

# The Development of Book on the Literacy of Cooperative and Life-Based *Pancasila* Economy

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## ABSTRACT

The aim of the development of book on the literacy of cooperative and life-based *Pancasila* economy is to provide materials for students in order to be more literate towards cooperative and *Pancasila* economy in Indonesia. The research and development of this book adopted the Borg and Gall development model, which was implemented in 7 stages, namely the need analysis stage, the initial draft development stage, the validity test stage, the draft revision stage, the group trial stage, and the revision stage. The result of the development was a book on the literacy of cooperative and life-based *Pancasila* which is based on the appropriate instructional procedures and principles. It was declared feasible by the content and design experts to be applied in large groups. The test result on small group was 82,3% provided justification that the development of this literacy book can be applied to large groups.

**Keywords:** *Book, Cooperative literacy, Pancasila economy, Life-based.*

## 1. INTRODUCTION

Currently, cooperative has a poor image in the eyes of community, especially the younger generation. Because many cases of fraud are carried out by cooperatives such as fraudulent investment that is under the guise of cooperatives. Therefore, the trust from the society is very low due to people who use cooperative as a tool to carry out activities that are outside the identity of cooperative. Such view is very inherent especially among the lower-class society such as street vendors who are very minimal in capital. They are usually targeted by saving and loan cooperatives that turn out to be loan sharks. Moreover, the person who should be able to keep the loan in the cooperative is only the member of the cooperative, in fact in the cooperative there is a loan shark practice and even more, the borrower is not the member of the cooperative. This is certainly not under the applicable principles of cooperative. Membership is supposed to be voluntary and non-coercive, but usually the borrowers will be impersonated as prospective members but they

are never recruited to be members, and they do not even obtain the net income for their participation in the membership of the cooperative.

Today, younger generations are less interested in cooperative since they are more focused on start-ups or e-commerce thus the members and the administrators of the cooperative are mostly elderly people. Decreasing participation rate is also caused by low motivation of members to cooperate as a result of lack of awareness and understanding about the ins and outs of cooperatives [1]. The problem of human resources in cooperative is not separated from the existence of organizer (administrators, supervisors, managers, employees) and elderly members. There are not many young people (millennials) who are interested in cooperative. Other than the poor image, youngsters think that cooperatives are not attractive to be used as a tool in developing future careers. With the condition of some aged people and the tendency of millennials lacking information on cooperative, it is essential to prepare various efforts so that the younger generation

can at least start knowing the cooperative with all its strengths and benefits. By having knowledge and understanding of cooperatives, it is hoped that it can make millennials more interested and motivated to participate in cooperatives. This is expected to have a positive effect on their behavior in cooperating [2].

The younger generation has a view that cooperatives are very old-fashioned. Whereas the participation of the young generation in managing cooperative gives hope that cooperative will become fresher movement with new ideas for the progress of cooperatives as the pillar of the national economy. The success of an organization including cooperatives will depend on human capital as the most valuable asset, which has creativity and innovation through the use of information technology to solve the problems faced by consumers (members), therefore, cooperative is required to create proposition value and value-added [3].

Various problems and the number of cases that are related to cooperatives add the negative image of cooperatives among the younger generation, especially students proven by the lack of participation of students who are actively involved in the management of student cooperatives. The regeneration of cooperative organizers in Indonesia needs to be considered to maintain the continuity of the organization and business performance. Cooperative is one of the business entities that is expected to be able to realize economic development for secure and prosperous society [3]. Students as the agents of change are required for the progress of cooperatives. Willingness and interest to participate in cooperatives and students' creative and innovative ideas to develop cooperatives are needed in developing cooperatives [4]. The growth and development of cooperatives and their success will also be achieved with seriousness in providing good service and optimal cooperative management [5].

Through their participation in the student cooperative, it shows an interest from students to dive into cooperatives. However, there should be no assumption that when they join a student cooperative, then after graduating from college, they should also work in the cooperative in the community. Not only that, but also the internalization of the values of cooperative identity had been established by the ICA in 1995: "cooperative is based on the values of self-help, self-responsibility, democracy, equality, justice, and solidarity."

