

# INNOVATIONAL MODEL FOR COOPERATION MEMBERSHIP DEVELOPMENT THROUGH HUMAN RESOURCES DEVELOPMENT

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## ABSTRACT

The model for fostering cooperative members has so far been limited to general and ceremonial matters, which is not sustainable, resulting in the cooperative becoming ill and possibly collapsing. For the development of cooperative members so that they can give meaning and be carried out in a sustainable manner, an innovation model is needed in coaching through the concept of human resource development. The purpose of this study is first, to describe the innovative model of fostering cooperative members. Second, to answer the question of survival in relation to family economic independence in an era of uncertainty. This type of research uses a qualitative descriptive approach. Data collection techniques were carried out by means of observation, in-depth interviews, and documentation of references and photos/videos. Data were obtained from several informants whose number was not determined beforehand, by appointing one key informant. Members of cooperatives whose postscript are MSME actors. It is necessary to strengthen survival from an uncertain era, namely by involving members to organize their hearts, mapping their own potential, conducting market mapping, having strong faith in doing business and surrendering to the giver of fortune, expanding relationships, building an entrepreneurial spirit by continuing to innovate in life and always be grateful for destiny to be Happy (7M). The results showed that there was an increase in the productivity of cooperative members from the 7M coaching innovation model approach.

**Keywords:** Development Innovation Model; Human Resource Development; MSME

## I. INTRODUCTION

After the Covid-19 pandemic, the family's economic condition experienced uncertain ups and downs. The issue of layoffs complemented the downturn in economic conditions at that time. A wave of layoffs occurred, as a result of the disruption of business activities in most sectors. As many as 15.6% of workers experienced layoffs and 40% of workers experienced a decrease in income. In independent businesses, the business stopped, namely 40% and some experienced a decrease in production of 52%. This affects 35% of independent businesses without income and 28% of income decreases by up to 50%. (LIPI, 2020) What about the fate of Micro, Small and Medium Enterprises? Conditions like this are felt by many families.

Along with the conditions of the Covid-19 pandemic, the era of disruption has made many shifts and even changes to existing work patterns. Many types of jobs are starting to disappear because they are considered inappropriate and not the era in the all-digital era. Furthermore, new job models emerged that demanded certain skill abilities with

innovation according to the character of the work. This is a challenge for the community, whether they are ready to accept change or are left behind because they are unable to keep up with the era.

In conditions like this, people are required to think hard to find solutions in order to survive. The community must be very clever in looking for possible opportunities to be able to continue to have a job as a basis for life. Cooperatives with built character and culture have partiality for the lower class society. Cooperatives base their activities on the principle of a people's economic movement based on the principle of kinship. The presence of cooperatives is expected to help improve the family economy, especially its members. Although it is known that there are many problems faced by cooperatives both internally and externally.

Therefore, an innovation model is needed in fostering cooperative members. Cooperative members in this case are MSME actors who have experienced many declines in income. The coaching innovation model is carried out so that cooperative members have the ability to survive in unexpected and uncertain situations in the era of disruption. In other words as an effort to improve the family economy. It is predicted that the innovation model for fostering

Dwi Astutik

cooperative members can answer family economic problems. This innovative model for fostering cooperative members has never been done in previous research

The question,

What is the coaching innovation model carried out in the activities of the Al Mubarakah Sidoarjo cooperative?

How can this coaching innovation model respond to the challenges of living in an era of uncertainty in relation to independence and survival?

The purpose of this study is first, to describe the innovative model of fostering cooperative members. Second, to answer the question of survival in relation to family economic independence in an era of uncertainty.

## II. LITERATURE REVIEW

### Previous Research

Linda Subekti et al, (2013) in her research conducted at the Office of Cooperatives / *Dinas Koperasi* and UKM (*Usaha Kecil Menengah* / Small and medium enterprises) which focused on implementing the guidance and development of cooperatives and UKM focusing on RENSTRA (*Rencana Strategis* / Strategic Plan) and RENJA (*Rencana Kerja* / Work Plan). The results of her research show that the implementation of this strategy has not gone well due to the real conditions in the field which are considered dynamic so that it requires flexible strategic management with internal and external supporting and inhibiting factors.

