

ANALYSIS OF WOMEN'S COOPERATIVE MANAGEMENT DURING THE COVID-19 PANDEMIC IN MALANG DISTRICT

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ABSTRACT

This study aims to find out how the management carried out by the Women's Cooperative during the Covid-19 pandemic in Malang Regency. The appropriate type of research is qualitative research. The approach that will be used for this research is the case study method. Interviews, documentation, and observations were conducted to collect data. Then after the data is collected, data interpretation and data validation are carried out. The results of this study found that in their management these women's operations must adapt to conditions during the pandemic, such as reducing operating hours, postponing meetings, holding meetings regularly, online, and reduce their routine activities. In addition, the obstacles in the savings and loan business sector during this pandemic are the increase in bad loans compared to before the pandemic, the lack of capital being channeled for loans to members and the difficulties of women's cooperative administrators in implementing the use of digital technology.

Keywords: Women's Cooperative, Cooperative Management.

INTRODUCTION

The world was shocked by the emergence of the Corona Virus Disease (COVID) caused by the SARS-Cov-2 virus that hit Wuhan City, China on November 17, 2019. Covid-19 was able to spread very quickly to all corners of the world. In Indonesia, the first confirmed positive case of Covid-19 occurred on March 2, 2020 and continues to spread throughout Indonesia. The Covid-19 pandemic affects all aspects of life, such as economic, social, cultural, and political (Arianto, 2021). Of these several aspects, the economic aspect is the most affected. The gloomy economy in 2020 is reflected in the economic growth which has decreased significantly (Yustika et al., 2022). One of the causes of the economic downturn is the policy of restricting people's mobility (Octavia, 2022). The mobility restriction policy or known as PSBB was implemented with the aim of being able to minimize the spread of Covid-19, but unfortunately this policy has had an impact on the overall decline in economic activity (Iskandar et al., 2020). Some of the community activities that are affected are tourism, trade, services, and financial institutions (Hamzah, 2021).

One of the financial institutions affected by the Covid-19 pandemic is Cooperatives. The Minister of Cooperatives and Micro, Small and Medium Enterprises Teten Masduki revealed that there were 1,785 affected by the Covid-19 pandemic and cooperative managers felt a decline in sales, lack of capital, and hampered distribution (Hamzah, 2021). In addition, Teten also mentioned that there are several cooperative groups most affected by the pandemic, namely savings and loan cooperatives (41%), consumer cooperatives (43%) and producer cooperatives (10%).

The development of cooperatives in Indonesia has experienced ups and downs since the 1940s after Indonesia's independence was announced. Cooperatives continued to grow until they had to adjust to political policies in the 1960s and re-developed in the 1970s with one of the flagship programs, namely the village unit cooperative. In the following years the number of cooperatives continued to increase, but still fluctuated every year. Based on data from the central statistics agency the number of active cooperatives in Indonesia in 2016 was 151,170 units, in 2017 the number increased to 152,174, but in 2018 the number decreased quite sharply, to 126,343 units, and again decreased in 2019 to 123,048. units, it is good that in 2020 it will increase again to 127,124 units. The following is a graph of the number of active cooperatives in Indonesia over the last five years.

One of the provinces that has the highest number of active cooperatives in Indonesia is East Java, in line with the fluctuations that occurred in Indonesia, in East Java the number of active cooperatives has also increased and decreased. In 2016 and 2017, the number of active cooperatives in East Java was 27,683 units, there were no additions in 2017, but in 2018 there was a decrease to 24,024 units. in 2019 it decreased again to 21,757 units, and in 2020 it increased to 22,464 units. The following is a graph of the number of active cooperatives in East Java from 2016 to 2020.

From the increase and decrease in the number of active cooperatives at the national and provincial levels, of course there is also a connection with the increase and decrease in the number of cooperatives in the district. In practice, cooperatives have various types of businesses. In Malang Regency, East Java, cooperatives based on the business sector are divided into several types, namely Village Unit Cooperatives (KUD), Republic of Indonesia Employee Cooperatives (KPRI), Multipurpose Business Cooperatives (KSU) KOPPAS, Women's Cooperatives (Kopwan) and others.

The researcher obtained data that the number of village unit cooperatives in Malang was 32 units, or equivalent to 3% of the total number of cooperatives, KPRI as many as 76 units, equivalent to 6%, KOPPAS as many as 32 units, equivalent to 3%, Kopwan as many as 398 or equivalent with 34% and the remaining 54% are cooperatives whose types are not listed. From there, it can be found that women's cooperatives dominate the type of cooperatives in Malang Regency. From 2017 to 2021 the number of women's cooperatives in Malang Regency is 398 units, which are divided into 2 types of business sectors, namely accommodation and financial services. Based on data from the Department of Cooperatives and Micro Enterprises in Malang Regency, only 1% of women's cooperatives are engaged in accommodation, while 99% are engaged in financial services.

