ability to use its assets and costs most efficiently to provide services to its members. The profitability assessment of a savings and loan cooperative is based on key figures. Key figures for service operating cost to total participation, operating cost to total residual income ratio, and service efficiency.

The liquidity aspect calculates that short-term debt can be met and paid off by the cooperative. There are two stages in assessing the liquidity of a savings and loan cooperative. That is, the ratio of cash and bank borrowings to current liabilities, and the ratio of loans to funds received.

Based on the Minister of State Regulation No. 20/Per/M.KUKM/XI/2008 on Cooperatives and SMEs of the Republic of Indonesia, the independence and growth of cooperatives are related to how cooperatives can It is said that there are Serving the community independently, what was the growth of cooperatives that year compared to the previous year

(Pemerintah Republik Indonesia, 2008)?. The independence and growth assessment is based on three metrics: return on assets, return on equity, and operational independence.

The co-operative identity assessment aims to measure a co-operative's success in achieving its goals of promoting the economy of its members. Two important figures are used in the co-operative self-assessment aspect: the member's total participation rate and the economic facilitation rate.

Mekar Kenanga Women's Cooperative is one of Tulungagung's cooperatives. With the passage of time, Kopwan Mekar Kenanga will need to further improve and develop the business in which it has been operating so far, so members and management should develop a business sector that is different from Kopwan Mekar Kenanga's savings and lending business. The business of the Entities Division being developed is to procure the necessities of its members and surrounding communities. This aims not only to provide benefits to members to meet their basic needs, but also to increase the income of the cooperative. It is hoped that this will eventually affect the increase in income and well-being of the rest of the members.

This development requires further consideration of the cooperative's corporate governance readiness and possible additional capital requirements to support the implementation of true corporate development. Co-operatives may therefore have to rely on external capital if needed in the future.

An assessment of the health status of co-operatives should therefore be conducted as a basis for external parties to

consider investing in co-operatives. Meanwhile, Kopwan Mekar Kenanga has yet to complete a health assessment by the Tulungagung Cooperatives and Micro Business Office for the past three years. Assessing the health of co-operatives to find out how healthy co-operatives are in doing business, enabling co-operatives to assess the activities undertaken so far in terms of the sustainability of their operations, Parties associated with cooperatives feel more comfortable and comfortable. Confidence in dealing with cooperatives, including investment issues, loans, government obligations (taxes) (Soedarsa & Natalia, 2016).

Method Research

The research method used in this study is a quantitative study and uses descriptive data analysis (Arikunto, 2019). The data analysis method used a descriptive approach. Descriptive analysis in research describes problem solving based on the results of data processing, analysis and clarification according to the rationale of the research. Analysis of the data used in this study is based on descriptive analysis on the Minister of Cooperatives and Small and Medium Enterprises Regulation No. 14/Per/M.KUKM/XII/2009. Aspects of capital, production assets, management, efficiency, liquidity, growth, independence and co-operative identity are assessed.

Results and Discussion

Assessment of the Capital Aspects of Mekar Kenanga Kopwan in 2019-2021

Based on the analysis performed, it is shown that the capital aspect score of Kopwan Mekar Kenanga will change from 2019 to 2021, but will increase to 15 in 2021. The average score is 13.6 and the maximum score is 15. Scores are ratios. Between 80 and 100 is classified as healthy.

Scores are represented by capital to total assets ratio, capital to risky credit ratio and capital adequacy ratio.

Assessment of the Quality Aspects of Earning Assets of Kopwan Mekar Kenanga in 2019-2021

Based on the analysis performed, the results show the same 15.00 for the quality aspect of Kopwan Mekar Kenanga's production assets in 2019, 2020 and 2021. The average score obtained is 15 and the maximum score is 25. The score is 40 to 60, so it belongs to the category under supervision. This means that the property you own is not achieving the expected level of return. The score is expressed by the ratio of the volume of loans to members to the volume of loans originated, the ratio of bad debt risk to loans, the ratio of risk reserves to bad debt, and the ratio of impaired loans to loans.

