

A COOPERATIVE FINANCIAL MODEL: A CASE STUDY AT THE COOPERATIVE OF EX-MIGRANT WORKERS KULON PROGO¹

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ABSTRACT

This study aims to describe or explain the financial model occurring at the Cooperative of Ex-Migrant Workers Kulon Progo. This research is important because Ex-Migrant Workers relatively few forms a cooperative. This research was conducted at the Cooperative. Data collection is done by observation and interviewing. Based on the data collected, the financial management practices in this cooperative is relatively unique, namely the result of renting small place (lapak). The source of revenue of this cooperative is from the rental of lapak that has been made by the cooperative. The lapak tenants are the members of the cooperative. They are the Ex-Migrant Worker. In the first year, the rental model runs quite well but in the following years (currently) the rental model does not work well. This is because many lapak tenants do not sell their products in the lapak. This is due to the few visitors come to lapak. This financial management practices are very different from other cooperatives because other cooperatives apply savings and loans. This savings and loan model can bind the relationship between cooperatives and members. Meanwhile, the rental model applied by the Ex-migrant Worker cooperative causes a lack of relationship between cooperative and members. This is shown by the lower participation of members to attend the meeting. Members did not pay orderly for mandatory and voluntary contributions. The Cooperative knows this weakness, but they continue to apply the rental model for lapak to the public. This can be a financial resource for cooperatives to carry out the activities regularly.

KEYWORDS: *Finance, Rental, Savings and Loans, Income & Practices*

Received: Aug 22, 2019; **Accepted:** Sep 12, 2019; **Published:** Nov 16, 2019; **Paper Id.:** IJAFMRDEC20195

INTRODUCTION

The purpose of this study is to provide empirical evidence on how the financial management assistance practices is needed by the operation of the Cooperative of Ex-Migrant Workers Kulon Progo. At present, the cooperative of ex-migrant workers looks like there is a vacuum. It may be caused by obstacles in communication between administrators. The existing communication does not run smoothly between the management and members because of the distance of domicile. The members felt that the responses from the administrators were not in accordance with the meaning. Cooperative is felt by members are not able to optimally display the products of its members.

On the other hand, there is actually a space that is managed by the management, but the product has no

¹ We would like to thank for Ministry of Research, Tehcnology and Higher Education of the Republic Indonesia for funding this research based on contract number: 149/In-Pen/LPPM/IV/2018 for scheme National Strategic Research (National Competitive). This paper is part of our research about Social Movement of Cooperative for Ex-Migrant Worker Community and Their Family (Study in Kulon Progo Regency of Daerah Istimewa Yogyakarta). This paper have presented in Social and Humaniora Research Symposium SoRes | 22-23 October 2018 | Bandung, Indonesia.

continuation of supply from the members. Some members felt that the cooperative management lacked communication, while the administrators also considered that the members were also less active in communicating via social media (only 8 people) and attendance at meetings. The members felt that they did not appreciate the management services. At present, the existence of the cooperative of ex-migrant workers, if it is not managed properly will become more difficult. Additional capital is needed to support the life of the cooperative. Financial resources are still limited to the results of rental stalls that are still limited in number. Finance obtained by cooperative is only enough to meet their operational needs. In addition, the management of the cooperative has not been effective in helping promote the products of the members. The management of the cooperative of ex-migrant workers Kulon Progo has not been felt to have an active role by members in terms of giving and disseminating information about new businesses. Constraints for cooperative to build taxi bases because they must change the bylaws that require a long process.

The Kulon progo Regency Government Regulation does not allow cooperative to manage taxis. The vacuum is the cooperative of ex-migrant workers Kulon Progo due to institutional external problems. The institution of the cooperation of ex-migrant workers Kulon Progo is still weak. The role of the cooperation of ex-migrant workers Kulon Progo is felt not to support the business activities of members. There is almost no business network carried out by the cooperation of ex-migrant workers Kulon Progo. If there is no change from the management side, this might make the cooperation of ex-migrant workers Kulon Progo a mere memory. Cooperation has not played a significant role for their members. The administrators do not yet know their respective roles and do not understand their respective duties. The format of the cooperation of ex-migrant workers Kulon Progo Financial Report does not meet accounting standards. To improve the existence of the cooperation, financial models and sources need to be explored as a source of cooperation income. This must be done by the management to convince the members that someday the cooperation of ex-migrant workers Kulon Progo will have the financial capacity to pay the remaining proceeds of the business.

