

# Sutikno-Turnitin 04062023

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## STUDY MODEL OF WOMEN'S EMPOWERMENT IN IMPROVING MEMBER PARTICIPATION AND FAMILY WELFARE THROUGH COOPERATIVES IN NORTH SUMATRA

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### *Abstract*

*Problems of family welfare are faced by almost all countries, need a solution or empowerment program that can touch and improve the pattern of family welfare, one of which is cooperatives. family. This research aims to create a cooperative model for women's empowerment in improving family welfare. The method used in this research is descriptive qualitative. with the aim of finding, collecting, processing and analyzing data, in order to obtain theoretical research. The subjects of the research were all 120 members of women's cooperatives located in 3 city district cooperatives, namely Medan City, Deli Serdang Regency, and Serdang Bedagai Regency which located in North Sumatra Province. The object of this research is about women's empowerment through participation and welfare of cooperative members. Qualitative data collection techniques were obtained in depth, clearly and specifically. Data collection was obtained from the results of observations, interviews, documentation, and combination/triangulation. Qualitative data analysis is done by collecting existing data, compiling systematically, organizing data - sorting it into manageable units, synthesizing it, creating models,*

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*finding out what is important and what is learned, and deciding what can be told to others. The results of this study resulted in the concept of a cooperative model "Women Great" which states that women who participate in an institution such as a cooperative will be more focused and able to develop their resources by utilizing their potential and their environment. Through cooperatives, women's participation directly or indirectly greatly affects the welfare of their family's economic life. Where the "Great Woman" cooperative model has a concept and work procedure through integrated assistance in the form of savings and loan analysis, business use analysis, business prospect analysis, business development analysis , until the analysis of additional business capital. With this kind of assistance, every member of the women's cooperative is really monitored until they have business independence.*

*Keywords: Women Empowerment; Economy; Family welfare.*

## **INTRODUCTION**

Empowerment of women is closely related to economic development. On the one hand, economic development can improve the condition of women and reduce inequality between men and women. On the other hand, the involvement of women in the economy is one of the keys to economic growth. When more women work, the economy will grow.

An increase in women's participation in the workforce will lead to a decrease in the gap between women's and men's participation in the workforce. This in turn will be able to encourage faster economic growth. The Ministry of Women's Empowerment and Child Protection has innovated to empower women and provide protection for women and children. In 2016, one of the flagship programs that has been echoed throughout the country invites the community to care and work together in an effort to end the gap in economic access for women.

Asaolu (2014) argues that cooperatives have the potential to be an important instrument for women to carry out social transformation, especially in rural areas. If cooperatives are managed properly, they will give great strength to the Indonesian economy, especially through the participation of women in it. However, most women in Indonesia do not understand the meaning and existence of cooperatives today. Most women, especially those who live in rural areas, do not know about the existence of these cooperatives or do not understand the basic socio-economic characteristics that are prerequisites for participating in cooperatives (Idrisa, et al., 2010).

Member participation is a form of member participation in cooperatives. According to Davis and Newstrom (1989), participation

is the mental and emotional involvement of people in group situations that encourage them to contribute to group goals and share responsibility for achieving those goals. From this understanding emerge three important ideas in participation, namely involvement, contribution and responsibility.

The lack of social, economic and legal rights for women has led to low participation of women in decision-making and leadership positions in cooperatives. While the poor condition of the household has forced women to take part in the world of work and business, a number of factors have also contributed to limiting the involvement of women in certain types of work they do. Most of the cooperatives that we often encounter the number of members is dominated by men, in this case according to Pratama (2013) one of the factors that can affect the success in empowering women is through cooperatives. This was previously initiated by women through the arisan system and finally implemented this sense of togetherness in savings and loan cooperatives when this. It is also intended to strengthen the independence of women, including in improving the economic capacity and welfare of their families. In addition, women have many advantages in management and financial management compared to men. With these advantages, women have the potential to develop their businesses through cooperatives.

Through the "WH" cooperative model, the role of women in being members of cooperatives can be optimized so that they are able to increase family income and income which aims to improve family welfare. Where the "Women Great" cooperative model has concepts and work procedures through integrated assistance in the form of savings and loan analysis, business use analysis, business prospect analysis, business development analysis, to additional business capital analysis. monitored until they have business independence.

