

Community Development: Optimizing The Independence Attitudes of Al Muttaqien Saving and Loan Cooperative Members

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Abstract. This research was conducted to obtain information about the optimization of the independent attitude from members of saving and loan cooperatives in terms of community empowerment context. This research was conducted at the KEBAL Al Muttaqien Saving and Loan Cooperative that involved the management and members as research subjects. This study uses a qualitative method with a case study approach. The information found from this research is the success of the management in implementing the improvement of members' independence by emphasizing the strengthening aspects such as material, intellectual, and management independence. It can be concluded that the development efforts have been made by prioritizing the capacity of the community to develop, be independent, and be able to manage the natural resources around them. Thus, empowerment activities are implemented so that people can participate in achieving independence. KSP KEBAL has performed its role as an empowerment agent to provide strength to the community as an empowered group. The independence of cooperative members is a measure of the successful efforts in carrying out its organizational and business activities.

Key words: community empowerment, independence, cooperatives

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INTRODUCTION

The phenomenon of poverty is a social problem that is a serious problem in developing countries, including Indonesia. The problem of poverty is a complex and multidimensional problem related to social, cultural, economic and other aspects (Mukul Sharma ed., 2004). The Central Statistics Agency in 2019 stated that the number of poor people in September 2019 was 24.79 million people. Poverty has decreased, the Central Statistics Agency (2019) also stated that poverty in 2016 was at 27.77 percent points, in 2017 it was at 26.58 percent points, in 2018 it was at 25.67 percent points and in 2017. 2019 was at 24.79 percentage points, so it can be said that the Indonesian government has succeeded in seeking poverty alleviation. Implementation of Poverty Reduction Policies Through MSME Empowerment Syntax Idea, Vol. 2, No. 6, June 2020 27 The problem of poverty must be resolved together, both from the government and the community. The government and society must cooperate with each other in alleviating poverty. (Fidianing Sopah, 2020).

The efforts to reduce poverty is a shared responsibility between the central government and local governments. The government's effort in realizing society to be free from the shackles of poverty is by striving to increase community independence in various ways, one of which is by carrying out community empowerment activities. According to Bhinadi (2017:1). Unemployment is a social problem that requires seri-

ous handling because it will have an impact on other social problems such as criminals, poverty and societal ills. (Eddy et al., 2020b).

Empowerment can be used as a means of improving people's welfare through various aspects, including social, cultural, political and economic aspects. Empowerment is derived from the basic word Daya which etymologically means ability (Sulistiyani, 2004; Michelle Kaminski, n.d.) (Rebecca Gill & Shiv Ganesh, 2014); (Peter A. Heslin, n.d.). Empowerment is an effort to build power, which is done by encouraging, motivating, and raising awareness about the potential that is owned and then trying to develop it. Empowerment is done not to make people experience dependency (charity), but must teach independence to those who are empowered. With the empowerment of persons with disabilities, it is hoped that it will bring about change for them by increasing their social and economic welfare. And can make them accepted again by the community in the surrounding environment. (Tukiman, Temi Puji Lestari, Esti Puji Rahayu, 2021)

Empowerment in essence tends to give strength to certain groups to be more empowered (Pranarka & Vidyhandika: 1996); (Genevieve Smith, 2015). Thus, from this empowerment, the end of empowerment is to create self-reliance in the community by maximizing the implementation of community empowerment values with the aim of the community being able to participate directly in planning, implementing, and experiencing the results of development (Auken,

n.d.); (Chen, S., Hsiao, H., & Chang, 2013). This activity is known as the participatory development concept. This participatory development is equal with community empowerment because participatory development activities as well as community empowerment activities are carried out with the aim of preparing an advanced community for prosperity and have independence so that they can escape the cycle of poverty and underdevelopment. For this reason, the concept of empowerment becomes an activity in pursuit of human and economic development that still prioritizes in increasing the capacity of the community so that they can continue to develop their capacity in order to manage their local natural resources (Theresia Anita Christiani¹, 2020); (Widyatmini, Izzati Amperaningrum, Teresa Indiwati, n.d.). Empowerment is carried out so that the community plays an important role in increasing community independence (Harahap, 2012).