The rest of the results of this effort are one form of the welfare of the members. Strategic location and potential must be utilized by the management to maintain the existence of cooperation by strengthening their financial models.

THEORETICAL FRAMEWORK

Migration

International labor migration, such as Indonesian migrant workers, is an important part of the current global economy. The new economics of migration (Stark and Bloom 1985; Taylor 1999) sees that migration is not just an individual decision, but a decision taken by the family as an effort to maximize income, including obtaining capital to invest, while minimizing risk. The problem of minimizing risk cannot be separated from the absence of a social security system or credit system that can support households to improve their welfare level. Thus, if a family member migrates into a workforce elsewhere, the family actually makes an effort to distribute risk to the household not only in the location where the family is located. These risks are related to income uncertainty and production uncertainty. The new theory of migration also began to view the important role of remittance in the dynamics of development because it has the potential to overcome the constraints of production and investment experienced by poor households in migrant countries of origin.

In line with that, Rapoport and Docquier (2005) state that migration is now understood as an informal family action that provides benefits for diversifying risk, consumption smoothing, investment financing across generations, and remittances are central elements of these processes. However, family size also determines the benefits of migration, namely the small number of family members will limit the financial guarantee amount and the level of diversification of risk that

can be achieved.

Remittance

In general, there are three opinions or approaches in examining the relationship between international migration, remittance and development (Taylor 1999). First, migrants are treated as a separate part of the family and community context from which he came from. In this case, what is more important is merely how the remittances affect the consumption and investment behavior of migrant families. Secondly, migrants and remittances are able to change the economy of migrant-originated regions through indirect channels. According to this approach, the greatest benefits of migration may not be to families that receive remittances but to increased productive activities by other families or companies around migrant families as a result of increased demand. This demand is possible to increase because there is a flow of remittances received from family members working abroad.

The third approach intended by Taylor (1999) sees that the determinants and benefits of migration and remittances for development can differ from one region to another. This difference can arise due to migrant behavior and recipients of remittances, environmental conditions (such as availability of resources), the context of economic policies where migration decisions are made and where remittances will flow. Thus, it can be said that if the origin of the migrant or the location of the recipient of remittances is relatively remote, the impact of remittances will be more visible and easier to identify. It can be added that remittances will have a more positive impact not only for migrant families but also the community and the environment if the remittances are also used for productive activities.

Increasing the flow of labor migration abroad has indeed resulted in an increase in the flow of remittances from abroad. Rapoport and Docquier (2005) reveal that many studies indicate the importance of remittances to achieve mutual insurance, consumption smoothing, and reduce liquidity constraints. Although the flow of remittances can bring many positive benefits to the country or region of origin of the workforce, it is believed that the use of remittances still does not provide maximum benefits. In the case of Bangladesh, in the study of Siddiqui and Abrar (2003), remittances are an important source of income to maintain subsistence, but remittances are also invested in other forms such as purchasing land while investment in savings is relatively low. A large portion of remittance is also used to finance the migration of other family members. One of the weaknesses found is that microfinance institutions (MFIs) have not been much involved in mobilizing or utilizing remittances from migrants.

This also indicates that the involvement of microfinance institutions in managing remittances is important, so that, the remittances of migrants provide greater benefits for both migrant families and the community from which migrants originate. This question is also in line with one of the suggestions put forward by Rapoport and Docquier (2005), namely the need for remittances channeled into productive uses, such as those carried out in Korea and Sri Lanka by providing managerial training free of charge to migrants returning to their place of origin (ex-migrants) especially those who have the prospect of being entrepreneurs. In other words, what is needed is not just a simplification of administrative procedures for returning migrants but also programs and facilities in the business sector that minimize the absence of information and eliminate opportunities for entrepreneurship opportunities (Collier, Piracha, and Randazzo 2011).