ASH Nasution & P. Hidayat, (2014) in his research analyzed cooperative development strategies using the SWOT method and the Analytical Hierarchy Process (AHP). Because cooperatives are institutionally considered to be more prominent as a social vehicle rather than a role in the economy. Cooperatives must be able to provide areas of contribution to empowering the people's economy, otherwise the economy will collapse. This needs to be driven by other economic measures or private equity and state-owned companies.

Nugraha. A. et al (2021), The results of his research show that the development of

cooperatives by the Tasikmalaya city government is not optimal. The result is that cooperatives in the city of Tasikmalaya are not optimal in strengthening MSMEs. The recommendations given by the research results need to apply a partnership model with advanced National Private Enterprises and with BUMN/D in developing cooperatives collaboratively.

Mujib. MI & Yudhistira PA (2019), in their research studied cooperative development strategies for community welfare through MSMEs. Know the problems and solutions of cooperative development. This study uses SWOT analysis to obtain cooperative development strategies for community welfare. The results of the study show that cooperatives have a very strategic position in their success and can compete with other businesses.

In previous research and the findings can be a complete reference or even a mirror of successes, failures and existing recommendations. There is a difference in this study which focuses more on describing the model of fostering members who are directly involved in mapping self-potential and the market.

### Theoretical study Cooperative

Based on the 2012 Cooperative Law No. 17 in CHAPTER 1 Article 1 paragraph 1 Cooperatives are legal entities established by individuals or cooperative legal entities, with the separation of the wealth of its members as capital for running a business, which fulfills shared aspirations and needs in the economic, social and cultural fields in accordance with the values and cooperative principles.

Based on Article 6 paragraph 1 of Law no. 17/2012 the main principles of cooperatives:

1. Cooperative membership is voluntary and open
2. Supervision by Members is carried out in a democratic manner
3. Members participate actively in cooperative economic activities
4. Cooperatives are autonomous and independent business entities
5. Cooperatives organize education and training for their members in an excellent way and strengthen the cooperative movement, by

working together through a network of activities at the local, national, regional and international levels; And

6. Cooperatives work for sustainable development for the environment and society through policies agreed upon by Members.

The purpose of cooperatives is stated in Law No. 17 of 2012 article 4, which is to improve the welfare of members in particular and society in general, as well as being an integral part of a democratic and just national economy. The meaning of the verse is that advancing the welfare of members in particular is a top priority that will have an impact on the welfare of the wider community and be a contribution to the development of the national economy to create an advanced, just and prosperous society. So the success of cooperatives in achieving their goals can be measured by increasing the economic income of their members.

According to ASH Nasution & P. Hidayat, (2014) cooperatives are synonymous with a populist economic system and are believed to be an alternative to solving socio-economic problems in Indonesia. Until now the cooperative movement in Indonesia is more dominant and can concretely improve the economic welfare of its members.

### MSMEs

Based on Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises or MSMEs. In article 1 paragraph 1 Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises as regulated in this Law. In Article 1 paragraph 2 Small Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not branches of the company they own. controlled, or become a part either directly or indirectly of a Medium or Large Business that meets the criteria for a Small Business as referred to in this Law. In Article 1 Paragraph 3 Medium Business is a productive economic business that stands alone, which is carried out by

individuals or business entities that are not subsidiaries or branches of the company they own. Controlled, or become a part either directly or indirectly with Small Businesses or Large Businesses with total net assets or annual sales proceeds as regulated in this Law.

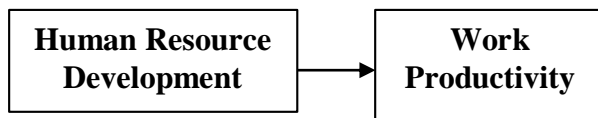
MSMEs are a type of business that is proven to be able to donate and make a real contribution to the economy, MSMEs are even believed to be the main road in the Indonesian economy. The strong characteristics of MSMEs in moving forward and efficiently can encourage the nation's economic development. The use of MSMEs has proven to be able to maximize the potential of existing resources, because MSMEs are generally engaged in the local industrial sector and are not dependent on imports. MSMEs use a variety of unique outputs so that they can compete in the export market. Indonesia MSME actors can show their abilities on the world stage. (M Fikram & Nani K, 2022)) Although it must be admitted that the speed of serving the needs of the world market is still experiencing significant obstacles and cannot be underestimated.

