

Timeliness of the Annual Member Meeting (RAT) In the Woman Cooperative in Jombang Regency

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Abstract

Jombang Regency which consists of 21 districts has a woman cooperative (Kopwan) spread in 301 villages and 5 (five) villages. However, not all these organization are in good health and are able to hold RATs on time for various reasons. This study aims to: 1) Determine timeliness in organizing RATs for woman cooperatives in Jombang in 2017, 2) Factors supporting the timeliness of the implementation of RATs. This type of research is a qualitative research with an observation method involving 90 respondents as research samples. From the results of the study note that: 1) Of 90 woman Cooperatives spread over 21 districts, as many as 50 woman cooperatives or 55% were able to hold a RAT on time, on January and February in the following year, while the rest is not timely and not even organize RAT, 2) Factors supporting the timeliness of the organization RATs are: a) Routinely attending training at the woman Cooperative Center (Puskopwan), b) Routinely reporting Financial Statements Every Month to Puskopwan and the Jombang Cooperatives and Micro Enterprises and c) Using electronic (computerized) registration aids

Keywords: Timeliness, Woman Cooperative (Kopwan), Jombang.

A. INTRODUCTION

Jombang district government continues to develop a populist economy as mandated by the 1945 Constitution, through various fostered organizations including through woman cooperatives (Kopwan), which exist in each village. Various trainings on management and recording in cooperatives are routinely held by related agencies, in this case the Jombang Cooperatives and Micro Enterprises Service (Jombang Cooperative & ME service, 2017; Zakaria, 2016, Suara Mandiri, 2015). This is in line with the contents of the Office of Cooperatives and Micro, Small and Medium Enterprises in Jombang Regency, namely improving the quality of cooperatives and institutional businesses. However, this action got several obstacles, one of which is the non-reporting of RAT results and the annual financial report by the Cooperative (Jombang Cooperative & ME service, 2017)

The role of cooperatives is seen as very appropriate and strategic to support the people's economy, especially the problem of funding for micro businesses (Partomo, 2009: 71). For the village community, woman cooperatives are also the closest and fastest solution for obtaining fresh funds compared to other financial institutions such as banking. The existence of woman cooperatives is also in line with the goals of the government who want to empower woman (Budhiretnowati, G., & Siahaan, R, 2015). in an effort to improve the welfare of the community (Yuni Nurmawati, Y, 2015). So that the existence of woman cooperatives remains monitored and shows good performance, the role of the government is expected. The local government through related agencies must be directly involved in coaching (Ratnasari, D. D, 2013), so that the performance of Woman Cooperatives is getting better. If the woman cooperative is well managed, it will be able to prosper its members and be able to hold an Annual Member Meeting (RAT) on time, as one of the health benchmarks of a cooperative (Yusuf, 2015). The

model of fostering woman cooperatives should also adjust to the development of the times.

At present, Indonesia is in the 4.0 industrial revolution. The model of fostering woman cooperatives should also be adjusted to existing developments. Woman cooperatives as a form of financial organization must also get a touch of technology to improve their performance (Karmawan, IGM, et al, 2010) . The management model, monitoring and recording that was originally manually, it is time to switch to computerization in order to present data and information quickly and accurately (Komara, A., 2010).

In Jombang, according to 2017 data , there were 306 woman cooperatives. This means that woman cooperative exists in every village of Jombang Regency. However, not all these woman cooperative can hold RATs on time and even many of them did not hold RAT. Jombang Cooperative & ME service also cannot monitor this condition from the beginning, because the woman cooperative monitoring model that has been run so far is still relying on the manual model, which is waiting for the end of year financial statements. So what if until the middle of the following book year has not been done by RAT, then Jombang Cooperative & ME service will collect data and call the cooperative management. This is very ineffective, because actually, the Department of Cooperatives and UMK has been able to assess the health of a woman cooperative based on whether or not a woman cooperative routinely submits its financial reports every month (Yusuf, 2015)

Departing from this condition , the author is interested in further researching the condition of woman cooperatives in Jombang district. The formulation of the issues raised in this study are:

- 1) How is the level of timeliness in the implementation of RATs for woman cooperatives in Jombang district.
- 2) What factors contribute to the timeliness of the implementation of the RAT for woman cooperatives in Jombang.