Fayissa and Nsiah (2010) explore the aggregate impact of remittances on economic growth in 36 African countries. Fayissa and Nsiah (2010) find that remittances positively influence economic growth for investment funding and help resolve liquidity problems in the country. Shera and Meyer (2013) examine the impact of remittances on economic

growth in 21 developing countries. Shera and Meyer (2013) show that there is a positive relationship between remittances and GDP per capita in the country. Mayer and Shera (2017) investigate the impact of remittances on economic growth in Albania, Bulgaria, Macedonia, Moldova, Romania and Bosnia Herzegovina. Mayer and Shera (2017) show the positive impact of the remittance on economic growth and increase the remittance level to GDP. Awad and Sirag (2018) examine the impact of remittances on the Sudanese economy in both the short and long term. Awad and Sirag (2018) posted remittances had a positive impact on short-term and long-term economic growth in Sudan.

Development of Ex-Migrant Workers

Remittance can provide great benefits for migrant families and their communities. But this only happens if the remittances are managed and used properly not only to finance short-term needs. In this connection, the organization of remittance management is important. This is also important if migrant workers have the hope of not always becoming migrant workers. Thus, it is crucial for migrant workers to plan well the use of remittances that they send while working abroad. Income during employment saved by migrant workers can be used as capital to open a business in the country for migrant workers who have returned to their homeland or often referred to as Ex-Migrant Workers. This business will be a place to open new jobs in the family environment. According to BNP2TKI Mataram in 2009, there are Ex-Migrant Workers in Lombok that have successful businesses because there are partnership programs with a number of companies such as PT. Bulkas Mitra Sukses. The business sector opened by Ex-Migrant Worker requires funds to develop its business. However, this partnership program has not been effective because assistance for Ex-Migrant Worker is still partial and not sustainable. Through this research, assistance will be carried out continuously and not only carried out during this research, so that, the effectiveness of the Ex-Migrant Workers effort is increasingly felt by them and the surrounding community.

Research Methods

To obtain a comprehensive and in-depth description of the research subjects, the method used in this study is a qualitative method. Participatory research methods will be carried out to advocate for financial management models and assist MSMEs by learning together with the associations of Ex-Migrant Workers and related stakeholders (BP3TKI DIY, Cooperative and MSME Services, financial institutions and others).

The main respondents in this study were the administrators of the cooperation of ex-migrant worker in the Kulon Progo Regency area as informants of the BP3TKI support, the Cooperation and UMKM Office, financial institutions and the families of the ex-migrant worker).

The data collection technique used in this study was in-depth interviews, namely in the form of dialogue both individually and in groups with the management of ex-migrant workers cooperation in the Kulon Progo district and making observations involved (participant observation) to obtain information on problems that more thorough and in-depth. Other data collection techniques are FGD (Focus Group Discussion) or focused discussions in a limited group to obtain comprehensive information from the informants.

The location of this study is in Kulon Progo Regency with the consideration that Kulon Progo district is the only district whose association migrant worker has already had cooperation. In-depth interviews, FGDs, observations and training became the primary data sources in this study. While, secondary data from BP3TKI DIY, Dinsosnaker DIY, Kulon Progo Cooperation and MSME Office, and various other secondary data available were also used in this study.

The second stage of this research is to develop a model of financial and MSME assistance for the cooperation of

ex-migrant worker. So, this will be participatory research with the association of ex-migrant worker in other districts in DIY, families of ex-migrant worker. This method also requires partnerships with related stakeholders such as BP3TKI, related financial institutions, Social and Manpower Offices and others.

Data Analysis

The process of data analysis used in this study uses an interactive model. This analysis model is through the following process: the collected data is reduced in the form of research findings that are relevant to the writing material, and then presented in a narrative manner. Data reduction and presentation are two components of analysis carried out together with the data collection process. The next process is drawing conclusions, which are carried out after the process of collecting data, presented, and described, then given meaning by logical interpretation.

The activities of the three components interact until the correct conclusions are obtained. If conclusions are inadequate, re-testing activities are needed, namely by looking for more data in the field and trying to interpret it with a more focused focus. Thus, the analysis activity with data collection is a cycle process until the research is completed.