PP RI No 7 of 2021 concerning Ease, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises or MSMEs CHAPTER III Part One paragraph 4 concerning Criteria for Micro, Small and Medium Enterprises article 35:

1. Micro, Small and Medium Enterprises are grouped based on business capital criteria or annual sales results
2. The criteria for business capital as referred to in paragraph 1 are used for the establishment or registration of business activities
3. The criteria for Business Capital as referred to in paragraph 2 consist of:
  - a. Micro Enterprises have business capital Business capital up to a maximum of IDR 1,000,000,000.00 (one billion Rupiah) excluding land and buildings for business premises
  - b. Small Businesses have business capital of more than Rp. 1,000,000,000.00 (one billion Rupiah) up to a maximum of Rp. 5,000,000,000.00 (Five Billion Rupiahs)

- excluding land and buildings for business premises; And
- c. Medium Enterprises have a business of more than IDR 5,000,000,000.00 (Five Billion Rupiah) up to a maximum of IDR 10,000,000,000.00 (Ten Billion Rupiah) excluding land and buildings.

### Conceptual Framework



**Figure 1. Theoretical Framework**

Theoretical Framework this is also in accordance with Swanson's theory (1987) Human Resource Development, namely the process of improving organizational performance through the abilities of individuals within the organization. Consistent human resource development in direct and indirect, instructional and individual programs and activities that have a positive effect on organizational productivity and profits, R Smith (1988). So Human Resource Development in this study organizes learning experiences provided for employees (board members and cooperative members) in a specific time regarding the possibility of increasing performance and or organizational development, Nadler and Nadler (1989) in (Adie EY., reference taking February 21 2023).

### III RESEARCH METHODS

This study uses a qualitative approach, analyzes and uncovers an innovative model of fostering cooperative members in helping them survive and improve the family economy.

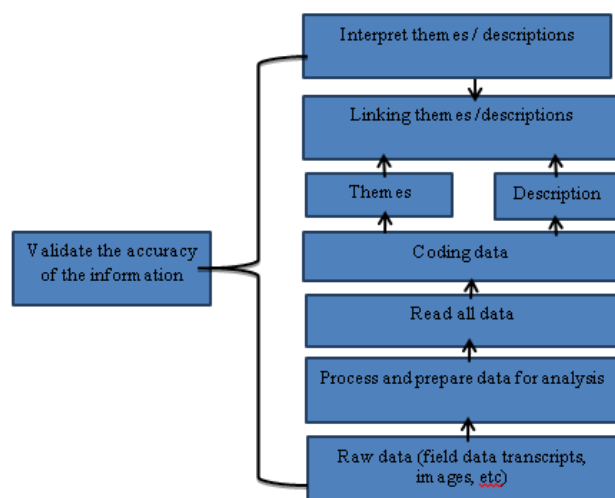
Source of data consists of primary and secondary data. Primary data from interviews with informants and key informants using in-depth interviews. Interviews with informants were carried out on members of cooperative management, of which 90% had micro, small and medium enterprises. The Key Informant is the Chairman of the Al Mubarohah

Cooperative Sidoarjo because it is considered the first door in interviews to master problems, have data and is willing to provide complete, in-depth and accurate information. For secondary data taken from references and documents related to administrative data, minutes of monthly member meetings, results of decisions, activity reports complete with photos and development of the Cooperative and UMKM Al Mubarakah Sidoarjo.

Snowball sampling used to determine informants because they are more representative in answering research objectives. Determination of informants was obtained based on previous informants without determining the exact amount by digging up information related to the research topic. The search for informants will be stopped after the research information is considered sufficient and sufficient.

Data collection techniques and instrument development were carried out by means of unstructured interviews by preparing an interview guide as the initial instrument for the interview and coding, followed by development and in-depth interviews. Data collection also uses observation and document study, namely primary and secondary documents. This data collection is equipped with a camera, recording and coding. After the data is obtained, then organizing and checking the data, re-code the data that has been collected so that it can be analyzed.

