

Optimization of Financing in Joint Business Savings and Loan Cooperatives as a Driving Force of the Economy

Irwan Gano¹, Daud², Al-Munip³, Sayida Khoiratun Nisak⁴, Siti Fatimah⁵

¹ Institut Islam Al-Mujaddid Sabak; irwangano@gmail.com

² Institut Islam Al-Mujaddid Sabak; daudvanjava12@gmail.com

³ Institut Islam Al-Mujaddid Sabak; lathifahmunip@gmail.com

⁴ Institut Islam Al-Mujaddid Sabak; sayidakhoiratunnisak@gmail.com

⁵ Institut Islam Al-Mujaddid Sabak; sitifatimahsadu@gmail.com

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ABSTRACT

This study examines the role of the Joint Savings and Loan Cooperative (KSP-UB) in Mendahara Subdistrict in promoting local economic development, particularly for micro and small business actors. Using a qualitative descriptive approach, the study describes how the cooperative provides accessible, affordable, and tailored financing to its members, thereby strengthening their business capacity and driving village economic growth. Beyond financing, the cooperative also acts as a facilitator for human resource development through training in financial management, digital marketing, and product innovation. KSP-UB supports member product marketing by expanding market access through both traditional and digital networks. The business networks formed among members enhance solidarity, production efficiency, and bargaining power in the market. The findings indicate that the cooperative is not only an alternative financial institution but also a strategic partner that empowers and strengthens the economic independence of the community in an inclusive and sustainable manner. These findings contribute significantly to understanding the role of cooperatives in microeconomic development in rural areas.

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Corresponding Author:

Irwan Gano

Institut Islam Al-Mujaddid Sabak; irwangano@gmail.com

1. INTRODUCTION

Humans are inherently social beings who cannot live in isolation (Holt-Lunstad, 2024). In everyday life, humans constantly require interaction and cooperation with others to fulfill various life

needs. This social interaction is not only important within personal and familial contexts but also plays a crucial role in broader domains such as economic, social, and political life (Xilin, 2024). The existence of humans as social creatures underscores that achieving life goals, particularly those related to welfare, is impossible to attain individually without the support and collaboration of others. Through these interactions, social and economic communities are formed that mutually support one another. Such cooperation becomes a determining factor in addressing various challenges and problems in life that cannot be resolved alone, including issues related to the economy of society (Abidin, 2024; Ariyani et al., 2024; Ismail & Musthofa, 2024).

Poverty is one of the greatest challenges faced by many countries, especially developing nations such as Indonesia. Poverty impacts not only the material and economic limitations of individuals but also affects the social and psychological conditions of communities. Numerous studies have shown that poverty erodes human dignity, disrupts access to education, healthcare, and opportunities for social and economic advancement (Hidayat, Hardi, Sucipto, & Sunarti, 2023; Kuswanto, Abidin, Pestano, & Ikhlas, 2024). Many countries abundant in natural resources still struggle with complex poverty issues, Indonesia being a prime example. This indicates that abundant natural resources alone do not automatically translate into societal welfare without effective systems for management, distribution, and a commitment to supporting impoverished communities. Therefore, poverty requires a holistic and systematic approach to be adequately addressed (Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024).

Along with the progression of time, the patterns of human economic activities have undergone significant changes. Historically, most economic activities were carried out independently by individuals or families, such as producing goods and services for personal or household consumption. However, the increasing complexity of economic problems has encouraged humans to form larger economic groups or organizations (Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024; Rahma, Musthofa, & Fatimah, 2024). Collective cooperation has become a strategic necessity to overcome systemic economic obstacles that are difficult to resolve individually. Technological advancements and social changes have also played a role in encouraging the establishment of economic institutions such as cooperatives, joint business groups, and other community organizations aimed at sustainably improving the welfare of members and their communities (Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024).