The values that have been internalized in students as younger generation will certainly have a good impact on people's lives that will later sustain the nation's economy. The success of the Implementation of

the Student Cooperative Jamboree in Malang at the end of 2019 shows that the activity of student cooperatives in Malang began to grow. It is proven by the liveliness of some student cooperatives or commonly known as *Kopma* in Indonesia which had been inactive such as *Kopma* of UB [6]. Student Cooperative Organizations in Malang are spread to both public and private universities. As in the student cooperative (*Kopma*) at *Universitas Negeri Malang*, *Universitas Brawijaya*, *Universitas Islam Maulana Malik Ibrahim*, *Universitas Islam Malang*, *Universitas Muhammadiyah Malang*, *Universitas Kanjuruhan* and *Universitas Ma Chung*.

Students enroll in student cooperative to gain the right cooperative experience under the prevailing identity, do entrepreneurship through cooperatives, manage organizations, and by doing so this generation is expected to be ready to become the successful cooperative practitioners. Students who are active in the cooperative are not only from the Faculty of Economics but also from all majors, since there is no limit on who wants to join as the members. Student cooperatives are cooperatives for higher education students who are prepared as the future human beings in development. There should also an assessment of the relationship between cooperatives and industrialization programs as a part of development [7]. Generally, cooperatives are established to build self-reliance, strengthen solidarity, and improve the welfare of members. Cooperative organizations are the right means for students to practice the knowledge obtained during lectures, especially about cooperatives and entrepreneurship.

Cooperatives can be grouped based on specific criteria and certain characteristics. The grouping of cooperatives depends heavily on the background and goals that you want to achieve. One type of cooperative is the student cooperative. It is a positive mental attitude in trying to be comparative, to take innovative initiatives and courage to take risks and to stick to the principles of cooperative identity in fulfilling needs and improving prosperity. The functions and roles of cooperatives [8], namely: (1) Building and developing the economic potential and capabilities of members in particular and society in general to improve their economic and social welfare. (2) Participate actively in efforts to improve the quality of life. (3) Strengthen the people's economy as the basis of national economic strength and the national economic resilience with cooperatives as the teachers. (4) Strive to realize and develop national economy that is a joint venture based on family and economic democracy. To help students internalize the value of cooperative identity, the researchers formulated the development of life-based cooperative economic

literacy as a medium in realizing cooperative values among students

## 2. METHOD

The development of book on the literacy of cooperative and life-based *Pancasila* economy is initiated by conducting a preliminary survey on the managements of student cooperative. These managements are the informants of the research and book development. The survey was aimed to explore the cooperative literacy needed by the managements of student cooperative in Malang, which will serve as a reference to the development of this book.

The exploration of the literacy needs was carried out by using interviews and focus group discussions. The development of the book was then continued based on the result of the survey.

The development model used in this study adopted Borg and Gall development model [9]. There are seven stages in developing this book, as shown in the following figure.



**Figure 1.** Life-based Cooperative Economic Literacy book development procedure

From the results of the preliminary study, the data were collected and analyzed by the development team as material for the planning of product development activities. The results of this planning produce an outline draft of the book product. The initial draft of the product was then validated by two experts: learning material content experts and design experts. The results of the evaluation which are in the form of assessments, expert suggestions, and product validity scores become the basis for revisions of book that will

be developed for the next stage. The revised product is then tested on the user (student cooperative management) in a small group.

This small group trial was carried out to determine the user's response to the feasibility of the book, for example the attractiveness and the grammar. The results of this scale are in the form of suggestions and feedback from the user. Then, they were re-analyzed by the team as revision material prior to the next stage.

The results of the revisions at that stage were then tested in the field on a larger scale. The subject of large group trials (field trials) in this development are the member of active student cooperative in Universities in Malang City. In this trial, besides seeing the attractiveness of the book, the practicality and the effectiveness of the book will also be considered when it is developed in large numbers.

The data analysis technique was done quantitatively and qualitatively. The data in the form of scores from the product validation questionnaire were analyzed quantitatively, while the data from the suggestions and responses from the validators and users were analyzed by using descriptive-qualitative approach.

