

Communication Strategies of the Multipurpose Syari'ah Cooperative of Musi Sejahtera Palembang in Improving the Welfare of the Members

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Abstract

The aim of this research was to identify the all-round business syari'ah cooperative development program, "Musi Sejahtera Palembang". The research method used in this research was qualitative research method. The research data were obtained through observation, interviews and documentation. Furthermore, the data obtained were assessed by descriptive-analytic technique and will eventually be concluded as the final outcome of this study. From the results of the research it can be concluded that the communication strategy of the Syari'ah Serba Usaha Musi Sejahtera Palembang cooperative in improving the welfare of its members was carried out through personal individual and communication. Meanwhile, the factor supporting the implementation of cooperative activities is as follows: working good cooperation with various stakeholders as well as facilities and infrastructure support. Meanwhile the inhibiting factors are as follows: 1) the human resources were less qualified; 2) lack of Board to manage the membership of a cooperative; 3) lack of awareness of the members of Syari'ah Serba Usaha Musi Sejahtera Palembang Cooperative in participating actively and the system management of Syari'ah Serba Usaha Musi Sejahtera Palembang was not doing well.

Keywords: Communication, Cooperative, Strategy, Syari'ah

Introduction

A cooperative is a financial institution that is legally stipulated in the Cooperative Laws years 2013 No. 25 regarding Cooperatives with the following statements:

"A cooperative is a body of business consisting of persons or legal entity with the bases activities based on the principle of cooperation as well as people's economic movement based right on the principle of kinship" (Kementerian Koperasi dan Usaha Kecil Menengah, 2015, 2015) .

Hasan and Zuhdi (2005) defines a cooperative as an association or organization of persons or legal entities who cooperate with full awareness to improve the welfare of its members on a voluntary basis amicably. Some scholars refer to cooperatives as a form of mutual assistance, namely a cooperation agreement between two or more people, in which one party provides venture capital, while the other party conducts business on the basis of profit sharing according to a mutually agreed agreement. Based on the decision of the Ministry of Cooperatives and Small and Medium Enterprises (2015), in a cooperative there is an element of *mudharabah* because in a cooperative, one party has capital and the other party does business on that capital.

Cooperation is said to be successful or successful if it is able to improve the welfare of its members. Cooperatives can make their members prosperous, because it creates added

value from their businesses. All Members can get added value if they want to participate in the Cooperative. The more often the members participate, the more added value they get. In order for a cooperative to provide added value to its members, the cooperative itself must be performing well. The better the performance of the cooperative, the greater the ability of the cooperative to improve the welfare of its members. The greater the role of cooperatives to promote the welfare of its members, then the higher their participation in cooperative activities. The relationship between cooperative performance, member participation and member welfare is a relationship that affects each other (Anoraga & Widiyanti, 2007).

Cooperative members have a position very strategic for the development of cooperatives. The member can serve as the *owner* as well as the user or in this case is often referred to as the *dual identity of the members* as the main characteristics of Cooperatives that are not owned by another company form. As owners, members of the cooperative must participate in capital injection, monitoring and decision-making, with the expectation will acquire the distribution of net income that is adequate but in reality it is very difficult to achieve that goal. The only hope is that members are expected to participate in utilizing the cooperative's services or be active as users. In other words, the members of the cooperative are expected to obtain added value in the form of economic benefits which is referred to as member economic promotion.

To measure the success of a cooperative, do not only look at the cooperative's ability to produce the remaining results of the business, but the main thing must be seen from the ability of the cooperative in promoting the economy of its members (Anoraga & Widiyanti, 2007).

Measuring the success of the business cooperative requires measuring instrument in accordance with the objectives of the cooperative, article 3 of The law No.25 of 1992, states that one of the objectives of cooperatives is to advance the welfare of its members. The word welfare has a broad meaning, is relative in nature, and reflects more on the macro meaning. Meanwhile, what is needed is the operationalization of the macro objectives into the objectives of the micro cooperative. In line with the definition of a cooperative as a business entity or company, the meaning of welfare which is the goal of the cooperative is more towards the understanding of the economy. Arifin (2017) states that in economic terms, the welfare of a person / community can be measured by the income he gets. Thus the purpose cooperatives to improve the welfare of members could be operationalized into increased revenues members.