The fact that economic activities are still controlled by certain private groups has a tendency to harm the people, therefore it is necessary to have a people-based economic empowerment, in the form of cooperatives (Hartoyo & Arsad, 2020). As a people's economic movement that participates in realizing community progress and prosperity based on Pancasila and the 1945 Constitution as well as a forum for joint business on the principle of kinship, cooperatives are required to remain able to become people's

economic heroes during the pandemic. Besides being expected to be an economic hero for the people, the cooperative which was specifically formed to become a hero for women, namely the Women's Cooperative, is expected to be able to empower and prevent the feminization of poverty and play an important role in realizing family welfare (Timur & Dwiputri, 2021).

Women's cooperatives are considered to have a strategic position to drive the local economy in East Java (Alamsyah, 2015). Quoted from *Republika.co.id* Deputy Governor of East Java Syaifulloh Yusuf revealed that the existence of women's cooperatives is very important in empowering women and encouraging economic progress in East Java, because women's cooperatives play a role in increasing access for small communities to capital quickly, cheaply, and without collateral. The establishment of 1000 Women's Cooperatives carried out by the East Java Provincial Government through the Cooperatives and Micro Small and Medium Enterprises Service is a form of providing superior government facilities and programs as a form of appreciation for women who are one of the elements of society that play an important role in realizing family welfare (Timur & Dwiputri, 2021). Women's Cooperatives are one form of economic activity at the village level that has a strategic position against local economic movements, because Women's Cooperatives are felt to be able to empower women, create new small-scale entrepreneurs, and prevent population movement from villages to cities and create comfort and prosperity.

In this pandemic period, all forms of economic demands faced by families with low economic levels are quite high, this is where the role of a mother is needed who is able to help ease the burden on the family and prosper the family. With the Women's Cooperative, it is hoped that it can help women become more empowered, open up business fields, provide capital assistance, provide training facilities and other positive things that can be utilized by women who want to improve their welfare (Devanty, 2017). The existence of cooperative savings and loans is felt to be able to help the family economy, where entrepreneurs and small traders really need capital injections in the form of soft loans. With the savings and loan facilities owned by women's cooperatives, it is hoped that they can meet the capital needs of members who have small businesses so that they can grow. Women's cooperatives are expected to facilitate common goals, where women must be empowered by forming group organizations with various objectives through cooperatives. the existence of a network and organization is a collective action that tends to strengthen the process of socio-cultural and political empowerment for women (Shintasari & Hidayatulloh, 2020).

It is undeniable that the Covid-19 pandemic has affected all cooperatives, as well as the Women's Cooperative in Malang Regency. The Women's Cooperative underwent several changes in its activities as a form of adjustment to conditions during the pandemic. By assuming the responsibility and great expectations of the members, the Women's Cooperative must be able to survive, even thrive during the pandemic. To be able to realize this, it is necessary to have good cooperative management, namely cooperative planning that is agreed upon by members, implementation of activities that are going well, clear organization and supervision that is carried out transparently and in accordance with the provisions. In its growth and development during this pandemic period, Women's Cooperatives in Malang Regency continue to strive to improve the quality of human resources through better performance and move their operational activities well in order to achieve optimal goals and cooperatives and can improve the performance of the management and supervisors of Women's Cooperatives (Mariani et al., 2020).

With the Covid-19 pandemic condition which is quite difficult to pass, it is necessary to improve the quality of management from various sides, and innovations and strategies to survive and grow and develop during the pandemic. Based on this, researchers are interested in conducting research with the title "Analysis of the management of Women's Cooperatives during the Covid-19 pandemic in Malang Regency". This study aims to find out how to manage cooperatives during the Covid-19 pandemic. In addition, to find out what obstacles are experienced and the management strategies carried out by the Women's Cooperative

LITERATURE REVIEW

Indonesian Cooperative

Cooperatives are understood as a group of people who voluntarily unite themselves to improve their economic welfare through the formation of a democratically managed company (Baswir, 2010). According to Article 1 of Law no. 25 of 1992, a cooperative is a business entity consisting of one person or a cooperative legal entity by basing its activities on the cooperative principle as well as a people's economic movement based on the principle of kinship. Cooperatives are a form of cooperation in accordance with Pancasila and the 1945 Constitution. Article 33 Paragraph 1 states that the economy is structured as a joint effort based on the principle of kinship, and it is explained that the prosperity of the community is the main thing, not the prosperity of the individual who is prioritized. Therefore, the Indonesian economy is structured as a joint effort based on the principle of kinship. Build a company that is in accordance with Pancasila and the 1945 Constitution is a cooperative.