Human Resources availability quality is believed to be the key success is the key to success an organization or company (Samuel Mayanja^{1*}, Joseph M. Ntayi², J. C. Munene³ & Waswa⁵, 2019, Constanze Eib¹ and Siegert², 2019); (John Potter, 2016); (Duvall, 2006). Thing thus making human resources existing in an organization or the company plays an active role in carry out its organizational strategy for the achievement of the organization's vision and mission already made at the beginning the organization. SME development is very important in order to raise people's economy, the concept of development covers various fields in multidimensional social life centered on welfare public (Shaun Paul Digan, Gurjeet Kaur Sahi, Stanzin Mantok, 2019). Building community welfare aims to improve and improve the quality of life, and produce progress and look far ahead. The concept of welfare development needs to be understood as a process involving major changes in social structure, public attitudes, and national institutions, as well as the acceleration of growth economy, reducing inequality, and eradicating absolute poverty, because Therefore, in the dynamics of building a prosperous society, understanding is needed holistically, so that in practice it is not only seen as an "activity and for economic purposes.

Therefore, companies are required to invest human resources that existing and future human resources so that they can continue to work competently so that organizational goals can be achieved effective and efficient. Major problems in management human resources faced by various organizations is the absence careful planning, proper procedures neatly structured and systematic in carry out functions and activities human resource management. However, the organizational culture that is within each organization itself.

As the organizational structure should systematically planned, effort human resource management often wrong in applying competence with the type or unit of work. Good and patterned work standards every organization should have this thing it is possible that all employees can work with roles that have been created by organization, namely SOP (Operational Standards) Company). Eliminate culture seniority in the company with a good competitive culture, so that it will there is a competitive climate based on work performance is no longer working long. (Jeni Andriani, 2019).

The communities can be said to be independent if they are able to manage, produce, and analyze strategies to provide real and effective contribution to themselves or certain groups. This is the embryo of the cooperative concept that provides provisions for independence and welfare in the form of mutual cooperation or cooperation.

Cooperatives are business entities based on economic democracy whose main goal is to improve the welfare of members in particular and society in general and to participate in building the national economic order in order to create a just and prosperous society. (Edy et al., 2020a; (Chusmeru, Masrukin, & Pangestuti, 2017; (Khoo-lattimore, 2017)

Cooperatives are economic organizations that are owned and operated by a person for the common good. Cooperatives base their activities on the principle of the people's economic movement based on the principle of kinship. Currently the need for information is very large. Both individuals, organizations and a business entity really need information for their interests. (Tampubolon, 2018).

The existence of the Savings and Loans Cooperative (KSP) is currently felt to be very helpful for the community, especially those who are members. Cooperatives are closely related to SMEs, where cooperatives have a very important role in developing the community's economy. With the existence of savings and loan cooperatives, people who need money loans for capital can be helped, because the requirements and procedures are not difficult and convoluted with relatively light interest. (Hasanah & Hanifah, 2020).

Koperasi means "cooperative" which leads to the meaning of cooperation. The meaning of this term is emphasized by Arifin Sitio (2001: 13) making cooperatives (Koperasi) have a relationship between humans as individuals in community life. Cooperatives (Koperasi) is an organization that operates in the social economy which functions to improve, repair, and build an economic system through the spirit. (Edy et al., 2020; (Pigg, 2014). Cooperatives have a function to develop the potential and economic capabilities of their members which can then be expanded and help the community around the cooperative so as to create

improvements. The remaining operating income (SHU) of the cooperative is also an important element in improving the welfare of its members. SHU is distributed to the members of the cooperative based on the members' agreement which is accumulated from the calculation of member services to the cooperative. (Herdiansah et al., 2020)

Initially, the cooperatives developed in Indonesia were in the form of consumption cooperatives, but the activities of consumption cooperatives were considered to be more failures, then a cooperative was developed that was more in line with the needs of the community by providing business capital in the form of saving and loan cooperatives (Rahardjo, 2011:7; (Ouédraogo, n.d.). Furthermore, cooperative activities are carried out in the form of self-help whose main objective is to provide welfare for the community and all members of the cooperative itself. Moving on the basis of (Tukiman, 2021) kinship illustrates the existence of human self-awareness so that we can work together to create cooperatives based on a people's economy.