Income received by a member of a cooperative can be in the form of nominal income (money) and real income in the form of goods that can be purchased by members. For example, in cooperative manufacturers, which means that the members of the cooperative has a certain product manufacturers who run businesses / business, requiring the services of the cooperative are in the form of input supply production, credit supply, and marketing of the resulting output. The purpose of the producer cooperative is to advance the business of its members by increasing the profits to be earned. In other words, producer cooperatives aim to increase the nominal income of their members, which is known as Member Economic Promotion.

A member of a cooperative is one of the parties that determines the success of a cooperative. This is because regardless of the amount of development costs incurred by the

government, the campaign to the cooperative movement and the high dedication of the board, Supervisory Board and the Manager of a cooperative will not create cooperatives that develop without the active participate of its members.

Cooperative members are both owners and users of cooperative services. The back and forth of a come from cooperative from member to member of the cooperative. Thus, a cooperative can grow well when the members and officials structured team are concerned about the progress of the cooperative that. A cooperative will create a virtue, namely honesty, loyalty, smart accuracy, fair participation, discipline and persistence in terms of agreements, codetermination to spur mutual benefits, and transparency. Seven virtues called as *Social Capital* (Anoraga & Widiyanti, 2007).

With the increasing number of new cooperatives that continue to emerge, this phenomenon is accompanied by an increase in the number of cooperatives that are not active, including those that are dead or not running anymore. The classic problems that are often faced by cooperatives are; 1) organizational and managerial problems; 2) capital and the low quality of human resources to manage the cooperative, so the cooperative runs are not effective and efficient. In addition, cooperatives have a low image compared to other economic institutions in the eyes of the community (Didane, 2016).

A cooperative must have added value compared to other economic institutions. Strategies that can be carried out by a cooperative with innovations in its business such as product and service development. It is important to innovate on the development of the product or service produced, so that cooperatives can increase other business opportunities.

Strengthening the added value of a co-operative to carry out an innovation strategy will be optimal if at the start of the cooperative itself started of institutional solidarity or cooperative organizations, professional managers, and active members who have the spirit of Entrepreneur. Cooperation is an institution built by its members. The better the members, the better the cooperative.

The era of regional autonomy and different types of cooperatives makes a cooperative must have its own advantages and its uniqueness. The cooperation member must be able to work together with other small businesses in developing the products or services offered in order to have quality added value. In addition, the products or services produced are adjusted to the circumstances of the members or the community around the cooperative. A cooperative must understand what business it is doing, so that economic resources, funds, and production are managed effectively and efficiently which results in maximum and quality services (Didane, 2016).

The function of cooperatives in providing added value for their members can always be enlarged. An operation K must have control over access to shareholders, markets and technology. If a cooperative can maximize this function, the cooperative that will have the ability to increase its business, expand its marketing network, as well as partnering with the business entities (Didane, 2016).

It's been long enough Muslims want sistem economy based on the values and principles of Shari'ah (*Islamic Economic System*) that can be applied in all business activities and transactions asfek people. Based on the decree of the State Minister for Cooperatives and

Small and Medium Enterprises of the Republic of Indonesia Number 91 / kep / M.KUKM / XI / 2004 dated 10 September 2004 concerning Guidelines for the Implementation of Business Activities of Shari'ah Financial Services Cooperatives as the legal umbrella for the management of syari'ah microfinance institutions such as cooperatives. syari'ah and BMT, are solution steps in responding to the desire of Muslims to manage economic business activities in congregation through cooperative institutions (*syirkah ta'awuniyah*) which are based on the syari'ah system service pattern (Abdi , 20 17) .

The Islamic economic system is a very valuable gift for humans. If the system is implemented comprehensively and in accordance with Islamic teachings, then a cooperative will become a means that can provide satisfaction to the needs of the community. This system is useful, rational, and fair for the economic progress of the people. However, the application of system is closely linked to religion, ideology and Islamic culture that should not be separated from religious basis, ideologues i and Islamic culture. B M any advantages gained by the people by adopting system thoroughly in a wider context.

The prolonged economic crisis that has hit Indonesia has made the people have to make efforts in such a way as to be able to maintain their survival. All methods are used to get what is needed. The community carries out various kinds of business activities such as trading, raising fish, catching fish and so on. Even for things that are haram they do to make ends meet. One of them is by using loan sharks in terms of obtaining funds. With the reason of increasing working capital, traders are willing to borrow money at multiple rates. In fact, this practice is very detrimental to the borrower, but the community still chooses it because the disbursement process is fast and does not have to include what type of business is carried out.