The International Labor Organization (ILO) states that cooperatives are a group of people who usually have limited economic capacity, through cooperatives which are a form of democratic enterprise, each person contributes equally to the required capital, and is willing to take risks and also receive rewards in accordance with their efforts (Baswir, 2010). Indonesian society mostly consists of economically weak groups, and people with weak economies should work together to improve their economic capacity, so the best way for this is to join a cooperative (Sagimun, 1984).

The International Cooperatives Alliance (ICA) mentions "Cooperative are people-centred enterprises jointly and democratically controlled by and for their members to realise their common economic, social and cultural needs and aspirations. As enterprises based on values and principles, they put fairness and quality first allowing people to create sustainable enterprises that generate long-term jobs and prosperity. Managed by producers, users or workers, cooperatives are run according to the 'one member, one vote' rule. (International Cooperative Alliance, n.d.)".

Baswir (2010) reveals several points of view that can be obtained from several definitions of cooperatives, namely cooperatives are an association founded by someone who has economic limitations with the aim of fighting for the welfare and economy of members, the form of cooperation carried out by cooperatives is voluntary, each member Cooperatives have the same rights and obligations without exception, cooperative members are obliged to participate in developing and supervising the running of the cooperative business, and finally the risks and dependencies of cooperative businesses are shared fairly. In addition, cooperatives also have a position as a legal entity and have written rules in the form of Articles of Association and Bylaws and

other provisions, besides that membership in cooperatives is rational and objective, there is no coercion or prohibition from any party to become members of cooperatives. . Cooperatives also have a regular and sustainable way of planning, organizing, implementing, and monitoring business activities, which are dynamic and sensitive to advances in science and technology.

The existence of cooperatives not only gives meaning to the Indonesian economy, but also gives importance to its members and the surrounding community (Dekopin, n.d.). Cooperatives as a forum for people with middle to lower economic class are expected to be able to provide benefits and improve their economic welfare, participate in combating economic inequality that occurs in society, even as pillars of the national economy, which is run based on the principle of kinship (Sagimun, 1984). Apart from the diversity of levels of development of cooperatives, one thing that needs to be realized is that the development of cooperatives cannot be separated from a set of noble values which are referred to as the foundation and principles of cooperatives. There are three things that become the foundation and principle of cooperatives, namely the first, the view of life and moral ideals that a nation wants to achieve (Baswir, 2010). This element is commonly referred to as the ideal foundation or ideal foundation that determines the direction of the cooperative's business journey. Second, all the rules and basic provisions that regulate the nation's philosophy as the soul and moral ideals of the nation are truly lived and practiced. The second basic element of cooperatives is referred to as the structural foundation. While the third, there is a sense and intention to live by prioritizing the act of helping fellow human beings based on high character and self-esteem, as well as awareness as social beings who depend on and cooperate with others. This basic attitude is known as the cooperative principle.

Cooperatives as Pillars of The Indonesian Economy

The village is the basis for the struggle for the strength of the Indonesian people (Sagimun, 1984). Most of the Indonesian people live in villages with weak and poor economic conditions. Cooperatives are a tool and organization for the struggle of the poor and economically weak people to improve their standard of living and improve their economic position. The government has laid a sound foundation for the development and progress of cooperatives by establishing a village unit cooperative in the village unit area which prioritizes its activities in the food agriculture sector, as well as the Formation of a Women's Cooperative carried out by the East Java provincial government which established a Women's Cooperative in All Villages in East Java. This is a manifestation of the importance of the economic foundation of the smallest environment, namely the village, to form the strength of the national economy. From here, cooperatives should be called the pillars of the Indonesian economy. From the explanation of the concept of maqashid sharia, empowerment needs to pay attention to the suitability of maqashid sharia in practice, namely seeing the values contained in maqashid sharia as part of empowerment. because community empowerment will be in vain if there are many deviations that present disadvantages for the community itself. So in this study discusses the suitability of activities in the process of empowering corn farmers in Lanci Jaya Village who utilize local potential by combining the values / criteria of maqashid sharia as part of empowerment. In maqashid sharia using five approaches as an analytical tool in determining Islamic law, then in empowerment activities in terms of maqashid, researchers use five approaches in assessing empowerment as an analytical tool to dissect the empowerment of corn farmers in maqashid sharia.