## 3. RESULTS AND DISCUSSIONS

### 3.1 Results

The development of the book was done by adopting the simplified Borg and Gall Model into 7 steps. A preliminary survey and analysis of student needs were conducted to the manager of the student cooperative. Through this activity, researchers obtained an overview of data related to the cooperative values held by cooperative members, especially the administrators and the *Kopma* (student cooperative) members.

The book was developed as a material for students to be more literate towards *Pancasila* cooperatives and the economy in Indonesia. It was developed using interesting language and life-based content so that students can be easily understand the economics of *Pancasila*. After doing an analysis with the team in relation to the book, the draft was made as follows.

**LITERASI KOPERASI DAN EKONOMI PANCASILA**

KATA PENGANTAR  
DAFTAR ISI  
DAFTAR TABEL  
DAFTAR GAMBAR  
HALAMAN PENDAHULUAN

**BAGIAN SATU: PENDAHULUAN**

BAB I KOPERASI DAN EKONOMI PANCASILA  
BAB II CITRA KOPERASI DI MAHASISWA *(hasil survey mahasiswa, dan kasus koperasi)*

**BAGIAN DUA: JATI DIRI KOPERASI**

BAB III FILOSOFI DAN NILAI-NILAI KOPERASI  
BAB IV PERKEMBANGAN PRINSIP-PRINSIP KOPERASI

**BAGIAN TIGA: MANAJEMEN KOPERASI**

BAB V PENGELOLAAN ORGANISASI KOPERASI *(diusuri contoh-contoh kasus)*  
BAB VI PENGELOLAAN USAHA DAN KEUANGAN KOPERASI *(diusuri contoh-contoh kasus)*

**BAGIAN EMPAT: EKONOMI PANCASILA**

BAB VII EKONOMI PANCASILA DENGAN EKONOMI LAINNYA *(perbandingan sistem)*  
BAB VIII AKSI KOPERASI DALAM EKONOMI PANCASILA *(kisah sukses koperasi)*

**BAGIAN LIMA: PENUTUP**

BAB IX KESIMPULAN  
REFERENSI

**Figure 2.** Book on The Literacy of Cooperative and Life-Based *Pancasila* Economy

The validation of book content and design was carried out by experts in the learning materials of cooperative and *Pancasila* economy and experts in book design. The experts of cooperative and *Pancasila* economy were from Batu City Cooperative Service (Head and Staff). The experts of book design were from the Learning Technology lecturers. Various suggestions from validators were used to revise the developed book. Besides, the advice from users (students) was also used as an addition to the improvement of the book. All the feedbacks were analyzed and reviewed by the team. Below is the validation results from media experts and material experts in the preparation of the book.

**Table 1.** Validation Results from the Material Experts

No.	Criteria	expert 1	expert 2
	<b>Eligibility aspects</b>		
1	Content conformity with the characteristics of material	3	4
2	Procedure accuracy	4	4
3	Growing literacy	4	3
4	Life-based learning conformity	4	3
	<b>Presentation Aspect</b>		
1	Work order	3	4
2	Readability of the procedure	4	3
	<b>Linguistic Aspects</b>		
1	Standard/formal vocabulary conformity	3	4
2	Language and questions	4	3

Total Score	29	28
Percentage	90,62	87,5
Description	Very decent	Very Decent

Based on the content validation test result which are 90.62% and 87.5% from validator 1 and validator 2 respectively, it is clear that the material presented in the book is worth presenting. As for the design validation test, there was a revision regarding the book cover which lacked of showing the image of cooperative and *Pancasila* economy. Besides, the presented characters are suggested to use Indonesians rather than foreigners. More details can be seen in the Table 2 below.

**Table 2.** Validation Result from the Design Experts

No	Criteria	Expert 1	Expert 2
	<b>Paper size aspect</b>		
1	Suitability of the paper size used	3	4
2	Paper thickness conformity	4	4
	<b>Cover Design</b>		
3	Layout suitability	4	3
4	Suitability of image and writing proportion	3	3
5	Image relevance to the topic	3	4
	Total Score	17	18
	Percentage	85	90
	Description	Very decent	Very Decent

Based on the table 2 above, it shows that validator 1 and validator 2 provided 85% and 90% respectively. It can be interpreted that the developed design is feasible and testable.