Stages of data analysis procedures using the opinion of Miles and Huberman as illustrated below in John W. Creswell (2010:276-284):



**Figure 2. Data Analysis in Qualitative Research**



#### IV. RESULT AND DISCUSSION

##### Analysis of Government Policy in the Development of Cooperatives and SMEs

Based on the literature document data, the government has prepared strict, coherent, measurable and detailed rules both in the Laws and Government Regulations of the Republic of Indonesia up to the Sidoarjo Regent's regulations. As a fundamental matter in regulating the Indonesian economy, the 1945 Constitution was prepared, article 33 paragraph 1 which reads "the economy is structured as a joint venture based on the principle of kinship. Starting from the 1945 Constitution, the government was required to play an active role in development efforts. One of them is supporting the community by fostering members and developing cooperatives as well as Micro, Small and Medium Enterprises (MSMEs). Following Law No. 17 of 2012 concerning cooperatives, a number of XVII chapters and 125 articles have been explained in detail.

To help protect, facilitate and empower MSME actors, Law no. 20 of 2008 concerning Micro, Small and Medium Enterprises or MSMEs are continued in Government Regulation of the Republic of Indonesia No. 7 of 2021 concerning Ease, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises or MSMEs.

It was continued by Sidoarjo Regency as a district that has thousands of small and medium micro business actors who have not been registered or who already have legality. This effort is accommodated and embodied in the spirit of the 2005-2025 RPJPD with the Vision: An Independent, Prosperous and Civilized Sidoarjo Regency. Furthermore, it is focused on the five-year development RPJMD in the fourth year 2021-2024 the period of achieving the Long-term development Vision. The RPJPD contains 32 main program objectives.

Its relation to welfare and self-reliance The main targets in the RPJPD from the first to the seventh show support for strengthening cooperatives and the people's economy. Following are the main titles of the main targets in the RPIPD referred to, first,

increasing the management of regional own-source revenues in a sustainable manner to meet regional development needs. Second, the realization of optimizing tourism potential that is highly competitive. Third, the realization of an environmentally friendly investment climate. Fourth, Realization of a Market-oriented and Globally Competitive Regional Economic Structure. Fifth. Realization of solid food security. Sixth, the realization of inclusive regional economic growth. Seventh, Realization of People's Economy Improvement and Empowerment, namely with the Policy directions:

1. Strengthening community - based businesses as a basis for supporting the strength of the regional economy
2. Strengthen community-based economic institutions as a basis for supporting the strength of the regional economy
3. Strengthening capacity in empowering MSMEs to strengthen the economy.

Technically, to implement cooperatives and SMEs, Sidoarjo Regent Regulation No. 31 of 2017 concerning amendments to the Regent's regulation Number 81 of 2016 concerning Position, Organizational Structure, Duties and Functions and Work Procedures of the Office of Cooperatives and Micro Enterprises of Sidoarjo Regency.

##### Cooperative Program Analysis

In general, cooperatives in achieving their goals are measured by increasing the welfare of members, so that activities focus on cooperative development programs that fulfill the main needs of members. Based on the results of writings in various scientific journals, development programs have been carried out such as increasing production yields, training to increase the finances of cooperative members, strengthening institutional management, increasing human resources for cooperative management, and strategies for building partnerships. All these activities are ceremonial and momentary.

The following is evidence of the findings of Nasution ASH & P Hidayat, (2014), in the hierarchical analysis of cooperative development strategies in the city of Medan, it shows an increase in production with the highest value weight of 298, then an increase in human resources (HR) with a value of 190, the role of government with a value of 188,

improvement of cooperative management with a score of 129, product price efficiency with a value of 109 and Cooperation with other business entities with a value of 086.

The findings of Nugraha, A., et al (2021) the development of cooperatives by the Tasikmalaya city government in the institutional, managerial and financial aspects has been carried out but has not been running optimally because development activities are only based on the annual budget. Allocation of one budget/a series of activities for each aspect of cooperative development, MSME strengthening has not run optimally due to the limited capabilities of cooperatives. Cooperatives have not become business entities that are institutionally, managerially and financially responsible as a result of not yet optimal development activities by the government. The development model is still carried out alone (as a single actor) from APBD funds. In an effort to develop cooperatives, they do not apply a partnership model with the private sector and or with BUMN/D.

