

ANALYSIS OF THE HEALT LEVEL OF THE NASARI SAVING AND LOAN COOPERATIVE IN AN EFFORT TO IMPROVE PERFORMANCE IN THE CITY OF LHOKSMAWE

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Abstract

Savings and loan cooperatives generally provide services in order to facilitate the fulfillment of the needs of their members and ensure the welfare of their members. One of the goals of this cooperative is to serve as an alternative means of borrowing money or credit and trying to prevent its members from moneylenders. In the current development, savings and loan cooperatives are more in demand by credit seekers or customers, so that in line with that many Savings and Loans Cooperatives have been established which provide credit or loans to cooperative members without collateral, even though in banking principles every loan extension is always accompanied by a guarantee. This type of research uses qualitative methods. The population of the type of research conducted is research on a particular object by interviewing it at a certain time. The results of this study indicate that it is very easy to implement a credit agreement or save a loan at the Nasari Cooperative for retired civil servants. The agreement is made with the condition of a pension certificate scan. The Nasari Cooperative only makes special requirements for retirees who want to borrow to have a business. The purpose of this research is to provide an analysis of the soundness level of the Nasari Savings and Loans Cooperative in an effort to improve performance in the city of Lhoksmawe. Also, to know how the principle of operation is carried out by the cooperative. According to the results we examined and the conclusions we got are: KSP NASARI SYARIAH LHOKSEUMAWE is a financing institution for retirees, where they only provide credit financing for retirees who work at the post office and at banks which only work with the Nasari savings and loan cooperative. Credit financing by using a pensioner's scan and not serving general loans such as house certificates.

Keywords : *Health Level, Improve Performance*

1. INTRODUCTION

Cooperatives are a people's economic institution that drives the people's economy in spurring the social welfare of society. The development of cooperatives continues to increase, one of which is a savings and loan cooperative. With the increasing number of cooperatives developing in Aceh, the competition is getting tougher for cooperatives.

This requires cooperative management to better manage the cooperation they lead. One of the efforts made by cooperative management is to improve the performance and quality of services they provide to cooperative members so as to provide a good image of the perceptions and expectations of members of the services and performance of the savings and loan cooperative. One of the savings and loan cooperatives in Aceh is the Nasari Savings and Loans Cooperative.

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The Nasari Savings and Loans Cooperative really needs to know a member's perception of the service and performance of the management that has been implemented so far. The research was conducted to overcome the information gap between the company and its members. The company assesses that the services provided are appropriate and are felt to have been able to meet the expectations, desires and needs of members. But in reality, the members do not necessarily have the same assessment and perception of the services they have received.

This savings and loan cooperative research is based on several considerations, namely:

- (1) The management of the Simpan Nasari Cooperative has never conducted research on analyzing member satisfaction with services
- (2) There has been a decrease in the number of members of long-term savings and loans at the Nasari Savings and Loans Cooperative starting in 2019
- (3) There were several complaints from several members due to a decrease in income from investors.

Based on preliminary observations made by researchers, it was found that the Nasari Savings and Loans Cooperative still experienced ups and downs in profits. If this matter is not dealt with quickly and seriously, it will cause great losses to the Nasari Savings and Loans Cooperative. Based on the background described above, the main problem in this study is to determine the level of health and performance of the cooperative.

Cooperatives are one of the business entities in Indonesia besides BUMN and BUMS. According to (Widiyanti, 2012: 1) cooperatives are born as business entities with the aim of advancing the economic interests of their members, and cooperatives are given an understanding as an organization with a social character, because cooperatives always reveal their character which always tends to defend themselves, showing characteristics strong humanity and uphold justice and equity. Historically, the notion of cooperatives comes from the word ³FR¥ which means together and ³RSHUDWLRQ¥ (cooperative operation) which means work.

According to Law No. 17 of 2012, Cooperatives are legal entities established by individuals or cooperative legal entities, with the separation of the wealth of its members as capital for running a business, which fulfills shared aspirations and needs in the economic, social and cultural fields in accordance with the values and cooperative principles.

According to (Sumarsono, 2003: 1) the definition of cooperatives in general is an association consisting of people or legal entities, which gives freedom to members to enter and leave, by working together as a family to carry out efforts to enhance the welfare of its members.

It can be concluded that a cooperative is an association of people or a business entity that upholds a social spirit, aims for the welfare of its members and society.

The soundness level of a cooperative is a benchmark for the condition or condition of a cooperative in a certain period. In Savings and Loans Cooperatives, measuring the health level of cooperatives is also needed to see or find out the condition or condition of the Savings and Loans Cooperative. Assessment of the health level of savings and loan cooperatives can be assessed based on several aspects or several indicators that have been determined. (Regulation of the deputy for supervision of the Ministry of Cooperatives and Small and Medium Enterprises Number: 06/ Per/ Dep.6/ IV/ 2016) there are 7 aspects in assessing a level of soundness of a savings and loan cooperative.