The results of this study are expected to be a meaningful input for the fostering of woman cooperatives especially in Jombang.

B. Literature Review

1. Definition of Cooperative

The term cooperative is derived from a foreign language co-operation. (Co = joint, operation = business), cooperative means joint effort. Whereas according to Law Number (PP) 12 of 1967 concerning the principles of cooperatives, "Indonesian Cooperatives are social economic organizations with a social character, consisting of people or cooperative legal entities that constitute an economic arrangement as a joint effort based on the principle of kinship (article 3 of Law No. 12/1967). According to Law Number 25 of 1992 Article 1 Paragraph 1 concerning cooperatives states that cooperatives are "business entities consisting of individuals or cooperative legal entities by basing their activities based on cooperative principles and at the same time as a people's economic movement based on the principle of kinship"

From the above understanding, cooperatives are a collection of people and not a collection so it must be understood that cooperatives must truly serve the interests and welfare of their members. Cooperatives are a forum for economic and social democracy that is shared by members, management and managers, whose business activities are regulated and determined through member meeting meetings. Cooperatives as business

entities can carry out their own business activities and can also work together with other business entities, such as private companies and state companies.

2. Purpose of Cooperatives

According to Law Number (PP) 25 of 1992 Article 3 the purpose of Indonesian cooperatives is "cooperatives aiming at advancing the welfare of members in particular and society in general and contributing to the building of a national economic order in order to create a developed, just and prosperous society based on the Pancasila and the 1945 Constitution ". From the above understanding, the main objective of Indonesian cooperatives is to develop the welfare of members, in particular, and society in general. Therefore, the main thing in a cooperative is the welfare of its members and not making a profit. Nevertheless, efforts must be made to ensure that the cooperative does not suffer losses. In its business activities, cooperatives place more emphasis on serving the interests of members, both as producers and consumers. Therefore, members of the cooperative act as owners and customers (SAK, 1996: 27.1)

3. Form and Type of Cooperative

In accordance with article 15 of the Law of the Republic of Indonesia Number 25 of 1992 concerning cooperatives, there are 2 (two) forms of cooperatives, namely: 1) Primary cooperatives are cooperatives established by and consisting of individuals, formed by at least 20 (twenty) people and 2) Secondary Cooperatives are cooperatives established by and consisting of cooperatives, formed by at least 3 (three) cooperatives. While the types of cooperatives according to article 17 Section 6 of Law No.12 of 1967, are distinguished according to:

1. Business field

- a. The consumption cooperative, which seeks to provide goods needed by its members, both daily necessities and secondary goods which can improve the welfare of its members, in the sense of being able to be reached by purchasing power.
- b. Savings and credit cooperatives or credit cooperatives, which seek to prevent their members from being involved in loan sharks when they need a sum of money or items of their life's necessities, by activating savings and arranging the lending of money or goods with the lowest interest rates.
- c. Production cooperatives, which strive to encourage their members to produce certain products that they normally produce and at the same time coordinate their marketing, thus producers will obtain a fair or reasonable price and are easily marketed.
- d. A multi-business cooperative, which engages in a number of economic activities that are in accordance with the interests of its members.

2. Groups of people who gathered to establish it include:

- a. Civil servant cooperatives, whose members consist of civil servants in a work area.
- b. Cooperatives in the Armed Forces
- c. Woman cooperatives, teacher cooperatives, veterans cooperatives, pension cooperatives and so on

One indication of the health of a cooperative can be seen from its timeliness in holding an Annual Member Meeting (RAT). The definition of timeliness by Chairil and Ghazali (2001) is an information utilization by decision-makers before the info is lost the capacity for its ability to take decision. While Baridwan (1997) states that information must be submitted as early as possible, hopefully it can be used as a basis in making economic decisions and to avoid delaying the decision making.

In cooperatives, the timeliness of organizing an Annual Member Meeting (RAT) is very important (Iskandar, BK, & Suryono, B, 2016). Annual Member Meetings (RAT) as an important forum in cooperatives (Taufiq, A, 2010) often do not run as they

should. Annual Member Meeting (RAT) is actually the highest forum for discussion in cooperatives between members and between members and management. The Annual Member Meeting Forum (RAT) can be used to evaluate the performance of cooperative management by its members (Nihayah, D. M, 2013, Mutiarni, R. (2017) as well as a forum to discuss the direction and development of cooperatives going forward. But unfortunately, in practice, Annual Member Meetings (RAT) are only used by cooperative members to obtain the remaining business results (SHU) of cooperatives rather than discussing the fate of further cooperatives (Setyaningrum, M. E, 2013, Purbowati, R., & Mutiarni, R. (2017).

