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# THE EFFECT OF THE PRINCIPLES OF PROVIDING PRODUCTION CREDIT ON INCREASING COOPERATIVE INCOME

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## Abstract

A cooperative is a business entity consisting of individuals or cooperative legal entities based on their activities based on the cooperative principle as well as a people's economic movement based on kinship. Cooperatives in Indonesia, especially savings and loan cooperatives as one of the microfinance institutions established on the basis of the values of independence, responsibility, democracy, equality, justice and solidarity that have the determination to help develop MSME activities up to daily needs exemplified such as providing daily and even monthly credit. The purpose of this study is to determine the influence of personality, the influence of ability, the influence of capital, the influence of guarantees, the influence of economic conditions and credit loans based on the principle of lending to increase the income of the KSU Karya Nugraha cooperative. The research was conducted at the KSU Karya Nugraha Cooperative, Cipari Village, Ciautum District, Kuningan Regency from April to June 2022. The object of this study is 30 farmers who are members of the KSU Karya Nugraha Cooperative in Cipari Village, Ciautum District, Kuningan Regency. Data Analysis techniques carried out in this study include descriptive analysis, multiple linear regression analysis, f-test and t-test. The results showed that the results of regression variance analysis had a significant influence (real) between personality / Karakter (X1), ability / Capacity (X2), capital / Capital (X3), collateral / collateral (X4), economic conditions / condition (X5), on the increase in cooperative income (Y).

**keywords:** cooperatives; principles of lending and increasing; cooperative income

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## INTRODUCTION

Economic development will always be related to economic growth because economic development will encourage growth and economic growth will facilitate the process of economic development. The benchmark for the success of development can be seen from economic growth, economic structure and the smaller inequality between populations (Rizani, 2017). All aspects of life development in the economic field are necessary and urgently need extra attention, especially

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the Agricultural sector. Because the agricultural sector is directed to be able and able to improve the economy and welfare of the community, especially small communities whose economies are weak, considering that Indonesia is an agricultural country. To obtain optimal results, skills and expertise are needed where guidance from the government is needed.

One of the institutions that is in accordance with the development of rural communities in an effort to empower the people's economy is cooperatives. A cooperative is a business entity consisting of individuals or cooperative legal entities based on their activities based on the cooperative principle as well as a people's economic movement based on kinship (Ameylia Yesica *et.al*, 2022). Cooperatives in Indonesia, especially savings and loan cooperatives as one of the microfinance institutions established on the basis of the values of independence, responsibility, democracy, equality, justice and solidarity that have the determination to help develop MSME activities up to daily needs exemplified such as providing daily and even monthly credit (Adhika dan Ketut, 2022). Related to this, savings and loans cooperatives as one type of cooperative in Indonesia are growing gradually.

Credit is a trust for the creditor to the recipient of the credit, that the credit distributed will definitely be returned according to the agreement. As for the recipient of credit, it means receiving trust, so that it has the obligation to repay the loan in accordance with its term (Kasmir, 2014). One of the goals of establishing a business or cooperative is to increase income. With the increase in revenue, the company or business can be said to experience positive development.

Cooperative business activities are based on the principles and policies of providing production credits for the needs of cooperative members. This activity is certainly expected to be a source of profit for cooperatives (Megaputri et al., 2022). With this, cooperative administrators and cooperative members must be able to carry out cooperative activities optimally in achieving cooperative success. Because with the principles and policies of providing credit to cooperatives so that productive activities, investment can run according to cooperative expectations. Credit policy is a state goal to provide opportunities for the community to build businesses or businesses that have an impact on the nation's economic drive systemically (Ulfanora dan Utama, 2022).

The Cipari Village community is a KSU Karya Nugraha cooperative target area, more than 80% make a living as farmers, both owner farmers and cultivators with a total of 312 family heads, with an area of 132 ha so it is necessary to manage farmers through farmer institutions with farmer cooperative forums, in this case farmer groups as the front line in organizing arrangements, The characteristic habits of farmers to achieve common goals are to increase the productivity of their farmers and increase the income of farmer cooperatives. Furthermore, the problem that is often faced by farmers is the limited capital of farmers during the planting period.

