



Analysis of The Causes of The Delay in Loans for Members of The Melati Women's Cooperative in Sidoarjo City

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ABSTRACT

A Cooperative is an association or an organization consisting of each person who can go in and out like a member. Savings and loan cooperatives collect funds through their members and channel them back to cooperative members and the community. This will result in delays in loans to Jasmine women's cooperatives. This study uses a descriptive qualitative method that describes the causes of delays in member loans in women's cooperatives. The results of this study indicate that the cause of delays in cooperative loans is that customers continue to delay payments, which results in losses to the Jasmine Women's Cooperative and many customers who are not in good faith and use these loans not according to their needs.

Keywords: *Loan, Women's Cooperative*

INTRODUCTION

Savings and Loan Cooperatives are bodies that operate in the financial aspect, with business activities such as receiving funds or loans. Savings and loan cooperatives are growing very quickly and are greatly influenced by the number of debtors they have. If the number of members of the cooperative increases from year to year, then the cooperative is experiencing very good development. However, many cooperative capabilities still need to be fully optimal, especially in ensuring the sustainability of the cooperative in achieving profits.

Savings and loan cooperatives play an important role in supporting the community's economy, especially through women's cooperatives. According to the theory of cooperative economics, put forward by Hendrojogi (2007), cooperatives function as business entities whose members are individuals or cooperative legal entities with cooperative principles and based on the principle of family. In this case, savings and loan cooperatives provide easier access to capital for their members than conventional financial institutions, which can ultimately empower them economically.

However, in practice, various challenges arise in loan management. As explained by Syafriansyah (2015), credit in women's cooperatives must be based on trust between the cooperative and its members. Noorhayati (2010) stated that credit problems are often influenced by internal factors such as less supportive credit policies and weaknesses in credit supervision. In this case, imbalances can lead to bad debts, ultimately harming the cooperative.

The Melati Women's Cooperative is one of the cooperatives engaged in savings and loans. Loans distributed to members require good internal arrangements to be free from fraud. The Melati Women's Cooperative is located in Jeruklegi Village, Balongbendo District, Sidoarjo Regency. One of the main activities of this cooperative is savings and loans, especially for low-income families. The government has issued a Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 02 / Per. / M.KUKM / II / 2017 concerning changes to previous provisions regarding savings and loans, which aims to strengthen cooperative institutions.

Data on loan applications from Melati Women's Cooperative members shows that there are still pending loans. In 2020, of the total loan applications of IDR 189,500,000, as much as IDR. Eighteen million were delayed, with 9 out of 99 borrowers experiencing delays. Meanwhile, in 2021, out of a total loan application of Rp. 209,500,000, Rp. Twelve million were delayed, with 6 out of 107 borrowers experiencing delays. The percentage of loan delays in 2020 reached 9.4%, while in 2021, it decreased to 5.7%.

This problem shows that although the Melati Women's Cooperative has grown, there are still obstacles to managing loans, especially related to late payments by members. This is not only detrimental to the cooperative's finances but can also reduce member trust in the cooperative. Therefore, further study is needed to understand the causes of delayed member loans and the efforts that can be made to overcome them.

METHOD

The study uses a qualitative descriptive procedure, which is research that tries to master social reality by accumulating information and looking for reality. After that, explaining and analyzing information is done by collecting and categorizing information, which is then analyzed and interpreted based on the available philosophical base. This research site was tried at the Melati Women's Cooperative, Jeruklegi Village, Balongbendo District, Sidoarjo Regency. Through this study, primary data is carried out by observation or observation when it is taken.

In the data collection, the researcher used a survey procedure that included interviews with parts related to the research subject. The interview was attempted to obtain a complete picture of the conditions and realities that are running positively regarding the financial information and data that the researcher needs or the programs that are running and have been implemented in the Cooperative section. The interview was conducted face-to-face. The information analysis method used is the form of Miles and Huberman through triangulation.