RESULTS AND DISCUSSIONS

New Strategy for Administrators of Ex-Migrant Worker Cooperation

In order to maintain the sustainability of the cooperation, the administrators carried out the following strategies. There is a fundamental change in the base area of the cooperation of ex-migrant worker, a change in the shape of the building. At first, the stalls were transformed into relatively permanent buildings with several stalls being formed.

The stalls were built by tenants. This is done so that there is a change in appearance and strategy to attract the interest of prospective customers. The construction of former stalls in the form by tenants is an initiative of the tenants themselves. The main products sold at these stalls are processed food products typical of Kulon Progo such as *bakpia*, *wingko*, and other types of snacks. This change of appearance shows that the cooperation wants to remain and show if there is a strong desire from the management to show that there are strategic changes that are being made to maintain the sustainability of this cooperative. The stalls are rented out to active cooperation members.

The products sold at these stalls are Kulon Progo specialty food products. The appearance of the previously quiet and rather dirty base now looks cleaner, brighter and quite crowded with visitors. The sellers at the stalls are also opened to receive products produced by members of the cooperation of ex-migrant worker to be deposited and sold at the stalls. This was done by the management to revive activities at the base because previously there was almost a vacuum because many stalls were rented by members but were not active and productive by members. The results of stalls rental are used by the management to run the wheel and the rotation of the activities of the cooperation. The money obtained from rent is used to pay for water and electricity and maintain cleanliness on the base. The base development plan is to be carried out by submitting financial assistance to Be Kraf. Assistance and discussion have been carried out by the research team and service of the Kulon Progo trade and service cooperation. But the proposal was not yet approved.

The management of the cooperation also made a policy to re-register the members of the cooperation who were less active and asked these members for their sustainability to become the members of the cooperation. They are not active in both attendance and obligation to make mandatory deposits, especially voluntary deposits. The source of income of the cooperative is only from renting a stall. Rent for renting stalls does not go as planned so that the amount of money that goes into the cooperation is also limited. While spending to pay for water and electricity continues. To maintain this

continuity, the management and members of the cooperation agreed to make a breakthrough to be more selective in renting active members to take advantage of the ex-migrant worker base. The location of the cooperation is very strategic. This location is near the location of the new airport in Temon Kulon Progo. In addition, the location of the base is also on the edge of the main Yogyakarta-Purworejo road. Attractive appearance with the writing of the Center for By-Kulon Progo in yellow can attract road users to stop by and shop at the stalls. In addition, the stalls also have a small room for defecating. This can often be used by road users as well as shopping for souvenirs from Kulon Progo.

The management is still unable to carry out savings and loans to support cooperation finance. Whereas in several places, such as the ex-migrant worker in Sleman such as "Manunggal Agawe Santosa" in Wonokerto, Turi, and the Koperasi KAMI Mandiri Sragen, they applied a savings and loan model to obtain additional finance for the cooperation. Savings and loan programs with cooperation conditions, which as they are now seemed to complicate the cooperation in the future. In this case, the management still uses vacant land and empty buildings to be built and used to make money by renting out the land and buildings.