The challenge in developing the KSU Karya Nugraha cooperative is that the participation rate of cooperative members is still low. This is due to socialization that is not optimal. People

who become members only know that the cooperative is only to serve consumers as usual, whether for consumer goods or loans. In addition, there are obstacles in the development of cooperatives that often occur, including the human resources of the KSU Karya Nugraha cooperative which is experiencing a crisis of member cadreation due to the growing view in the community that cooperatives are joint efforts identified with the lower middle class community.

Another problem that occurs in cooperatives is the difference that causes non-performing loans. Non-performing loans are all conditions when the borrower is not ready to return his commitment to the bank with collateral or has been approved at the beginning Suartama & Yuniarta, (2022). According to Basori and Wahyuningsih (2018) to overcome the problem of risk in taking credit, cooperatives or banks need to use the five C's principle before deciding to provide credit to customers, namely Character, Capacity, Capital, Collateral and Condition of Economy. The purpose of this study is to determine the influence of personality, ability, influence of capital, influence of guarantees, economic conditions and credit loans based on the principle of lending on increasing the income of KSU Karya Nugraha cooperatives.

## **METHODS**

The research was conducted at KSU Karya Nugraha Cooperative, Cipari Village, Ciautum District, Kuningan Regency. The study was conducted from April to June 2022. The object of this study is 30 farmers who are members of the KSU Karya Nugraha Cooperative in Cipari Village, Ciautum District, Kuningan Regency. The determination of sample farmers in this study was carried out by census, where all members of the population were sampled and the sampling area was carried out deliberately by considering certain reasons in accordance with the purpose of the study (Sugiyono, 2018).

Data Analysis techniques carried out in this study include descriptive analysis, multiple linear regression analysis, f-test used to determine the significant level of influence of independent variables together (simultaneously) on the dependent variable and f-test used to determine the significant influence of independent variables partially or individually on the dependent variable Arikunto, (2013). This test uses *Stastical Product and Service Solution (SPSS) version 22 for window application*.

## **RESULTS AND DISCUSSION**

### **The Effect of the Principle of Lending on the Increase in Income of KSU Karya Nugraha Cooperative**

Production credit is based on the principles of credit, including personality/character, ability, capital, guarantees and economic conditions. Based on the results of questionnaires given to 30 respondents, it shows that the principles of crediting KSU Karya Nugraha cooperative members

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are quite good, with an average score of 56.93 or 56.93%. The results of respondents' assessment of the principles of lending can be seen in Table 1.

**Table 1. Results of respondents' assessment of the principles of crediting**

No	Components of the Principles of Lending	Score		Percent (%)	Category
		Hope	Real		
1	Personality	25	14,13	56,53	Enough Good
2	Ability	25	14,83	59,33	Enough Good
3	Capital	20	11,53	57,67	Enough Good
4	Guarantee	15	8,20	54,67	Enough Good
5	Condition	15	8,23	54,89	Enough Good
Principles of Credit		100	56,93	56,93	Enough Good

Source: Data Processing Results (2022)

The first component of the principles of lending based on personality indicators of KSU Karya Nugraha cooperative members in Cipari Village is classified as quite good category with an average score of 14.13 (56.53%). In other words, the personality of cooperative members has an important role in lending decisions. In the provision of working capital credit, there are principles or principles of providing credit, one of which is the character of the credit applicants is the main factor in deciding on the provision of credit. Where from the character of the bank's footing, it is able to see a picture of the willingness of the debeture in repaying loans to the bank (Lailiyah, 2014).

The second component of the principles of lending based on the ability indicators of KSU Karya Nugraha cooperative members in Cipari Village is classified as a fairly good category with an average score of 14.83 (59.33%). The credit given by the cooperative must provide benefits to its own cooperative and its members. The success of credit distribution is inseparable from the problem of managing credit provision to members by the management of the cooperative. Therefore, the management of the cooperative, especially the savings and loans section, is also responsible for the success of its members in utilizing business loans so that they can be distributed back to members who need them (Guruh, 2010).