The purpose of this applied research is to find a model of women's empowerment by exploring the economic and social potential of women in cooperative organizations so that women are able to increase their participation in cooperatives and in the end these women can improve the welfare of their families.

## **RESEARCH METHODS**

The research method used in this study is a qualitative method with a descriptive design obtained specifically and in depth. Data was collected through observation, direct interviews using a structured questionnaire and observation (direct observation) to measure the participation of women as members of the cooperative. The sampling technique used is a purposive sample based on the following conditions:

- a. Sampling must be based on certain characteristics, traits or characteristics, which are the main characteristics of the population.
- b. Subjects taken as samples are really the subjects that contain the most characteristics found in the population (key subjects).
- c. Determination of population characteristics is done carefully in the preliminary study.

## **RESULTS AND DISCUSSION**

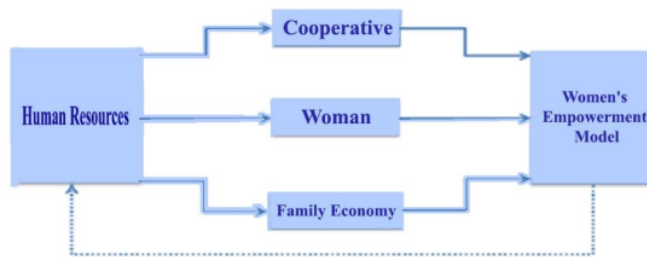
In this 2nd year of research, the researcher applies a women's empowerment cooperative model called the "WH" or Great Women cooperative model. This model has never been used or has never been studied before by researchers. The "WH" cooperative model has a concept and work procedure through integrated assistance to members of women's cooperatives in 3 regencies and cities in financial managerial management carried out in savings and loan cooperative products to members. The WH cooperative model has rules and empowerment flows that are oriented towards increasing family welfare. The WH cooperative model has a structured flow or concept called the 6A Concept, namely: A1- analysis for savings and loans, A2- analysis for business, A-3 Analysis of Business Work, A-4 analysis of business prospects, A-5 analysis of business development, until A -6 analysis of additional working capital. The concept of the A-6 model in the WH cooperative has been carried out and has had good results, this is because the WH cooperative model with the 6-A concept every member who wants to borrow business capital is always accompanied by cooperative consultants who are academics and researchers in their fields.

A-1 Every business capital loan proposed by a member must go through the savings and loan analysis stage or for what purpose, if it is for business purposes, it must be clear what business will be carried out and carried out. If you have passed this stage, you can proceed to stage A-2, namely the stage for business. That is, whether this business has good market potential or is needed by the community so that it is feasible to be a business. If at this stage it can be verified properly, it will continue to stage A-3, namely business work analysis. At this stage, anyone who carries out raw material management activities or managerial processes. If this stage is also verified, you can proceed to stage A-4 Business Prospects. Do you have the opportunity to be developed or open other networks for additional business the better. Next is the A-5 stage, after the A-4 stage, it is certain that the A-5 stage can be continued by carrying out business development by utilizing market and digital markets as online marketing, if A-1 to A-5 is fulfilled then proceed to A-6 additional business model.

The results of this study resulted in the concept of a model of women's empowerment by exploring the economic and social potentials in women's social organizations in the cooperative organization model "Women Great" so that women are able to increase their participation in cooperatives and in the end this becomes an option to improve the welfare of life. for his family.

The following is the resulting model that will later be applied to partners:

#### THE CONCEPT OF WOMEN'S EMPOWERMENT



#### CONCLUSION

The "Great Woman" cooperative model has concepts and work procedures through integrated assistance in the form of analysis for savings and loans, analysis for business use, analysis of business prospects, analysis of business development, to analysis of additional business capital. to have business independence which is known as the 6 A concept. The WH cooperative model concept for empowering women in participation as members of a cooperative shows that women who participate in a cooperative will be more focused and able to develop their resources by utilizing their potential and their environment and can improve family welfare.

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