A small group test was conducted on users, namely students who were the members of the student cooperative that were currently in Malang. The test was conducted on 13 students from the student cooperative (*Kopma*) in Malang. The test result showed an average percentage of 82,3% with a revision related to the font type and font size. They need to be varied to increase interest. Besides, it was also suggested to add interesting images in the sub-subject to increase the readers' interest.

After the stage of field test and expert validation, the team analyzed the developed book. The analysis results justify that the book provides interesting and important things for readers, such as content material that is providing of the cooperative identity which the benefit is as insight booster in cooperative and *Pancasila* economy. Additionally, the content of the book will help students to understand the economic phenomena of cooperatives in the environment. The cover of the book is shown as below.



Figure 3. Book Cover

### 3.2 Discussion

The book on The Literacy of Cooperative and Life-Based *Pancasila* Economy was designed and compiled based on appropriate instructional procedures and principles so that satisfactory results were obtained. The stages were also through the user trials where the users' advices became inputs in the development of this book. Systematic ordering and structure can motivate readers to read this literacy book. According to the validation results from the media and material experts, this book is able to be tested to users. As what has been known, book has an "independent" nature because of the complete and systematic preparation, therefore it is interesting and is easily understood by students. In addition, they want to reread the book to understand the content [10].

The development of modules, teaching materials, and reference books such as the book on The Literacy of Cooperative and Life-Based *Pancasila* Economy is one of the efforts to develop interest in cooperative. The another research on entrepreneurship learning models with school cooperative media in the Business and Management Group of Vocational High School which resulting in a complete *KWU-Kop* model manual complete with learning components (lesson plan, modules, worksheets. and evaluation) and the model

met valid and effective criteria and thus it could be implemented and functioned well to foster the entrepreneurial skills of vocational students [11].

The development of textbooks and modules must indeed contain certain elements and characteristics. The minimum criteria that must be included in the module are a) learning objectives that are specifically and explicitly formulated, b) teacher instructions, c) student worksheets, d) key answers for the worksheets, e) evaluation sheets, f) key answers for the evaluation sheets. In addition, the module that is being developed must be varied.

Some of these minimum criteria need to be met in the preparation of the book on The Literacy of Cooperative and Life-Based *Pancasila* Economy. It needs to be fulfilled in order to increase the interest and motivation of students towards cooperative literacy and *Pancasila* economy. This is in line with research result which an augmented reality-based cooperative education and training module to increase the understanding of training participants [12]. It was proven by the results that 26 out of 30 participants or as many as 86.7% of the participants who took the learning outcome test completed learning and met the graduate competency standards (C= Enough) after using a module accompanied by an augmented reality video. While 4 participants were declared incomplete or did not meet the Graduate Competency Standards (C = Enough).

The readers' willingness to read the Literacy of Cooperative and Life-Based *Pancasila* Economy book is part of the readers' motivation to understand materials on cooperative and *Pancasila* economy. The motivation to continue to understand the material in this book will be an important point to achieve the goal of developing this book. The more motivated readers to read this book the easier the transfer of knowledge about cooperative literacy and *Pancasila* economy. This is in accordance with [13] which had developed teaching material for a course on cooperative capital. The materials that had been developed could improve students' motivation and learning outcomes. The process of learning about cooperative literacy and *Pancasila* economy will be more efficient if learners have the desire to learn something on his mind [14].

### 4. CONCLUSION

Based on the discussion, it can be concluded that: 1) The development of book on the literacy of cooperative and life-based *Pancasila* economy is under the criteria and can be applied in limited trials. This corresponds to the validation results of the material expert (validator 1 stated 90, 62% and validator 2 stated 87.5%) and media experts (validator 1 stated 85% and validator 2 stated 90%.) 2) From the results, a limited trial was conducted on 13 Students of student cooperative members (*Kopma*) The results show an average percentage of



82.3%. The revisions are related to the variations of the *font type* and the letters size which is need to be considered.

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