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From the findings of research journal references in several districts, the average development of cooperative programs based on the experiences of many other cooperatives, was adopted for the main needs of their

**Dwi Astutik**

INNOVATIONAL MODEL FOR COOPERATION MEMBERSHIP DEVELOPMENT  
THROUGH HUMAN RESOURCES DEVELOPMENT

members. Regarding cooperatives in Sidoarjo, based on the results of interview A on 8 November 2022, information was obtained:

"We see that in general the needs of an organization are about managerial and human resources. As for information or directions from the District Cooperative Service, we are asked to improve management first administratively complete it "

This was confirmed by D when he called directly on November 10, 2022. D is a member of a cooperative who has experience being involved in or invited to the activities of the Cooperative Service, submitted:

"That's right mom, we were invited to a socialization event for new entrepreneurs, business motivational seminars. Training and mentoring is very lacking, on average it is still ceremonial and there is no continuation."

### **Analysis of the Innovation Model for Cooperative Development of MSME Actors through HR Development**

The characteristics of the informants are used to find out the pattern of fostering cooperative members based on geographical potential, cultural potential, religious practice, age, occupation and educational background. This is expected to provide a fairly clear and detailed description of the condition of the respondents in relation to the problems and objectives of this study. From the results of the study, it was found that the majority of cooperative management members were women aged 35-55 years who worked as traders either selling at home or at the market. The average cooperative member earns around IDR 150,000 – 200,000 per day and IDR 6,000,000 – 7000,000 per month.

The following are some of the interview results:

The background of the purpose of establishing a cooperative can influence the success of the organization. When asked about the establishment of the cooperative, based on the results of the interview at B on October 11, 2022, the '*seloso-an*' routine meeting:

"The cooperative was formed in December 2020, during the dissolution of an activity that brought together thoughts and enthusiasm to prepare the leaders of Sidoarjo Regency. In the agenda, it was originally planned to be disbanded, but in fact they agreed to maintain friendly relations which are meaningful for people, in other words, people.

Cooperatives are the right choice and a joint choice as a place to continue friendship to help all members in improving the family economy. Cooperatives are believed to be able to accommodate the needs of their members. Cooperatives will be tough with enthusiastic, unified human resources and coaching programs that are on target. During the event, it was immediately named Al Mubarakah.

Continue the interview with B about managing management:

"At the beginning of the establishment of honest cooperatives, they are still groping and figuring out how to take care of legality, preparing member recruitment forms, collecting data on the ability of members to prepare agreements to become members of the cooperative. In the beginning, of course, you haven't thought about the coaching program, what else is the right, conceptual and detailed coaching model. Fortunately, there were several founding figures who were postscript members of the Sidoarjo branch of Muslimat NU and PW Muslimat NU, so they were used to *Muslimat jam'iyah* activities, so during the early days after their formation there were no difficulties in filling out their regular meeting activities. Activities carried out with the intention of hospitality and filled with meaningful activities such as information on knowledge about cooperatives or about business in light discussions. So for cooperative management it is still very simple, the organization runs slowly but is taken care of with certainty. Keep moving and you can see progress. Among the administrators at least there are those who know about cooperatives. There are also three members who have experience in cooperative affairs and organizational finance. So you don't worry about financial circulation. Even though at first we were a little hesitant, because those who were given the task were people who had long been known and could be trusted, we finally entrusted them to those who were appointed."

The findings obtained in the management of cooperative management are carried out based on sober experience and run in a simple but strong commitment so that cooperatives can be realized. It is proven that the legality management process from the Ministry of Law

and Human Rights continues to be carried out until it is finished. The enthusiasm is that cooperatives that are formed together can be useful in helping the family economy of the members contained in the vision and mission of the organization.

It was seen during the observation on November 8, 2022, that the members who were present wrote absenteeism, they are people who live in the Sidoarjo district from various scattered sub-districts. As is known, the natives of Sidoarjo are those with a religious background, meaning people who usually take part in recitation activities or associations. The culture and habits of cooperative members are closely related to the routine practice of *Nahdlatul Ulama*'. This was conveyed by researchers because it will affect the leadership style and coaching that will be provided by the head of the Al Mubarakah cooperative from the results of a mutual agreement.

