

The Function of Mina Misoyo Makmur Cooperative for Fishermen Community of Asemdayong Village, Taman District, Pemalang District

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Abstract - This article aims to find out the background of the establishment of the Mina Misoyo Makmur Cooperative, the development of the Mina Misoyo Makmur Cooperative, and how the Mina Misoyo Makmur Cooperative functions for the Asemdayong fishing community. This study used a qualitative approach. The main informants in this study were Asemdayong fishermen who were the members of the cooperative, a Chair of the Indonesian Fishermen Association in Asemdayong, manager and a cooperative secretary, while the supporting informants consisted of fishermen, non-cooperative members, the vice chairman of the cooperative and the Asemdayong Village. The results of this study indicate that *Mina Misoyo Makmur Cooperative* was established on the basis of the fishermen's need for funds channeling institutions and fishermen's capital needs to go to sea. The loan amount increased from Rp. 387,455,400 to Rp. 819,375,600. The supporters of the development of cooperatives include government assistance and cooperation with BRI. Barriers to the development of cooperatives include low education of fishermen and bad credit. Fishermen responded that the cooperative's performance was increasing, proved that the SHU had increased. The function of cooperatives is as a manager of TPI and provides assistances to fishermen, namely providing fish basketball, river dredging, and social assistance. Cooperatives have a latent function to instill discipline, responsibility and increase fisherman solidarity.

Keyword: *the function of cooperatives, the Cooperative Mina Misoyo Makmur, fishing communities, fish auction*

I. PRELIMINARY

Pemalang as one of the districts located in the coast of the north of Java. The Pemalang area is directly adjacent to Tegal Regency in the west, Pekalongan Regency in the east, Purbalingga Regency in the south, and the Java Sea in the north. Pemalang Regency is located on the northern coastline which becomes an access from major cities in the east, such as Semarang and Surabaya to Jakarta. Pemalang Regency is passed by a provincial road that connects Pemalang Regency with Purbalingga Regency.

The fishing community uses marine products for their survival. They go to the sea to find a source of life every day, but the marine products have not fully guaranteed their survival. Fishermen also need capital in carrying out their work. Every time, when going fishing, the fisherman needs capital that is used for tools, and materials such as food supplies, diesel fuel, ice cubes, and other equipment. This condition makes fishermen try to find loans. Fishermen can make loans to several capital providers, such as moneylenders, banks and cooperatives.

Fisheries cooperatives in Indonesia are difficult to develop, in several areas, the fisheries cooperatives are not running well, even to death. Based on the results, from more than 12,000 cooperative units in Indonesia in 2009, only 33 units of fisheries business cooperatives or fishermen were found. Based on Master Data Indonesian Fisheries Cooperatives (IKPI) in 2017, out of a total of 957 cooperative fishery, 60% of them are inactive [1]. Many fisheries cooperatives in Indonesia are not active, but fisheries cooperatives in Asemdayong Village can run well.

Asemdayong fishermen are well known in Pemalang area with good fish catches and supported by the Fish Auction Place (TPI), the Marine and Fisheries Service and fisheries cooperatives, namely KUD Mina Misoyo Makmur village of Asemdayong. This KUD is a saving and loan cooperative that has skipper fishermen in Asemdayong village. The development of the Mina Misoyo Makmur Cooperative is quite good from year to year, marked by an increase number of the members, the number of Business Revenue Residu (SHU), and also better management of the management assisted by other parties.

The research that examines the functions of cooperatives for fishermen uses Robert K. Merton's structural-functional theory and social institutions by Horton and Hunt. Structural-Functional Theory interprets society as a structure with interconnected parts. Merton also introduces the concept of real and latent functions,

and in simple terms, the real functions are intentional, while the latent functions are accidental [2].

II. METHODOLOGY

This research used a qualitative method that produces descriptive data. Data collection techniques used were observation, interview, and documentation. The author directly jumps into the field to get research data. This research was conducted in Asemdayong Village, Taman Subdistrict, Pemalang Regency. The focus of this research is that the background of the Mina Misoyo Makmur Cooperative in Asemdayong Village was established, the development of the Mina Misoyo Makmur Cooperative, the function of the Mina Misoyo Makmur Cooperative for the fishing community of Asemdayong Village.