In an effort to promote cooperatives, the growth of cooperatives and their business growth from time to time needs to be improved, so that cooperatives grow into a substantive and integral part of the national economy. Apart from that, economic democracy contains elements of equity, kinship, social conditions, and welfare for all Indonesian people. The Influence of Member Participation on the Success of Cooperatives This is because the development of economic democracy is also implemented through the growth of cooperative businesses (Astri Oktaviani, Ace Suryadi, 2020). In its development, the cooperative was faced with many problems and weaknesses that hindered it. Because of this, problems and obstacles to the development of cooperatives must be faced and resolved. The problems faced in general can be caused by various factors, both internal factors and external factors. Both internal and external factors that become obstacles in the development of cooperatives are closely related to the success of the cooperative itself. In this case, especially the human resource factor is very dominant in the development and success of a cooperative. For this reason, the development of human resources in cooperatives needs to be continuously improved, both members, administrators, and supervisors in cooperatives, so that they are able to run the cooperative economy in a professional and reliable manner. Generally, cooperative problems are caused by low participation of members in cooperatives, poor management of cooperative management, lack of capital, and lack of cooperative development in terms of quantity and quality. Jochen Ropke (2003:170) suggests that the success and development of cooperative businesses are influenced by internal

factors, including; (1) management, (2) services, (3) capital, (4) member participation, while external factors include government guidance. Cooperatives as an organization consisting of a collection of people require contributions from their members in the form of participation. The participation of cooperative members is important in efforts to develop cooperatives, because the facts show that the participation of members in cooperatives is able to create progress or setbacks for cooperative businesses. With the principle of identity in which members of the cooperative are both owners and customers or service users, it means that the cooperative is highly dependent on the active participation of its members. (Wawan Yuswono, 2018)

In cooperative activities, active community participation is required so the cooperative activities can run well. Member participation is an important point for the survival of the cooperative, where the development of cooperative institutions can be viewed from the level of participation of these members. The independence of members can also be seen from the level of participation in cooperatives because the awareness of cooperative members is a benchmark in developing the economic order of the cooperative's activities.

Al-Muttaqien Family Savings and Loan Cooperative abbreviated as KSP KEBAL is a saving and loan cooperative that has various achievements. KSP KEBAL was incorporated on December 31, 1999 in Sukagalih Village, Sukajadi District, Bandung City. Present as a solution for society that is created from the community and for the community in meeting the needs of the community, the existence of KSP KEBAL is an alternative to empowerment in terms of the people's economy.

KSP KEBAL as a cooperative with various achievements in West Java and has succeeded in carrying out a series of community empowerment activities and increasing the active role of community participation in cooperatives. This cooperative has succeeded in forming an attitude of community independence (Grashuis;). The value of independence is included in the main objective of empowerment activities. For this reason, the research will describe the actualization of the optimization of community independence that has been successfully carried out by the KSP KEBAL saving and loan cooperative as an effort to improve their welfare.

METHOD

This study uses a qualitative method with a case study approach. This research study emphasizes the meaning of the perceptions of the research subject (Sugiyono, 2011). This research was conducted at the

KSP KEBAL Institution. The data presented in this study is the result of a review of the activities to optimize the independence that has been felt by members and communities. The study population was the members of the KSP KEBAL community. The selected respondents were 5 respondents with cooperative members. The members of the cooperative were selected with the criteria of being permanent members of the saving and loan cooperative KEBAL Al Muttaqien for <3 years and having/owning a small or medium business. Data collection techniques in this study were carried out using interview, observation, and documentation techniques.

Interviews were carried out by conducting in-depth interviews in order to obtain data regarding the independence felt by members of the KEBAL Al Muttaqien Saving and Loan cooperative. Data management uses subject triangulation by linking the results of interviews, observations, and documentation. Research results that are not included in the predetermined instrument will be reduced to cleaning.