Performance comes from the words job performance and is called actual performance or work performance or actual achievements that have been achieved by an employee. According to the Oxford Dictionary, performance is an act of process or way of acting or performing organizational functions.

According to Mahsun in Heri Susanti and Nuraini Aisyah, performance is a picture of the level of achievement of the implementation of an activity/program/policy in realizing the goals, objectives, mission and vision of the organization contained in the strategic planning of an organization. Performance is often used to refer to achievement or level of success of individuals or groups.

Performance has an important position in management and organization. Because success in doing work is largely determined by performance. This means, if someone works in an organization, his performance is a series of behaviors and activities individually in accordance with the expectations or goals of the organization.

According to Hamza and Nina, performance is the behavior of a person who produces certain work results after fulfilling a number of requirements. In a performance related to the concept and performance evaluation, because this is what determines a person's performance.

Performance management is a way to get better results for organizations, groups and individuals by understanding and managing performance according to planned targets, standards and predetermined competency requirements.

2. IMPLEMENTATION METHOD

Method of collecting data

Types of research, this study uses a qualitative method. The population of the type of research conducted is research on a particular object by interviewing it at a certain time. Interview according to Sugiyono (2016: 194) states that "Interviews are used as a data collection technique if the researcher wants to conduct a preliminary study to find problems that must be studied, as well as if the researcher wants to know things from respondents that are more in-depth".

Place and time of research

1. Place of Research The research was carried out at the "NASARI" Cooperative in Lhoksmawe City.
2. When the research was conducted in November.

Research Subjects and Objects

In this study, the subjects of the study were cooperative management, especially the branch leaders.

The object of research in this study are:

- How do they overcome the problems they face
- How do they improve employees
- What obstacles did they experience

Data collection technique

1. Interview Interview
is a data collection technique to obtain information directly from the authorities or relevant sources related to research objectives.
2. Documentation Documentation
is a data collection technique that is carried out by viewing and studying accounting records, archives, documents regarding organizational structure and financial reports.

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3. RESULTS AND DISCUSSION

Interview data:

According to the results that we have interviewed and what we got, the NASARI SYARIAH SAVING AND LOAN COOPERATIVE for their development, namely that they are engaged in financing institutions for retirees. Financing institutions for retirees, where they only provide credit financing for retirees who work at the post office and at banks which only work with the Nasari savings and loan cooperative. Credit financing by using a pensioner's scan and not serving general loans such as house certificates.

Especially in Aceh, a new rule was made, namely, to become a Sharia cooperative that has stood alone in Aceh and this cooperative has opened 3 branches in Aceh, namely Langsa, Banda Aceh and Lhokseumawe. For the financial scope of this cooperative, it only plays on functional credit and costs as well as the criteria given specifically for working with them.

For cooperative capital, cooperation with banks and from third party funds such as deposits, planting shares. The development of the cooperative that has been built until now, thank God, this cooperative has been established in Lhokseumawese since 2004 with a retired population and their development is very fast and busy. Since its establishment, this cooperative already has assets of around 7-10 billion.

During the past pandemic there were many declines starting in terms of income as well as from customers who saved as well as many reductions and even employees of this cooperative had been laid off. Planning after the pandemic for the future can be further improved with the help of the Bank.

Obstacles experienced, for now the obstacles are getting smaller and smaller for the retired population and because someone has died and the competition is getting bigger so that other banks also play a lot with other cooperatives automatically the population is increasingly divided, the costs we provide are also increasing small.

The solution to the obstacles experienced, namely from assistance and third parties and InshaAllah in January 2023 will create a new program, as for the program, namely financing for teacher certificates and pensioners before he retires, maybe 5 years earlier, but before that it can't.

4. CONCLUSION

According to the results we examined and the conclusions we got are:

KSP NASARI SYARIAH LHOKSEUMAWE is a financing institution for retirees, where they only provide credit financing for retirees who work at the post office and at banks which only work with the Nasari savings and loan cooperative. Credit financing by using a pensioner's scan and not serving general loans such as house certificates.

The suggestions that we can present are:

1. Hopefully Ksp Nasari Syariah Lhokseumawe can create new programs that can innovate in the cooperative.
2. We recommend that Ksp Nasari Syariah Lhokseumawe not only work in the scope of retirees.
3. We recommend that KSP Nasari Syariah Lhokseumawe not only hope for existing funding but there must be progress in seeking other investors in order to develop and maintain the cooperative so that it always runs smoothly.

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