The third component of the principles of lending based on the capital indicators of KSU Karya Nugraha cooperative members in Cipari Village is classified as quite good with an average score of 11.53 (57.67%). According to Sasmita *et al.*, (2021) Considerations commonly used to evaluate prospective customers are often referred to as the 5C principles or *the five C's principles*, one of which is *Capital*. *Capital* is the condition of the wealth it manages. This can be seen from the balance sheet, profit and loss statement, capital structure, *ratios* obtained such as *return on equity*, *return on investment*.

The fourth component The principles of lending based on the guarantee indicators of KSU Karya Nugraha cooperative members in Cipari Village are classified as quite good categories with

an average score of 8.20 (54.67%). According to Malayu (2008) in Puspitaningtyas (2012) The principle of credit distribution is the principle of trust and prudence. Indicators for this trust are moral, commercial, financial, and collateral trust. Trust is divided into two, namely: (a) Pure trust is if the creditor gives credit to the debtor only on trust without any other collateral, and (b) *Reserve trust* is defined if the creditor gives credit to the debtor based on trust that is not sure so that he always asks for collateral (collateral) in the form of material.

The fifth component The principles of lending based on indicators of the economic condition of KSU Karya Nugraha cooperative members in Cipari Village are classified as quite good categories with an average score of 8.23 (54.89%). According to (Sasmita et al., 2021) Considerations commonly used to evaluate prospective customers are often referred to as the 5C principles *or the five C's principles*, one of which is the *economic condition* / state of the business aims to determine whether or not a business will be financed, which includes the business cycle starting from raw materials, suppliers, managers and marketing.

Based on the above article, it shows that the principles of lending in the KSU Karya Nugraha cooperative are quite good, but still need to be improved. Cooperative business activities are based on the principle of providing production credit for the needs of cooperative members. This activity is certainly expected to be a source of profit for cooperatives (Megaputri et al., 2022). With this, cooperative administrators and cooperative members must be able to carry out cooperative activities optimally in achieving cooperative success. Because with the principle of lending to cooperatives so that productive activities, investment can run according to cooperative expectations.

### **Cooperative Revenue Increase Description**

Income is all income received both in the form of money and goods in carrying out economic activities in a period. In this study will be measured from: (a) operating income, including: business development, products produced, and meeting needs, and, (b) non-operating income, covering: quality of cooperative business, increasing cooperative income and cooperative business development (Musrofah dan Fatihah, 2021). Based on the results of questionnaires given to 30 respondents, it shows that the increase in cooperative income including categories is quite good, with an average score of increase in cooperative income of 23.80 or 59.50%. The results of respondents' assessment of the increase in cooperative income can be seen in Table 2.

**Table 2. Results of respondents' assessment of the increase in cooperative income**

No	Components of Cooperative Revenue Increase	Score		Percent (%)	Category
		Hope	Real		
1	Operating Income	25	14,90	59,60	Enough Good

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No	Components of Cooperative Revenue Increase	Score		Percent (%)	Category
		Hope	Real		
2	Non-Operating Income	15	8,90	59,33	Enough Good
	Principles of Credit	40	23,80	56,50	Enough Good

Source: Data Processing Results (2022)

The increase in cooperative income based on the operating income indicator of KSU Karya Nugraha Cooperative in Cipari Village is classified as quite good category with an average score of 14.90 (59.60%) while the non-operating income indicator of KSU Karya Nugraha Cooperative in Gegesikan Kulon Village is classified as quite good category with an average score of 8.90 (59.33%).

In opening a business anywhere, you definitely want income or profit or profit. In this case the income of the cooperative according is one of the main rewards that every small business expects is profit or profit. Profit is the amount of revenue left after all expenses and expenses are paid. Profit is the thing that the owner of every business does (Situmeang, 2022). Based on the description above, it can be concluded that the increase in income of the KSU Karya Nugraha cooperative is quite good, but it still needs to be improved, especially in the development of the cooperative business and improving the quality of the products produced.