As the name implies, Annual Member Meetings (RAT) in Indonesia are generally held at least once a year at the end of the financial year. However, if a problem occurs that needs to be resolved together, it is possible for a meeting by members and management of the cooperative. The authority in the Annual Member Meeting (RAT) includes: a) Establishing the Articles of Association, b) Establishing general policies in the area of organization, management, and business of Cooperatives, c) Selecting, appointing, and dismissing management and supervisors, d) Establishing Work plan, Cooperative income and expenditure budget plan, and ratification of financial statements, e) Ratification of the responsibilities of the Management in carrying out their duties, f) Distribution of the remaining business results (SHU), g) Merger, consolidation, distribution and dissolution of the Cooperative.

C. Research Methods

This study was using descriptive qualitative observation method. The population of this study was 306 Woman cooperatives in Jombang and the samples taken in this study were 90 woman cooperatives. Types of data used in this study are: 1) Primary Data: data directly sourced from respondents, obtained through answers to statements submitted in the questionnaire, and 2) Secondary Data: the data obtained from Jombang Cooperative & ME service, as well as various literatures related to research. To get the data to be analyzed, researchers used observation techniques to target respondents with questionnaire aids and counted by Likert scale.

D. Research Results and Discussion

1. Timeliness of Woman Cooperatives for the Implementation of the Annual Member Meeting (RAT)

Woman cooperatives scattered in all villages and sub-districts in Jombang are 306. This means that all villages have woman cooperatives. However, not all of them are active and hold an Annual Member Meeting (RAT). From observations with the Jombang Department of Cooperatives & UMK, in 2017 it was found that up to June 2017, there were 236 or 77% of Woman Cooperatives that could hold RATs, while the rest were, 70 Woman Cooperatives or 23% of the total Woman Cooperative in Jombang, has not or has not done RAT with the following details:

- 1) January RAT of 87 (28%) Woman cooperatives
- 2) RAT of February 69 (23%) Woman cooperatives
- 3) March RAT of 49 (16%) Woman cooperatives
- 4) April RAT of 17 (6%) Woman cooperatives
- 5) May RATs of 12 (4%) Woman cooperatives
- 6) RAT in June as much as 2 (1%) Woman cooperatives
- 7) 70 (23%) woman cooperatives had not done RAT yet by the end of June (Jombang Cooperatives & ME Service, 2017)

From the data above, it is known that until the end of 2017, it is 23% or almost ¼ (a quarter) of the number of woman cooperatives under the auspices of Jombang Cooperative & ME Service was in unhealthy conditions, because they could not hold an Annual Member Meeting (RAT) as a form of the responsibility of the management and supervisor of woman cooperatives to their members.

2. Supporting Factors for Timeliness in Organizing Annual Member Meetings (RAT)

From the description of the information as explained above, then the researchers conducted a deeper observation of the 90 respondents who had held an Annual Member Meeting for the 2017 fiscal year about several factors that supported the holding of the Annual Member Meeting of woman cooperatives. From the results of interviews with respondents, it was known that several factors supporting the timely implementation of the Annual Member Meeting were:

a. Complete Documents for Recording Daily Transactions

From the results of observations with questionnaire aids to 90 respondents, both those who recorded manually and computerized, it was found that the majority of respondents (78 respondents or 87%) stated that the completeness of transaction documents was "very necessary" and the rest (12 respondents or 13%) said "needed". It can be concluded that all respondents agreed that the completeness of the recording documents is very necessary to be able to support the implementation of the Annual Member Meeting on time. Through deeper observation, respondents stated that with complete documents, the management of the woman cooperative would easily compile financial reports every month. If the financial statements are routinely prepared every month until the end of the year, then at the end of the financial year (December) the management only needs to prepare a report on the distribution of Remaining Operating Results (SHU). This is in accordance with research conducted by Irsian (2015) which states that one of the factors in the successful implementation of computerized financial transaction records is the completeness of documents.