Women's Cooperative Management

Cooperative is an organization that is unique and different from other organizations. In general, the structure and management of cooperatives when viewed from the organizational apparatus consists of a Meeting of Members, Management, Supervisors and Managers. The meeting of members has the highest position in the organizational apparatus of the Cooperative, this is because the cooperative belongs to the members, and the highest decisions are in the hands of the members. Decision making in cooperatives is carried out at member meetings, so it can be said that the key to the success of cooperatives lies with members. This is one of the characteristics that distinguish cooperatives from other organizations. Management is a process, coordinated and integrated work activities are functions of management functions that include planning, organizing, leadership, and controlling (Hendra et al., 2021). To achieve its objectives, as a business entity, cooperatives need to carry out appropriate performance measurements that are used as a basis for determining the effectiveness of business activities, especially operational, financial, organizational and financial divisions based on predetermined objectives, standards and criteria.

The planning function is the process of developing programs and their budgets, which must be carried out by cooperatives as part of monitoring the implementation of strategies that cooperatives want to implement (Baswir, 2010). As an extension of the strategy, the implementation of the planning function in the cooperative must be continuously linked to the goals and mission of the cooperative. In other words, planning is not just the expression of a desire, but the embodiment of a well thought out strategy. In addition, it should be noted that planning also has a coordinating function between the parties in the cooperative, as well as a supervisory function on the implementation of cooperative activities. With such a close relationship between plan and strategy, it is best to briefly state the concept of strategy. Basically the notion of strategy is how an organization wants to fulfill its mission and achieve its goals. Because the strategy will be the starting point of the cooperative in planning, in addition to mentioning the goals and mission of the cooperative, the definition of the strategy must carefully consider several things, such as the cooperative's internal strengths, the weaknesses of the cooperative, business opportunities that can be used to achieve common goals and obstacles that can interfere with achievement. cooperative goals

Based on this, the strategy will be determined to carry out the mission and achieve the goals of the cooperative. The types of strategies that cooperatives generally have can be divided into enterprise-level strategies and business segment-level strategies. The types of strategies that enterprise-level cooperatives can choose from include sole proprietorship, diversification of related businesses, and diversification of irrelevant businesses or conglomerates. Strategies that can be chosen at the business unit level include cost minimization, product differentiation, market focus, or a combination of the three. Once a clear strategy is implemented, an appropriate program will be developed to implement the strategy. Finally, after a clear program is implemented, a budget is made for the implementation of each relevant program.

Organizing function is the division of tasks and authority within the cooperative among the actors who are responsible for implementing the cooperative plan (Baswir, 2010). Cooperative management is obliged to regulate in detail the management

organization in carrying out its management functions. The types of organizational structures can be divided into functional structures, business unit structures, and matrix structures. The functional structure divides the operational authority of the cooperative based on its function. The business unit structure divides the management authority of the cooperative based on the business unit. The matrix structure is a combination of the functional structure and the matrix structure. Each of these structures has its strengths and weaknesses. In choosing an organizational structure, management must consider two things. That is, the effectiveness of the organizational structure in terms of achieving the goals of the cooperative and the efficiency of the organizational structure in terms of its implementation costs. Cooperatives that are still small and only run one line of business, are usually quite organized according to a functional structure.

Function Implementation or implementation is the process of implementing a collaborative plan by each function or element in a collaborative organization (Baswir, 2010). The most important aspect of this implementation phase is the aspect of coordination and monitoring. Coordination aims to bring together various elements within the organization to achieve cooperative goals. The elements involved in this implementation phase are members, consultants, supervisors, managers, managers, and employees. In women's cooperatives, management must have credible business knowledge and skills to run the cooperative as well as possible. In this case, the success of the cooperative is highly dependent on its management. In terms of supervision, the most important thing is to implement an orderly and careful archive management system in the implementation of all collaborative activities. Both non-financial event recording systems and financial recording systems

The supervisory function is a high-level effort to measure the level of response between the plans set and the results achieved, or efforts to ensure that the policies developed are implemented correctly by subordinates (Baswir, 2010). According to Law no. 25 of 1995, supervision of cooperatives is carried out by supervisors. On the other hand, supervisory activities are mainly related to the implementation of policies and management of cooperatives. Therefore, regulatory agencies are expected to prevent or reduce the potential for abuse of power and the irresponsible use of cooperative economic resources. Cooperative supervisors must be responsible to members for their supervisory activities in carrying out their supervisory functions.