RESULTS AND DISCUSSION

Cooperative development is still facing problems both in the field of institutions and in the field of cooperative business itself. These problems can sourced from within the cooperative itself or from from the outside. Independence is also defined as a change in a person that is the result of one's own experience and practice without depending on others

Independence in this case is a manifestation of a person's ability to exploit his potential in fulfilling his life's needs, which is characterized by the ability and freedom to determine the best behavior (Hubies 1992). According to BPSK, PKM, and LPM Unibraw (2001) in Kurniawati (2010) explains that independence includes four main elements as follows: *Material independence*. Productive ability to meet basic material needs as well as reserve funding mechanisms to be able to survive at critical times; *Intellectual independenc*. The formation of a base of autonomous knowledge by societies which enables them to cope with more subtle forms of domination arises beyond the control of that knowledge; *Management independence*. Autonomous ability to foster self and become and manage collective activities so that there are changes in life situations.

If studied in depth, material independence is not the same as the concept of being able to meet one's own needs. Material independence is the productive ability to meet basic material needs as well as the mechanism for reserve funds to be phased in during times of crisis. Intellectual independence is the formation of a base of autonomous knowledge by communities which enables them to cope with the more

subtle forms of domination that arise outside of control of that knowledge. The definition of management independence is the autonomous ability to foster themselves and undergo and manage collective activities so that there are changes in their life situations.

Cooperative management in terms of thinking, capital and sustainability must be independent. The independence of the community members of the cooperative in managing their cooperative is very important because the success of the cooperative is determined by the members of the cooperative itself. Members as owners and users of cooperatives must be able to carry out their rights and obligations as regulated in their respective cooperatives.

Based on research findings, the level of community independence after becoming a member of a cooperative has increased both in terms of intellectual, material and self-management. The following is a description of the findings obtained in the field:

Aspects of Intellectual Independence

The information obtained from research finding is society has met their needs in increasing intellectual abilities. Not a few people who are able to have their own business from cooperative activities. Optimization in improving the independence of the management of cooperative members in terms of knowledge about entrepreneurship is increasing and the motivation in developing skills in creating new products is getting higher.

After becoming a member of a cooperative, the members are trained in providing knowledge to others about cooperatives. They are able to give influence to other community groups by joining the cooperative program, it can have a positive impact on themselves and the environment. The cooperative members who were interviewed responded that the community was always given experience to be able to communicate and introduce cooperative activities. Cooperative members can provide information to other people about being part of a cooperative, making it easier for people to open a business by providing capital from the cooperative.

Respondents also provided answers regarding optimization in increasing the independence of the management of cooperative members in terms of independence in the intellectual aspect, it can be seen from the ability of members to introduce cooperative programs to others, namely by sharing experiences that saving and loan cooperatives are able to make community micro-businesses run smoothly, good, and able to make the community obtain capital without many and simple conditions, such as completing the requirements for photocopying ID card (KTP), photocopy of family cards, photocopies of electricity bills, salary slips, and collateral that will be obtained

later. So, from this activity, the members of the KEBAL cooperative will increase.

The level of intellectual independence shown by the community or members of the cooperative is a step of the management in optimizing the attitude of independence in the aspect of intellectual independence to all members of the cooperative.

Aspects of material independence

In this aspect, people are in the category of good material independence. Optimization in increasing the independence of the management of cooperative members from a material perspective can be seen from the success of the efforts carried out by cooperative members that have entered into successful achievements. This is evidenced by the reduction in loans in the form of main capital to run a business that previously had received a roll of funds. Something that is needed, needed for further study or needed in everyday life, will generate motivation to learn it. Besides attention, motivation has an important role in learning activities. Motivation is the energy that moves and directs a person's activities. (Saripah & Shantini, 2016)

Respondents also revealed that the financial reserves owned by the cooperative members were sufficient to meet the needs of both for business or other living needs. Cooperative members are given opportunities in the form of training to manage finances from cooperative management. The results of the interviews conducted showed an increase in the ability to manage the management of incoming money and money going out of activities carried out by the management. The success of increasing community independence in fulfilling material needs was successfully carried out by inviting the community to participate in training and catch-up activities done by cooperatives. With the optimization of cooperative members, become empowered by increasing the economy in meeting the needs of themselves and their families.