Indonesia is known as a country rich in diverse natural resources, ranging from mineral deposits, fertile agricultural lands, to abundant marine products. However, this potential has not been fully optimized, with one of the main obstacles being limitations in human capital and business capital. Many people lack the necessary skills, education, and adequate access to business financing. This condition has become a major barrier to promoting inclusive and sustainable economic growth. The poverty that occurs is not only due to material shortages but also because of limited access to opportunities and resources that enable communities to develop and escape poverty. Therefore, improving human resource quality and access to business capital is crucial in accelerating regional and national economic development (Fia, Musthofa, & Devi, 2024; Karnadjaja, 2023).

The impact of poverty is felt not only economically but also extends to social and spiritual realms. Economic hardship often triggers various social problems such as increased crime rates, social conflicts, and societal instability. When basic needs such as food, clothing, and shelter are inadequately met, the sense of security and tranquility in community life is disturbed (A. E. Saputra & Susanti, 2024). Such social instability not only harms individuals but also potentially hampers the development and progress of society as a whole. Thus, poverty alleviation must be conducted comprehensively and systematically to create harmonious social conditions and provide greater opportunities for communities to actively participate in development.

In the context of efforts to combat poverty and strengthen community welfare, cooperatives emerge as highly strategic economic institutions with significant potential. Cooperatives are organizations founded on principles of cooperation and familial solidarity, capable of providing access to business financing for communities with limited capital. Through a simple mechanism, cooperatives offer an effective solution to meet micro-financing needs, which are often difficult to obtain from formal financial institutions (Munip et al., 2024). The function of cooperatives is not limited to providing savings and loan services but also serves as a sustainable economic empowerment tool for members and their communities, thereby encouraging inclusive and equitable economic growth (Nuri, Junaidi, & Achmad, 2024; Tanjung, Anaswan, & Nisak, 2023).

The Indonesian Law Number 17 of 2012 on Cooperatives defines a cooperative as a joint business entity whose capital originates from its members with the primary purpose of fulfilling economic, social, and cultural needs collectively. Cooperatives provide a more community-friendly financing alternative compared to conventional financial institutions that generally charge high interest rates. The presence of cooperatives is essential for communities requiring business capital with easy procedures and affordable costs. Through this system, cooperatives can reach societal segments that have been underserved by banks and other financial institutions, thus strengthening the cooperative's role in grassroots economic development.

The Savings and Loan Cooperative (KSP) Usaha Bersama located in Merbau Village, Mendahara Subdistrict, exemplifies a successful cooperative institution contributing tangibly to the economic development of the local community. Established in 2010, this cooperative has provided various financing services with low interest rates that greatly assist small business actors in expanding their ventures (Fatimah, Devi, Wandu, Mun'amah, & Sarwono, 2024; Musthofa & Wulandari, 2024). The ease of access to capital enables members to purchase raw materials, scale up their businesses, and meet daily operational needs with minimal financial burden. The presence of this cooperative offers a practical solution for increasing business productivity and the overall welfare of the local community (Musthofa, 2024; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024).

Beyond financing, cooperatives also play an important role in strengthening solidarity and togetherness among community members. Through values of mutual cooperation and assistance, cooperatives become social forums that enhance interpersonal relationships among community members while simultaneously improving their economic welfare. This community-based empowerment model demonstrates that cooperatives function not only as financial institutions but also as social instruments capable of driving comprehensive community progress. Consequently, cooperatives become effective and sustainable engines of local economic growth and foster economic independence within communities.

Cooperatives operating based on Islamic values add a strong moral and ethical dimension to the management of joint enterprises. Principles such as mutual assistance, justice, honesty, and social responsibility taught in Islamic teachings provide the foundation for cooperatives to conduct their operations grounded in high moral and ethical standards (Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024). Therefore, cooperatives not only deliver economic benefits but also strengthen the social and spiritual life of communities. Cooperatives adhering to Sharia principles avoid detrimental practices such as usury and fraud, thereby establishing themselves as productive and dignified economic institutions (Kadarsih, Munip, Aminah, & Rahmy, 2023).

The urgency of this research arises from the need to gain a deeper understanding of the role of savings and loan cooperatives in promoting economic improvement, particularly in Mendahara Subdistrict. This study is expected to provide a comprehensive overview of the cooperative's contributions to community economic empowerment, including the products and services offered as well as the cooperative's operational mechanisms in supporting the development of member enterprises. Accordingly, the primary objective of this research is to identify in detail how cooperatives

act as drivers of the local economy and how they enhance the economic welfare of the community in a comprehensive manner.