The syari'ah economic system is expected to be able to assist the community in meeting their daily needs. With a fair system it can help the community in terms of capital. Many shari'ah financial institutions that offer products with profit sharing schemes in the form of Shari'ah Bank services, shari'ah insurance, BMT and even syari'ah cooperative services do not want to be left behind in offering these profit sharing products. financial institutions is a form in helping to realize and disseminate Shari'ah economy for all walks of life who have been more interested in using conventional financial services. Conventional financial institutions with higher interest rates have caused many disadvantages to the small community, especially those who experience losses in business due to several factors, namely the absence of guidance and assistance and supervision from the financial institution and injustice regarding the portion of profits between investors and entrepreneurs.

Funds provided by the government, from the central to the regions, are often considered as grants by the community, so that the use of these funds is consumptive. As a result, their welfare remains low and the funds that just flow out, do not have the chance to be distributed to people in need (Yani, 2008).

Every human being aims to achieve prosperity in his life, but humans have different understandings about welfare. In various conventional economics literature, it can be concluded that goal of humans to fulfill their needs for goods and services is to achieve

prosperity (Wijaya & Seodibjo, 2011). Man wants happiness and well-being in his life, and for this he strives at all costs to achieve it.

Democratic capitalism defines welfare as a condition that makes every individual happy. Freedom is the main objective, namely political freedom, freedom of Economy, freedom of thought and personal freedom. The welfare of society will be achieved automatically if the freedom and welfare of the individual can be guaranteed. On the other hand, socialism defines welfare as a condition that makes the community happy collectively (Wijaya & Seodibjo, 2011).

According Efrani (2016), Cooperation Shari'ah legal entities registered in the Office of Cooperative Palembang in 2012 engaged in trade in goods and services, savings and loans, food, telecommunications, travel agencies, transportation services, *cleaning service*, stationery offices, printed matter, and engineering bureaus. With a capital of 20 million IDR and 26 members, a sharia cooperative aims to increase the income of cooperative members in particular and society in general, prosper its members, build public awareness of cooperative life in carrying out business activities, and create strong Muslim entrepreneurs.

The raising assets of 20,000,000 IDR to 200,000,000, IDR financing, and product and service services cannot be separated from the communication between the foundation, management and members as well as with related parties so that the development of the Musi Sejahtera Syari'ah Multipurpose cooperative members for 5 years has 140 cooperative members, consisting of teachers, staff and trustees Ash-Shaaf, has much the development of the business units and financing services. Services include sales of office stationery, school uniforms; catering; opening of the canteen; procurement service shuttle, dan penyewaan sound system. Meanwhile, from the aspect of financing, syari'ah cooperatives buy land in order to build housing for teachers and employees, help buy laptops, motorbikes, and renovate house (Daulay, 2012). Everything can be done for their financing in cooperation with related parties.

From the explanation above, the researchers are interested in further examining how the all-round Musi Sejahtera Palembang Syariah cooperative work program and what are supporting and hindering factors in the process of implementing the work program.

Research Methodology

This research was a field research, methodologically, the researcher applied a qualitative method with a case study approach. The data were then analyzed descriptively i.e. to reveal the facts or data about the problems that was accompanied with the interpretation of the data. The qualitative research approach was chosen because qualitative research requires sharpness, analysis, objectivity, systematic and systemic in order to obtain accuracy in interpretation (Margono, 2005). While a case study is to do an intensive and holistic description and analyze a phenomenon entity or social unit (Sugiyono, 2013). The data used to answer the formulation of research problems were obtained from the situation as it was without any intervention from the researcher. Data collection was conducted by the researcher directly. Then, the data were analyzed further and was described in the form of the research report.

This qualitative method was used solely to obtain a complete and holistic description of the object of research which is very difficult to achieve through a positivistic approach. The Informant in research was the Chairman of Musi Sejahtera Palembang Syariah cooperative in order to obtain a description of the Musi Sejahtera Palembang Syariah cooperative, in addition to the informant in this study consisted of the Supervisory Board, the Chairman, Secretary, the members of Musi Sejahtera Palembang Syariah cooperative which was determined in accordance with the needs and objectives of the research. The informants were selected based on their duties and relationships with the research theme (Sugiyono, 2013). This was intended to obtain optimal information.