III. RESULTS AND DISCUSSION

A. *Background of the Establishment of the Mina Misoyo Makmur Cooperative in Asemdayong Village*

1) *The Need for Fund Funding Institutions*

The early establishment of the Mina Misoyo Makmur Cooperative began in 1948. The existence of this association was based on the desire to live together as fishermen, established close relations between fishermen, a place for discussion among fishermen, and be able to establish cooperation between fishermen. The beginning of the formation of this association was only about a dozen fishermen. A few months later, many fishermen joined the association, around 30 fishermen. Fishermen who are the members of the association invite other fishermen to join.

Fishermen began to think in establishing a cooperative that could help fishermen. This is motivated by the problems of fishermen, namely uncertain income. Fishermen's income is determined by the result of catch, weather and season. Many catches will cause fishermen's income increases when the result of catches that a small amount of fishermen's income decreases.

Weather affects the income of fishermen. Bad weather causes fishermen dare not to go to sea. This extreme weather certainly causes the fisherman not to earn income. Fishermen in daily life do not have other jobs, so it depends on their income from fishing. The situation of fishermen who have irregular income causes fishermen to require funding from other sources to meet their needs.

2) *Capital Needs*

Every time going to sea, fishermen have to prepare the capitals for fishing purposes, such as food, drinks, fuel, and ice cubes. Once fishing, fishermen usually go to sea for three to four days or even up to one week. The need for substantial funds

encourages the fisherman must be able to have loans. Before the Mina Misoyo Makmur Cooperative was established, the fishermen of Asemdayong Village usually borrowed from richer fellow fishermen.

Mina Misoyo Makmur Cooperative is presented as an institution in Asemdayong Village, especially for fishing communities. The Mina Misoyo Makmur Cooperative helps fishermen to meet the capital needs they will use to go to sea. The emergence of the organization as a product of social life was truly unplanned [3].

Fishermen also need large capitals to meet their daily needs if the income obtained is uncertain. One of the economic institutions regulates the use of goods and services needed for the human survival [4]. The Mina Misoyo Makmur Cooperative in Asemdayong Village organizes savings and loan services provided by the cooperatives for fishermen.

The structural-functional theory interprets society as a structure with the interconnected parts [2]. The fishing community and the Mina Misoyo Makmur Cooperative are a unit like an interconnected system. Fishermen need cooperatives to be able to create capital for economic activities, especially fishing. Cooperative helps fishermen to achieve their goals of meeting their daily needs and capital through saving and loan activities, namely mandatory savings and principal savings, as well as mandatory savings deposits.

B. *The Development of Mina Misoyo Makmur Cooperative*

1) *Increasing in Loan Amount*

The number of fishermen loans in cooperatives has increased significantly. In 2016, the number of borrowing members was 56 while in 2017, there were 98 members. Loans in 2016 amounted to 387,455,400, while in 2017, amounted to 819,375,600 increased by 111.53%. The increase amount of loans proves that cooperatives as economic institutions are more trusted by the fishermen, while also proving that the performance of managers and employees is better.

The increase amount of loans indicates that the Mina Misoyo Makmur Cooperative is still healthy, meaning that it is far from bankruptcy. Loans for fishermen are not round because they have added administrative fees and mandatory savings deposits. Fishermen who make loans are subject to administrative fees and a mandatory credit deposit of 10% each, so the amount of loan members is not precise like 100,000, but has been added with administrative services and mandatory credit deposits. Loan terms are not difficult, they are only required to carry a copy of the ship or the proof of ownership of the ship and a copy of the KTP, then submitted to the secretary in the KUD office during the working hours.

2) *Supporting Factors for the Development of Mina Misoyo Makmur Cooperative*

Factors supporting the development of Mina Misoyo Cooperative Makmur first is the assistance from the government. The government through the MSME Cooperative Office for Industry and Trade (*Diskoperindag*) and the Fisheries and Marine Service provided some assistances to the Mina Misoyo Makmur cooperative. *Diskoperindag* provides non-physical assistance in the form of coaching and training to the managers and employees of the cooperatives. The Department of Fisheries and Marine Affairs provides more physical assistance in the form of tools needed by fishermen, such as fish baskets, pulleys, as well as towers to raise boats. Another assistance from the government is dredging the river, so that fishing boats can pass through siltation.