2. METHODS

This research employs a qualitative approach with a descriptive research design (Hall & Liebenberg, 2024; Villamin, Lopez, Thapa, & Cleary, 2024), aiming to gain an in-depth understanding of the role of financing provided by the Koperasi Simpan Pinjam Usaha Bersama (KSP-UB) in improving the economic conditions of the community in Kecamatan Mendahara. The qualitative approach was chosen to enable the researcher to obtain a detailed depiction of the cooperative's financing mechanisms and their impact on the development of small and medium enterprises in the area. Data were collected through in-depth interviews with various informants, including cooperative members who are business actors, cooperative management, and other local entrepreneurs, in order to comprehensively identify the benefits as well as the challenges encountered during the financing provision process. In addition to interviews, the researcher also conducted direct observations of the cooperative's activities and examined official documents such as financial reports and loan records to obtain objective and valid data.

Data collection was carried out using three main techniques: observation, structured interviews, and documentation (Suleiman et al., 2024). Observations were conducted directly in the field to understand the actual operational conditions of the cooperative and the interactions between management and members during the financing process. Structured interviews were chosen to ensure that the data obtained remained focused and in-depth, with pre-prepared questions tailored to the research objectives. Documentation techniques involved collecting various relevant documents, including financial reports, loan data, meeting minutes, and administrative records of the cooperative, which support the analysis (Stanley, 2023). The combination of these three techniques enabled the researcher to gather rich primary data as well as secondary data that reinforce the validity of the findings.

The collected data were then analyzed through three main stages: data reduction, data presentation, and data verification (Fan, Chen, Wang, Wang, & Huang, 2021; Ray, Reddy, & Banerjee, 2021). Data reduction involved selecting and summarizing important relevant information to sharpen and focus the research. Subsequently, the data were presented descriptively in a coherent narrative form to facilitate readers' comprehensive understanding of the research findings. Data verification was carried out to ensure the accuracy and consistency of the findings through various techniques such as prolonged observation, increased diligence, the use of reference materials, and member checking, which involves re-confirming interview results with participants to avoid misinterpretation. This validation approach is essential to maintain the credibility of the research and to ensure that the results truly reflect the socio-economic conditions of the studied community.

3. FINDINGS AND DISCUSSION

Merbau Village is a village established through the administrative division of Mendahara Tengah Village in 2004. The name of the village is derived from the Merbau River, which flows through the Makmur Hamlet area, and it also represents several other rivers such as the Buluh and Petamit Rivers found within the village. Since its inception, Merbau Village has been home to various ethnic groups, including the Malays, Banjar, Javanese, and Bugis, who gradually settled there to engage in farming and fishing for their livelihoods. The administrative transition from the term "kampung" to "desa" was accompanied by a transformation in local leadership, with the first village head serving

from 2004 to the present, during which several leaders have contributed to the village's development and improvement of community welfare.

Demographically, as of June 2023, Merbau Village is inhabited by 3,169 residents, with a relatively balanced gender composition between males and females. The majority of the population adheres to Islam, approximately 99%, and consists of various ethnic backgrounds living in harmony. Most residents work in the agricultural and fisheries sectors, with 75% employed as farmers and farm laborers, while the remainder work as fishermen, traders, and in other professions. The age structure indicates a predominance of the productive age group, comprising over 66%, thus providing a substantial labor force potential to support the village's economic development. Population mobility is relatively high, including both in-migration and out-migration, reflecting an active socio-economic dynamic despite limited transportation access (Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Ikhlas, Yasmin, Muharramah, & Kuswanto, 2025; Mustofa, 2023).