Assessment of the Management Aspects of Mekar Kenanga Kopwan in 2019-2021

Based on the results of the analysis performed, the average score for the area of general administration is likely to be 2.5. The average score for organizational management is 3.00. The average score for the capital management dimension is 1.60. The average score for wealth management is 2.70 and the average score for cash management is 2.40. The average score obtained is 12.2, with a maximum score of 15. The score is an 80 to 100 ratio, so it is classified as healthy. Based on the scores, Kopwan Mekar Kenanga showed he managed well in terms of management from 2019 to 2021 and is expected to maintain that in the following year and improve further to earn a perfect score. increase.

Assessment of Efficiency Aspects of Mekar Kenanga Kopwan in 2019-2021

Based on the analysis that has been carried out, it shows that in the efficiency aspect of the Mekar Kenanga Kopwan in 2019-2021, the same score is obtained,

namely 10.00. The average score obtained is 10.00 which is the maximum score. This means that in terms of efficiency, Kopwan Mekar Kenanga is classified as very good, which means Kopwan Mekar Kenanga can provide services to members with the most efficient use of assets and costs.

Assessment of the Liquidity Aspect of Mekar Kenanga Kopwan in 2019-2021

Based on the analysis performed, Kopwan Mekar Kenanga's liquidity was 7.50 in 2019, rising to 2.50 in 2020 and rising again to 7.50 in 2021. The average score obtained is 5.80 and the maximum score is 15. The score is on a 0-51 ratio, showing the fluidity of his Kopwan Mekar Kenanga under special supervision for 2019-2021.

Aspects of Independence and Growth of Mekar Kenanga Kopwan in 2019-2021

Based on the analysis performed, Kopwan Mekar Kenanga's independence and growth aspects for the period 2019-2021 show the same score of 5.50. The average score obtained is 10.00, which is the maximum score. The score is on a ratio of 80-100, sounding Kopwan Mekar Kenanga's independence and growth aspects for 2019-2021.

Assessment of the Identity Aspects of Kopwan Mekar Kenanga in 2019-2021

Based on the analysis performed, it shows that the identity aspect of Kopuwan Mekar Kenanga from 2019 to 2021 yielded the same score i.e. 10.00. The average score obtained is 10.00, which is the maximum score. Therefore, Mekar Kenanga Kopwan can be classified as very good and has achieved its goal of promoting the economy of its members.

Health Assessment Kopwan Mekar Kenanga in 2019-2021

The results of Kopwan Mekar Kenanga's 2019 Health Assessment gave it a score of 79.95 in its assessment of a fairly healthy cooperative. In 2020, the value

dropped to 72.55, giving it a fairly healthy co-operative rating. The achieved value for 2021 is also 81.15, a rating for a healthy cooperative. Therefore, the health status of Kopwan Mekar Kenanga from 2019 to 2021 can be said to be in a steady state. In other words, it is rated as a moderately healthy co-op. With an average Kopwan Mekar Kenanga score of 77.88 for 2019-2021, it can be considered very healthy.

Conclusion

To conclude, based on the financial data processing performed, that it is a good category given the health of Kopwan Mekar Kenanga's capital, management, efficiency, liquidity and identity for the period 2019-2021. It is rated poorer not only on the quality of productive assets but also on the independence and growth aspects. Overall, Kopwan Mekar Kenanga's results from his 2019-2021 Health Assessment can be considered very healthy.

Proposals that can be submitted for Kopwan Mekar Kenanga 2019-2021 are in good standing in terms of quality of capital, productive assets, management, efficiency, independence and growth, and identity and will be retained by Kopwan Mekar Kenanga's management in the future. I hope you will. Aspects that are already excellent and achieve the highest quality.

The liquidity quality held by Kopwan Mekar Kenanga for the period 2019-2021 is in the low category and it is expected that Kopwan Mekar Kenanga's management can improve the management of the still low liquidity ratio. Kopwan Mekar Kenanga has an unbalanced relationship between banks, cash and short-term debt, and needs to increase lending to balance cash and short-term debt.

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