METHOD

This type of research is qualitative research. In this study, researchers tried to find out how the management carried out by the Women's Cooperative during the Covid-19 pandemic in Malang Regency. This research was conducted by exploring in order to obtain information and understand the problems that occur in the management of women's cooperatives. In addition, to know in depth the activities that will be carried out by women's cooperatives. This research is also an activity where exploration must be carried out to identify new information and understand the limited circumstances and want to know in depth and detail of the activities to be carried out. The approach that will be used for this research is the case study method. Understanding the management of cooperatives which includes planning, organizing, implementing and supervising women's cooperatives during the covid-19 pandemic will also reveal the strategies carried out by women's cooperatives in surviving the covid-19 pandemic. (Creswell, 2010) revealed that if you want to know the problems that require a detailed and complete understanding of the events at a particular site, then it is more suitable to apply a qualitative approach. In this study, there are three stages of data analysis, namely data reduction, data presentation, and drawing conclusions/verification. In research that uses qualitative research to test the truth, triangulation is used, namely source triangulation, method triangulation, and time triangulation.

DISCUSSION

Analysis of Women's Cooperative Management During The Covid-19 Pandemic

Surviving and continuing to develop during a pandemic is not an easy thing for the Women's Cooperative, it takes a great will from the cooperative to continue to achieve its goal, namely the welfare of its main members during the pandemic. In practice, it is necessary to plan, organize, implement and supervise cooperatives so that all forms of cooperative programs and activities can be carried out properly.

Planning for Women's Cooperatives During The Covid-19 Pandemic

Planning is a very important thing, where cooperatives must go through the process of formulating programs and budgets. Careful planning during the COVID-19 pandemic will be very helpful in carrying out the next program, and the planning made must be in accordance with the mission and goals of the cooperative. Based on the results of interviews with the chairwoman of Kopwan Sejahtera, Kopwan watusima, Kopwan Karya Bersama, they said that before carrying out activities, they always planned in advance by looking at what members and the community needed, the impact of their activities and the benefits obtained. From the statement of the head of the women's cooperative above, we can see that planning is very much needed, and planning is a fundamental thing in managing cooperatives. Planning is a determination of a series of actions to achieve the results expected by women's cooperatives. Planning is needed to improve cooperative performance and provide good service to members.

Before the emergence of the COVID-19 pandemic, the activities of preparing work plans, the women's cooperative activity plans were carried out jointly between the management, supervisors, and members, but with the Covid-19 pandemic the planning activities were only limited to the administrators, supervisors, and a few members. The effort is made so that all suggestions and input from members can still be received and accommodated properly. The Prosperous Women's Cooperative, the Karya Bersama Cooperative and the Watusima Cooperative admitted that it was quite difficult to plan activities during the COVID-19 pandemic because there were still many plans that could not be realized. From this we can see that the COVID-19 pandemic and the implementation of Large-Scale Social Restrictions (PSBB) have affected the planning made by cooperatives, either directly or indirectly. The plans made by cooperatives are not only expressing the wishes, ideas, and suggestions of the management, supervisors, and members but as a form of embodiment of a well-considered and careful strategy. Not only that, planning also

functions as a coordinator between sections within the cooperative, and controlling the implementation of women's cooperative activities.

One form of planning carried out by independent women's cooperatives during the covid-19 pandemic is to make plans to socialize the existence of cooperatives and the development of cooperatives in the smallest village environment, namely the RT, RW to hamlets in Sidodadi Village, Lawang District. Thus, information about women's cooperatives can be received up to the smallest neighborhood in the village. In addition, it also forms productive economic groups based on region. The form of assistance provided by women's cooperatives in increasing the productive economy is by assisting the marketing of home industry products which are usually carried out at exhibitions and bazaars. The grouping of production results per region is carried out in groups to facilitate coordination activities. Next is to hold skills training for members. Training for members is carried out in collaboration with relevant agencies or agencies, usually carried out by the Malang Regency cooperative and micro-enterprise office.