Aspects of management independence

Optimization in improving the independence of the management towards cooperative members from a management perspective has been successfully carried out. Respondents provide information that the ability to independently manage members in terms of establishing communication in terms of networks or relationships can be formed. This ability increases knowledge of business development by cooperative members.

Respondents gave a statement that the management was able to provide direction to cooperative members in carrying out their duties to carry out activities together with other members. The values of

good cooperation between cooperative members are seen in increasing the ability of mutual cooperation in order to achieve the goals of the cooperative organization. Members implement the value of independence in terms of management by obediently providing installment fees in accordance with applicable regulations. It is important for members in managing the flow of business financing expenditures. Members are proven to be able to manage this so that the business carried out can run smoothly. In this aspect, the level of community independence shows good success.

Community empowerment is a method that is carried out in order to help increase and develop the people's economy by referring to social values. This idea is centered on the human aspects, participation, empowerment, and sustainability (Chambers in Hadi 2010). In line with Verhagen, as quoted by Hikmat (2004) states that self-help is a means to achieve independence. The meaning of independence itself is an atmosphere or certain condition that makes an individual or a group of people who have reached that condition no longer depending on the help or generosity of third parties to secure individual or group interests. The main purpose of empowerment activities according to Kesi Widjayanti (2011:16) is to make the community independent so that it is able and reaches for existing resources so that it becomes productive and helps development. It can be concluded that an independent community group means a group that is capable of developing adequate organizational, productive and analytical skills so as to be able to design and implement a strategy that can contribute effectively.

Cooperatives are a populist economic movement to revive the culture of mutual cooperation in the community in building an economic system, carried out independently with the aim of prospering the community in general and members in particular. The principle of kinship reflects the awareness of the human conscience to cooperate in cooperatives and to become a populist economic movement where people who want to progress together work together to form cooperatives.

The results showed that in general the level of community independence of the members of the KSP KEBAL Al Muttaqien has been successfully carried out. Society has realized and understands about its ability to manage themselves independently with the aim of changing behavior to be more beneficial for themselves and for others.

The independence of cooperative members is a strengthening that aims to encourage the performance of cooperative institutions so that they can carry out institutional development activities in utilizing their resources optimally. The independence stage is fo-

cused on developing human resources, business capital and product marketing networks. Management at this stage is carried out independently by the community, with periodic guidance and supervision. Control and assistance is carried out to facilitate the management of cooperatives in forming partnerships and fully surrender the available time and effort and the participation of members (Maulana Mahrus Syadzali, 2020).

This is in accordance with what Hubies (1992) argues that independence is defined as a manifestation of a person's ability to exploit his potential to fulfill his / her life's needs, which is characterized by the ability and freedom to determine the best behavior. Nasdian (2014) categorizes independence as material independence, intellectual independence, management independence.

CONCLUSION

Community members of KSP KEBAL Al Muttaqien have realized and understood their ability to manage themselves independently with the aim of changing behavior to be more beneficial for themselves and for others.

The cooperative management has succeeded in optimizing the independence of the community members of the KSP KEBAL Al Muttaqien. Judging from the level of intellectual independence, most members understand their rights and obligations as members and understand the services that exist in cooperatives. Judging from the level of material independence, the community members of KSP KEBAL Al Muttaqien have been able to take advantage of the services provided by the cooperative for productive businesses and have savings that can be used in critical times. Judging from the independence of management, the community members of the KSP KEBAL Al Muttaqien can work together well with other members in every program carried out by the cooperative. Cooperative management both in terms of thinking, capital and sustainability is carried out independently. The independence of cooperative members in managing their cooperatives is very important because the success of cooperatives is determined by the cooperative members themselves. Members as owners and users of cooperatives must be able to carry out their rights and obligations as stipulated in their respective cooperatives.

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