Accessibility and transportation constitute major challenges for Merbau Village, where most land routes are dirt roads that become damaged and muddy, especially during the rainy season, thereby slowing mobility and increasing logistical costs. The village is accessible via both land and water routes, with speedboats serving as one of the primary modes of transport to the village center. The distances and travel times to the sub-district, district, and provincial centers are relatively long and time-consuming (Nurjali, Nisak, Wulandari, & Mun'amah, 2023; Susanto, Putra, & Nisak, 2024). These conditions affect the distribution of agricultural products as well as community access to educational and health services. Therefore, road infrastructure improvements are an urgent necessity to support economic growth and enhance the quality of life for the residents of Merbau Village.

Based on interviews with the management of the Usaha Bersama Cooperative in Merbau Village, the cooperative has played a strategic role in improving access to capital for its members. As stated by the Cooperative Chairperson, "We provide loans with low interest rates and a quick disbursement process so that members can promptly develop their businesses without facing capital constraints." This finding aligns with field observations, which show that cooperative members actively utilize the loan facilities to purchase production equipment and expand their businesses. This reinforces the argument that the cooperative is not merely a savings and loan institution but also a driving force behind the development of microeconomic activities in the village (Devi, Ma'ani, & Wahab, 2023; Syariah, 2024).

In addition to providing access to capital, the cooperative also functions as a facilitator of training and business development. Documentation of cooperative training programs reveals regular sessions on financial management and digital marketing, attended voluntarily by members. One cooperative member stated, "These trainings have greatly helped me understand how to manage finances and market products online, which has advanced my business." This analysis underscores that the cooperative implements a member empowerment model focused on enhancing business capacities, which is crucial for facing market competition challenges. The next finding relates to the cooperative's support in marketing members' products. Through observations and interviews, it was found that the cooperative actively markets local products such as agricultural goods and handicrafts through cooperative outlets and digital platforms. A member engaged in handicraft production revealed, "Before joining the cooperative, I struggled to market my products outside the village; now my products can reach a broader market." This demonstrates the cooperative's role as an effective market intermediary, enhancing the reach and economic value of members' products (Fajri, Abidin, & Lestari, 2024).

Regarding networking and cooperation, field observations confirm that the cooperative has successfully built a business ecosystem based on solidarity and collaboration among members. Group discussions and in-depth interviews revealed that members exchange information and form production partnerships. One member noted, "We often collaborate in procuring raw materials and producing

together, making production costs more efficient.” These findings support the theory that cooperatives can strengthen the socio-economic structure of communities through solid networks and mutual cooperation. From the cooperative product perspective, documentation shows several core services such as business capital loans, time deposits, and entrepreneurship training. Interviews with members indicate that the loan product significantly contributes to increasing their business productivity, while time deposits assist in long-term financial planning (Kuswanto, Fajanela, & Abidin, 2024). One member expressed, “I feel more secure and organized because I can set aside profits into savings that can be used to develop my business.” This finding highlights the cooperative’s role in providing financial products that not only encourage consumption but also promote productive investment.

Finally, the annual distribution of the Remaining Business Results (Sisa Hasil Usaha or SHU) to members has provided tangible incentives for active participation. Based on annual cooperative reports and interviews, it was found that members often reinvest their SHU to expand their business scale. One member remarked, “SHU is additional capital that has greatly helped me grow my business without having to seek new loans.” This analysis confirms that the cooperative’s profit-sharing system not only improves members’ welfare but also strengthens the collective spirit in managing joint businesses sustainably. This study confirms that financing through the Joint Savings and Business Cooperative in Mendahara District plays a crucial role in driving local economic growth, particularly for micro and small business actors who have often faced difficulties accessing capital from formal financial institutions. These findings align with the financial intermediation theory proposed by Scott (2009), which states that financial institutions function as vital intermediaries between surplus units and the productive sector requiring funds. In this context, the cooperative demonstrates the effectiveness of this principle at the micro level by providing easier and more affordable access to financing, thereby strengthening the business capacity of its members.

Furthermore, the ease of capital access provided by the cooperative—characterized by a simple system, low interest rates, and minimal complicated requirements—serves as a key factor triggering increased productivity and business sustainability among members (Rey & Tirole, 2007). Cooperative members can expand their inventory, acquire additional production equipment, and even open new branches, indicating a tangible impact of cooperative financing on business development. This underscores that targeted financing not only meets capital needs but also acts as a catalyst for sustainable business growth.