Organizing Women's Cooperatives During The Covid-19 Pandemic

In addition to planning, it is also necessary to organize, where organizing is the division of tasks and authorities in the management of cooperatives among the actors responsible for implementing the cooperative plans, in this case the activities are carried out by the management and supervisors of the cooperative. The organizational apparatus for women's cooperatives is the Annual Member Meeting (RAT), Management, Supervisory Board, Advisory Board, and its membership is all members of the cooperative. During this pandemic, management organization is carried out by improving the quality of the Human Resources of the cooperative management. The policy implemented is to increase the knowledge and skills of the management regarding cooperative management, as well as improve the performance of the management. To be able to improve the quality of human resources, activities such as involving administrators in training activities or technical guidance are carried out online through webinars. And training that is carried out in a limited number will still be carried out as before the Covid-19 pandemic. In addition, coordination is carried out continuously and periodically in dealing with any problems that occur in the cooperative. Organizing in the business sector is carried out by improving the quality of business management through various activities, including conducting a quarterly evaluation of the implementation of the work plan and RAPB. Hold coordination meetings between the management and group coordinators regarding problems in the field. As well as a clear and written division of tasks between group administrators and coordinators so as to facilitate the management of cooperative management

Implementation of Women's Cooperative Activities During The Covid-19 Pandemic

Good planning and organization, it is hoped that all activities can be carried out properly. Implementation is the process of applying the plans that have been made by the cooperative, where there are two important aspects in implementation, namely coordination and monitoring. Coordination activities at Kopwan are carried out regularly and continuously. Before and after the Covid-19 pandemic, the Kopwan management continued to coordinate face-to-face on a regular basis every month. During this pandemic, the management of the joint work Kopwan revealed that coordination activities were carried out more intensely than before the pandemic. In addition to coordinating face-to-face, coordination activities were also carried out through Whatsapp groups. With continuous and intense communication and coordination, the management of this women's cooperative becomes open and transparent between cooperative management. From the monitoring aspect, the most important thing is an orderly and good recording system. With the recording of each activity, the implementation of Kopwan activities can be monitored properly. There are two kinds of recording systems here, namely financial and non-financial recording systems. Non-financial recording includes recording the results of coordination meetings, Minutes of RAT, as well as all kinds of activities carried out by Kopwan. Mrs. Ifa said that the cooperative has many books that are used to record the activities of the cooperative. That way, monitoring activities can be carried out easily.

Supervision of Women's Cooperatives During The Covid-19 Pandemic

After the activity is carried out properly, it is necessary to have supervision carried out by the supervisor. Supervision on cooperatives is carried out by the division that has higher authority, to measure the level of conformity between the plans set and the achievement of results, or efforts to ensure that the policies made by the cooperatives have been implemented every quarter or every three months. This activity aims to find out whether the activities carried out by women's cooperatives are appropriate. From the results of the interview, it can be seen that cooperative supervision activities continue to run well even though this pandemic has slightly changed the situation, and requires cooperative managers to start studying technology well. Furthermore, it is clear that a supervisory role is needed in cooperative activities, to control the implementation of women's cooperative business activities, which mainly manage the finances of small communities. In addition, a firm and authoritative supervisory character is very much needed because with his firmness and courage in expressing something or a cooperative problem, the cooperative will be able to keep the cooperative on the right track.

Women's Cooperative Work Culture During The Covid-19 Pandemic

In the activities of managing women's cooperatives, human resources (management) are the most important asset and have a big role, because administrators are the driving factor for every activity in women's cooperatives. Cooperative management is the main capital in planning, organizing, directing, and mobilizing the factors contained in women's cooperatives. So that the ability and skills are needed in creating cadres who have optimal performance (Indriani et al., 2019). Performance (Mangkunegara, 2009) is an outcome that is produced in quality achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. Work culture is a philosophy that bases a view of life as values that become traits, habits, and also the driving force that is cultivated in cooperatives and is reflected in attitudes and behavior, ideals, views, and actions as a form of real work. In its

management, women's cooperatives highly uphold mutual cooperation, joint effort, justice, social and familial character to achieve mutual prosperity.

The indicators of the management's work culture can be seen from the behavior at work, the level of discipline of the management, being firm in dealing with problems and being confident. Meanwhile, employee performance indicators are seen from the level of discipline, creativity, cooperation, and responsibility of the management. The culture of gotong royong applied to cooperatives is an image of the Indonesian nation where all members, administrators, and supervisors are bonded together to work together to achieve one goal, namely welfare. Cooperatives that have a social orientation and are not oriented towards large profits make cooperative management not as aggressive as other financial institutions that compete to earn profits, this results in the development of cooperatives being quite slow in terms of increasing their assets compared to other financial institutions.

The implementation of this is indeed good, because both the management and supervisors work wholeheartedly without expecting big rewards from the cooperative, but it would be better if the main goal is welfare, then the management as the spearhead of implementation must also be prosperous, the hard work they do is at least comparable with wages earned from the cooperative. Not everyone has great empathy and a big heart. If the management of the cooperative does not have high loyalty and responsibility, then it can be said that the cooperative is only a tool to get the maximum profit regardless of the fate of the members.