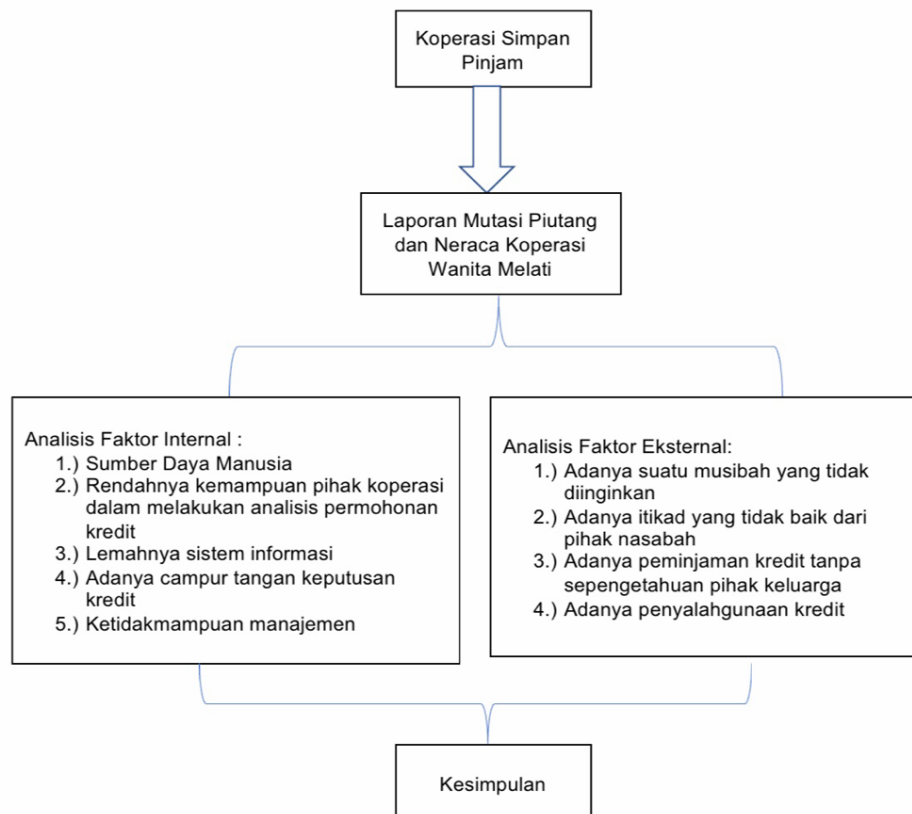


Figure 1. Conceptual Framework

RESULT AND DISCUSSION

Data analysis techniques from the Miles and Huberman Model:

Internal Factors in Melati Women's Cooperatives

a. Human Resource Factor

Human resources are one of the values to be managed and raised in an organization. The management of human resources in the Jasmine Women's Cooperative can be observed in each employee's ability to not carry out obligations in accordance with his job desk. This condition will cause a lack of focus on the management of cooperatives.

In the Jasmine Women's Cooperative, it is necessary to give directions to each employee so that employees always participate and the cooperative can run well and develop. Participation is needed in an organization or a cooperative so every employee has responsibility and can work effectively and efficiently.

b. Low Factors of the Cooperative in Conducting a Credit Analysis

The lack of ability of a Melati Women's Cooperative to carry out a feasibility analysis of credit applications to be submitted by prospective customers can be caused by problems that arise. Therefore, the Melati Women's Cooperative must foster strong commitment and effort when handling the credit request process using existing procedures.

c. Weak Information and Supervision System and Credit Administration

An information system is a technology used to combine information systems and the activities of employees in the Jasmine Women's Cooperative to support operations and management to be more effective in achieving a goal. At the time of supervision, it must be carried out selectively in order to be able to see the development of either an income or a performance in employees. In an administration that a cashier must carry out, the credit staff will disburse funds per day by the existing cash to not exceed the existing quota and to balance expenses and income.

Delays in the delivery of the data system occur when information from the office that is to be deposited to the head office must wait first because of miscommunication between staff and the lack of thoroughness in recording carried out by the administration, which still uses manual tools in each system.

d. Inability in Management

In overcoming management incompetence, the Melati Women's Cooperative often takes place in the management of funds at the time of disbursement of the money installments to be issued, not by the existing portion, and very inaccurate supervision. This causes weakness in installments and much negligence from employees, so the information could be more careful when requesting information from employees.

External Factors in Jasmine Women's Cooperatives

Several external factors affect Jasmine Women's cooperatives, including:

a. There is a failure

This failure includes accidents that sometimes befall customers, such as accidents and deaths while in the cooperative installment system, so they want relief to pay off their debts. This causes Jasmine women's cooperatives to lose money because of arrears if they have not paid off the crediting. It also causes the cooperative's income to decrease due to the responsibility of burdens.

b. The Existence of Credit Loans Without the Family's Knowledge

When borrowing credit that is unknown to the family, it will cause a dispute between the family and the cooperative. The collector staff will collect at home if the party involved is late to pay the loan. If the family does not know this, it will cause a dispute between the two parties.

c. There is credit abuse by customers.

In a Melati Women's Cooperative, prospective customers still make credit loans that are different from the main purpose of the credit loan. For example, questions and answers will be asked during interviews with prospective customers who will borrow the credit. Among them, they will ask what the loan is for, and then the prospective customer answers for business capital. At the time of the due date of credit repayment, the collector collects and checks whether it is true that the prospective customer borrowed for business capital purposes. When the collector bills the prospective customer, the customer delays repayment, causing the loan repayment to often not be smooth and can even be called stuck. This is due to repayment exceeding the return period that was set at the beginning.