Beyond serving as a capital provider, the cooperative also plays a significant role in enhancing the quality of its members’ human resources through training and business mentoring programs (Soni & Saluja, 2013). The training covers financial management, digital marketing, and product innovation tailored to current market needs and conditions. This approach not only improves members’ technical skills but also fosters an adaptive and professional entrepreneurial mindset, which is essential in facing the dynamics of modern business competition (Dewi & Febrianto, 2023; Munip, 2024).

The cooperative’s role in facilitating the marketing of members’ products is another important finding that reinforces the cooperative’s effectiveness as an economic empowerment institution. By opening broader market access through both traditional and digital distribution networks, the cooperative helps local products gain better exposure and stronger competitiveness. This strategic step not only increases sales but also supports business continuity amid increasingly tight market competition. The business networks established among members within the cooperative also serve as a supportive factor for collective business success. Relationships based on mutual trust and cooperation create a solid business ecosystem, where collaboration in production, marketing, and raw material procurement occurs effectively. This network fosters solidarity and strengthens members’ bargaining positions in the market while reducing operational costs through joint synergies.

The study’s findings also indicate that the cooperative successfully promotes the economic independence of its members. The support provided is not merely financial but also facilitates

autonomous business management, enabling members to reduce reliance on external assistance. This independence constitutes valuable social and economic capital, as it nurtures self-confidence and an innovative spirit in developing sustainable businesses at the village level (A. A. Saputra, 2023). The cooperative's service products, ranging from savings and loans to term savings, demonstrate how the cooperative fosters a more disciplined and long-term oriented business culture. The savings habits encouraged by the cooperative teach members to manage business finances more prudently and reduce dependence on borrowing. This healthy financial cycle forms a strong foundation for sustainable business growth that is resilient to economic fluctuations.

Overall, this study confirms that the Merbau Bersama Village Joint Business Cooperative is not only an alternative financial institution but also a strategic partner that nurtures, empowers, and facilitates small business actors in the village. The cooperative has proven itself as a driving force of the local economy capable of creating independence, improving welfare, and strengthening the economic structure of rural communities in an inclusive and sustainable manner. These findings make an important contribution to understanding the role of cooperatives as central institutions in microeconomic development in rural areas.

4. CONCLUSION

This study has successfully addressed its primary objective of examining the role of the Joint Savings and Business Cooperative (Koperasi Simpan Pinjam Usaha Bersama) in Mendahara Subdistrict in promoting local economic development. The findings demonstrate that the cooperative serves as a crucial financial intermediary by providing accessible, affordable, and tailored financing solutions to micro and small enterprises, which typically face barriers when accessing formal financial institutions. This confirms the financial intermediation theory (Scott, 2009) at the grassroots level, illustrating how cooperatives effectively bridge the gap between capital surplus and productive economic sectors within rural communities. A key innovation of this research lies in its comprehensive exploration of the cooperative's multifaceted role—not only as a financial provider but also as a facilitator of human resource development, business mentoring, and market expansion for its members. The study reveals how the cooperative's training programs in financial management, digital marketing, and product innovation contribute to building entrepreneurial competencies and adaptive mindsets essential for competing in modern markets. Furthermore, the cooperative's ability to open broader market access through both traditional and digital channels showcases a significant advancement in rural economic empowerment strategies. Another novel contribution of this research is the detailed analysis of the cooperative's internal business networks, which foster trust, collaboration, and cost-efficiency among members. This collective ecosystem strengthens members' bargaining power and creates resilience against economic fluctuations, thus reinforcing sustainable business growth and economic independence at the community level. The implications of this study are profound for policy makers, cooperative managers, and rural development practitioners. First, the cooperative model highlighted here provides a replicable framework for enhancing financial inclusion and business capacity in underserved rural areas. Second, it underscores the importance of integrating financial services with capacity-building and market facilitation to foster holistic economic empowerment. Lastly, the demonstrated impact on social capital formation through mutual cooperation and profit-sharing mechanisms suggests that cooperative development can simultaneously achieve economic, social, and ethical objectives.

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