### **The Effect of Lending Principles on Increasing the Income of KSU Karya Nugraha Cooperative**

One approach to determine the effect of the principles of providing production credit on the retention of cooperative income is used the multiple regression method. The results of the regression variance analysis turned out to have a significant (real) influence between personality / *Charakter* (X1), ability / *Capacity* (X2), *capital* / *Capital* (X3), collateral / collateral (X4), *economic conditions* / condition ( X5), on the increase in cooperative income (Y).

From the results of the analysis shows that the Fcalculate value of 15.782 is greater than the F0.05 value of 2.620 or the Sig F value of 0.000 is smaller than the real level of 5%, then H0 is rejected and H1 is accepted. This shows that the variables personality/*character* (X1), ability/capacity (X2), *capital/capital* (X3), *collateral* (X4), economic condition/condition (X5) used as free modifiers in this model together have a real influence on increasing cooperative income as non-free variables (Y). The results of the Analysis of Variants of Personality, Ability, Capital, Guarantees and Economic Conditions on the Increase in Cooperative Income can be seen in Table 3.

**Table 3. Analysis of Variants of Personality, Ability, Capital, Guarantees and Economic Conditions on the Increase in Cooperative Income**

Regression Sources	DB	JK	KT	F <sub>hitung</sub>	F <sub>0.05</sub>	Sig.F
Regression	5	48,154	9,631	15,782*	2,620	0,000
Error	24	14,646	0,610			
Sum	29	62,800				

Remarks : \* Significant effect at the level of 5%

Based on the results of the analysis, H<sub>0</sub> is rejected and accepts H<sub>1</sub>, meaning that the research hypothesis is about the influence of personality, ability, capital, guarantees, and economic conditions on increasing cooperative income. Also obtained is the coefficient of determination (R<sup>2</sup>) = 0.767 or 76.70% which means that 76.70% of the increase in cooperative income is influenced by personality, ability, capital, guarantees, and economic conditions, and the remaining 27.30% is influenced by other factors that are not taken into account in the model. The value of the regression coefficient of personality, ability, capital, guarantees, and economic conditions on the increase in cooperative income can be seen in Table 4.

**Table 4. Regression Coefficient of Personality, Ability, Capital, Collateral, and Economic Conditions to Increase Cooperative Income**

Modifiers	Regression Coefficient	t <sub>calculate</sub>	T <sub>0.05</sub>	Pvalue
Intercept/Constant	B <sub>0</sub>	10,857	5,633	2,048 0,000
Personality (X <sub>1</sub> )	B <sub>1</sub>	0,452	2,652*	2,048 0,014
Capability (X <sub>2</sub> )	B <sub>2</sub>	0,250	2,135*	2,048 0,043
Capital (X <sub>3</sub> )	B <sub>3</sub>	0,312	2,199*	2,048 0,038
Warranty (X <sub>4</sub> )	B <sub>4</sub>	0,283	1,382	2,048 0,180
Economic conditions (X <sub>5</sub> )	B <sub>5</sub>	0,215	1,031	2,048 0,313

Remarks: \* Significantly different at the level of 5%

The coefficient of registration of the variables personality, ability, capital, guarantees, and economic conditions, together have a significant effect on increasing cooperative income, with the registration equation as follows:

$$\bar{Y} = 10,857 + 0,452 X_1 + 0,250 X_2 + 0,312 X_3 + 0,283 X_4 + 0,215 X_5 (R^2 = 0,767)$$

From the multiple linear regression equation as above, it can be seen that the contribution of each independent variable to the increase in cooperative income in detail can be interpreted as follows:

1. Value of constant  $b_0 = 10.857$  means statistically if all independent variables namely personality, ability, capital, guarantees, and economic conditions remain unchanged, then the value of the increase in cooperative income will increase by 10,857 units