During the COVID-19 pandemic, both the performance and work culture of women's cooperative management changed. The demand to comply with large-scale social restriction policies to prevent the transmission of Covid-19 has forced the management of women's cooperatives to adapt to the environment. The mutual cooperation that is created can no longer be fully implemented, the decrease in self-confidence, discipline and changes in work models make their performance also decline. During this COVID-19 pandemic, women's cooperative management is required to be able to firmly make decisions in an urgent time, change policies and apply new rules for its members. It is not an easy thing to be able to adapt directly and adjust appropriately in these difficult times, considering that the crisis is not only about money, but also health. The cooperative management admitted that they felt difficult at the beginning of the covid-19 pandemic, they admitted that they were confused, did not know what to do, because this had never happened before, and they had no experience managing cooperatives during an economic crisis.

Cooperative Members are The Key to The Success of Women's Cooperatives During The Covid-19 Pandemic

Basically, the formation of a cooperative is from the members, by the members, and for the welfare of the members. Women's cooperative members have equal rights in determining a plan for the cooperative and the profits derived from the cooperative. Women's cooperative members have the right to exercise control over everything in the cooperative, especially in terms of cooperative management. The key to the success of women's cooperatives during the Covid-19 pandemic is in the hands of members. All matters relating to the management and the results obtained by the cooperative are given to members fairly, this is because the main key is the members. All matters relating to the rights and obligations of members have been properly stated in the articles of association of the cooperative, both which include individual rights and obligations as well as profits.

Women's Cooperative Management Strategy During The Covid-19 Pandemic

During this covid-19 pandemic, the Women's Cooperative is required to be able to survive and prosper its members, therefore it is necessary to have strategies that are able to stabilize the management of the Women's Cooperative during the pandemic. The Women's Cooperative carried out several management strategies during the pandemic, including in the savings and loan business sector, it was carried out by improving services to members, this was done by increasing the number of loans for each member who had a productive business. This policy is realized in the form of business development activities for members. This is done so that members who do not have a job/do not have a business can start their own business. Next is business assistance for members. This is done so that members who already have businesses can continue to develop their businesses during this pandemic. In addition, Kopwan also helps member marketing. This is done so that members' products can be sold in large quantities, considering that during this pandemic, sales tend to decline. Lastly, strict selection for borrowers. The tightening of lending is carried out in order to minimize the occurrence of bad loans during this pandemic, the ability of members to make payments has decreased, therefore lending by cooperatives is quite strict. In addition, the characteristics of cooperative members are also very necessary. Because members who have a good history and characteristics will get a larger loan amount than those with bad characteristics. In addition, the availability of funds also affects lending.

In the area of strategic capital, the problem is improving the structure. Capital, in this case that needs to be increased is the cooperative's own capital. This is done by increasing the number of members' principal savings by increasing the number of members by 50% for a year. In addition, increasing the mandatory savings of members by increasing the amount of mandatory savings from Rp. 10,000 to Rp. 15,000. Another policy carried out by the Joint Working Women's Cooperative to increase its capital is to increase the number of members' discretionary savings of at least Rp. 2,500 to a minimum of Rp. 7,500. Furthermore, the amount of arbitrary savings will be multiplied according to the loan amount, so the amount of arbitrary savings will be even greater. Another strategy carried out by cooperatives outside of Manasuka savings is GERIYA, which is a saving movement for holidays with 6% interest and also a saving movement for school children with 6% interest a year.

Adjusting The Use of Technology in Women's Cooperatives During The Covid-19 Pandemic

As we know that women's cooperatives are small financial institutions at the village level whose establishment aims to help improve the welfare of women, reduce the dependence of village women on loan sharks, and is a real form of government support for the role of women to improve the economy. Talking about the village, the village is identical with abundant natural resources, pleasant Susana, and high family relations, but the quality of human resources is still relatively low, the level of economy is low, and the use of technology is still low. Such a description of the village can of course also provide an overview of the condition of the financial institutions in it, namely women's cooperatives. In fact, women's cooperatives are expected to be able to become the driving force of the community's economy in the smallest scope of government, namely the village. Indeed, in the year 2209-2010

the growth in the number of women's cooperatives was very rapid. The 1 village one women's cooperative program in Malang Regency was implemented, but over time it was discovered that not all cooperatives formed were able to carry out their activities well.