The second, the condition of marine nature of Asemdayong is pretty good, if used well, it will give the profit for society. Human resources are also quite good, there are many fishermen in Asemdayong Village, so there are many boats. The presence of many boats makes the opportunity to add more cooperative members.

Third, the Mina Misoyo Makmur operation in facilitating the savings and loan business unit is in collaboration with Bank BRI to be safer in saving the amount of money up to billions. BRI (Bank of Indonesia) is a safeguard in the cooperative cash deposit. Collaboration with BRI also helps cooperatives obtain greater services because they are being more interested.

3) *Factors Inhibiting the Development of Mina Misoyo Makmur Cooperative*

Educational factors are a limiting factor for the development of Mina Misoyo Makmur Cooperative. The majority of low education levels of fishermen can hinder the development of cooperatives. Some members are not aware of their rights and obligations as members. Low education also makes fishermen have low participation in cooperative activities. The low participation of fishermen members was proven during the 2018 Annual Member Meeting held at the Mina Misoyo Makmur KUD (The Unit of Village Cooperative Office) on March 15, 2018. Fishermen initially attended many meetings but they arrived at the core event and many of them had already returned. Fishermen are also more interested in less important discussions at meetings.

Bad credit is one of the inhibiting factors for the development of the Mina Misoyo Makmur Cooperative, in addition to the low education of fishermen. There are several fishermen members who have not been able to repay the loan within the specified time period. The Mina Misoyo Makmur Cooperative gave fishermen 11 months to repay the loan, but there were still fishermen who had not returned after 11 months had passed.

4) *The Response of Asemdayong Fishermen to Mina Misoyo Makmur Cooperative*

Fishermen's response to cooperatives and management shows that cooperatives are better. Some fishermen said that as long as Mr. Suroso as a chairman, the development of cooperatives would be better. The things that cause the management of the cooperative better include, namely, the assistance given to the fishermen to be more numerous, each year experiencing an increase, then the mechanism to make loans is also not difficult. Hence, they are not waiting for a long time, and the funds will immediately be disbursed. The community also still believes in the cooperatives as facilitators in the implementation of the Baritan Tradition.

Society in establishing a good relationship between each other in the use of the program is held by an institution to improve the economic life [5]. Asemdayong fishermen work together with each other when reducing catches to TPI (fish auction) and using facilities provided by cooperatives such as fish baskets and ice shelves.

C. *The Functions of the Mina Misoyo Cooperative Prosperous with the Fishermen Community in Asemdayong Village*

1) *Cooperative as TEM Asemdayong Manager*

TPI (fish auction) in Asemdayong is managed by Mina Misoyo Makmur. Asemdayong Cooperative's TPI (fish auction) production value increases every year. In 2017, the number of productions decreased compared to 2016. In 2016, there were 14,867,925 Kg, while in 2017, there were 13,085,972. The decreasing amount of production is inversely proportional to the increasing value of production. In 2016, the production value of Rp. 53,192,338,000, while in 2017 the production value is Rp. 58,009,110,000. Mina Misoyo Makmur Cooperative places 17 employees at TPI Asemdayong, each of which has a different task. Employees are placed in TPI to arrange the auction. KUD (the Unit of Village Cooperative Office) Mina Misoyo Makmur collected 5% from the sale at the fish auction [6].

2) *The Cooperative Helps Asemdayong Fishermen*

Mina Misoyo Makmur Cooperative provides an assistance to the fishermen, both members and non-members. Some of the assistances included assistances to the boat owners who experienced accidents at sea and damaged boats 50% of the maximum repair cost of Rp. 1,000,000. Fishermen who had an accident and died then the assistance was given to the heirs of fishermen: died on land rose to 200,000 for KUD members and Rp. 150,000 are not members [6].