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2. The value of the regression coefficient  $b_1 = 0.452$  This means that statistically if the principle of giving production credit based on personality increases by 1 unit and assuming other variables are constant, the value of the increase in cooperative income will increase by 0.452, and vice versa if the personality decreases by 1 unit assuming the other variables are constant, the value of the increase in cooperative income will decrease by 0.452 units. Calculated value of  $2.652 > 2.048$ , with a P-value of  $0.014 < 0.05$ , meaning that there is a significant influence of personality variables on increase in cooperative income.
3. The value of the regression coefficient  $b_0 = 0.250$  means statistically if the principle of giving production credit based on ability increases by 1 unit and assuming other variables are constant then the value of the increase in cooperative income will increase by 0.250, and vice versa if the ability decreases by 1 unit assuming other variables are constant then the value of the increase in cooperative income will decrease by 0.250 units. Calculated value of  $2.135 > 2.048$ , with a P-value of  $0.043 < 0.05$ , meaning that there is no significant influence of the ability variable on increase in cooperative income.
4. The value of the regression coefficient  $b_0 = 0.312$  means statistically if the principle of providing production credit based on capital increases by 1 unit and assuming other variables are constant then the value of the increase in cooperative income will increase by 0.312, and vice versa if capital decreases by 1 unit assuming other variables are constant then the value of the increase in cooperative income will decrease by 0.312 units. Calculated value of  $2.199 > 2.048$ , with a P-value of  $0.038 < 0.05$ , meaning that there is a significant influence of capital variables on increase in cooperative income.
5. The value of the regression coefficient  $b_0 = 0.283$  means statistically if the principle of providing production credit based on collateral increases by 1 unit and assuming other variables are constant then the value of the increase in cooperative income will increase by 0.283, and vice versa if the guarantee decreases by 1 unit assuming the other variables are constant then the value of the increase in cooperative income will decrease by 0.283 units. Calculated value of  $1.382 < 2.048$ , with a P-value of  $0.180 > 0.05$ , meaning that there is no significant effect of the collateral variable on increase in cooperative income.
6. The value of the regression coefficient  $b_0 = 0.215$  means statistically if the principle of giving production credit based on economic conditions increases by 1 unit and assuming other variables are constant then the value of the increase in cooperative income will increase by 0.215, and vice versa if economic conditions decrease by 1 unit assuming the other variables are constant then the value of the increase in cooperative income will decrease by 0.215 units. Calculated value of  $1.031 < 2.048$ , with a P-value of  $0.313 > 0.05$ , meaning that there is no significant influence of economic condition variables on increase in cooperative income.



Thus, it can be concluded that the economic situation in lending has a positive effect on increasing cooperative income, because the p value of credit and capital  $< 5\%$  or significant at  $5\%$  so that if the economic situation in lending is very important. The better the economic condition of cooperative members, the income of the cooperative will also increase. This is supported by the results of the study (Juswadi & Sumarna, 2022) there is a very real influence of the average variable income of Indonesian KSP on the average remaining operating results of Indonesian KSP. Cooperative business activities are based on the principle of providing production credit for the needs of cooperative members. This activity is certainly expected to be a source of profit for cooperatives (Lestari et al., 2017). With this, cooperative administrators and cooperative members must be able to carry out cooperative activities optimally in achieving cooperative success. Because with the principle of lending to cooperatives so that productive activities, investment can run according to cooperative expectations.

## **CONCLUSION**

The personality of cooperative members has a real effect on increasing cooperative income, supported by a calculated value of  $2,652 > 2,048$ . This shows that the better the personality of the cooperative members will be followed by an increase in cooperative income. The ability of cooperative members has a real effect on increasing cooperative income, supported by a calculated value of  $2,135 > 2,048$ . This shows that the better the ability of cooperative members will be followed by an increase in cooperative income. The capital of cooperative members has a real effect on increasing cooperative income, supported by a calculated value of  $2,199 > 2,048$ . This shows that the better the capital of cooperative members will be followed by an increase in cooperative income. The guarantee of cooperative members has no real effect on increasing cooperative income, supported by a calculated value of  $1,382 < 2,048$ . This shows that the guarantee of cooperative members has no effect on increasing cooperative income. The economic condition of cooperative members has no real effect on increasing cooperative income, supported by a calculated value of  $1,031 < 2,048$ . This shows that the economic condition of cooperative members has no effect on increasing cooperative income. The principles of providing production credit (personality, ability, capital, guarantees and economic conditions) together (simultaneously) have a real effect on increasing cooperative income.

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