The head of the Al Mubarakah Cooperative is led by a person who is usually called Mrs. Nyai. When interviewed, Mrs. Nyai A on November 8, 2022 said,

"This cooperative is just starting out. Many people really need and need help to improve their economy, especially during a pandemic. Among them are members of our team or members of our congregation who incidentally are many traders, both selling in the market and at home. So from the idea of setting up a cooperative I think this will really help their business by giving us a savings and loan program. Of course, God willing, it will have an impact on improving the family economy. In addition to the initial intention of this meeting was to continue the friendly relations that had been established so far.

When asked about the legality of the Al Mubarakah cooperative, Mrs. Nyai A said: "Indeed, since it was formed, we have continued to strengthen the institution step by step, we have prepared organizational legality by continuing to hold regular meetings every month. This is done together with coaching on the second Tuesday of the week. Until April 2022 the legality of the Notary and the Ministry of Law and Human Rights certificates had just been published. Coordination was carried out several times with the cooperative service and even invited the cooperative to routine meetings of cooperative management and members. Regular *selosoan* meeting activities are always held at the Al Qur'an Al Mahsun Islamic Boarding School, Pucang Street Sidoarjo as the secretariat of the Al Mubarakah cooperative which has been determined at the member meeting."

When secretary B was interviewed by telephone

on December 5, 2022 about the educational background of cooperative members:

"The average high school graduate is around 70 percent, there are only junior high school graduates, but a few are around 15-20 percent. As for those with higher education, around 10 percent."

This educational background needs to be asked because to measure the language of coaching, methods and understanding of acceptance when getting additional knowledge and skills when coaching is carried out.

Back to the meeting the following Tuesday, December 13, 2022, an interview was conducted with the head of the cooperative, Mrs. Nyai A, about what considerations were made when determining the Al Mubarakah cooperative program:

"As a basis for consideration in determining the program, it is necessary to map the existing potential. I invite all administrators to jointly map their own potential: **First**, map the human resources that we have both knowledge and experience about cooperatives; **Second**, identify the educational background of the members; **Third**, mapping the economic background which postscript is MSME entrepreneurs; **Fourth**, observing the customs and culture of the members; **Fifth**, observing the characteristics of religious *amaliyah* which are carried out every day, and; **Sixth**, a map of environmental or geographical potential and market players".

When Mrs. Nyai A was asked about the member development program, she explained in detail:

"The program we offer is not far from the needs of the members' lives. But we have to use the right method to be relevant and on target by using the 7M construction model innovation strategy. That is, by involving members in determining the program with the 7M approach, among them: **first**, inviting everyone to set the heart: "try as hard as you can, give up and make life" done by reading the routine practice before the meeting with the intention of reading *Surah Fatihah* and *Surat Al Ikhlas* 100 times, continuing to pray together This activity is done with the motivation that everything we do should start with *Bismillah*, then after what we do and

strive for then everything is handed over to the One who gives sustenance and life's destiny. So the spirit strives as hard as possible, but remains in full surrender to the creator. This is instilled in all members to be a creature that is always grateful for the blessings of all the efforts that have been made. The purpose of inviting people to organize their hearts is so that members have self-reliance from any condition and remain in surrender. If what happens is not in accordance with what was hoped for and tried, it remains a self-identity that is always enthusiastic and does not easily falter or fall.; **second**, Map your potential. Before making a decision and determining the attitude in taking steps, members are invited to map their potential so that they do not make mistakes in taking steps. Mapping one's potential is done to find out in the framework of self-awareness of one's abilities and measure one's potential. Then only determine the attitude / decision that suits the existing potential. **third**, simple market mapping based on customer/consumer needs. Market mapping is done in order to identify, map consumer needs and business profits based on market segmentation.; **fourth**. Have strong confidence in making business decisions and believe success is in sight. In taking a step, you need the certainty of your heart to act in order to succeed, so that the steps you take are based on a mature calculation.; **fifth**, Strengthening Relationships; in all matters, including business, relationships are inseparable as one of the most important factors in success. So it is important to develop and expand relationships.; **sixth**, Develop the spirit of an entrepreneur by continuing to innovate in life. Innovation is always needed in every step. Innovation is a new thing, a new idea in business, so that the product is still accepted by the market.; **seventh**, Grateful for destiny to be Happy. Being grateful is a must, the way I invite members of the cooperative to end a journey from life's endeavors is to always be grateful so that we can be blessed".