Human Resources is still not good because each member does not have a job desk suitable for their respective jobs. Rather, each member does all his jobs desk. This leads to a lack of work focus, making

work effective and efficient. The Melati Women's Cooperative still needs to improve its fund management because it is still being calculated manually, and spending is not according to the available quota. The weak information system in the Jasmine Women's Cooperative causes obstacles for every working employee, including when doing data; there are still many errors in writing or calculating because of the very low information system.

If the customer experiences a failure or a disaster, a waiver will be given to the family concerned. Customers in the Jasmine Women's Cooperative still have many bad intentions, including delaying the payment period. This causes a lack of income and makes expenses stuck.

The distribution of loans or loans disbursed and the repayment of loans or easy installments of Kopwan Jasmine in the 2020–2021 time span, the installments disbursed, and the smooth loans face comparisons. This is due to problematic installments or stuck installments. Furthermore, the distribution of credit installments in Kopwan Melati Sidoarjo:

Table 1. Credit Distribution and Loan Repayment of Kopwan Melati for the 2020-2021 Period

Year	Credits disbursed	Credit Lancer
2020	IDR 145,700,000	IDR 112,900,000
2021	IDR 141,400,000	IDR 100,450,000

Table 2. Cooperative Income for the 2020-2021 Period

Year	Total Revenue
2020	IDR 36,958,000
2021	IDR 43,324,000

Analysis of distribution and credit return on the income of the Sidoarjo City Jasmine Women's Cooperative

Calculation of credit distribution to the income of Jasmine Women's cooperatives:

The year 2020

$$145,700,000 \times 100\% = 3,942\%$$

36.958.000

Year 2021

$$141,400,000 \times 100\% = 3,263\%$$

43.324.000

Calculation of credit return on the income of Jasmine Women's Cooperatives:

The year 2020

$$112,900,000 \times 100\% = 3,054\%$$

36.958.000

Year 2021

$$100,450,000 \times 100\% = 2,318\%$$

43.324.000

The calculation of credit distribution and credit return on the income of Jasmine Women's Cooperatives for the period of 2020-2021 can be recapitulated as follows:

Table 3. Recapitulated Credit 2020-2021 Period

Year	Credit disbursement	Credit refund
2020	3,942%	3,054%
2021	3,263%	2,318%

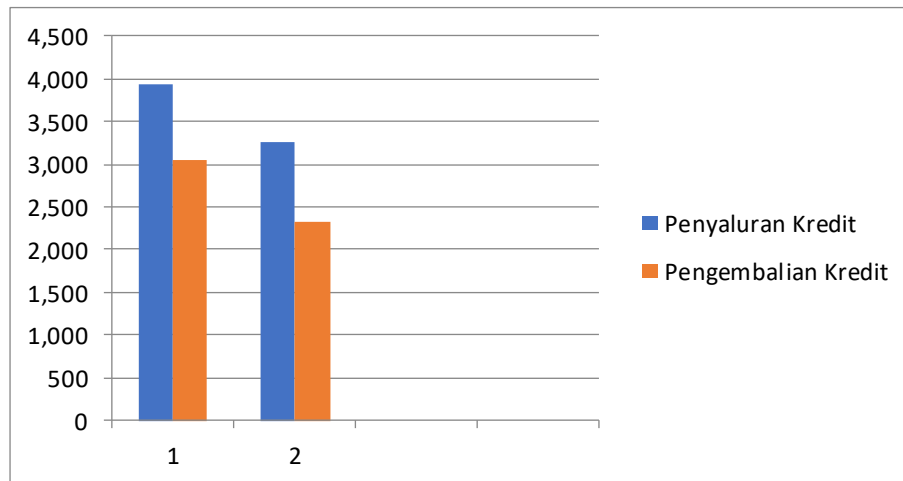


Figure 1. Diagram of Distribution and Credit Return to The Income of The Melati Women's Cooperative in Sidoarjo City

Discussion

The installment distribution to the income of the Melati Women's Cooperative in 2020 was 3.942%, and the credit distribution in 2021 decreased to 3.263% of the Melati Women's Cooperative's income. Meanwhile, the credit return rate for the Melati Women's Cooperative in 2020 was 3.054%, and in 2021, it decreased to 2.318% of the Melati Women's Cooperative's income.

CONCLUSIONS

From the results of the discussion, it was obtained that the analysis of bad loans was due to the presence of parties who were very less careful about employee performance and there were still many employees who concurrently worked in jobs that were not by their jobs desk. This is due to the lack of human resources, which are very lacking in competence. In addition, there is bad credit because customers always need to pay the predetermined payments, so there is a delay in paying debts. Many customers still abuse credit loans at the Jasmine Women's Cooperative. Also, increasing loans and repayments will cause bad loans, and income in women's cooperatives will decrease.

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