The complete documents in the woman cooperative (Kopwan) consist of: 1) Membership Receipt Recap, 2) Entry Cash Book, 3) Cash Out Book, 4) Accounts Receivable Book, 5) Debt Support Books and 6) Member Savings Book.

b. Routine Training and Coaching By Jombang Cooperative & ME Service

From the results of questionnaires to 90 respondents, it was found that as many as 64 respondents or 71% of respondents stated that training and coaching conducted by the Office of Cooperatives and UMK "was needed" and the rest, ie 26 respondents or 29% stated "needed". These results indicate that all respondents expect the active role of the Jombang Cooperative & ME Service to provide guidance, especially for the latest scientific developments in the field of cooperatives, so that the cooperative's performance will be better. From the results of deeper information, the respondents hope that the coaching of the woman cooperative management does not repeat the same material every year, but it is hoped that there will be new material in accordance with the times. With the support of the relevant agencies in this case the Jombang Cooperative & ME Service in the form of regular training and coaching, the management of woman cooperatives will increasingly increase their ability to manage woman cooperatives. This finding also supports research conducted by Sungkawati, E., & Ratnawati, R. (2016), and Mutiarni, R., Utomo, LP, & Zuhroh, S. (2017)

c. Daily Transaction Recording Method

From the 2 (two) supporting factors mentioned above, the daily recording method is the most significant factor. From the results of observations, it is known that of the 90 respondents, divided into 3 (three) groups of transaction recording methods as shown in the following table:

Table 1: Daily Transaction Recording Method
Woman Cooperative (Kopwan) in Jombang Regency (2017)

No	Information	Amount	Percentage
1	<i>Full computerize system</i>	1 Woman Cooperative	1%
2	<i>Semi Computerize System</i>	18 Woman cooperatives	20%
2	<i>Manual</i>	71 Woman Cooperatives	79%
Total Respondents		90 Woman Cooperatives	100%

Source: Primary Data Processed, 2017

From these data it appears that although Indonesia is currently entering the era of the industrial revolution 4.0, it seems that it has not touched the woman cooperatives which are official financial institutions at the village level. It can be seen from table 2 (two) that there is only 1 woman cooperative that records computerized 100% (*full computerize system*), using Microsoft Excel (Ms. Excel) program tools that have been modified in such a way as to become a financial program which is very easy, flexible and appropriate for woman cooperatives, whereas for 18 woman cooperatives that take semi-computerized records are woman cooperatives which by using Microsoft Excel (Ms. Excel), in the sense that the management in this case treasurers and secretaries only change the recording model from manual (handwritten) to written with Ms. Excel, but the process of recording transactions until the preparation of financial statements still uses a manual process and is not automatic. This has an impact on the ease of checking financial transactions to the timeliness and quality of financial statements every month.

From the results of interviews with respondents, it is known that all respondents (100%) stated "strongly agree" that the method of recording a computerized full system is very necessary to support the performance of woman cooperative management. Nevertheless, the results of further interviews, respondents expressed the limitation of human resources to operate a computer to support the recording of daily transactions in the woman cooperative.

Respondents hoped that Jombang Cooperatives & ME Service was pleased to provide training in the field of information technology (computers) for administrators of woman cooperative. The results support the research conducted by Marshono (2010) on cooperatives in Klaten district proving that 76% of respondents (employees and administrators) stated that cooperatives were greatly helped by the computerized system of cooperatives (Atikah, H. R, 2013). Likewise Susanti (2014) who conducted research at the Community Self-Reliance Agency (BKM) Sarana Makmur also agreed that a computer-based savings and loan information system can help the Financial Management Unit in processing savings and loan data become easier, faster and more accurate (Mutiarni, 2016). From the discussion presented above, obtained a model of factors supporting the timeliness of the Annual Member Meeting (RAT) of woman cooperatives in Jombang, shown in the following figure :