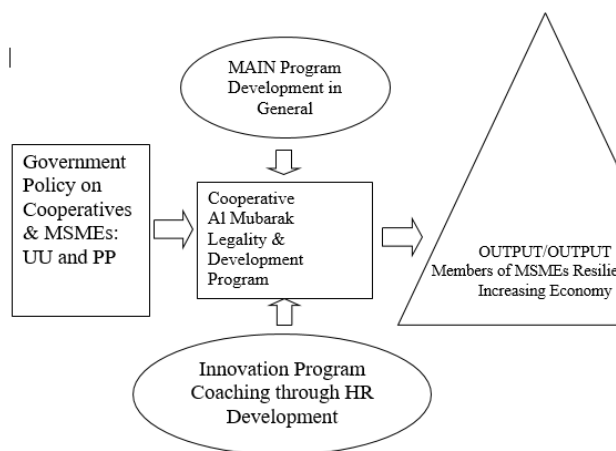
Market mapping carried out with cooperative members as business actors is a very appropriate strategy because they are considered as actors who must be involved based on the potential of each region where the business is established. In order to know directly map to find solutions to the problems encountered. This involvement as part of one of the effective coaching hit the target.

Mapping the market is a creative step that will help someone produce lots of interesting new ideas (according to Melvin L Silberman) based on problem



conditions in the field. According to Piaget, this theory states that knowledge comes from action, and a person's cognitive development largely depends on how far a person manipulates and actively interacts with his environment. With a mind map, someone will then build their own thinking schemes and build concepts through experience (In Ahmad 2022).

The findings of the Development Innovation Model for cooperative members, based on the theoretical framework, appear as follows:



**Figure 3. Cooperative Member Development Innovation Model**

Development of cooperative members through human resource development for MSME actors hits the target with the right approach. Namely by inviting active members to be involved in the preparation of plans and also during the implementation of coaching. So that it appears that there is an element of participatory members and HR development carried out by the management has increased the work productivity of members. This is proven in quality and quantity. The following are several aspects that have improved: **first**, product quality has improved, in terms of improved packaging, permits and halal labels which have begun to be processed; **second**, the number of products marketed increases in volume and type; **third**, increasing knowledge and abilities or skills; **fourth**, stability in belief/more confidence to try and pray and surrender to the giver of sustenance; **fifth**, maturity in doing business based on self-experience and the experiences of other cooperative members from the brainstorming

activities carried out; **sixth**, increased member loyalty in the form of support for the implementation of cooperative programs that are increasingly diligent in attending and **seventh**, increasing the number of members by inviting relatives, neighbors and friends to become members of the cooperative. This is evident from the fact that the number of members, which initially consisted of 18 members, now two years later has reached 45 members. Not only that, members are also responsible for providing information, inviting them to be active in meetings and taking responsibility for smooth loan payments. This is done because members who invite relatives, neighbors and friends are considered as sub-coordinators in membership development; eighth, for the initial financial amount, the cooperative only had 13 million capital, now it has reached 72 million. This figure was conveyed by the treasurer as of February 14 2023 during a *seloso'an* meeting. The increase in the number of cooperative members from MSME actors has an effect on increasing the amount of capital investment owned, because they participate in saving and loan transactions in order to strengthen business existence which of course also has an impact on increasing the family economy.

Innovation is very useful in all areas of life. Understanding a number of things related to innovation is indispensable, including innovation in fostering MSME businesses through cooperative programs. The aim of innovation in coaching is so that cooperative members have the ability to always innovate in their lives, have independence and entrepreneurial leadership skills so they can survive in any condition.

## V. CONCLUSIONS

HR development is very necessary because it has important aspects for increasing HR productivity and has certain goals that must be achieved for the progress of a company or organization.

Human resource development carried out in the coaching innovation model for cooperative members of MSME actors is to involve members to organize their hearts, map their own potential, conduct market mapping, have strong faith in doing business and surrender to the giver of sustenance, expand relationships, build an entrepreneurial spirit by continuing to innovate in life and always be grateful for destiny to be happy (7M).

The findings of increased productivity indicate that the innovative model of fostering

cooperative members for MSME actors is considered more effective, showing very significant results and can be recommended. Because it is proven that members have independence and leadership skills with an entrepreneurial spirit so that they are able to survive in any condition, this has implications for improving the family economy.

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