Assistance Model

The financial management assistance model is needed by the operation of the cooperation of ex-migrant worker. The financial management mentoring model can be carried out by Universitas Atma Jaya Yogyakarta to provide training and mentoring to treasurers to prepare financial reports. Accounting training modules are made and used as training material to the cooperation treasurer and other participants. Second, to be able to increase cash, the cooperation can use several vacant rooms at the area of cooperation for a tutoring room for school children in the Temon area. Because quite a lot of school children take part in the study guidance at Wates which requires a travel time of 30–45 minutes from Temon. The place of tutoring at the area is very strategic and has great potential to become one of the financial resources. This tutoring can be done by partnering with tutoring institutions such as Neutron. Third, there is still an empty room in one of the former elementary school buildings at the area of cooperation which can be used as a resting place. Quite a number of enthusiasts who want to rent the room to stay temporarily considering the process of making the New Yogyakarta International Airport is underway. These workers need a place to live. One of the most sought is the empty room at the Basecamp of the cooperation. The workers knew that there was an empty room because they almost every day bought food at one of the food stalls in Basecamp of the cooperation. However, the process of utilizing the existing building on land rented by the Cooperation from Sindutan Temon Village needs to be discussed further with the Head of Sindutan Village. Fourth, there is still vacant land in Basecamp of the cooperation which will be used for motorcycle parking. This is done because Basecamp of the cooperation is on the roadside and there are quite a lot of enthusiasts to leave two-wheeled and four-wheeled vehicles. The cooperation still has vacant land that is quite feasible to be used as a place to keep vehicles. The average one-day storage of two-wheeled vehicles ranges from IDR7,500 to IDR10,000 per vehicle. For four-wheeled vehicles on average one day ranges from IDR12,500-Rp 15,000. This is a big enough opportunity to be utilized by the management of the cooperation to be able to increase the source of their income. Fifth, the Cooperation can provide several bathrooms and toilets that are suitable for use. This is based on the location of the very strategic on the edge of the main road in the southern part of Yogyakarta-Central Java. To urinate, the rate ranges from IDR 2,000 per person and IDR 5,000 per person to defecate. This is a great potential for the Cooperation to be able to support its existence in Kulon Progo. Sixth, the rental model for renting stalls is still done because the savings and loan model cannot yet be done because the Cooperation is surviving to be able to convince its members that someday this Cooperation will be able to develop

themselves. The results of this development are expected to be able to prosper the members, namely the distribution of the remaining results of the business. Therefore, administrators have more effort to receive financial resources by utilizing space and vacant land.

Financial Model for Ex-Migrant Workers Cooperative of Kulon Progo

The financial model such as follows.

- The members of the cooperative submit to register the use of the stalls to the management of the cooperative by sending a registration form.
- The management evaluates the registration form to decide which cooperative members are approved and who are not approved to use the stall.
- Based on the approval letter; the treasurer issues a bill for leasing to the approved cooperative member.
- Based on the bills; the stall tenant pays the stall rental to the treasurer.
- The treasurer receives the mandatory deposits from members to the treasurer periodically.
- The treasurer pays rent of land for basecamp annually to the Village Government of the Sindutan Temon Kulon Progo.
- The manager of Culinary Basecamp of Ex-Migrant Workers Cooperative of Kulon Progo submits a letter containing the work plan both operational and capital expenditure to the chairman of the cooperative management.
- Based on the manager's letter, all management led by the chairperson of the cooperative management to decide on the amount of funds to realize operational and capital expenditure.
- Based on the decision agreed at the meeting, the treasurer gives cash to the manager of the culinary basecamp.
- The manager of culinary basecamp receives funds from the treasurer to financing of operational and capital expenditure.
- The manager of culinary basecamp receives monthly contributions from tenant stalls on the plate to pay water, electricity and cleaning.
- The manager of culinary basecamp also receives monthly other income from the outside rent of the tenant. Other income can be obtained from members and non-cooperative members who utilize the assets of the Cooperative of the Ex-Migrant Workers.
- Every month, the manager of the culinary basecamp reports the responsibility for managing the stalls to the cooperative management including financial accountability.
- The chairman of the cooperative management sends manager's financial accountability report to the treasurer.
- The treasurer prepares a financial report (Report of Operating Results, Balance Sheet and Cash Flow Report) based on the accountability report of the manager of the culinary basecamp and financial resources that are still managed by the treasurer. This report is also part of the management's year-end report to the Annual Meeting of

Members of Ex-Migrant Workers Cooperative of Kulon Progo.

CONCLUSIONS

The appearance of the cooperation of ex-migrant worker has changed, such as building a stall that is cleaner and more attractive than the previous stall building. The stall was rehabilitated by tenants. These tenants are still the members of the cooperation. To increase financial resources, the cooperation has not been able to implement a savings and loan model. The rented model is the right model to run in this cooperation. Therefore, the management has identified to revitalize and reposition the cooperation by utilizing empty buildings and vacant land. These buildings and vacant land can be used to organize tutoring activities, lodging and temporary accommodation, bathrooms and toilets, and places for motorbike and four-wheeled vehicles.

The management of cooperation conducts Pre-Annual Meeting every month to evaluate and prepare for the Annual Meeting. The building behind the stalls can be used as lodging. The rest of land on the front side of base camp of the cooperation can be used as a place for car storage.

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