Compensation for fishermen who die on land is Rp. 1,500,000 rose to Rp. 2,000,000, for those who died at sea and participated in ships included in the work area of the KUD Mina Misoyo Makmur Asemdayong, they were given compensation of Rp. 2,000,000 rose to Rp. 3,000,000. The proposal is valid for one year from death. The cooperative also helps searching for the lost fishermen in the event of a catastrophe in the sea, by helping one jerry can of diesel fuel or 30 liters rise to two jerry cans or 60 liters for a maximum searching day of two days of crossing sea [6].

Help to attract boats that run aground at the estuary of Rp. 100,000 rose to Rp. 200,000. KUD also provides assistances when there is a famine season for fishermen, that is 5 Kg of rice. In the field of education, KUD helps Pertiwi Kindergarten at Rp. 300,000 per year, and TPQ education at Rp. 250,000 per year. The construction of a mosque in Asemdayong was helped by Rp. 1,000,000 and mosque rehabilitation is Rp. 500,000 with the condition of submitting a proposal. Boat lost in the sea received the assistance of Rp. 1,000,000. Assistance to orphans in the Al Mubarak Asemdayong boarding schools is about Rp. 500,000 per year. The amount of assistance and other activities are adjusted to the capabilities of the organization and decided by the management [6].

The Mina Misoyo Makmur Cooperative is also a provider of facilities for the fishermen that are not only used by the cooperative members but all Asemdayong fishermen. Fisherman activities at TPI use fish baskets which are cooperative facilities. Cooperatives provide electricity rentals to fishermen in order to benefit the surrounding environment such as shops and stalls. Fishermen who use electricity rental services only need to help the electricity burden paid by KUD to PLN (State Electricity Company).

The manifest function is a function that is realized and expected by the members, while the latent functions are functions that are not expected and not realized by members [2]. Saving and loan activities, the provision of assistance to the fishermen, provision of fishing facilities are the manifest functions because they are desired by fishermen.

The Mina Misoyo Makmur Cooperative also has a latent function, which is blocking the practice of moneylenders. The Mina Misoyo Makmur Cooperative is also an indirect solution for saving money other than banks. The Mina Misoyo Makmur Cooperative also instilled discipline and responsibility for members, employees, and administrators. The three parties have their respective rights and obligations. Another latent function of Mina Misoyo Makmur Cooperative is to increase solidarity among fishermen. The existence of cooperatives is a place to bring fishermen together.

Mina Misoyo Makmur Cooperative as an institution in the community, especially the economic institutions, has a function to meet the needs of the community, especially the fishing community of Asemdayong. All

of the functional structures and functions on to society [2]. The Mina Misoyo Makmur Cooperative is functional because it works according to what it is expected by the community. The Asemdayong Fishermen Community felt a positive impact on the existence of cooperatives. Cooperatives can also be dysfunctional, meaning that there are obstacles in implementing objectives such as bad credits.

IV. CONCLUSION

Mina Misoyo Makmur Cooperative was established on the basis of fishermen's need for fund channeling institutions and the fishermen's capital needs, later developing into a savings and loan cooperative that can be utilized by the fishermen. The Mina Misoyo Makmur Cooperative experienced significant development from year to year. The loan amount increased from Rp. 387,455,400 to Rp. 819,375,600.

The loan amount for 2017 is Rp. 819,735,600, it raises compared from 2016 which was only Rp. 387,455,400. The number of SHU in 2017 is Rp. 70,007,736 which has increased from 2016 by Rp. 53,748,799. Mina Misoyo Makmur Cooperative has supporting factors in its development, and the supporting factors for cooperatives include the government assistance and cooperation with the Bank. Cooperatives also have inhibiting factors, including low education of fishermen and bad credit.

The Mina Misoyo Makmur Cooperative has the function of managing TPI and helping fishermen to provide fish basketball, river dredging, and social assistance. Cooperatives have the right to take retribution from the auction results. The cooperative provides assistances to the fishermen in the form of funds and fishing facilities. Cooperatives have a latent function to instill discipline, responsibility and increase fisherman solidarity. Cooperatives are also dysfunctional because of the presence of bad credits, which are not expected by the cooperative because of the financial condition of the cooperative.

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