One indicator of the success of cooperatives in this modern era is the ability of cooperatives to make maximum use of technology. Actually, the existence of technology is to ease human work, but not everyone can use and utilize technology. Before the emergence of the COVID-19 pandemic, online shopping activities, online schools, online meetings and so on were things that had been designed but had not been implemented in everyday life. Starting from the emergence of the covid-19 pandemic, the use of modern technology has become the main alternative in carrying out all important things, such as schools, lectures, meetings, to family gatherings. The rapid spread of the virus has resulted in large-scale community restrictions being made, where people are not allowed to congregate and interact with each other face-to-face.

Technology is present as the best alternative in this problem, where technology makes humans still able to interact even though they do not meet face to face, this is done in various ways, such as school meetings, buying and selling activities and so on. All activities carried out by the community and require interaction greatly affect the use of technology, one of which is women's cooperatives. In this Covid-19 pandemic, inevitably women's cooperatives are required to be able to apply digital technology in every activity, but this is not an easy thing, considering that women's cooperatives are only economic institutions at the village level with a relatively small business scale, with limited human resources, as well as the quality.

As far as this research goes, the picture of the use of digital technology in prosperous women's cooperatives has not been seen so strikingly, and its application is less than optimal, seeing in every activity it is still carried out conventionally. Prior to the COVID-19 pandemic, prosperous women's cooperatives had never used digital technology in terms of communication, such as management meetings, member meetings, and training activities. However, with the emergence of the Covid-19 pandemic, cooperatives were forced to be willing to adapt and begin to take advantage of digital technology, such as not distributing meeting invitations. no longer distributed directly door to door, but instead of the supervisory board, members began to use the WhatsApp application in their daily activities, namely sharing information, news, activities, in the form of photos, videos or others.

During the covid-19 pandemic, like it or not, both administrators, supervisors and members must adapt to the pandemic and technology, because after all, the use of technology is indispensable in the operational activities of women's cooperatives. Prior to the COVID-19 pandemic, training activities carried out by the Malang Regency Cooperatives and Micro Enterprises Office for women's cooperatives were always carried out face-to-face, but during the covid-19 pandemic, the training activities provided by the Malang Regency Cooperatives and Micro Business Office for women's cooperatives were carried out regularly. online, generally using the zoom app. Responding to this, the head of the Wanita Wanita cooperative admitted that it was quite difficult to carry out its activities.

Seeing this, it can be seen that the use of technology has not been maximally implemented by the management of women's cooperatives, because they still need time to learn to use devices and operate online applications. The difficulties faced by the administrators also affect their performance, where they have to force themselves to participate in activities but are unable to catch the session's intentions properly due to the obstacles experienced such as trouble and network problems. For beginners and novice users like them, this problem is not an easy thing. In other words, women's cooperatives do not reject the presence of digital technology, but in its application they need training assistance from the simplest stages, so that it can make it easy for them to understand and practice it. Of course, these limitations can still be anticipated by women's cooperatives by utilizing other human resources outside their organizations who are able to develop properly so that the use of technology can be applied optimally in women's corporate lives. That way women's cooperatives will be more open and technology literate, many things will they get when they have found the true benefits of technology to lighten their work.

CONCLUSION

The emergence of the Corona Virus Disease (Covid) at the end of 2019 has shocked the world, and changed various aspects of life, especially the economic aspect. Indonesia is one of the countries in the world that has also been affected by the Covid-19 pandemic. Indonesia experienced a dismal economy in 2020, where the economic downturn was very significant. One of the economic activities affected by the Covid-19 pandemic is cooperatives. The Minister of Cooperatives revealed that there were 1,785 cooperatives affected by the pandemic, there was a decline in sales, a lack of capital, and distribution delays. Savings and loan cooperatives are the cooperatives most affected by the pandemic compared to consumer cooperatives and producer cooperatives.

Sejahtera women's cooperatives, Watusima women's cooperatives, and Karya Bersama women's cooperatives are some of the women's cooperatives affected by the Covid-19 pandemic, so that in their management these women's operations must adapt to conditions during the pandemic, such as reducing operating hours, postponing meetings, holding meetings regularly. online, and reduce their routine activities. In addition, the obstacles in the savings and loan business sector during this pandemic are the increase in bad loans compared to before the pandemic, the lack of capital being channeled for loans to members and the difficulties of women's cooperative administrators in implementing the use of digital technology.

The use of digital technology in managing cooperatives is a challenge for women cooperative administrators, because in their daily life the systems they develop are still conventional, and during this pandemic, they inevitably have to try to adapt to digital technology, so there is a need for continuous training so that the application of digital technology can be implemented. goes well. It is a great responsibility from the management to members to continue to ensure the welfare of members during this pandemic, so a strategic strategy is needed that is able to maintain and improve the welfare of members during this Covid-19 pandemic.

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