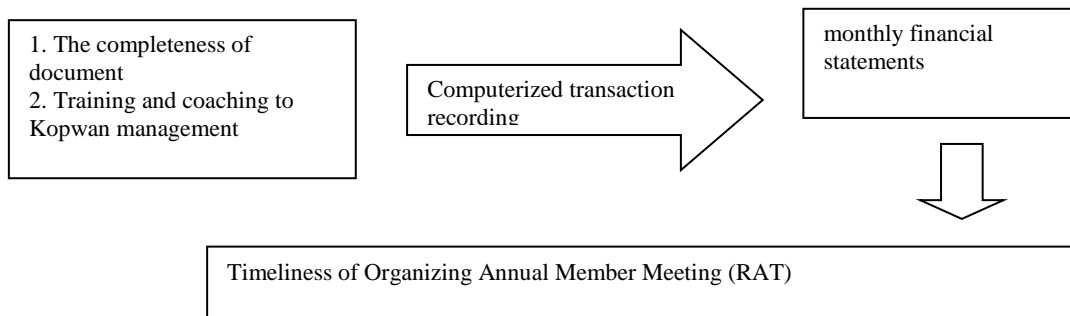


Figure 1: Supporting Factors for Timeliness of Annual Member Meetings (RAT)

E . Conclusion

From the results of the research and discussion that has been conveyed, it is obtained several conclusions that affect the timeliness of organizing the Annual Member Meeting (RAT) on woman cooperatives in Jombang. *First*, is the completeness factor of Daily Transaction Record Documents. All respondents stated that the completeness of the documents consisting of: receipt of members, cash in books, cash books out, accounts payable and accounts receivable, are needed to prepare financial statements every month. If the financial statements are routinely prepared every month until the end of the year, then at the end of the financial year (December) the management only needs to prepare a report on the distribution of Remaining Operating Result (SHU).

Second, is Training and Regular Coaching by Jombang Cooperative & ME Service. All respondents stated that training and coaching conducted by Jombang Cooperatives & ME Service was needed to conduct coaching, especially for the latest scientific developments in the field of cooperatives, so that cooperative performance would be better. Respondents hope that the coaching of the woman cooperative management does not repeat the same material every year, but it is hoped that there will be new material in accordance with the times.

Both factors as mentioned above will success properly if supported by the third factor: the Daily Transaction Recording Method. From the results of interviews with respondents, it is known that all respondents (100%) stated "strongly agree" that the method of recording a computerized full system is very necessary to support the performance of woman cooperative management. From the observations of 90 woman cooperatives, it was known that there was only 1 woman cooperative which recording process uses the *full computerize system*, 18 woman cooperatives *semi-computerize systems* and most were still using the manual method. This causes the preparation of financial statements every month to be hampered, because it takes more time and ability to prepare the financial statements of woman cooperatives. Another factor was human resource. If the woman cooperative management does not yet have qualified human resources in the field of financial accounting, the solution - as expected by respondents - is to use a computerized system that will facilitate the work of the woman cooperative management, according to the research conducted by Ahuja and shankar (2009), Rodriguez Casaletal, (2005) and sigala (2003)

However, this cannot be done by the woman cooperative itself because of the limited human resources to operate the computer to support the recording of daily transactions at the woman cooperative. The respondents hoped that Jombang Cooperatives & ME Service is pleased to provide training in information technology (computers) for the administrators of woman cooperatives. Therefore it is suggested that

related agencies, in this case Jombang Cooperative & ME Service, provide training and guidance in the field of Information technology for woman cooperatives so the process of preparing financial statements in woman cooperatives becomes faster, easier and more accurate (Mutiarni, R., Zuhroh, S., & Utomo, LP (2018).

With a little sacrifice of time to learn and practice about the use of information technology (computers), the benefits gained will be greater than the sacrifice as stated by Karsidi, R (2007) and Mutiarni, R (2017). If women's cooperatives routinely compile and report on their financial reports, Jombang Cooperatives & ME Service will also be easier to monitor, so that if there are obstacles faced by women's cooperatives - as reflected in their financial reports Jombang Cooperatives & ME Service, can immediately assist the settlement and do not have to wait until the end of the year to close the book. Research shows that woman cooperative which record transactions with a computerized system can easily check, report, and make management decisions (Kurniawan, D, 2015) . This supports the research conducted by (Arifin, S., Mawardi, AI, & Buchori, I, 2015) which states that financial reports that can be arranged in an orderly, neat and detailed manner affect the implementation of the Annual Member Meeting on time . However, from the results of further interviews

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