The data collection techniques in this study were through observation, interviews, and documentation. Then, after the data were classified, the data were analyzed using descriptive-analytical techniques and in the end a conclusion was drawn as the final result of this study.

Research Results and Discussion

Communication Strategy for the Musi Sejahtera Palembang Syariah cooperative

1. Personal Communication

Communication in a cooperative was carried out between the foundation management and cooperative manager with other cooperative members. The communication was generally in the form of providing information relating to the implementation of leadership policies.

The communication consisted of two reciprocal channels, namely the communication from the cooperative manager to the members and from the members to the cooperative manager. Each of them is described as follows:

a. The communication from the cooperative manager to members

The communication from the cooperative manager to the members was generally informative, which was done in such a way that the members felt involved, at least there was an inner connection. Good communication was carried out between the personal management of the Musi Sejahtera Palembang Syari'ah Cooperative and its members. This was proven by the existence of a good personal relationship that encouraged both parties to work together to achieve the goals set by the Cooperative work program.

b. The communication from cooperative members to the manager

The communication from the cooperative members to the manager was a form of feedback as an effect of communication activities carried out by the cooperative manager. One of the KOPSYAH administrators said that if there are members who complain about service products and cooperative services, members of the cooperative are invited to talk to provide suggestions for improving the cooperative.

2. Group communication

The communication as a group was carried out between the board of the foundation and the management of the cooperative. The communication of foundation management was carried out from a lower hierarchy of authority to a higher hierarchy one. On the other hand, the communication between the foundation management and the cooperative members

was carried out from a high level to a lower hierarchy of authority. The examples of the communication include:

a. Weekly meeting

Weekly Meetings held every Saturday at 10:00 until 12:00 a.m. which aimed at evaluating the cooperative work program which is being carried out and the program cooperative that will come.

b. Monthly meeting

The Monthly meetings held every Saturday at 10:00 to 12:00 pm. On the first week of the discussion was about the evaluation of the cooperative work programs. The monthly meeting was conducted in order to evaluate the cooperative work program. One of the KOPSYAH administrators said "... in order to evaluate the KOPSYAH work program which aimed at improving the service of KOPSYAH products and services, our administrators hold weekly meetings between the KOPSYAH management and the Ash-Shaaf Foundation, and if necessary a meeting with related parties.

c. Annual Meeting (RAT)

The 2014 Annual Meeting (AM) was held on April 18, 2015 for discussing about SHU for the 2014 financial year which was divided as follows: Reserves, Members, Management, Social Funds, and Education Funds.

Supporting and Inhibiting Factors

There are supporting factors and inhibiting factors that can affect the process of running the business of the Syari'ah Musi Sejahtera operation. From the results of interviews it was obtained some information information that the supporting factors for the cooperative is the good cooperation between the trustees, the cooperative members, and between The Bank and the Department of the cooperative. This was evidenced by the increase in the number of members, and the increase in assets due to loans for financing.

While the inhibiting factors are as follows: 1) The limited number of human resources who master the problems of the Syari'ah Cooperative in a professional manner where there was no coaching. 2) Lack of awareness of management and members in managing the cooperative. With a lack of awareness of the management and members, causing the cooperative to have no activities at the moment; 3). The human resources were limited, the human resources referred to the cooperative managers who have multiple positions, so it is difficult to carry out the management of the cooperative effectively and efficiently. One of the problems faced is the management problem of the cooperative management and the number of members who join the cooperative which is a mere formality; 4) Too involved in the management of the foundation, making it difficult for the cooperative manager to determine policies in making decisions.

Conclusion

From the results of the research it can be concluded that the communication strategy of the Syari'ah Serba Usaha Musi Sejahtera Palembang cooperative in improving the welfare of its members was carried out through personal individual communication and communication. Meanwhile, the supporting factors for the implementation of activities in the cooperative include good cooperation with various related parties as well as supporting

facilities and infrastructure. While the inhibiting factors include human resources that are less qualified, lack of management in managing cooperative membership, lack of awareness of members of the Musi Sejahtera Palembang Syari'ah cooperative in active participation and the management system of the Syari'ah Serba Usaha Musi Sejahtera Palembang cooperative, which was not running well.

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